

<b>Board: 1</b>	♠ Q4	You bid first.
Dealer: North	♥ T5	The opponents are silent.
Vul: None	♦ AK87432	
HCP: 12+3	♣ K4	

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<b>Board: 2</b>	♠ AQ954	Partner bids first.
Dealer: South	♥ AJ74	The opponents are silent.
Vul: N-S	♦ 64	
HCP: 11+1	♣ T8	

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<b>Board: 3</b>	♠ T532	Partner bids first.
Dealer: South	♥ AKQ95	The opponents are silent.
Vul: E-W	♦ Q74	
HCP: 11+1	♣ 6	

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<b>Board: 4</b>	♠ J5	Partner bids first.
Dealer: South	♥ AKQT8	The opponents are silent.
Vul: Both	♦ 84	
HCP: 11+1	♣ J973	

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<b>Board: 5</b>	♠ 95	You bid first.
Dealer: North	♥ 2	The opponents are silent.
Vul: N-S	♦ K62	
HCP: 13+3	♣ AKQJT54	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ A983		1 ♦	Pass	1 ♥
Vul: None	♥ T5	♥ K732	Pass	2 ♦	All Pass	
North HCP: 12+3	♦ AK87432	♦ 65				
South HCP: 9	♣ K4	♣ Q93				
Contract: 2 ♦ North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ AQ954	♠ 6				1 ♣
Vul: N-S	♥ AJ74	♥ QT3	Pass	1 ♠	Pass	2 ♣
North HCP: 11+1	♦ 64	♦ KJ7	Pass	2 ♥	Pass	3NT
South HCP: 14+2	♣ T8	♣ AKJ972	All Pass			
Contract: 3NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ T532	♠ AQ4				1 ♣
Vul: E-W	♥ AKQ95	♥ T	Pass	1 ♥	Pass	2 ♣
North HCP: 11+1	♦ Q74	♦ K83	Pass	2NT	Pass	3NT
South HCP: 14+2	♣ 6	♣ KQ7532	All Pass			
Contract: 3NT South						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ 83				1 ♦
Vul: Both	♥ AKQT8	♥ J3	Pass	1 ♥	Pass	2 ♦
North HCP: 11+1	♦ 84	♦ AKJ975	Pass	3 ♦	All Pass	
South HCP: 13+2	♣ J973	♣ A85				
Contract: 3 ♦ North						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ 95	♠ A7642		1 ♣	Pass	1 ♠
Vul: N-S	♥ 2	♥ Q863	Pass	2 ♣	All Pass	
North HCP: 13+3	♦ K62	♦ J83				
South HCP: 7+1	♣ AKQJT54	♣ 6				
Contract: 2 ♣ North						

<b>Board: 1</b>	♠ A983	Partner bids first.
Dealer: North	♥ K732	The opponents are silent.
Vul: None	♦ 65	
HCP: 9	♣ Q93	

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<b>Board: 2</b>	♠ 6	You bid first.
Dealer: South	♥ QT3	The opponents are silent.
Vul: N-S	♦ KJ7	
HCP: 14+2	♣ AKJ972	

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<b>Board: 3</b>	♠ AQ4	You bid first.
Dealer: South	♥ T	The opponents are silent.
Vul: E-W	♦ K83	
HCP: 14+2	♣ KQ7532	

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<b>Board: 4</b>	♠ 83	You bid first.
Dealer: South	♥ J3	The opponents are silent.
Vul: Both	♦ AKJ975	
HCP: 13+2	♣ A85	

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<b>Board: 5</b>	♠ A7642	Partner bids first.
Dealer: North	♥ Q863	The opponents are silent.
Vul: N-S	♦ J83	
HCP: 7+1	♣ 6	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ A983		1 ♦	Pass	1 ♥
Vul: None	♥ T5	♥ K732	Pass	2 ♦	All Pass	
North HCP: 12+3	♦ AK87432	♦ 65				
South HCP: 9	♣ K4	♣ Q93				
Contract: 2 ♦ North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ AQ954	♠ 6				1 ♣
Vul: N-S	♥ AJ74	♥ QT3	Pass	1 ♠	Pass	2 ♣
North HCP: 11+1	♦ 64	♦ KJ7	Pass	2 ♥	Pass	3NT
South HCP: 14+2	♣ T8	♣ AKJ972	All Pass			
Contract: 3NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ T532	♠ AQ4				1 ♣
Vul: E-W	♥ AKQ95	♥ T	Pass	1 ♥	Pass	2 ♣
North HCP: 11+1	♦ Q74	♦ K83	Pass	2NT	Pass	3NT
South HCP: 14+2	♣ 6	♣ KQ7532	All Pass			
Contract: 3NT South						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ 83				1 ♦
Vul: Both	♥ AKQT8	♥ J3	Pass	1 ♥	Pass	2 ♦
North HCP: 11+1	♦ 84	♦ AKJ975	Pass	3 ♦	All Pass	
South HCP: 13+2	♣ J973	♣ A85				
Contract: 3 ♦ North						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ 95	♠ A7642		1 ♣	Pass	1 ♠
Vul: N-S	♥ 2	♥ Q863	Pass	2 ♣	All Pass	
North HCP: 13+3	♦ K62	♦ J83				
South HCP: 7+1	♣ AKQJT54	♣ 6				
Contract: 2 ♣ North						

<b>Board: 6</b>	♠ AJ654	Partner bids first.
Dealer: South	♥ 953	The opponents are silent.
Vul: E-W	♦ 42	
HCP: 8+1	♣ KT6	

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<b>Board: 7</b>	♠ KT652	Partner bids first.
Dealer: South	♥ A4	The opponents are silent.
Vul: Both	♦ T8	
HCP: 12+1	♣ KQT8	

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<b>Board: 8</b>	♠ J983	Partner bids first.
Dealer: South	♥ T986	The opponents are silent.
Vul: E-W	♦ AJ87	
HCP: 6	♣ 7	

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<b>Board: 9</b>	♠ A9	You bid first.
Dealer: North	♥ Q83	The opponents are silent.
Vul: Both	♦ AQJ942	
HCP: 13+2	♣ 98	

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<b>Board: 10</b>	♠ Q	You bid first.
Dealer: North	♥ A63	The opponents are silent.
Vul: N-S	♦ J64	
HCP: 13+2	♣ KQJT75	

## Both hands (Answers Page)

### Board: 6

	North:	South:	W	N	E	S
Dealer: South	♠ AJ654	♠ 7				1 ♦
Vul: E-W	♥ 953	♥ KT4	Pass	1 ♠	Pass	2 ♦
North HCP: 8+1	♦ 42	♦ AQJT98	All Pass			
South HCP: 14+2	♣ KT6	♣ A94				
Contract: 2 ♦ South						

### Board: 7

	North:	South:	W	N	E	S
Dealer: South	♠ KT652	♠ A94				1 ♦
Vul: Both	♥ A4	♥ Q7	Pass	1 ♠	Pass	2 ♦
North HCP: 12+1	♦ T8	♦ AJ7432	Pass	3NT	All Pass	
South HCP: 12+2	♣ KQT8	♣ J6				
Contract: 3NT North						

### Board: 8

	North:	South:	W	N	E	S
Dealer: South	♠ J983	♠ A4				1 ♣
Vul: E-W	♥ T986	♥ Q3	Pass	1 ♥	Pass	2 ♣
North HCP: 6	♦ AJ87	♦ KT	All Pass			
South HCP: 14+3	♣ 7	♣ KQT8654				
Contract: 2 ♣ South						

### Board: 9

	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ QJ83		1 ♦	Pass	1 ♠
Vul: Both	♥ Q83	♥ 974	Pass	2 ♦	All Pass	
North HCP: 13+2	♦ AQJ942	♦ KT3				
South HCP: 7	♣ 98	♣ J54				
Contract: 2 ♦ North						

### Board: 10

	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ AKJ4		1 ♣	Pass	1 ♦
Vul: N-S	♥ A63	♥ J84	Pass	2 ♣	Pass	2 ♦
North HCP: 13+2	♦ J64	♦ Q9732	Pass	3 ♦	All Pass	
South HCP: 11+1	♣ KQJT75	♣ 2				
Contract: 3 ♦ North						

<b>Board: 6</b>	♠ 7	You bid first.
Dealer: South	♥ KT4	The opponents are silent.
Vul: E-W	♦ AQJT98	
HCP: 14+2	♣ A94	

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<b>Board: 7</b>	♠ A94	You bid first.
Dealer: South	♥ Q7	The opponents are silent.
Vul: Both	♦ AJ7432	
HCP: 12+2	♣ J6	

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<b>Board: 8</b>	♠ A4	You bid first.
Dealer: South	♥ Q3	The opponents are silent.
Vul: E-W	♦ KT	
HCP: 14+3	♣ KQT8654	

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<b>Board: 9</b>	♠ QJ83	Partner bids first.
Dealer: North	♥ 974	The opponents are silent.
Vul: Both	♦ KT3	
HCP: 7	♣ J54	

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<b>Board: 10</b>	♠ AKJ4	Partner bids first.
Dealer: North	♥ J84	The opponents are silent.
Vul: N-S	♦ Q9732	
HCP: 11+1	♣ 2	

## Both hands (Answers Page)

### Board: 6

	North:	South:	W	N	E	S
Dealer: South	♠ AJ654	♠ 7				1 ♦
Vul: E-W	♥ 953	♥ KT4	Pass	1 ♠	Pass	2 ♦
North HCP: 8+1	♦ 42	♦ AQJT98	All Pass			
South HCP: 14+2	♣ KT6	♣ A94				
Contract: 2 ♦ South						

### Board: 7

	North:	South:	W	N	E	S
Dealer: South	♠ KT652	♠ A94				1 ♦
Vul: Both	♥ A4	♥ Q7	Pass	1 ♠	Pass	2 ♦
North HCP: 12+1	♦ T8	♦ AJ7432	Pass	3NT	All Pass	
South HCP: 12+2	♣ KQT8	♣ J6				
Contract: 3NT North						

### Board: 8

	North:	South:	W	N	E	S
Dealer: South	♠ J983	♠ A4				1 ♣
Vul: E-W	♥ T986	♥ Q3	Pass	1 ♥	Pass	2 ♣
North HCP: 6	♦ AJ87	♦ KT	All Pass			
South HCP: 14+3	♣ 7	♣ KQT8654				
Contract: 2 ♣ South						

### Board: 9

	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ QJ83		1 ♦	Pass	1 ♠
Vul: Both	♥ Q83	♥ 974	Pass	2 ♦	All Pass	
North HCP: 13+2	♦ AQJ942	♦ KT3				
South HCP: 7	♣ 98	♣ J54				
Contract: 2 ♦ North						

### Board: 10

	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ AKJ4		1 ♣	Pass	1 ♦
Vul: N-S	♥ A63	♥ J84	Pass	2 ♣	Pass	2 ♦
North HCP: 13+2	♦ J64	♦ Q9732	Pass	3 ♦	All Pass	
South HCP: 11+1	♣ KQJT75	♣ 2				
Contract: 3 ♦ North						



<b>Board: 11</b>	♠ J6	You bid first.
Dealer: North	♥ AK7	The opponents are silent.
Vul: Both	♦ AQT832	
HCP: 14+2	♣ 53	

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<b>Board: 12</b>	♠ Q54	Partner bids first.
Dealer: South	♥ KJ5	The opponents are silent.
Vul: None	♦ T3	
HCP: 10+1	♣ A8743	

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<b>Board: 13</b>	♠ 5	You bid first.
Dealer: North	♥ KT4	The opponents are silent.
Vul: N-S	♦ K65	
HCP: 13+2	♣ AKT865	

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<b>Board: 14</b>	♠ QJ7	You bid first.
Dealer: North	♥ J5	The opponents are silent.
Vul: None	♦ QT	
HCP: 13+2	♣ AK9876	

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<b>Board: 15</b>	♠ AK9	You bid first.
Dealer: North	♥ 93	The opponents are silent.
Vul: N-S	♦ AK9654	
HCP: 14+2	♣ T3	

## Both hands (Answers Page)

### Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ J6	♠ KQ874		1 ♦	Pass	1 ♠
Vul: Both	♥ AK7	♥ 852	Pass	2 ♦	All Pass	
North HCP: 14+2	♦ AQT832	♦ 4				
South HCP: 9+1	♣ 53	♣ AT97				
Contract: 2 ♦ North						

### Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ Q54	♠ J97				1 ♦
Vul: None	♥ KJ5	♥ Q93	Pass	1NT	Pass	2 ♦
North HCP: 10+1	♦ T3	♦ AQ9764	All Pass			
South HCP: 12+2	♣ A8743	♣ K				
Contract: 2 ♦ South						

### Board: 13

	North:	South:	W	N	E	S
Dealer: North	♠ 5	♠ KJT7		1 ♣	Pass	1 ♦
Vul: N-S	♥ KT4	♥ Q3	Pass	2 ♣	Pass	3 ♣
North HCP: 13+2	♦ K65	♦ AQT43	All Pass			
South HCP: 12+1	♣ AKT865	♣ 92				
Contract: 3 ♣ South						

### Board: 14

	North:	South:	W	N	E	S
Dealer: North	♠ QJ7	♠ A9543		1 ♣	Pass	1 ♠
Vul: None	♥ J5	♥ AT42	Pass	2 ♣	Pass	2 ♥
North HCP: 13+2	♦ QT	♦ K843	Pass	4 ♠	All Pass	
South HCP: 11+1	♣ AK9876	♣ -				
Contract: 4 ♠ North						

### Board: 15

	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ 865		1 ♦	Pass	1 ♥
Vul: N-S	♥ 93	♥ AJ642	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ AK9654	♦ 83	Pass	4 ♦	All Pass	
South HCP: 10+1	♣ T3	♣ KQ6				
Contract: 4 ♦ North						

<b>Board: 11</b>	♠ KQ874	Partner bids first.
Dealer: North	♥ 852	The opponents are silent.
Vul: Both	♦ 4	
HCP: 9+1	♣ AT97	

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<b>Board: 12</b>	♠ J97	You bid first.
Dealer: South	♥ Q93	The opponents are silent.
Vul: None	♦ AQ9764	
HCP: 12+2	♣ K	

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<b>Board: 13</b>	♠ KJT7	Partner bids first.
Dealer: North	♥ Q3	The opponents are silent.
Vul: N-S	♦ AQT43	
HCP: 12+1	♣ 92	

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<b>Board: 14</b>	♠ A9543	Partner bids first.
Dealer: North	♥ AT42	The opponents are silent.
Vul: None	♦ K843	
HCP: 11+1	♣ -	

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<b>Board: 15</b>	♠ 865	Partner bids first.
Dealer: North	♥ AJ642	The opponents are silent.
Vul: N-S	♦ 83	
HCP: 10+1	♣ KQ6	

## Both hands (Answers Page)

### Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ J6	♠ KQ874		1 ♦	Pass	1 ♠
Vul: Both	♥ AK7	♥ 852	Pass	2 ♦	All Pass	
North HCP: 14+2	♦ AQT832	♦ 4				
South HCP: 9+1	♣ 53	♣ AT97				
Contract: 2 ♦ North						

### Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ Q54	♠ J97				1 ♦
Vul: None	♥ KJ5	♥ Q93	Pass	1NT	Pass	2 ♦
North HCP: 10+1	♦ T3	♦ AQ9764	All Pass			
South HCP: 12+2	♣ A8743	♣ K				
Contract: 2 ♦ South						

### Board: 13

	North:	South:	W	N	E	S
Dealer: North	♠ 5	♠ KJT7		1 ♣	Pass	1 ♦
Vul: N-S	♥ KT4	♥ Q3	Pass	2 ♣	Pass	3 ♣
North HCP: 13+2	♦ K65	♦ AQT43	All Pass			
South HCP: 12+1	♣ AKT865	♣ 92				
Contract: 3 ♣ South						

### Board: 14

	North:	South:	W	N	E	S
Dealer: North	♠ QJ7	♠ A9543		1 ♣	Pass	1 ♠
Vul: None	♥ J5	♥ AT42	Pass	2 ♣	Pass	2 ♥
North HCP: 13+2	♦ QT	♦ K843	Pass	4 ♠	All Pass	
South HCP: 11+1	♣ AK9876	♣ -				
Contract: 4 ♠ North						

### Board: 15

	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ 865		1 ♦	Pass	1 ♥
Vul: N-S	♥ 93	♥ AJ642	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ AK9654	♦ 83	Pass	4 ♦	All Pass	
South HCP: 10+1	♣ T3	♣ KQ6				
Contract: 4 ♦ North						

<b>Board: 16</b>	♠ 75	Partner bids first.
Dealer: South	♥ A965	The opponents are silent.
Vul: E-W	♦ K9753	
HCP: 11+1	♣ A2	

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<b>Board: 17</b>	♠ 9	You bid first.
Dealer: North	♥ A4	The opponents are silent.
Vul: Both	♦ A654	
HCP: 14+2	♣ KQJ874	

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<b>Board: 18</b>	♠ J	You bid first.
Dealer: North	♥ QJT	The opponents are silent.
Vul: N-S	♦ KQJT84	
HCP: 13+2	♣ QJ2	

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<b>Board: 19</b>	♠ T852	Partner bids first.
Dealer: South	♥ A864	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 11	♣ KQ62	

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<b>Board: 20</b>	♠ J87	You bid first.
Dealer: North	♥ Q9	The opponents are silent.
Vul: Both	♦ Q2	
HCP: 14+2	♣ AKQ843	

## Both hands (Answers Page)

### Board: 16

	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AJ				1 ♣
Vul: E-W	♥ A965	♥ Q7	Pass	1 ♦	Pass	2 ♣
North HCP: 11+1	♦ K9753	♦ A2	Pass	3 ♣	Pass	3NT
South HCP: 14+3	♣ A2	♣ KT87543	All Pass			
Contract: 3NT South						

### Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ K8653		1 ♣	Pass	1 ♠
Vul: Both	♥ A4	♥ K632	Pass	2 ♣	Pass	2 ♥
North HCP: 14+2	♦ A654	♦ J3	Pass	3NT	All Pass	
South HCP: 11+1	♣ KQJ874	♣ A6				
Contract: 3NT North						

### Board: 18

	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ AQ943		1 ♦	Pass	1 ♠
Vul: N-S	♥ QJT	♥ K98	Pass	2 ♦	Pass	3NT
North HCP: 13+2	♦ KQJT84	♦ 5	All Pass			
South HCP: 12+1	♣ QJ2	♣ KT83				
Contract: 3NT South						

### Board: 19

	North:	South:	W	N	E	S
Dealer: South	♠ T852	♠ Q9				1 ♦
Vul: E-W	♥ A864	♥ 932	Pass	1 ♥	Pass	2 ♦
North HCP: 11	♦ Q	♦ AKT9742	Pass	2NT	Pass	3NT
South HCP: 13+3	♣ KQ62	♣ A	All Pass			
Contract: 3NT South						

### Board: 20

	North:	South:	W	N	E	S
Dealer: North	♠ J87	♠ KQ42		1 ♣	Pass	1 ♥
Vul: Both	♥ Q9	♥ AK43	Pass	2 ♣	Pass	2NT
North HCP: 14+2	♦ Q2	♦ T965	Pass	3NT	All Pass	
South HCP: 12	♣ AKQ843	♣ 2				
Contract: 3NT North						

<b>Board: 16</b>	♠ AJ	You bid first.
Dealer: South	♥ Q7	The opponents are silent.
Vul: E-W	♦ A2	
HCP: 14+3	♣ KT87543	

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<b>Board: 17</b>	♠ K8653	Partner bids first.
Dealer: North	♥ K632	The opponents are silent.
Vul: Both	♦ J3	
HCP: 11+1	♣ A6	

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<b>Board: 18</b>	♠ AQ943	Partner bids first.
Dealer: North	♥ K98	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 12+1	♣ KT83	

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<b>Board: 19</b>	♠ Q9	You bid first.
Dealer: South	♥ 932	The opponents are silent.
Vul: E-W	♦ AKT9742	
HCP: 13+3	♣ A	

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<b>Board: 20</b>	♠ KQ42	Partner bids first.
Dealer: North	♥ AK43	The opponents are silent.
Vul: Both	♦ T965	
HCP: 12	♣ 2	

## Both hands (Answers Page)

### Board: 16

	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AJ				1 ♣
Vul: E-W	♥ A965	♥ Q7	Pass	1 ♦	Pass	2 ♣
North HCP: 11+1	♦ K9753	♦ A2	Pass	3 ♣	Pass	3NT
South HCP: 14+3	♣ A2	♣ KT87543	All Pass			
Contract: 3NT South						

### Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ K8653		1 ♣	Pass	1 ♠
Vul: Both	♥ A4	♥ K632	Pass	2 ♣	Pass	2 ♥
North HCP: 14+2	♦ A654	♦ J3	Pass	3NT	All Pass	
South HCP: 11+1	♣ KQJ874	♣ A6				
Contract: 3NT North						

### Board: 18

	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ AQ943		1 ♦	Pass	1 ♠
Vul: N-S	♥ QJT	♥ K98	Pass	2 ♦	Pass	3NT
North HCP: 13+2	♦ KQJT84	♦ 5	All Pass			
South HCP: 12+1	♣ QJ2	♣ KT83				
Contract: 3NT South						

### Board: 19

	North:	South:	W	N	E	S
Dealer: South	♠ T852	♠ Q9				1 ♦
Vul: E-W	♥ A864	♥ 932	Pass	1 ♥	Pass	2 ♦
North HCP: 11	♦ Q	♦ AKT9742	Pass	2NT	Pass	3NT
South HCP: 13+3	♣ KQ62	♣ A	All Pass			
Contract: 3NT South						

### Board: 20

	North:	South:	W	N	E	S
Dealer: North	♠ J87	♠ KQ42		1 ♣	Pass	1 ♥
Vul: Both	♥ Q9	♥ AK43	Pass	2 ♣	Pass	2NT
North HCP: 14+2	♦ Q2	♦ T965	Pass	3NT	All Pass	
South HCP: 12	♣ AKQ843	♣ 2				
Contract: 3NT North						



<b>Board: 21</b>	♠ QJ6	You bid first.
Dealer: North	♥ 3	The opponents are silent.
Vul: None	♦ AKT653	
HCP: 14+2	♣ AT5	

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<b>Board: 22</b>	♠ Q7	Partner bids first.
Dealer: South	♥ AK975	The opponents are silent.
Vul: E-W	♦ KT85	
HCP: 12+1	♣ 53	

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<b>Board: 23</b>	♠ A643	Partner bids first.
Dealer: South	♥ A9853	The opponents are silent.
Vul: Both	♦ J6	
HCP: 12+1	♣ K2	

---

<b>Board: 24</b>	♠ QJ975	Partner bids first.
Dealer: South	♥ AT43	The opponents are silent.
Vul: None	♦ T95	
HCP: 7+1	♣ 2	

---

<b>Board: 25</b>	♠ AJT64	Partner bids first.
Dealer: South	♥ Q9863	The opponents are silent.
Vul: N-S	♦ -	
HCP: 11+2	♣ A76	

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ QJ6	♠ 932		1 ♦	Pass	1 ♥
Vul: None	♥ 3	♥ AKQ86	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ AKT653	♦ 74	All Pass			
South HCP: 9+1	♣ AT5	♣ 742				
Contract: 3 ♦ South						

### Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ Q7	♠ A92				1 ♣
Vul: E-W	♥ AK975	♥ -	Pass	1 ♥	Pass	2 ♣
North HCP: 12+1	♦ KT85	♦ QJ2	Pass	3 ♣	Pass	4 ♣
South HCP: 13+3	♣ 53	♣ AQT9874	All Pass			
Contract: 4 ♣ South						

### Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ A643	♠ JT				1 ♦
Vul: Both	♥ A9853	♥ Q76	Pass	1 ♥	Pass	2 ♦
North HCP: 12+1	♦ J6	♦ AKT984	Pass	3NT	All Pass	
South HCP: 14+2	♣ K2	♣ A4				
Contract: 3NT North						

### Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ QJ975	♠ A6				1 ♣
Vul: None	♥ AT43	♥ 62	Pass	1 ♠	Pass	2 ♣
North HCP: 7+1	♦ T95	♦ AQ8	All Pass			
South HCP: 14+2	♣ 2	♣ KJ9843				
Contract: 2 ♣ South						

### Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ AJT64	♠ Q9				1 ♦
Vul: N-S	♥ Q9863	♥ JT2	Pass	1 ♠	Pass	2 ♦
North HCP: 11+2	♦ -	♦ AQ9732	Pass	4 ♥	All Pass	
South HCP: 12+2	♣ A76	♣ KT				
Contract: 4 ♥ North						

<b>Board: 21</b>	♠ 932	Partner bids first.
Dealer: North	♥ AKQ86	The opponents are silent.
Vul: None	♦ 74	
HCP: 9+1	♣ 742	

---

<b>Board: 22</b>	♠ A92	You bid first.
Dealer: South	♥ -	The opponents are silent.
Vul: E-W	♦ QJ2	
HCP: 13+3	♣ AQT9874	

---

<b>Board: 23</b>	♠ JT	You bid first.
Dealer: South	♥ Q76	The opponents are silent.
Vul: Both	♦ AKT984	
HCP: 14+2	♣ A4	

---

<b>Board: 24</b>	♠ A6	You bid first.
Dealer: South	♥ 62	The opponents are silent.
Vul: None	♦ AQ8	
HCP: 14+2	♣ KJ9843	

---

<b>Board: 25</b>	♠ Q9	You bid first.
Dealer: South	♥ JT2	The opponents are silent.
Vul: N-S	♦ AQ9732	
HCP: 12+2	♣ KT	

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ QJ6	♠ 932		1 ♦	Pass	1 ♥
Vul: None	♥ 3	♥ AKQ86	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ AKT653	♦ 74	All Pass			
South HCP: 9+1	♣ AT5	♣ 742				
Contract: 3 ♦ South						

### Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ Q7	♠ A92				1 ♣
Vul: E-W	♥ AK975	♥ -	Pass	1 ♥	Pass	2 ♣
North HCP: 12+1	♦ KT85	♦ QJ2	Pass	3 ♣	Pass	4 ♣
South HCP: 13+3	♣ 53	♣ AQT9874	All Pass			
Contract: 4 ♣ South						

### Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ A643	♠ JT				1 ♦
Vul: Both	♥ A9853	♥ Q76	Pass	1 ♥	Pass	2 ♦
North HCP: 12+1	♦ J6	♦ AKT984	Pass	3NT	All Pass	
South HCP: 14+2	♣ K2	♣ A4				
Contract: 3NT North						

### Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ QJ975	♠ A6				1 ♣
Vul: None	♥ AT43	♥ 62	Pass	1 ♠	Pass	2 ♣
North HCP: 7+1	♦ T95	♦ AQ8	All Pass			
South HCP: 14+2	♣ 2	♣ KJ9843				
Contract: 2 ♣ South						

### Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ AJT64	♠ Q9				1 ♦
Vul: N-S	♥ Q9863	♥ JT2	Pass	1 ♠	Pass	2 ♦
North HCP: 11+2	♦ -	♦ AQ9732	Pass	4 ♥	All Pass	
South HCP: 12+2	♣ A76	♣ KT				
Contract: 4 ♥ North						

<b>Board: 26</b>	♠ 62	Partner bids first.
Dealer: South	♥ J9642	The opponents are silent.
Vul: Both	♦ KT	
HCP: 7+1	♣ KT65	

---

<b>Board: 27</b>	♠ A876	Partner bids first.
Dealer: South	♥ KQ2	The opponents are silent.
Vul: None	♦ 4	
HCP: 12+1	♣ K9764	

---

<b>Board: 28</b>	♠ K9876	Partner bids first.
Dealer: South	♥ K98	The opponents are silent.
Vul: N-S	♦ 952	
HCP: 7+1	♣ J7	

---

<b>Board: 29</b>	♠ AK	You bid first.
Dealer: North	♥ 954	The opponents are silent.
Vul: E-W	♦ KQJT83	
HCP: 14+2	♣ J5	

---

<b>Board: 30</b>	♠ A652	Partner bids first.
Dealer: South	♥ JT86	The opponents are silent.
Vul: None	♦ AQ865	
HCP: 11+1	♣ -	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 14+2

Contract: 2♦ South

North:

♠ 62

♥ J9642

♦ KT

♣ KT65

South:

♠ K83

♥ AK

♦ QJ8654

♣ J3

W N E S

Pass 1♥ Pass 1♦

Pass 1♥ Pass 2♦

All Pass

### Board: 27

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12+2

Contract: 3NT North

North:

♠ A876

♥ KQ2

♦ 4

♣ K9764

South:

♠ 94

♥ J3

♦ AJT875

♣ AQ5

W N E S

Pass 1♠ Pass 1♦

Pass 1♠ Pass 2♦

Pass 3NT All Pass

### Board: 28

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 14+2

Contract: 2♣ South

North:

♠ K9876

♥ K98

♦ 952

♣ J7

South:

♠ T5

♥ QJ3

♦ KQ

♣ AQ8653

W N E S

Pass 1♠ Pass 1♣

Pass 1♠ Pass 2♣

All Pass

### Board: 29

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 7+1

Contract: 2♦ North

North:

♠ AK

♥ 954

♦ KQJT83

♣ J5

South:

♠ 9532

♥ A83

♦ 9

♣ K9742

W N E S

Pass 1♦ Pass 1♠

Pass 2♦ All Pass

### Board: 30

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 14+2

Contract: 3NT South

North:

♠ A652

♥ JT86

♦ AQ865

♣ -

South:

♠ KQ3

♥ Q4

♦ K7

♣ KJ8532

W N E S

Pass 1♦ Pass 1♣

Pass 1♦ Pass 2♣

Pass 2♥ Pass 3NT

All Pass

<b>Board: 26</b>	♠ K83	You bid first.
Dealer: South	♥ AK	The opponents are silent.
Vul: Both	♦ QJ8654	
HCP: 14+2	♣ J3	

---

<b>Board: 27</b>	♠ 94	You bid first.
Dealer: South	♥ J3	The opponents are silent.
Vul: None	♦ AJT875	
HCP: 12+2	♣ AQ5	

---

<b>Board: 28</b>	♠ T5	You bid first.
Dealer: South	♥ QJ3	The opponents are silent.
Vul: N-S	♦ KQ	
HCP: 14+2	♣ AQ8653	

---

<b>Board: 29</b>	♠ 9532	Partner bids first.
Dealer: North	♥ A83	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 7+1	♣ K9742	

---

<b>Board: 30</b>	♠ KQ3	You bid first.
Dealer: South	♥ Q4	The opponents are silent.
Vul: None	♦ K7	
HCP: 14+2	♣ KJ8532	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 14+2

Contract: 2♦ South

North:

♠ 62

♥ J9642

♦ KT

♣ KT65

South:

♠ K83

♥ AK

♦ QJ8654

♣ J3

W N E S

Pass 1♥ Pass 1♦

Pass 1♥ Pass 2♦

All Pass

### Board: 27

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12+2

Contract: 3NT North

North:

♠ A876

♥ KQ2

♦ 4

♣ K9764

South:

♠ 94

♥ J3

♦ AJT875

♣ AQ5

W N E S

Pass 1♠ Pass 1♦

Pass 1♠ Pass 2♦

Pass 3NT All Pass

### Board: 28

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 14+2

Contract: 2♣ South

North:

♠ K9876

♥ K98

♦ 952

♣ J7

South:

♠ T5

♥ QJ3

♦ KQ

♣ AQ8653

W N E S

Pass 1♠ Pass 1♣

Pass 1♠ Pass 2♣

All Pass

### Board: 29

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 7+1

Contract: 2♦ North

North:

♠ AK

♥ 954

♦ KQJT83

♣ J5

South:

♠ 9532

♥ A83

♦ 9

♣ K9742

W N E S

Pass 1♦ Pass 1♠

Pass 2♦ All Pass

### Board: 30

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 14+2

Contract: 3NT South

North:

♠ A652

♥ JT86

♦ AQ865

♣ -

South:

♠ KQ3

♥ Q4

♦ K7

♣ KJ8532

W N E S

Pass 1♦ Pass 1♣

Pass 1♦ Pass 2♣

Pass 2♥ Pass 3NT

All Pass



<b>Board: 31</b>	♠ A52	You bid first.
Dealer: North	♥ 73	The opponents are silent.
Vul: N-S	♦ KQT985	
HCP: 13+2	♣ A9	

---

<b>Board: 32</b>	♠ AQ9	Partner bids first.
Dealer: South	♥ J94	The opponents are silent.
Vul: E-W	♦ T63	
HCP: 10	♣ KT87	

---

<b>Board: 33</b>	♠ A432	Partner bids first.
Dealer: South	♥ QJ76	The opponents are silent.
Vul: Both	♦ A964	
HCP: 11	♣ 9	

---

<b>Board: 34</b>	♠ AT754	Partner bids first.
Dealer: South	♥ AQ93	The opponents are silent.
Vul: N-S	♦ 82	
HCP: 12+1	♣ Q6	

---

<b>Board: 35</b>	♠ T42	You bid first.
Dealer: North	♥ Q4	The opponents are silent.
Vul: E-W	♦ AKQ863	
HCP: 13+2	♣ Q2	

## Both hands (Answers Page)

### Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ QJ9		1 ♦	Pass	1NT
Vul: N-S	♥ 73	♥ A94	Pass	2 ♦	All Pass	
North HCP: 13+2	♦ KQT985	♦ 632				
South HCP: 8	♣ A9	♣ J753				
Contract: 2 ♦ North						

### Board: 32

	North:	South:	W	N	E	S
Dealer: South	♠ AQ9	♠ T64				1 ♦
Vul: E-W	♥ J94	♥ 63	Pass	1NT	Pass	2 ♦
North HCP: 10	♦ T63	♦ AKQ954	All Pass			
South HCP: 13+2	♣ KT87	♣ A2				
Contract: 2 ♦ South						

### Board: 33

	North:	South:	W	N	E	S
Dealer: South	♠ A432	♠ QT8				1 ♣
Vul: Both	♥ QJ76	♥ A9	Pass	1 ♥	Pass	2 ♣
North HCP: 11	♦ A964	♦ K8	Pass	2NT	All Pass	
South HCP: 12+2	♣ 9	♣ K86543				
Contract: 2NT North						

### Board: 34

	North:	South:	W	N	E	S
Dealer: South	♠ AT754	♠ KQ				1 ♣
Vul: N-S	♥ AQ93	♥ 64	Pass	1 ♠	Pass	2 ♣
North HCP: 12+1	♦ 82	♦ J53	Pass	2 ♥	Pass	2NT
South HCP: 13+2	♣ Q6	♣ AK7542	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 35

	North:	South:	W	N	E	S
Dealer: North	♠ T42	♠ K7		1 ♦	Pass	1 ♥
Vul: E-W	♥ Q4	♥ AK98	Pass	2 ♦	Pass	3 ♦
North HCP: 13+2	♦ AKQ863	♦ T75	Pass	3NT	All Pass	
South HCP: 10	♣ Q2	♣ 8643				
Contract: 3NT North						

<b>Board: 31</b>	♠ QJ9	Partner bids first.
Dealer: North	♥ A94	The opponents are silent.
Vul: N-S	♦ 632	
HCP: 8	♣ J753	

---

<b>Board: 32</b>	♠ T64	You bid first.
Dealer: South	♥ 63	The opponents are silent.
Vul: E-W	♦ AKQ954	
HCP: 13+2	♣ A2	

---

<b>Board: 33</b>	♠ QT8	You bid first.
Dealer: South	♥ A9	The opponents are silent.
Vul: Both	♦ K8	
HCP: 12+2	♣ K86543	

---

<b>Board: 34</b>	♠ KQ	You bid first.
Dealer: South	♥ 64	The opponents are silent.
Vul: N-S	♦ J53	
HCP: 13+2	♣ AK7542	

---

<b>Board: 35</b>	♠ K7	Partner bids first.
Dealer: North	♥ AK98	The opponents are silent.
Vul: E-W	♦ T75	
HCP: 10	♣ 8643	

## Both hands (Answers Page)

### Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ QJ9		1 ♦	Pass	1NT
Vul: N-S	♥ 73	♥ A94	Pass	2 ♦	All Pass	
North HCP: 13+2	♦ KQT985	♦ 632				
South HCP: 8	♣ A9	♣ J753				
Contract: 2 ♦ North						

### Board: 32

	North:	South:	W	N	E	S
Dealer: South	♠ AQ9	♠ T64				1 ♦
Vul: E-W	♥ J94	♥ 63	Pass	1NT	Pass	2 ♦
North HCP: 10	♦ T63	♦ AKQ954	All Pass			
South HCP: 13+2	♣ KT87	♣ A2				
Contract: 2 ♦ South						

### Board: 33

	North:	South:	W	N	E	S
Dealer: South	♠ A432	♠ QT8				1 ♣
Vul: Both	♥ QJ76	♥ A9	Pass	1 ♥	Pass	2 ♣
North HCP: 11	♦ A964	♦ K8	Pass	2NT	All Pass	
South HCP: 12+2	♣ 9	♣ K86543				
Contract: 2NT North						

### Board: 34

	North:	South:	W	N	E	S
Dealer: South	♠ AT754	♠ KQ				1 ♣
Vul: N-S	♥ AQ93	♥ 64	Pass	1 ♠	Pass	2 ♣
North HCP: 12+1	♦ 82	♦ J53	Pass	2 ♥	Pass	2NT
South HCP: 13+2	♣ Q6	♣ AK7542	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 35

	North:	South:	W	N	E	S
Dealer: North	♠ T42	♠ K7		1 ♦	Pass	1 ♥
Vul: E-W	♥ Q4	♥ AK98	Pass	2 ♦	Pass	3 ♦
North HCP: 13+2	♦ AKQ863	♦ T75	Pass	3NT	All Pass	
South HCP: 10	♣ Q2	♣ 8643				
Contract: 3NT North						

<b>Board: 36</b>	♠ K96	Partner bids first.
Dealer: South	♥ A72	The opponents are silent.
Vul: Both	♦ T9	
HCP: 9+1	♣ Q8764	

---

<b>Board: 37</b>	♠ 86542	Partner bids first.
Dealer: South	♥ AQ953	The opponents are silent.
Vul: E-W	♦ -	
HCP: 10+2	♣ A94	

---

<b>Board: 38</b>	♠ T	You bid first.
Dealer: North	♥ Q63	The opponents are silent.
Vul: Both	♦ J96	
HCP: 13+2	♣ AKQJT8	

---

<b>Board: 39</b>	♠ KQ	You bid first.
Dealer: North	♥ 76	The opponents are silent.
Vul: None	♦ Q76432	
HCP: 12+2	♣ KQ7	

---

<b>Board: 40</b>	♠ Q632	Partner bids first.
Dealer: South	♥ A9542	The opponents are silent.
Vul: N-S	♦ 8	
HCP: 10+1	♣ AT5	

## Both hands (Answers Page)

### Board: 36

	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ J7				1 ♦
Vul: Both	♥ A72	♥ QT9	Pass	1NT	Pass	2 ♦
North HCP: 9+1	♦ T9	♦ AKQ743	All Pass			
South HCP: 13+2	♣ Q8764	♣ JT				
Contract: 2 ♦ South						

### Board: 37

	North:	South:	W	N	E	S
Dealer: South	♠ 86542	♠ AKT				1 ♦
Vul: E-W	♥ AQ953	♥ 6	Pass	1 ♠	Pass	2 ♦
North HCP: 10+2	♦ -	♦ AJ7543	Pass	2 ♥	Pass	3 ♠
South HCP: 14+2	♣ A94	♣ Q76	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

### Board: 38

	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ 97432		1 ♣	Pass	1 ♠
Vul: Both	♥ Q63	♥ KJ87	Pass	2 ♣	Pass	2 ♥
North HCP: 13+2	♦ J96	♦ AQ3	All Pass			
South HCP: 10+1	♣ AKQJT8	♣ 9				
Contract: 2 ♥ South						

### Board: 39

	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ AT65		1 ♦	Pass	1 ♠
Vul: None	♥ 76	♥ T93	Pass	2 ♦	All Pass	
North HCP: 12+2	♦ Q76432	♦ A				
South HCP: 12+1	♣ KQ7	♣ A9863				
Contract: 2 ♦ North						

### Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ Q632	♠ K7				1 ♦
Vul: N-S	♥ A9542	♥ T87	Pass	1 ♥	Pass	2 ♦
North HCP: 10+1	♦ 8	♦ AKJ652	All Pass			
South HCP: 12+2	♣ AT5	♣ J9				
Contract: 2 ♦ South						

<b>Board: 36</b>	♠ J7	You bid first.
Dealer: South	♥ QT9	The opponents are silent.
Vul: Both	♦ AKQ743	
HCP: 13+2	♣ JT	

---

<b>Board: 37</b>	♠ AKT	You bid first.
Dealer: South	♥ 6	The opponents are silent.
Vul: E-W	♦ AJ7543	
HCP: 14+2	♣ Q76	

---

<b>Board: 38</b>	♠ 97432	Partner bids first.
Dealer: North	♥ KJ87	The opponents are silent.
Vul: Both	♦ AQ3	
HCP: 10+1	♣ 9	

---

<b>Board: 39</b>	♠ AT65	Partner bids first.
Dealer: North	♥ T93	The opponents are silent.
Vul: None	♦ A	
HCP: 12+1	♣ A9863	

---

<b>Board: 40</b>	♠ K7	You bid first.
Dealer: South	♥ T87	The opponents are silent.
Vul: N-S	♦ AKJ652	
HCP: 12+2	♣ J9	

## Both hands (Answers Page)

### Board: 36

	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ J7				1 ♦
Vul: Both	♥ A72	♥ QT9	Pass	1NT	Pass	2 ♦
North HCP: 9+1	♦ T9	♦ AKQ743	All Pass			
South HCP: 13+2	♣ Q8764	♣ JT				
Contract: 2 ♦ South						

### Board: 37

	North:	South:	W	N	E	S
Dealer: South	♠ 86542	♠ AKT				1 ♦
Vul: E-W	♥ AQ953	♥ 6	Pass	1 ♠	Pass	2 ♦
North HCP: 10+2	♦ -	♦ AJ7543	Pass	2 ♥	Pass	3 ♠
South HCP: 14+2	♣ A94	♣ Q76	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

### Board: 38

	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ 97432		1 ♣	Pass	1 ♠
Vul: Both	♥ Q63	♥ KJ87	Pass	2 ♣	Pass	2 ♥
North HCP: 13+2	♦ J96	♦ AQ3	All Pass			
South HCP: 10+1	♣ AKQJT8	♣ 9				
Contract: 2 ♥ South						

### Board: 39

	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ AT65		1 ♦	Pass	1 ♠
Vul: None	♥ 76	♥ T93	Pass	2 ♦	All Pass	
North HCP: 12+2	♦ Q76432	♦ A				
South HCP: 12+1	♣ KQ7	♣ A9863				
Contract: 2 ♦ North						

### Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ Q632	♠ K7				1 ♦
Vul: N-S	♥ A9542	♥ T87	Pass	1 ♥	Pass	2 ♦
North HCP: 10+1	♦ 8	♦ AKJ652	All Pass			
South HCP: 12+2	♣ AT5	♣ J9				
Contract: 2 ♦ South						



<b>Board: 41</b>	♠ 43	Partner bids first.
Dealer: South	♥ QJ732	The opponents are silent.
Vul: Both	♦ AQT84	
HCP: 9+2	♣ T	

---

<b>Board: 42</b>	♠ J5	You bid first.
Dealer: North	♥ QT2	The opponents are silent.
Vul: None	♦ AKQT75	
HCP: 14+2	♣ Q7	

---

<b>Board: 43</b>	♠ K84	You bid first.
Dealer: North	♥ 76	The opponents are silent.
Vul: N-S	♦ A5	
HCP: 14+2	♣ AK9754	

---

<b>Board: 44</b>	♠ KT5	Partner bids first.
Dealer: South	♥ K87	The opponents are silent.
Vul: E-W	♦ 54	
HCP: 8+1	♣ Q8632	

---

<b>Board: 45</b>	♠ T6	You bid first.
Dealer: North	♥ AT7	The opponents are silent.
Vul: None	♦ AJT863	
HCP: 12+2	♣ K7	

## Both hands (Answers Page)

### Board: 41

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 14+2

Contract: 2♥ South

North:

♠ 43

♥ QJ732

♦ AQT84

♣ T

South:

♠ K52

♥ KT

♦ 53

♣ AKJ762

W N E S

Pass 1♥ Pass 1♣

Pass 2♦ Pass 2♥

All Pass

### Board: 42

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 12+1

Contract: 2♥ South

North:

♠ J5

♥ QT2

♦ AKQT75

♣ Q7

South:

♠ KQT87

♥ K743

♦ -

♣ A643

W N E S

Pass 1♦ Pass 1♠

Pass 2♦ Pass 2♥

All Pass

### Board: 43

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 10

Contract: 2♣ North

North:

♠ K84

♥ 76

♦ A5

♣ AK9754

South:

♠ J9

♥ KJ54

♦ KQ93

♣ 632

W N E S

Pass 1♣ Pass 1♥

Pass 2♣ All Pass

### Board: 44

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 13+2

Contract: 2♦ South

North:

♠ KT5

♥ K87

♦ 54

♣ Q8632

South:

♠ A72

♥ QJ

♦ AQT762

♣ 95

W N E S

Pass 1NT Pass 1♦

Pass 2♦

All Pass

### Board: 45

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 10+1

Contract: 2♦ North

North:

♠ T6

♥ AT7

♦ AJT863

♣ K7

South:

♠ Q73

♥ KQ942

♦ Q

♣ J543

W N E S

Pass 1♦ Pass 1♥

Pass 2♦ All Pass

<b>Board: 41</b>	♠ K52	You bid first.
Dealer: South	♥ KT	The opponents are silent.
Vul: Both	♦ 53	
HCP: 14+2	♣ AKJ762	

---

<b>Board: 42</b>	♠ KQT87	Partner bids first.
Dealer: North	♥ K743	The opponents are silent.
Vul: None	♦ -	
HCP: 12+1	♣ A643	

---

<b>Board: 43</b>	♠ J9	Partner bids first.
Dealer: North	♥ KJ54	The opponents are silent.
Vul: N-S	♦ KQ93	
HCP: 10	♣ 632	

---

<b>Board: 44</b>	♠ A72	You bid first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: E-W	♦ AQT762	
HCP: 13+2	♣ 95	

---

<b>Board: 45</b>	♠ Q73	Partner bids first.
Dealer: North	♥ KQ942	The opponents are silent.
Vul: None	♦ Q	
HCP: 10+1	♣ J543	

## Both hands (Answers Page)

### Board: 41

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 14+2

Contract: 2♥ South

North:

♠ 43

♥ QJ732

♦ AQT84

♣ T

South:

♠ K52

♥ KT

♦ 53

♣ AKJ762

W N E S

Pass 1♥ Pass 1♣

Pass 2♦ Pass 2♥

All Pass

### Board: 42

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 12+1

Contract: 2♥ South

North:

♠ J5

♥ QT2

♦ AKQT75

♣ Q7

South:

♠ KQT87

♥ K743

♦ -

♣ A643

W N E S

Pass 1♦ Pass 1♠

Pass 2♦ Pass 2♥

All Pass

### Board: 43

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 10

Contract: 2♣ North

North:

♠ K84

♥ 76

♦ A5

♣ AK9754

South:

♠ J9

♥ KJ54

♦ KQ93

♣ 632

W N E S

Pass 1♣ Pass 1♥

Pass 2♣ All Pass

### Board: 44

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 13+2

Contract: 2♦ South

North:

♠ KT5

♥ K87

♦ 54

♣ Q8632

South:

♠ A72

♥ QJ

♦ AQT762

♣ 95

W N E S

Pass 1NT Pass 1♦

Pass 2♦

All Pass

### Board: 45

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 10+1

Contract: 2♦ North

North:

♠ T6

♥ AT7

♦ AJT863

♣ K7

South:

♠ Q73

♥ KQ942

♦ Q

♣ J543

W N E S

Pass 1♦ Pass 1♥

Pass 2♦ All Pass

<b>Board: 46</b>	♠ J82	You bid first.
Dealer: North	♥ J	The opponents are silent.
Vul: N-S	♦ KJT832	
HCP: 12+2	♣ KQJ	

---

<b>Board: 47</b>	♠ A64	You bid first.
Dealer: North	♥ J93	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 14+2	♣ AKQ632	

---

<b>Board: 48</b>	♠ K5	Partner bids first.
Dealer: South	♥ AK753	The opponents are silent.
Vul: Both	♦ 32	
HCP: 10+1	♣ 8543	

---

<b>Board: 49</b>	♠ T9	You bid first.
Dealer: North	♥ AT8	The opponents are silent.
Vul: N-S	♦ A3	
HCP: 14+2	♣ AQT873	

---

<b>Board: 50</b>	♠ K74	Partner bids first.
Dealer: South	♥ 7643	The opponents are silent.
Vul: E-W	♦ Q4	
HCP: 9	♣ KJ65	

## Both hands (Answers Page)

### Board: 46

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 12+1

Contract: 3NT South

North:

♠ J82

♥ J

♦ KJT832

♣ KQJ

South:

♠ AQ94

♥ Q8542

♦ 5

♣ A94

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

### Board: 47

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 10+1

Contract: 3NT North

North:

♠ A64

♥ J93

♦ 5

♣ AKQ632

South:

♠ JT92

♥ AT5

♦ KQ862

♣ T

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

### Board: 48

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 12+2

Contract: 3 ♦ North

North:

♠ K5

♥ AK753

♦ 32

♣ 8543

South:

♠ A87

♥ 42

♦ AJT976

♣ K9

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

### Board: 49

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 11+1

Contract: 4 ♣ North

North:

♠ T9

♥ AT8

♦ A3

♣ AQT873

South:

♠ K84

♥ Q9764

♦ K87

♣ K5

W	N	E	S
	1 ♣	Pass	1 ♥
Pass	2 ♣	Pass	3 ♣
Pass	4 ♣	All Pass	

### Board: 50

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 14+2

Contract: 2 ♦ South

North:

♠ K74

♥ 7643

♦ Q4

♣ KJ65

South:

♠ J82

♥ AQ

♦ AJT832

♣ Q7

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

<b>Board: 46</b>	♠ AQ94	Partner bids first.
Dealer: North	♥ Q8542	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 12+1	♣ A94	

---

<b>Board: 47</b>	♠ JT92	Partner bids first.
Dealer: North	♥ AT5	The opponents are silent.
Vul: E-W	♦ KQ862	
HCP: 10+1	♣ T	

---

<b>Board: 48</b>	♠ A87	You bid first.
Dealer: South	♥ 42	The opponents are silent.
Vul: Both	♦ AJT976	
HCP: 12+2	♣ K9	

---

<b>Board: 49</b>	♠ K84	Partner bids first.
Dealer: North	♥ Q9764	The opponents are silent.
Vul: N-S	♦ K87	
HCP: 11+1	♣ K5	

---

<b>Board: 50</b>	♠ J82	You bid first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: E-W	♦ AJT832	
HCP: 14+2	♣ Q7	

## Both hands (Answers Page)

### Board: 46

	North:	South:	W	N	E	S
Dealer: North	♠ J82	♠ AQ94		1 ♦	Pass	1 ♥
Vul: N-S	♥ J	♥ Q8542	Pass	2 ♦	Pass	3NT
North HCP: 12+2	♦ KJT832	♦ 5	All Pass			
South HCP: 12+1	♣ KQJ	♣ A94				
Contract: 3NT South						

### Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ A64	♠ JT92		1 ♣	Pass	1 ♦
Vul: E-W	♥ J93	♥ AT5	Pass	2 ♣	Pass	2 ♦
North HCP: 14+2	♦ 5	♦ KQ862	Pass	3NT	All Pass	
South HCP: 10+1	♣ AKQ632	♣ T				
Contract: 3NT North						

### Board: 48

	North:	South:	W	N	E	S
Dealer: South	♠ K5	♠ A87				1 ♦
Vul: Both	♥ AK753	♥ 42	Pass	1 ♥	Pass	2 ♦
North HCP: 10+1	♦ 32	♦ AJT976	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ 8543	♣ K9				
Contract: 3 ♦ North						

### Board: 49

	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ K84		1 ♣	Pass	1 ♥
Vul: N-S	♥ AT8	♥ Q9764	Pass	2 ♣	Pass	3 ♣
North HCP: 14+2	♦ A3	♦ K87	Pass	4 ♣	All Pass	
South HCP: 11+1	♣ AQT873	♣ K5				
Contract: 4 ♣ North						

### Board: 50

	North:	South:	W	N	E	S
Dealer: South	♠ K74	♠ J82				1 ♦
Vul: E-W	♥ 7643	♥ AQ	Pass	1 ♥	Pass	2 ♦
North HCP: 9	♦ Q4	♦ AJT832	All Pass			
South HCP: 14+2	♣ KJ65	♣ Q7				
Contract: 2 ♦ South						