

## North hands

## Spear

<b>Board: 1</b>	♠ K84	Partner bids first.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: None	♦ 943	
HCP: 10	♣ QT84	

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<b>Board: 2</b>	♠ 42	You bid first.
Dealer: North	♥ K542	The opponents are silent.
Vul: E-W	♦ A93	
HCP: 12	♣ AJ62	

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<b>Board: 3</b>	♠ QT8	Partner bids first.
Dealer: South	♥ Q54	The opponents are silent.
Vul: Both	♦ J8	
HCP: 10+1	♣ KQ652	

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<b>Board: 4</b>	♠ Q94	Partner bids first.
Dealer: South	♥ K43	East (LHO) bids 2♠ if possible.
Vul: N-S	♦ K76	
HCP: 10	♣ QT85	

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<b>Board: 5</b>	♠ T8	You bid first.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: Both	♦ KQT54	
HCP: 12+1	♣ JT8	

## 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: South	♠ K84	♠ J76				1♦
Vul: None	♥ AJ3	♥ 8742	Pass	1NT	All Pass	
North HCP: 10	♦ 943	♦ AJ72				
South HCP: 13	♣ QT84	♣ AK				
Contract: 1NT North						

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 42	♠ K85		1♣	Pass	1NT
Vul: E-W	♥ K542	♥ Q93	All Pass			
North HCP: 12	♦ A93	♦ Q72				
South HCP: 10	♣ AJ62	♣ K974				
Contract: 1NT South						

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT8	♠ J7				1♦
Vul: Both	♥ Q54	♥ AK83	Pass	1NT	All Pass	
North HCP: 10+1	♦ J8	♦ KQ42				
South HCP: 13	♣ KQ652	♣ 743				
Contract: 1NT North						

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q94	♠ T5				1♦
Vul: N-S	♥ K43	♥ Q76	Pass	1NT	Pass	2♦
North HCP: 10	♦ K76	♦ AQ943	Pass	Pass	2♠	Pass
South HCP: 13+1	♣ QT85	♣ AJ6	Pass	3♦	All Pass	
Contract: 3♦ North						

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T8	♠ K52		1♦	Pass	1NT
Vul: Both	♥ AQ8	♥ KJ4	Pass	2♦	All Pass	
North HCP: 12+1	♦ KQT54	♦ 96				
South HCP: 10+1	♣ JT8	♣ K9653				
Contract: 2♦ North						

## South hands

## Spear

**Board: 1**      ♠ J76      You bid first.

Dealer: South      ♥ 8742      The opponents are silent.

Vul: None      ♦ AJ72

HCP: 13      ♣ AK

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**Board: 2**      ♠ K85      Partner bids first.

Dealer: North      ♥ Q93      The opponents are silent.

Vul: E-W      ♦ Q72

HCP: 10      ♣ K974

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**Board: 3**      ♠ J7      You bid first.

Dealer: South      ♥ AK83      The opponents are silent.

Vul: Both      ♦ KQ42

HCP: 13      ♣ 743

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**Board: 4**      ♠ T5      You bid first.

Dealer: South      ♥ Q76      East (RHO) bids 2♠ if possible.

Vul: N-S      ♦ AQ943

HCP: 13+1      ♣ AJ6

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**Board: 5**      ♠ K52      Partner bids first.

Dealer: North      ♥ KJ4      The opponents are silent.

Vul: Both      ♦ 96

HCP: 10+1      ♣ K9653

## 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: South	♠ K84	♠ J76				1♦
Vul: None	♥ AJ3	♥ 8742	Pass	1NT	All Pass	
North HCP: 10	♦ 943	♦ AJ72				
South HCP: 13	♣ QT84	♣ AK				
Contract: 1NT North						

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 42	♠ K85		1♣	Pass	1NT
Vul: E-W	♥ K542	♥ Q93	All Pass			
North HCP: 12	♦ A93	♦ Q72				
South HCP: 10	♣ AJ62	♣ K974				
Contract: 1NT South						

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT8	♠ J7				1♦
Vul: Both	♥ Q54	♥ AK83	Pass	1NT	All Pass	
North HCP: 10+1	♦ J8	♦ KQ42				
South HCP: 13	♣ KQ652	♣ 743				
Contract: 1NT North						

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q94	♠ T5				1♦
Vul: N-S	♥ K43	♥ Q76	Pass	1NT	Pass	2♦
North HCP: 10	♦ K76	♦ AQ943	Pass	Pass	2♠	Pass
South HCP: 13+1	♣ QT85	♣ AJ6	Pass	3♦	All Pass	
Contract: 3♦ North						

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T8	♠ K52		1♦	Pass	1NT
Vul: Both	♥ AQ8	♥ KJ4	Pass	2♦	All Pass	
North HCP: 12+1	♦ KQT54	♦ 96				
South HCP: 10+1	♣ JT8	♣ K9653				
Contract: 2♦ North						

## North hands

## Spear

<b>Board: 6</b>	♠ QJ32	You bid first.
Dealer: North	♥ 62	The opponents are silent.
Vul: N-S	♦ AK32	
HCP: 13	♣ K98	
<b>Board: 7</b>	♠ A93	You bid first.
Dealer: North	♥ 987	The opponents are silent.
Vul: Both	♦ AKQT4	
HCP: 13+1	♣ 98	
<b>Board: 8</b>	♠ KQ8732	LHO opens the bidding 1♦.
Dealer: East	♥ AJ743	Partner bids next.
Vul: None	♦ J	West (RHO) bids 1NT if possible.
HCP: 11+3	♣ 8	East (LHO) Doubles 2♦ if possible. West (RHO) bids 5♦ if possible. West (RHO) Doubles 5♠ if possible.
<b>Board: 9</b>	♠ A94	Partner bids first.
Dealer: South	♥ AT2	The opponents are silent.
Vul: E-W	♦ 9832	
HCP: 10	♣ Q98	

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ32	♠ K64		1♦	Pass	1NT
Vul: N-S	♥ 62	♥ K74		All Pass		
North HCP: 13	♦ AK32	♦ 864				
South HCP: 8	♣ K98	♣ Q732				
Contract: 1NT South						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A93	♠ Q75		1♦	Pass	1NT
Vul: Both	♥ 987	♥ Q2	Pass	2♦	Pass	3♦
North HCP: 13+1	♦ AKQT4	♦ J863		All Pass		
South HCP: 9	♣ 98	♣ AT43				
Contract: 3♦ South						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KQ8732	♠ JT96			1♦	Pass
Vul: None	♥ AJ743	♥ T9	1NT	2♦ <sup>1</sup>	X	4♠
North HCP: 11+3	♦ J	♦ QT9	5♦	5♠	Pass	Pass
South HCP: 8	♣ 8	♣ AJT7	X	All Pass		
Contract: 5♠X North						

1. Michaels Cuebid

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A94	♠ K876				1♦
Vul: E-W	♥ AT2	♥ -	Pass	1NT	Pass	2♣
North HCP: 10	♦ 9832	♦ AQJ65	Pass	3♦	Pass	3♠
South HCP: 14+1	♣ Q98	♣ AT62	Pass	3NT	All Pass	
Contract: 3NT North						

## South hands

## Spear

<b>Board: 6</b>	♠ K64	Partner bids first.
Dealer: North	♥ K74	The opponents are silent.
Vul: N-S	♦ 864	
HCP: 8	♣ Q732	
<b>Board: 7</b>	♠ Q75	Partner bids first.
Dealer: North	♥ Q2	The opponents are silent.
Vul: Both	♦ J863	
HCP: 9	♣ AT43	
<b>Board: 8</b>	♠ JT96	RHO opens the bidding 1♦ .
Dealer: East	♥ T9	You bid next.
Vul: None	♦ QT9	West (LHO) bids 1NT if possible.
HCP: 8	♣ AJT7	East (RHO) Doubles 2♦ if possible. West (LHO) bids 5♦ if possible. West (LHO) Doubles 5♠ if possible.
<b>Board: 9</b>	♠ K876	You bid first.
Dealer: South	♥ -	The opponents are silent.
Vul: E-W	♦ AQJ65	
HCP: 14+1	♣ AT62	

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ32	♠ K64		1♦	Pass	1NT
Vul: N-S	♥ 62	♥ K74		All Pass		
North HCP: 13	♦ AK32	♦ 864				
South HCP: 8	♣ K98	♣ Q732				
Contract: 1NT South						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A93	♠ Q75		1♦	Pass	1NT
Vul: Both	♥ 987	♥ Q2	Pass	2♦	Pass	3♦
North HCP: 13+1	♦ AKQT4	♦ J863		All Pass		
South HCP: 9	♣ 98	♣ AT43				
Contract: 3♦ South						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KQ8732	♠ JT96			1♦	Pass
Vul: None	♥ AJ743	♥ T9	1NT	2♦ <sup>1</sup>	X	4♠
North HCP: 11+3	♦ J	♦ QT9	5♦	5♠	Pass	Pass
South HCP: 8	♣ 8	♣ AJT7	X	All Pass		
Contract: 5♠X North						

1. Michaels Cuebid

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A94	♠ K876				1♦
Vul: E-W	♥ AT2	♥ -	Pass	1NT	Pass	2♣
North HCP: 10	♦ 9832	♦ AQJ65	Pass	3♦	Pass	3♠
South HCP: 14+1	♣ Q98	♣ AT62	Pass	3NT	All Pass	
Contract: 3NT North						

## North hands

## Spear

**Board: 10**      ♠ AJ98      You bid first.

Dealer: North      ♥ JT9      The opponents are silent.

Vul: None      ♦ AQ32

HCP: 12      ♣ 85

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**Board: 11**      ♠ A5      You bid first.

Dealer: North      ♥ T654      The opponents are silent.

Vul: N-S      ♦ AKQJ74

HCP: 14+2      ♣ 8

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**Board: 12**      ♠ 65      You bid first.

Dealer: North      ♥ 8753      The opponents are silent.

Vul: None      ♦ AKJ2

HCP: 12      ♣ AT9

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**Board: 13**      ♠ 8      You bid first.

Dealer: North      ♥ A765      The opponents are silent.

Vul: E-W      ♦ AJ974

HCP: 13+1      ♣ A97

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**Board: 14**      ♠ T52      RHO opens the bidding 1♦ .

Dealer: West      ♥ K854      You bid next.

Vul: E-W      ♦ A2      East (LHO) bids 1NT if possible.

HCP: 11      ♣ A962      East (LHO) Doubles 4♠ if possible.

## Both hands (Answers Page)

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ98	♠ Q4		1♦	Pass	1NT
Vul: None	♥ JT9	♥ K64		All Pass		
North HCP: 12	♦ AQ32	♦ T96				
South HCP: 9+1	♣ 85	♣ KJ763				
Contract: 1NT South						

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A5	♠ KT2		1♦	Pass	1NT
Vul: N-S	♥ T654	♥ K3	Pass	2♦	All Pass	
North HCP: 14+2	♦ AKQJ74	♦ T65				
South HCP: 10+1	♣ 8	♣ A7432				
Contract: 2♦ North						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 65	♠ QJ9		1♦	Pass	1NT
Vul: None	♥ 8753	♥ KT4		All Pass		
North HCP: 12	♦ AKJ2	♦ 95				
South HCP: 8+1	♣ AT9	♣ Q7642				
Contract: 1NT South						

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 8	♠ Q94		1♦	Pass	1NT
Vul: E-W	♥ A765	♥ K82	Pass	2♦	All Pass	
North HCP: 13+1	♦ AJ974	♦ T6				
South HCP: 8+1	♣ A97	♣ QJ863				
Contract: 2♦ North						

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T52	♠ AKJ743	1♦	Pass	1NT	2♠
Vul: E-W	♥ K854	♥ 32	Pass	4♠	X	All Pass
North HCP: 11	♦ A2	♦ 754				
South HCP: 8+2	♣ A962	♣ T5				
Contract: 4♠X North						

**South hands****Spear**

<b>Board: 10</b>	♠ Q4	Partner bids first.
Dealer: North	♥ K64	The opponents are silent.
Vul: None	♦ T96	
HCP: 9+1	♣ KJ763	

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<b>Board: 11</b>	♠ KT2	Partner bids first.
Dealer: North	♥ K3	The opponents are silent.
Vul: N-S	♦ T65	
HCP: 10+1	♣ A7432	

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<b>Board: 12</b>	♠ QJ9	Partner bids first.
Dealer: North	♥ KT4	The opponents are silent.
Vul: None	♦ 95	
HCP: 8+1	♣ Q7642	

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<b>Board: 13</b>	♠ Q94	Partner bids first.
Dealer: North	♥ K82	The opponents are silent.
Vul: E-W	♦ T6	
HCP: 8+1	♣ QJ863	

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<b>Board: 14</b>	♠ AKJ743	LHO opens the bidding 1♦.
Dealer: West	♥ 32	Partner bids next.
Vul: E-W	♦ 754	East (RHO) bids 1NT if possible.
HCP: 8+2	♣ T5	East (RHO) Doubles 4♠ if possible.

## Both hands (Answers Page)

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ98	♠ Q4		1♦	Pass	1NT
Vul: None	♥ JT9	♥ K64		All Pass		
North HCP: 12	♦ AQ32	♦ T96				
South HCP: 9+1	♣ 85	♣ KJ763				
Contract: 1NT South						

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A5	♠ KT2		1♦	Pass	1NT
Vul: N-S	♥ T654	♥ K3	Pass	2♦	All Pass	
North HCP: 14+2	♦ AKQJ74	♦ T65				
South HCP: 10+1	♣ 8	♣ A7432				
Contract: 2♦ North						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 65	♠ QJ9		1♦	Pass	1NT
Vul: None	♥ 8753	♥ KT4		All Pass		
North HCP: 12	♦ AKJ2	♦ 95				
South HCP: 8+1	♣ AT9	♣ Q7642				
Contract: 1NT South						

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 8	♠ Q94		1♦	Pass	1NT
Vul: E-W	♥ A765	♥ K82	Pass	2♦	All Pass	
North HCP: 13+1	♦ AJ974	♦ T6				
South HCP: 8+1	♣ A97	♣ QJ863				
Contract: 2♦ North						

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T52	♠ AKJ743	1♦	Pass	1NT	2♠
Vul: E-W	♥ K854	♥ 32	Pass	4♠	X	All Pass
North HCP: 11	♦ A2	♦ 754				
South HCP: 8+2	♣ A962	♣ T5				
Contract: 4♠X North						

## North hands

## Spear

<b>Board: 15</b>	♠ K87	Partner bids first.
Dealer: South	♥ K94	The opponents are silent.
Vul: Both	♦ 643	
HCP: 8	♣ Q632	

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<b>Board: 16</b>	♠ J65	You bid first.
Dealer: North	♥ QJ94	The opponents are silent.
Vul: E-W	♦ KQ53	
HCP: 13	♣ A5	

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<b>Board: 17</b>	♠ A72	Partner bids first.
Dealer: South	♥ Q53	The opponents are silent.
Vul: N-S	♦ 852	
HCP: 9	♣ QJ32	

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<b>Board: 18</b>	♠ K4	Partner bids first.
Dealer: South	♥ K93	The opponents are silent.
Vul: Both	♦ J63	
HCP: 9+1	♣ QT952	

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<b>Board: 19</b>	♠ T52	You bid first.
Dealer: North	♥ KJ42	West (RHO) bids 2♠ if possible.
Vul: None	♦ AKQJ3	
HCP: 14+1	♣ 2	

## Both hands (Answers Page)

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K87	♠ J932				1♦
Vul: Both	♥ K94	♥ 85	Pass	1NT	All Pass	
North HCP: 8	♦ 643	♦ KQJ2				
South HCP: 14	♣ Q632	♣ AK4				
Contract: 1NT North						

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J65	♠ AT3		1♦	Pass	1NT
Vul: E-W	♥ QJ94	♥ KT8	All Pass			
North HCP: 13	♦ KQ53	♦ T76				
South HCP: 10	♣ A5	♣ K864				
Contract: 1NT South						

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A72	♠ J8				1♦
Vul: N-S	♥ Q53	♥ K84	Pass	1NT	All Pass	
North HCP: 9	♦ 852	♦ A763				
South HCP: 12	♣ QJ32	♣ A965				
Contract: 1NT North						

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K4	♠ A65				1♦
Vul: Both	♥ K93	♥ T85	Pass	1NT	Pass	2♦
North HCP: 9+1	♦ J63	♦ AQ8754	All Pass			
South HCP: 13+2	♣ QT952	♣ K				
Contract: 2♦ South						

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T52	♠ QJ8		1♦	Pass	1NT
Vul: None	♥ KJ42	♥ A65	Pass	2♦	Pass	Pass
North HCP: 14+1	♦ AKQJ3	♦ 862	2♠	Pass	Pass	3♦
South HCP: 10	♣ 2	♣ K983	All Pass			
Contract: 3♦ South						

## South hands

## Spear

**Board: 15**      ♠ J932      You bid first.

Dealer: South      ♥ 85      The opponents are silent.

Vul: Both      ♦ KQJ2

HCP: 14      ♣ AK4

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**Board: 16**      ♠ AT3      Partner bids first.

Dealer: North      ♥ KT8      The opponents are silent.

Vul: E-W      ♦ T76

HCP: 10      ♣ K864

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**Board: 17**      ♠ J8      You bid first.

Dealer: South      ♥ K84      The opponents are silent.

Vul: N-S      ♦ A763

HCP: 12      ♣ A965

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**Board: 18**      ♠ A65      You bid first.

Dealer: South      ♥ T85      The opponents are silent.

Vul: Both      ♦ AQ8754

HCP: 13+2      ♣ K

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**Board: 19**      ♠ QJ8      Partner bids first.

Dealer: North      ♥ A65      West (LHO) bids 2♠ if possible.

Vul: None      ♦ 862

HCP: 10      ♣ K983

## Both hands (Answers Page)

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K87	♠ J932				1♦
Vul: Both	♥ K94	♥ 85	Pass	1NT	All Pass	
North HCP: 8	♦ 643	♦ KQJ2				
South HCP: 14	♣ Q632	♣ AK4				
Contract: 1NT North						

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J65	♠ AT3		1♦	Pass	1NT
Vul: E-W	♥ QJ94	♥ KT8	All Pass			
North HCP: 13	♦ KQ53	♦ T76				
South HCP: 10	♣ A5	♣ K864				
Contract: 1NT South						

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A72	♠ J8				1♦
Vul: N-S	♥ Q53	♥ K84	Pass	1NT	All Pass	
North HCP: 9	♦ 852	♦ A763				
South HCP: 12	♣ QJ32	♣ A965				
Contract: 1NT North						

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K4	♠ A65				1♦
Vul: Both	♥ K93	♥ T85	Pass	1NT	Pass	2♦
North HCP: 9+1	♦ J63	♦ AQ8754	All Pass			
South HCP: 13+2	♣ QT952	♣ K				
Contract: 2♦ South						

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T52	♠ QJ8		1♦	Pass	1NT
Vul: None	♥ KJ42	♥ A65	Pass	2♦	Pass	Pass
North HCP: 14+1	♦ AKQJ3	♦ 862	2♠	Pass	Pass	3♦
South HCP: 10	♣ 2	♣ K983	All Pass			
Contract: 3♦ South						

## North hands

## Spear

<b>Board: 20</b>	♠ Q962	RHO opens the bidding 1♦.
Dealer: West	♥ 53	You bid next.
Vul: E-W	♦ T975	East (LHO) bids 1NT if possible.
HCP: 4	♣ Q53	

---

<b>Board: 21</b>	♠ K76	Partner bids first.
Dealer: South	♥ Q9	The opponents are silent.
Vul: E-W	♦ T632	
HCP: 8	♣ K983	

---

<b>Board: 22</b>	♠ T	You bid first.
Dealer: North	♥ AK32	The opponents are silent.
Vul: Both	♦ A93	
HCP: 14+1	♣ K9864	

---

<b>Board: 23</b>	♠ T843	RHO opens the bidding 1♦.
Dealer: West	♥ T97	You bid next.
Vul: None	♦ 75	East (LHO) bids 1NT if possible.
HCP: 1	♣ J875	

---

<b>Board: 24</b>	♠ Q98	Partner bids first.
Dealer: South	♥ AT2	The opponents are silent.
Vul: E-W	♦ T974	
HCP: 8	♣ QT4	

## Both hands (Answers Page)

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q962	♠ AJ74	1♦	Pass	1NT	2♥
Vul: E-W	♥ 53	♥ KJT864		All Pass		
North HCP: 4	♦ T975	♦ AQ				
South HCP: 15+2	♣ Q53	♣ 2				
Contract: 2♥ South						

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K76	♠ A985				1♦
Vul: E-W	♥ Q9	♥ 853	Pass	1NT	All Pass	
North HCP: 8	♦ T632	♦ A854				
South HCP: 12	♣ K983	♣ A4				
Contract: 1NT North						

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T	♠ K86		1♣	Pass	1NT
Vul: Both	♥ AK32	♥ QJ7	Pass	3♣	Pass	3NT
North HCP: 14+1	♦ A93	♦ QJT		All Pass		
South HCP: 10	♣ K9864	♣ J532				
Contract: 3NT South						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T843	♠ K952	1♦	Pass	1NT	X
Vul: None	♥ T97	♥ A63	Pass	2♠	Pass	3♠
North HCP: 1	♦ 75	♦ AQJ9		All Pass		
South HCP: 18	♣ J875	♣ A3				
Contract: 3♠ South						

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q98	♠ 754				1♦
Vul: E-W	♥ AT2	♥ J5	Pass	1NT	Pass	2♦
North HCP: 8	♦ T974	♦ AK8653		All Pass		
South HCP: 13+2	♣ QT4	♣ AJ				
Contract: 2♦ South						

## South hands

## Spear

**Board: 20**      ♠ AJ74      LHO opens the bidding 1♦.

Dealer: West      ♥ KJT864      Partner bids next.

Vul: E-W      ♦ AQ      East (RHO) bids 1NT if possible.

HCP: 15+2      ♣ 2

---

**Board: 21**      ♠ A985      You bid first.

Dealer: South      ♥ 853      The opponents are silent.

Vul: E-W      ♦ A854

HCP: 12      ♣ A4

---

**Board: 22**      ♠ K86      Partner bids first.

Dealer: North      ♥ QJ7      The opponents are silent.

Vul: Both      ♦ QJT

HCP: 10      ♣ J532

---

**Board: 23**      ♠ K952      LHO opens the bidding 1♦.

Dealer: West      ♥ A63      Partner bids next.

Vul: None      ♦ AQJ9      East (RHO) bids 1NT if possible.

HCP: 18      ♣ A3

---

**Board: 24**      ♠ 754      You bid first.

Dealer: South      ♥ J5      The opponents are silent.

Vul: E-W      ♦ AK8653

HCP: 13+2      ♣ AJ

## Both hands (Answers Page)

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q962	♠ AJ74	1♦	Pass	1NT	2♥
Vul: E-W	♥ 53	♥ KJT864		All Pass		
North HCP: 4	♦ T975	♦ AQ				
South HCP: 15+2	♣ Q53	♣ 2				
Contract: 2♥ South						

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K76	♠ A985				1♦
Vul: E-W	♥ Q9	♥ 853	Pass	1NT	All Pass	
North HCP: 8	♦ T632	♦ A854				
South HCP: 12	♣ K983	♣ A4				
Contract: 1NT North						

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T	♠ K86		1♣	Pass	1NT
Vul: Both	♥ AK32	♥ QJ7	Pass	3♣	Pass	3NT
North HCP: 14+1	♦ A93	♦ QJT		All Pass		
South HCP: 10	♣ K9864	♣ J532				
Contract: 3NT South						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T843	♠ K952	1♦	Pass	1NT	X
Vul: None	♥ T97	♥ A63	Pass	2♠	Pass	3♠
North HCP: 1	♦ 75	♦ AQJ9		All Pass		
South HCP: 18	♣ J875	♣ A3				
Contract: 3♠ South						

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q98	♠ 754				1♦
Vul: E-W	♥ AT2	♥ J5	Pass	1NT	Pass	2♦
North HCP: 8	♦ T974	♦ AK8653		All Pass		
South HCP: 13+2	♣ QT4	♣ AJ				
Contract: 2♦ South						

## North hands

## Spear

<b>Board: 25</b>	♠ AKJ	You bid first.
Dealer: North	♥ T62	West (RHO) bids 2♥ if possible.
Vul: N-S	♦ K97653	
HCP: 14+2	♣ K	

---

<b>Board: 26</b>	♠ JT4	RHO opens the bidding 1♦.
Dealer: West	♥ J8764	You bid next.
Vul: None	♦ AT97	East (LHO) bids 1NT if possible.
HCP: 7+1	♣ J	West (RHO) bids 2♦ if possible. East (LHO) Doubles 4♥ if possible.

---

<b>Board: 27</b>	♠ J7	LHO opens the bidding 1♦.
Dealer: East	♥ AKT743	Partner bids next.
Vul: N-S	♦ 87	West (RHO) bids 1NT if possible.
HCP: 12+2	♣ KJ3	

---

<b>Board: 28</b>	♠ A43	Partner bids first.
Dealer: South	♥ QT8	East (LHO) bids 2♥ if possible.
Vul: N-S	♦ 975	
HCP: 10	♣ A964	

---

<b>Board: 29</b>	♠ KT6	Partner bids first.
Dealer: South	♥ A76	The opponents are silent.
Vul: N-S	♦ T97	
HCP: 9	♣ QT52	

## Both hands (Answers Page)

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJ	♠ QT9		1♦	Pass	1NT
Vul: N-S	♥ T62	♥ QJ7	Pass	2♦	Pass	Pass
North HCP: 14+2	♦ K97653	♦ J2	2♥	3♦	All Pass	
South HCP: 9+1	♣ K	♣ QJ832				
Contract:	3♦ North					

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ JT4	♠ 863	1♦	Pass	1NT	Pass
Vul: None	♥ J8764	♥ AQ952	2♦	Pass	Pass	2♥
North HCP: 7+1	♦ AT97	♦ 2	Pass	4♥	X	All Pass
South HCP: 11+1	♣ J	♣ KQ63				
Contract:	4♥X North					

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ J7	♠ K654		1♦	Pass	
Vul: N-S	♥ AKT743	♥ 865	1NT	2♥	All Pass	
North HCP: 12+2	♦ 87	♦ K642				
South HCP: 6	♣ KJ3	♣ 85				
Contract:	2♥ North					

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A43	♠ KQ7			1♦	
Vul: N-S	♥ QT8	♥ 95	Pass	1NT	Pass	2♦
North HCP: 10	♦ 975	♦ AJ632	Pass	Pass	2♥	Pass
South HCP: 12+1	♣ A964	♣ Q75	Pass	3♦	All Pass	
Contract:	3♦ North					

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT6	♠ 943			1♦	
Vul: N-S	♥ A76	♥ KT	Pass	1NT	All Pass	
North HCP: 9	♦ T97	♦ A852				
South HCP: 12	♣ QT52	♣ AJ76				
Contract:	1NT North					

## South hands

## Spear

**Board: 25**      ♠ QT9      Partner bids first.

Dealer: North      ♥ QJ7      West (LHO) bids 2♥ if possible.

Vul: N-S      ♦ J2

HCP: 9+1      ♣ QJ832

---

**Board: 26**      ♠ 863      LHO opens the bidding 1♦.

Dealer: West      ♥ AQ952      Partner bids next.

Vul: None      ♦ 2      East (RHO) bids 1NT if possible.

HCP: 11+1      ♣ KQ63      West (LHO) bids 2♦ if possible.

East (RHO) Doubles 4♥ if possible.

---

**Board: 27**      ♠ K654      RHO opens the bidding 1♦.

Dealer: East      ♥ 865      You bid next.

Vul: N-S      ♦ K642      West (LHO) bids 1NT if possible.

HCP: 6      ♣ 85

---

**Board: 28**      ♠ KQ7      You bid first.

Dealer: South      ♥ 95      East (RHO) bids 2♥ if possible.

Vul: N-S      ♦ AJ632

HCP: 12+1      ♣ Q75

---

**Board: 29**      ♠ 943      You bid first.

Dealer: South      ♥ KT      The opponents are silent.

Vul: N-S      ♦ A852

HCP: 12      ♣ AJ76

## Both hands (Answers Page)

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJ	♠ QT9		1♦	Pass	1NT
Vul: N-S	♥ T62	♥ QJ7	Pass	2♦	Pass	Pass
North HCP: 14+2	♦ K97653	♦ J2	2♥	3♦	All Pass	
South HCP: 9+1	♣ K	♣ QJ832				
Contract:	3♦ North					

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ JT4	♠ 863	1♦	Pass	1NT	Pass
Vul: None	♥ J8764	♥ AQ952	2♦	Pass	Pass	2♥
North HCP: 7+1	♦ AT97	♦ 2	Pass	4♥	X	All Pass
South HCP: 11+1	♣ J	♣ KQ63				
Contract:	4♥X North					

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ J7	♠ K654		1♦	Pass	
Vul: N-S	♥ AKT743	♥ 865	1NT	2♥	All Pass	
North HCP: 12+2	♦ 87	♦ K642				
South HCP: 6	♣ KJ3	♣ 85				
Contract:	2♥ North					

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A43	♠ KQ7			1♦	
Vul: N-S	♥ QT8	♥ 95	Pass	1NT	Pass	2♦
North HCP: 10	♦ 975	♦ AJ632	Pass	Pass	2♥	Pass
South HCP: 12+1	♣ A964	♣ Q75	Pass	3♦	All Pass	
Contract:	3♦ North					

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT6	♠ 943			1♦	
Vul: N-S	♥ A76	♥ KT	Pass	1NT	All Pass	
North HCP: 9	♦ T97	♦ A852				
South HCP: 12	♣ QT52	♣ AJ76				
Contract:	1NT North					

## North hands

## Spear

**Board: 30**      ♠ KQ86      You bid first.

Dealer: North      ♥ AJ92      The opponents are silent.

Vul: None      ♦ T92

HCP: 14      ♣ A6

---

**Board: 31**      ♠ K73      Partner bids first.

Dealer: South      ♥ K9      The opponents are silent.

Vul: N-S      ♦ T63

HCP: 10+1      ♣ AT432

---

**Board: 32**      ♠ A32      Partner bids first.

Dealer: South      ♥ K54      The opponents are silent.

Vul: Both      ♦ 42

HCP: 9+1      ♣ Q9862

---

**Board: 33**      ♠ Q4      Partner bids first.

Dealer: South      ♥ Q82      The opponents are silent.

Vul: None      ♦ 8542

HCP: 6      ♣ Q973

---

**Board: 34**      ♠ KT92      You bid first.

Dealer: North      ♥ T42      The opponents are silent.

Vul: E-W      ♦ AJ8

HCP: 12      ♣ A75

## Both hands (Answers Page)

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ86	♠ A75		1♦	Pass	1NT
Vul: None	♥ AJ92	♥ Q73		All Pass		
North HCP: 14	♦ T92	♦ J854				
South HCP: 9	♣ A6	♣ QT2				
Contract: 1NT South						

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K73	♠ 8652			1♦	
Vul: N-S	♥ K9	♥ QT5	Pass	1NT	All Pass	
North HCP: 10+1	♦ T63	♦ KQ52				
South HCP: 12	♣ AT432	♣ KQ				
Contract: 1NT North						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A32	♠ K4			1♦	
Vul: Both	♥ K54	♥ T9	Pass	1NT	Pass	2♣
North HCP: 9+1	♦ 42	♦ KJ653	Pass	3♣	All Pass	
South HCP: 12+1	♣ Q9862	♣ AJ74				
Contract: 3♣ North						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q4	♠ 7653			1♦	
Vul: None	♥ Q82	♥ AKT4	Pass	1NT	All Pass	
North HCP: 6	♦ 8542	♦ A63				
South HCP: 14	♣ Q973	♣ K2				
Contract: 1NT North						

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KT92	♠ A74		1♣	Pass	1NT
Vul: E-W	♥ T42	♥ Q85		All Pass		
North HCP: 12	♦ AJ8	♦ Q64				
South HCP: 8	♣ A75	♣ T643				
Contract: 1NT South						

## South hands

## Spear

<b>Board: 30</b>	♠ A75	Partner bids first.
Dealer: North	♥ Q73	The opponents are silent.
Vul: None	♦ J854	
HCP: 9	♣ QT2	

---

<b>Board: 31</b>	♠ 8652	You bid first.
Dealer: South	♥ QT5	The opponents are silent.
Vul: N-S	♦ KQ52	
HCP: 12	♣ KQ	

---

<b>Board: 32</b>	♠ K4	You bid first.
Dealer: South	♥ T9	The opponents are silent.
Vul: Both	♦ KJ653	
HCP: 12+1	♣ AJ74	

---

<b>Board: 33</b>	♠ 7653	You bid first.
Dealer: South	♥ AKT4	The opponents are silent.
Vul: None	♦ A63	
HCP: 14	♣ K2	

---

<b>Board: 34</b>	♠ A74	Partner bids first.
Dealer: North	♥ Q85	The opponents are silent.
Vul: E-W	♦ Q64	
HCP: 8	♣ T643	

## Both hands (Answers Page)

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ86	♠ A75		1♦	Pass	1NT
Vul: None	♥ AJ92	♥ Q73		All Pass		
North HCP: 14	♦ T92	♦ J854				
South HCP: 9	♣ A6	♣ QT2				
Contract: 1NT South						

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K73	♠ 8652			1♦	
Vul: N-S	♥ K9	♥ QT5	Pass	1NT	All Pass	
North HCP: 10+1	♦ T63	♦ KQ52				
South HCP: 12	♣ AT432	♣ KQ				
Contract: 1NT North						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A32	♠ K4			1♦	
Vul: Both	♥ K54	♥ T9	Pass	1NT	Pass	2♣
North HCP: 9+1	♦ 42	♦ KJ653	Pass	3♣	All Pass	
South HCP: 12+1	♣ Q9862	♣ AJ74				
Contract: 3♣ North						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q4	♠ 7653			1♦	
Vul: None	♥ Q82	♥ AKT4	Pass	1NT	All Pass	
North HCP: 6	♦ 8542	♦ A63				
South HCP: 14	♣ Q973	♣ K2				
Contract: 1NT North						

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KT92	♠ A74		1♣	Pass	1NT
Vul: E-W	♥ T42	♥ Q85		All Pass		
North HCP: 12	♦ AJ8	♦ Q64				
South HCP: 8	♣ A75	♣ T643				
Contract: 1NT South						

**Board: 35**      ♠ J8      You bid first.

Dealer: North      ♥ KJT      The opponents are silent.

Vul: Both      ♦ AKJ532

HCP: 13+2      ♣ 43

---

**Board: 36**      ♠ KJT973      LHO opens the bidding 1♦.

Dealer: East      ♥ AQ863      Partner bids next.

Vul: N-S      ♦ K8      West (RHO) bids 1NT if possible.

HCP: 13+3      ♣ -      East (LHO) bids 3♣ if possible.

---

**Board: 37**      ♠ K843      RHO opens the bidding 1♦.

Dealer: West      ♥ 83      You bid next.

Vul: E-W      ♦ T942      East (LHO) bids 1NT if possible.

HCP: 3      ♣ T76      West (RHO) Doubles 2♦ if possible.

---

**Board: 38**      ♠ 864      RHO opens the bidding 1♦.

Dealer: West      ♥ 97      You bid next.

Vul: None      ♦ A987      East (LHO) bids 1NT if possible.

HCP: 9      ♣ AJT3

---

**Board: 39**      ♠ J7      You bid first.

Dealer: North      ♥ AJ9      The opponents are silent.

Vul: E-W      ♦ AK98

HCP: 14      ♣ J972

## Both hands (Answers Page)

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J8	♠ AT6		1♦	Pass	1NT
Vul: Both	♥ KJT	♥ Q75	Pass	2♦	Pass	3♦
North HCP: 13+2	♦ AKJ532	♦ QT87	All Pass			
South HCP: 10	♣ 43	♣ Q97				
Contract: 3♦ South						

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KJT973	♠ 6		1♦	Pass	
Vul: N-S	♥ AQ863	♥ J974	1NT	2♦ <sup>1</sup>	3♣	3♥
North HCP: 13+3	♦ K8	♦ A93	All Pass			
South HCP: 5+1	♣ -	♣ 97543				
Contract: 3♥ South						1. Michaels Cuebid

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K843	♠ AJT75	1♦	Pass	1NT	2♦ <sup>1</sup>
Vul: E-W	♥ 83	♥ AKT72	X	4♠	All Pass	
North HCP: 3	♦ T942	♦ 7				
South HCP: 16+2	♣ T76	♣ A2				1. Michaels Cuebid
Contract: 4♠ North						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 864	♠ J75	1♦	Pass	1NT	2♥
Vul: None	♥ 97	♥ AKT832	All Pass			
North HCP: 9	♦ A987	♦ T				
South HCP: 8+2	♣ AJT3	♣ 982				
Contract: 2♥ South						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J7	♠ AT2		1♦	Pass	1NT
Vul: E-W	♥ AJ9	♥ Q64	Pass	2♣	Pass	2♦
North HCP: 14	♦ AK98	♦ J532	All Pass			
South HCP: 9	♣ J972	♣ Q86				
Contract: 2♦ South						

**South hands****Spear**

<b>Board: 35</b>	♠ AT6	Partner bids first.
Dealer: North	♥ Q75	The opponents are silent.
Vul: Both	♦ QT87	
HCP: 10	♣ Q97	
<b>Board: 36</b>	♠ 6	RHO opens the bidding 1♦.
Dealer: East	♥ J974	You bid next.
Vul: N-S	♦ A93	West (LHO) bids 1NT if possible.
HCP: 5+1	♣ 97543	East (RHO) bids 3♣ if possible.
<b>Board: 37</b>	♠ AJT75	LHO opens the bidding 1♦.
Dealer: West	♥ AKT72	Partner bids next.
Vul: E-W	♦ 7	East (RHO) bids 1NT if possible.
HCP: 16+2	♣ A2	West (LHO) Doubles 2♦ if possible.
<b>Board: 38</b>	♠ J75	LHO opens the bidding 1♦.
Dealer: West	♥ AKT832	Partner bids next.
Vul: None	♦ T	East (RHO) bids 1NT if possible.
HCP: 8+2	♣ 982	
<b>Board: 39</b>	♠ AT2	Partner bids first.
Dealer: North	♥ Q64	The opponents are silent.
Vul: E-W	♦ J532	
HCP: 9	♣ Q86	

## Both hands (Answers Page)

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J8	♠ AT6		1♦	Pass	1NT
Vul: Both	♥ KJT	♥ Q75	Pass	2♦	Pass	3♦
North HCP: 13+2	♦ AKJ532	♦ QT87	All Pass			
South HCP: 10	♣ 43	♣ Q97				
Contract: 3♦ South						

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KJT973	♠ 6		1♦	Pass	
Vul: N-S	♥ AQ863	♥ J974	1NT	2♦ <sup>1</sup>	3♣	3♥
North HCP: 13+3	♦ K8	♦ A93	All Pass			
South HCP: 5+1	♣ -	♣ 97543				
Contract: 3♥ South						1. Michaels Cuebid

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K843	♠ AJT75	1♦	Pass	1NT	2♦ <sup>1</sup>
Vul: E-W	♥ 83	♥ AKT72	X	4♠	All Pass	
North HCP: 3	♦ T942	♦ 7				
South HCP: 16+2	♣ T76	♣ A2				1. Michaels Cuebid
Contract: 4♠ North						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 864	♠ J75	1♦	Pass	1NT	2♥
Vul: None	♥ 97	♥ AKT832	All Pass			
North HCP: 9	♦ A987	♦ T				
South HCP: 8+2	♣ AJT3	♣ 982				
Contract: 2♥ South						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J7	♠ AT2		1♦	Pass	1NT
Vul: E-W	♥ AJ9	♥ Q64	Pass	2♣	Pass	2♦
North HCP: 14	♦ AK98	♦ J532	All Pass			
South HCP: 9	♣ J972	♣ Q86				
Contract: 2♦ South						

## North hands

## Spear

**Board: 40**      ♠ KT96      RHO opens the bidding 1♦.

Dealer: West      ♥ 986      You bid next.

Vul: E-W      ♦ A63      East (LHO) bids 1NT if possible.

HCP: 8      ♣ J87      West (RHO) Doubles 2♥ if possible.

---

**Board: 41**      ♠ J652      You bid first.

Dealer: North      ♥ 76      The opponents are silent.

Vul: Both      ♦ AKQT95

HCP: 13+2      ♣ K

---

**Board: 42**      ♠ J5      You bid first.

Dealer: North      ♥ T954      The opponents are silent.

Vul: Both      ♦ AKT7

HCP: 12      ♣ KJ6

---

**Board: 43**      ♠ AKJ932      LHO opens the bidding 1♣.

Dealer: East      ♥ A82      Partner bids next.

Vul: E-W      ♦ 52      West (RHO) bids 1NT if possible.

HCP: 12+2      ♣ 98      East (LHO) bids 3♣ if possible.

---

**Board: 44**      ♠ T9872      RHO opens the bidding 1♦.

Dealer: West      ♥ T54      You bid next.

Vul: Both      ♦ KQ      East (LHO) bids 1NT if possible.

HCP: 5+1      ♣ T74      West (RHO) bids 2♦ if possible.

## Both hands (Answers Page)

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KT96	♠ 75	1♦	Pass	1NT	2♥
Vul: E-W	♥ 986	♥ AKT732	X	3♥	All Pass	
North HCP: 8	♦ A63	♦ 52				
South HCP: 11+2	♣ J87	♣ A65				
Contract: 3♥ North						

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J652	♠ K7	1♦	Pass	1NT	
Vul: Both	♥ 76	♥ A93	Pass	2♦	Pass	3♦
North HCP: 13+2	♦ AKQT95	♦ J763	All Pass			
South HCP: 10	♣ K	♣ Q652				
Contract: 3♦ South						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J5	♠ KT8	1♦	Pass	1NT	
Vul: Both	♥ T954	♥ Q2	All Pass			
North HCP: 12	♦ AKT7	♦ J43				
South HCP: 10+1	♣ KJ6	♣ AT954				
Contract: 1NT South						

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKJ932	♠ T84		1♣	Pass	
Vul: E-W	♥ A82	♥ Q96	1NT	2♠	3♣	3♠
North HCP: 12+2	♦ 52	♦ AT987	All Pass			
South HCP: 7+1	♣ 98	♣ JT				
Contract: 3♠ South						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T9872	♠ K5	1♦	Pass	1NT	Pass
Vul: Both	♥ T54	♥ A9863	2♦	Pass	Pass	2♥
North HCP: 5+1	♦ KQ	♦ 985	All Pass			
South HCP: 13+1	♣ T74	♣ AQ5				
Contract: 2♥ South						

## South hands

## Spear

**Board: 40**      ♠ 75      LHO opens the bidding 1♦.

Dealer: West      ♥ AKT732      Partner bids next.

Vul: E-W      ♦ 52      East (RHO) bids 1NT if possible.

HCP: 11+2      ♣ A65      West (LHO) Doubles 2♥ if possible.

---

**Board: 41**      ♠ K7      Partner bids first.

Dealer: North      ♥ A93      The opponents are silent.

Vul: Both      ♦ J763

HCP: 10      ♣ Q652

---

**Board: 42**      ♠ KT8      Partner bids first.

Dealer: North      ♥ Q2      The opponents are silent.

Vul: Both      ♦ J43

HCP: 10+1      ♣ AT954

---

**Board: 43**      ♠ T84      RHO opens the bidding 1♣.

Dealer: East      ♥ Q96      You bid next.

Vul: E-W      ♦ AT987      West (LHO) bids 1NT if possible.

HCP: 7+1      ♣ JT      East (RHO) bids 3♣ if possible.

---

**Board: 44**      ♠ K5      LHO opens the bidding 1♦.

Dealer: West      ♥ A9863      Partner bids next.

Vul: Both      ♦ 985      East (RHO) bids 1NT if possible.

HCP: 13+1      ♣ AQ5      West (LHO) bids 2♦ if possible.

## Both hands (Answers Page)

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KT96	♠ 75	1♦	Pass	1NT	2♥
Vul: E-W	♥ 986	♥ AKT732	X	3♥	All Pass	
North HCP: 8	♦ A63	♦ 52				
South HCP: 11+2	♣ J87	♣ A65				
Contract: 3♥ North						

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J652	♠ K7	1♦	Pass	1NT	
Vul: Both	♥ 76	♥ A93	Pass	2♦	Pass	3♦
North HCP: 13+2	♦ AKQT95	♦ J763	All Pass			
South HCP: 10	♣ K	♣ Q652				
Contract: 3♦ South						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J5	♠ KT8	1♦	Pass	1NT	
Vul: Both	♥ T954	♥ Q2	All Pass			
North HCP: 12	♦ AKT7	♦ J43				
South HCP: 10+1	♣ KJ6	♣ AT954				
Contract: 1NT South						

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKJ932	♠ T84		1♣	Pass	
Vul: E-W	♥ A82	♥ Q96	1NT	2♠	3♣	3♠
North HCP: 12+2	♦ 52	♦ AT987	All Pass			
South HCP: 7+1	♣ 98	♣ JT				
Contract: 3♠ South						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T9872	♠ K5	1♦	Pass	1NT	Pass
Vul: Both	♥ T54	♥ A9863	2♦	Pass	Pass	2♥
North HCP: 5+1	♦ KQ	♦ 985	All Pass			
South HCP: 13+1	♣ T74	♣ AQ5				
Contract: 2♥ South						

## North hands

## Spear

**Board: 45**      ♠ A82      You bid first.

Dealer: North      ♥ A872      The opponents are silent.

Vul: None      ♦ AQT872

HCP: 14+2      ♣ -

---

**Board: 46**      ♠ K6      You bid first.

Dealer: North      ♥ K84      The opponents are silent.

Vul: Both      ♦ A852

HCP: 12      ♣ QT74

---

**Board: 47**      ♠ J92      You bid first.

Dealer: North      ♥ A62      The opponents are silent.

Vul: None      ♦ AQ842

HCP: 14+1      ♣ K3

---

**Board: 48**      ♠ T7      You bid first.

Dealer: North      ♥ K954      The opponents are silent.

Vul: N-S      ♦ AKJT

HCP: 13      ♣ QT4

---

**Board: 49**      ♠ K965      LHO opens the bidding 1♦.

Dealer: East      ♥ AKT976      Partner bids next.

Vul: N-S      ♦ K6      West (RHO) bids 1NT if possible.

HCP: 13+2      ♣ T

## Both hands (Answers Page)

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A82	♠ Q73		1♦	Pass	1NT
Vul: None	♥ A872	♥ QT3	Pass	2♦	All Pass	
North HCP: 14+2	♦ AQT872	♦ K64				
South HCP: 9	♣ -	♣ Q762				
Contract: 2♦ North						

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K6	♠ QJ9		1♦	Pass	1NT
Vul: Both	♥ K84	♥ A2	All Pass			
North HCP: 12	♦ A852	♦ T64				
South HCP: 10+1	♣ QT74	♣ K9632				
Contract: 1NT South						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J92	♠ A74		1♦	Pass	1NT
Vul: None	♥ A62	♥ KJ9	Pass	2♦	All Pass	
North HCP: 14+1	♦ AQ842	♦ T95				
South HCP: 10	♣ K3	♣ Q752				
Contract: 2♦ North						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T7	♠ Q85		1♦	Pass	1NT
Vul: N-S	♥ K954	♥ Q7	All Pass			
North HCP: 13	♦ AKJT	♦ 8765				
South HCP: 8	♣ QT4	♣ KJ87				
Contract: 1NT South						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K965	♠ 843		1♦	Pass	
Vul: N-S	♥ AKT976	♥ J8432	1NT	2♥	All Pass	
North HCP: 13+2	♦ K6	♦ 75				
South HCP: 5+1	♣ T	♣ A96				
Contract: 2♥ North						

## South hands

## Spear

<b>Board: 45</b>	♠ Q73	Partner bids first.
Dealer: North	♥ QT3	The opponents are silent.
Vul: None	♦ K64	
HCP: 9	♣ Q762	

---

<b>Board: 46</b>	♠ QJ9	Partner bids first.
Dealer: North	♥ A2	The opponents are silent.
Vul: Both	♦ T64	
HCP: 10+1	♣ K9632	

---

<b>Board: 47</b>	♠ A74	Partner bids first.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: None	♦ T95	
HCP: 10	♣ Q752	

---

<b>Board: 48</b>	♠ Q85	Partner bids first.
Dealer: North	♥ Q7	The opponents are silent.
Vul: N-S	♦ 8765	
HCP: 8	♣ KJ87	

---

<b>Board: 49</b>	♠ 843	RHO opens the bidding 1♦ .
Dealer: East	♥ J8432	You bid next.
Vul: N-S	♦ 75	West (LHO) bids 1NT if possible.
HCP: 5+1	♣ A96	

## Both hands (Answers Page)

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A82	♠ Q73		1♦	Pass	1NT
Vul: None	♥ A872	♥ QT3	Pass	2♦	All Pass	
North HCP: 14+2	♦ AQT872	♦ K64				
South HCP: 9	♣ -	♣ Q762				
Contract: 2♦ North						

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K6	♠ QJ9		1♦	Pass	1NT
Vul: Both	♥ K84	♥ A2	All Pass			
North HCP: 12	♦ A852	♦ T64				
South HCP: 10+1	♣ QT74	♣ K9632				
Contract: 1NT South						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J92	♠ A74		1♦	Pass	1NT
Vul: None	♥ A62	♥ KJ9	Pass	2♦	All Pass	
North HCP: 14+1	♦ AQ842	♦ T95				
South HCP: 10	♣ K3	♣ Q752				
Contract: 2♦ North						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T7	♠ Q85		1♦	Pass	1NT
Vul: N-S	♥ K954	♥ Q7	All Pass			
North HCP: 13	♦ AKJT	♦ 8765				
South HCP: 8	♣ QT4	♣ KJ87				
Contract: 1NT South						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K965	♠ 843		1♦	Pass	
Vul: N-S	♥ AKT976	♥ J8432	1NT	2♥	All Pass	
North HCP: 13+2	♦ K6	♦ 75				
South HCP: 5+1	♣ T	♣ A96				
Contract: 2♥ North						

## North hands

Spear

<b>Board:</b> 50	♠ T864	You bid first.
Dealer: North	♥ K976	The opponents are silent.
Vul: Both	♦ AJ9	
HCP: 12	♣ A3	

## Both hands (Answers Page)

**Board: 50**

Dealer: North

Vul: Both

North HCP: 12

South HCP: 8+1

Contract: 1NT South

**North:**

♠ T864

♥ K976

♦ AJ9

♣ A3

**South:**

♠ Q32

♥ Q2

♦ Q86

♣ Q8652

**W**

**N**

**E**      **S**

1 ♦

Pass    1NT

All Pass

## South hands

Spear

<b>Board: 50</b>	♠ Q32	Partner bids first.
Dealer: North	♥ Q2	The opponents are silent.
Vul: Both	♦ Q86	
HCP: 8+1	♣ Q8652	

## Both hands (Answers Page)

**Board: 50**

Dealer: North

Vul: Both

North HCP: 12

South HCP: 8+1

Contract: 1NT South

**North:**

♠ T864

♥ K976

♦ AJ9

♣ A3

**South:**

♠ Q32

♥ Q2

♦ Q86

♣ Q8652

**W**

**N**

**E**      **S**

1 ♦

Pass    1NT

All Pass