

<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)

**Board: 1**

Dealer: South      **North:** ♠ K84      **South:** ♠ J76      **W**      **N**      **E**      **S**  
 1♦

Vul: None      **North:** ♥ AJ3      **South:** ♥ 8742      Pass      1NT      All Pass

North HCP: 10      **North:** ♦ 943      **South:** ♦ AJ72

South HCP: 13      **North:** ♣ QT84      **South:** ♣ AK

Contract: 1NT North

**Board: 2**

Dealer: North      **North:** ♠ 42      **South:** ♠ K85      **W**      **N**      **E**      **S**  
 1♣ Pass 1NT

Vul: E-W      **North:** ♥ K542      **South:** ♥ Q93      All Pass

North HCP: 12      **North:** ♦ A93      **South:** ♦ Q72

South HCP: 10      **North:** ♣ AJ62      **South:** ♣ K974

Contract: 1NT South

**Board: 3**

Dealer: South      **North:** ♠ QT8      **South:** ♠ J7      **W**      **N**      **E**      **S**  
 1♦

Vul: Both      **North:** ♥ Q54      **South:** ♥ AK83      Pass      1NT      All Pass

North HCP: 10+1      **North:** ♦ J8      **South:** ♦ KQ42

South HCP: 13      **North:** ♣ KQ652      **South:** ♣ 743

Contract: 1NT North

**Board: 4**

Dealer: South      **North:** ♠ Q94      **South:** ♠ T5      **W**      **N**      **E**      **S**  
 1♦

Vul: N-S      **North:** ♥ K43      **South:** ♥ Q76      Pass      1NT      Pass      2♦

North HCP: 10      **North:** ♦ K76      **South:** ♦ AQ943      Pass      Pass      2♠      Pass

South HCP: 13+1      **North:** ♣ QT85      **South:** ♣ AJ6      Pass      3♦      All Pass

Contract: 3♦ North

**Board: 5**

Dealer: North      **North:** ♠ T8      **South:** ♠ K52      **W**      **N**      **E**      **S**  
 1♦ Pass 1NT

Vul: Both      **North:** ♥ AQ8      **South:** ♥ KJ4      Pass      2♦      All Pass

North HCP: 12+1      **North:** ♦ KQT54      **South:** ♦ 96

South HCP: 10+1      **North:** ♣ JT8      **South:** ♣ 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)

**Board: 1**

Dealer: South      **North:** ♠ K84      **South:** ♠ J76      **W**      **N**      **E**      **S**  
 1♦

Vul: None      **North:** ♥ AJ3      **South:** ♥ 8742      Pass      1NT      All Pass

North HCP: 10      **North:** ♦ 943      **South:** ♦ AJ72

South HCP: 13      **North:** ♣ QT84      **South:** ♣ AK

Contract: 1NT North

**Board: 2**

Dealer: North      **North:** ♠ 42      **South:** ♠ K85      **W**      **N**      **E**      **S**  
 1♣ Pass 1NT

Vul: E-W      **North:** ♥ K542      **South:** ♥ Q93      All Pass

North HCP: 12      **North:** ♦ A93      **South:** ♦ Q72

South HCP: 10      **North:** ♣ AJ62      **South:** ♣ K974

Contract: 1NT South

**Board: 3**

Dealer: South      **North:** ♠ QT8      **South:** ♠ J7      **W**      **N**      **E**      **S**  
 1♦

Vul: Both      **North:** ♥ Q54      **South:** ♥ AK83      Pass      1NT      All Pass

North HCP: 10+1      **North:** ♦ J8      **South:** ♦ KQ42

South HCP: 13      **North:** ♣ KQ652      **South:** ♣ 743

Contract: 1NT North

**Board: 4**

Dealer: South      **North:** ♠ Q94      **South:** ♠ T5      **W**      **N**      **E**      **S**  
 1♦

Vul: N-S      **North:** ♥ K43      **South:** ♥ Q76      Pass      1NT      Pass      2♦

North HCP: 10      **North:** ♦ K76      **South:** ♦ AQ943      Pass      Pass      2♠      Pass

South HCP: 13+1      **North:** ♣ QT85      **South:** ♣ AJ6      Pass      3♦      All Pass

Contract: 3♦ North

**Board: 5**

Dealer: North      **North:** ♠ T8      **South:** ♠ K52      **W**      **N**      **E**      **S**  
 1♦ Pass 1NT

Vul: Both      **North:** ♥ AQ8      **South:** ♥ KJ4      Pass      2♦      All Pass

North HCP: 12+1      **North:** ♦ KQT54      **South:** ♦ 96

South HCP: 10+1      **North:** ♣ JT8      **South:** ♣ K9653

Contract: 2♦ North

<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)

**Board: 6**

	<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

**Board: 7**

	<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

**Board: 8**

	<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

**Board: 9**

	<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)

**Board: 6**

	North:	South:	W	N	E	S
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

**Board: 7**

	North:	South:	W	N	E	S
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

**Board: 8**

	North:	South:	W	N	E	S
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

**Board: 9**

	North:	South:	W	N	E	S
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

**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)

Board: 10	North:	South:	W	N	E	S
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						

Board: 11	North:	South:	W	N	E	S
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						

Board: 12	North:	South:	W	N	E	S
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						

Board: 13	North:	South:	W	N	E	S
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						

Board: 14	North:	South:	W	N	E	S
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)

Board: 10	North:	South:	W	N	E	S
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						

Board: 11	North:	South:	W	N	E	S
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						

Board: 12	North:	South:	W	N	E	S
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						

Board: 13	North:	South:	W	N	E	S
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						

Board: 14	North:	South:	W	N	E	S
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						

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<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)

Board: 15	North:	South:	W	N	E	S
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						

Board: 16	North:	South:	W	N	E	S
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						

Board: 17	North:	South:	W	N	E	S
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						

Board: 18	North:	South:	W	N	E	S
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						

Board: 19	North:	South:	W	N	E	S
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)

Board: 15	North:	South:	W	N	E	S
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						

Board: 16	North:	South:	W	N	E	S
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						

Board: 17	North:	South:	W	N	E	S
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						

Board: 18	North:	South:	W	N	E	S
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						

Board: 19	North:	South:	W	N	E	S
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	

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<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**

<b>Board: 20</b>	♠ 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	

---

<b>Board: 21</b>	♠ A985	You bid first.
Dealer: South	♥ 853	The opponents are silent.
Vul: E-W	♦ A854	
HCP: 12	♣ A4	

---

<b>Board: 22</b>	♠ K86	Partner bids first.
Dealer: North	♥ QJ7	The opponents are silent.
Vul: Both	♦ QJT	
HCP: 10	♣ J532	

---

<b>Board: 23</b>	♠ K952	LHO opens the bidding 1♦.
Dealer: West	♥ A63	Partner bids next.
Vul: None	♦ AQJ9	East (RHO) bids 1NT if possible.
HCP: 18	♣ A3	

---

<b>Board: 24</b>	♠ 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						

<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)

Board: 25	North:	South:	W	N	E	S
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					

Board: 26	North:	South:	W	N	E	S
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					

Board: 27	North:	South:	W	N	E	S
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					

Board: 28	North:	South:	W	N	E	S
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					

Board: 29	North:	South:	W	N	E	S
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)

Board: 25	North:	South:	W	N	E	S
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					

Board: 26	North:	South:	W	N	E	S
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					

Board: 27	North:	South:	W	N	E	S
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					

Board: 28	North:	South:	W	N	E	S
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					

Board: 29	North:	South:	W	N	E	S
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)

**Board: 30**

Dealer: North

**North:**

♠ KQ86

**South:**

♠ A75

W N E S

1♦ Pass 1NT

Vul: None

♥ AJ92

♥ Q73

All Pass

North HCP: 14

♦ T92

♦ J854

South HCP: 9

♣ A6

♣ QT2

Contract: 1NT South

**Board: 31**

Dealer: South

**North:**

♠ K73

**South:**

♠ 8652

W N E S

1♦

Vul: N-S

♥ K9

♥ QT5

Pass 1NT All Pass

North HCP: 10+1

♦ T63

♦ KQ52

South HCP: 12

♣ AT432

♣ KQ

Contract: 1NT North

**Board: 32**

Dealer: South

**North:**

♠ A32

**South:**

♠ K4

W N E S

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

**Board: 33**

Dealer: South

**North:**

♠ Q4

**South:**

♠ 7653

W N E S

1♦

Vul: None

♥ Q82

♥ AKT4

Pass 1NT All Pass

North HCP: 6

♦ 8542

♦ A63

South HCP: 14

♣ Q973

♣ K2

Contract: 1NT North

**Board: 34**

Dealer: North

**North:**

♠ KT92

**South:**

♠ A74

W N E S

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)

**Board: 30**

Dealer: North

**North:**

♠ KQ86

**South:**

♠ A75

W N E S

1♦ Pass 1NT

Vul: None

♥ AJ92

♥ Q73

All Pass

North HCP: 14

♦ T92

♦ J854

South HCP: 9

♣ A6

♣ QT2

Contract: 1NT South

**Board: 31**

Dealer: South

**North:**

♠ K73

**South:**

♠ 8652

W N E S

1♦

Vul: N-S

♥ K9

♥ QT5

Pass 1NT All Pass

North HCP: 10+1

♦ T63

♦ KQ52

South HCP: 12

♣ AT432

♣ KQ

Contract: 1NT North

**Board: 32**

Dealer: South

**North:**

♠ A32

**South:**

♠ K4

W N E S

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

**Board: 33**

Dealer: South

**North:**

♠ Q4

**South:**

♠ 7653

W N E S

1♦

Vul: None

♥ Q82

♥ AKT4

Pass 1NT All Pass

North HCP: 6

♦ 8542

♦ A63

South HCP: 14

♣ Q973

♣ K2

Contract: 1NT North

**Board: 34**

Dealer: North

**North:**

♠ KT92

**South:**

♠ A74

W N E S

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)

Board: 35	North:	South:	W	N	E	S
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						

Board: 36	North:	South:	W	N	E	S
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		

Board: 37	North:	South:	W	N	E	S
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				
Contract: 4♠ North				1. Michaels Cuebid		

Board: 38	North:	South:	W	N	E	S
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						

Board: 39	North:	South:	W	N	E	S
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)

Board: 35	North:	South:	W	N	E	S
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						

Board: 36	North:	South:	W	N	E	S
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		

Board: 37	North:	South:	W	N	E	S
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				
Contract: 4♠ North				1. Michaels Cuebid		

Board: 38	North:	South:	W	N	E	S
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						

Board: 39	North:	South:	W	N	E	S
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						

**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						

**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)

**Board: 45**

Dealer: North

**North:**

♠ A82

**South:**

♠ Q73

W N E S

1♦ Pass 1NT

Vul: None

♥ A872

♥ QT3

Pass 2♦ All Pass

North HCP: 14+2

♦ AQT872

♦ K64

South HCP: 9

♣ -

♣ Q762

Contract: 2♦ North

**Board: 46**

Dealer: North

**North:**

♠ K6

**South:**

♠ QJ9

W N E S

1♦ Pass 1NT

Vul: Both

♥ K84

♥ A2

All Pass

North HCP: 12

♦ A852

♦ T64

South HCP: 10+1

♣ QT74

♣ K9632

Contract: 1NT South

**Board: 47**

Dealer: North

**North:**

♠ J92

**South:**

♠ A74

W N E S

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

**Board: 48**

Dealer: North

**North:**

♠ T7

**South:**

♠ Q85

W N E S

1♦ Pass 1NT

Vul: N-S

♥ K954

♥ Q7

All Pass

North HCP: 13

♦ AKJT

♦ 8765

South HCP: 8

♣ QT4

♣ KJ87

Contract: 1NT South

**Board: 49**

Dealer: East

**North:**

♠ K965

**South:**

♠ 843

W N E S

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)

**Board: 45**

Dealer: North

**North:**

♠ A82

**South:**

♠ Q73

W N E S

1♦ Pass 1NT

Vul: None

♥ A872

♥ QT3

Pass 2♦ All Pass

North HCP: 14+2

♦ AQT872

♦ K64

South HCP: 9

♣ -

♣ Q762

Contract: 2♦ North

**Board: 46**

Dealer: North

**North:**

♠ K6

**South:**

♠ QJ9

W N E S

1♦ Pass 1NT

Vul: Both

♥ K84

♥ A2

All Pass

North HCP: 12

♦ A852

♦ T64

South HCP: 10+1

♣ QT74

♣ K9632

Contract: 1NT South

**Board: 47**

Dealer: North

**North:**

♠ J92

**South:**

♠ A74

W N E S

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

**Board: 48**

Dealer: North

**North:**

♠ T7

**South:**

♠ Q85

W N E S

1♦ Pass 1NT

Vul: N-S

♥ K954

♥ Q7

All Pass

North HCP: 13

♦ AKJT

♦ 8765

South HCP: 8

♣ QT4

♣ KJ87

Contract: 1NT South

**Board: 49**

Dealer: East

**North:**

♠ K965

**South:**

♠ 843

W N E S

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

**Board: 50**      ♠ T864      You bid first.

Dealer: North      ♥ K976      The opponents are silent.

Vul: Both      ♦ AJ9

HCP: 12      ♣ A3

---

**Board: 51**      ♠ K93      Partner bids first.

Dealer: South      ♥ A83      The opponents are silent.

Vul: E-W      ♦ 84

HCP: 10+1      ♣ KT653

---

**Board: 52**      ♠ J753      RHO opens the bidding 1♦.

Dealer: West      ♥ J765      You bid next.

Vul: E-W      ♦ 83      East (LHO) bids 1NT if possible.

HCP: 2      ♣ 543      West (RHO) Doubles 2♦ if possible.

---

**Board: 53**      ♠ A86      Partner bids first.

Dealer: South      ♥ K76      The opponents are silent.

Vul: Both      ♦ 76

HCP: 10+1      ♣ KT832

## Both hands (Answers Page)

### Board: 50

Dealer: North      **North:** ♠ T864      **South:** ♠ Q32      **W**      **N**      **E**      **S**  
 1♦      Pass      1NT

Vul: Both      **North:** ♥ K976      **South:** ♥ Q2      All Pass

North HCP: 12      **North:** ♦ AJ9      **South:** ♦ Q86  
 South HCP: 8+1      **North:** ♣ A3      **South:** ♣ Q8652

Contract: 1NT South

### Board: 51

Dealer: South      **North:** ♠ K93      **South:** ♠ T52      **W**      **N**      **E**      **S**  
 1♦  
 Vul: E-W      **North:** ♥ A83      **South:** ♥ QT7      Pass      1NT      All Pass  
 North HCP: 10+1      **North:** ♦ 84      **South:** ♦ AK53  
 South HCP: 14      **North:** ♣ KT653      **South:** ♣ AJ9

Contract: 1NT North

### Board: 52

Dealer: West      **North:** ♠ J753      **South:** ♠ AK862      **W**      **N**      **E**      **S**  
 1♦      Pass      1NT      2♦<sup>1</sup>  
 Vul: E-W      **North:** ♥ J765      **South:** ♥ AT943      X      4♦<sup>2</sup>      Pass      4NT  
 North HCP: 2      **North:** ♦ 83      **South:** ♦ KQ      Pass      5♣<sup>3</sup>      Pass      5♦  
 South HCP: 16+2      **North:** ♣ 543      **South:** ♣ 9      Pass      5NT<sup>4</sup>      Pass      6♥  
 Contract: 6♥ South      All Pass

1. Michaels Cuebid
2. support
3. A=0/5 or 3/5
4. !H queen no !S king no !C king no !D king

### Board: 53

Dealer: South      **North:** ♠ A86      **South:** ♠ J95      **W**      **N**      **E**      **S**  
 1♦  
 Vul: Both      **North:** ♥ K76      **South:** ♥ A52      Pass      1NT      All Pass  
 North HCP: 10+1      **North:** ♦ 76      **South:** ♦ AQ83  
 South HCP: 13      **North:** ♣ KT832      **South:** ♣ Q64

Contract: 1NT North

## 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	

---

<b>Board: 51</b>	♠ T52	You bid first.
Dealer: South	♥ QT7	The opponents are silent.
Vul: E-W	♦ AK53	
HCP: 14	♣ AJ9	

---

<b>Board: 52</b>	♠ AK862	LHO opens the bidding 1♦.
Dealer: West	♥ AT943	Partner bids next.
Vul: E-W	♦ KQ	East (RHO) bids 1NT if possible.
HCP: 16+2	♣ 9	West (LHO) Doubles 2♦ if possible.

---

<b>Board: 53</b>	♠ J95	You bid first.
Dealer: South	♥ A52	The opponents are silent.
Vul: Both	♦ AQ83	
HCP: 13	♣ Q64	

## Both hands (Answers Page)

### Board: 50

Dealer: North      **North:** ♠ T864      **South:** ♠ Q32      **W**      **N**      **E**      **S**  
 1♦      Pass      1NT

Vul: Both      **North:** ♥ K976      **South:** ♥ Q2      All Pass

North HCP: 12      **North:** ♦ AJ9      **South:** ♦ Q86  
 South HCP: 8+1      **North:** ♣ A3      **South:** ♣ Q8652

Contract: 1NT South

### Board: 51

Dealer: South      **North:** ♠ K93      **South:** ♠ T52      **W**      **N**      **E**      **S**  
 1♦  
 Vul: E-W      **North:** ♥ A83      **South:** ♥ QT7      Pass      1NT      All Pass  
 North HCP: 10+1      **North:** ♦ 84      **South:** ♦ AK53  
 South HCP: 14      **North:** ♣ KT653      **South:** ♣ AJ9

Contract: 1NT North

### Board: 52

Dealer: West      **North:** ♠ J753      **South:** ♠ AK862      **W**      **N**      **E**      **S**  
 1♦      Pass      1NT      2♦<sup>1</sup>  
 Vul: E-W      **North:** ♥ J765      **South:** ♥ AT943      X      4♦<sup>2</sup>      Pass      4NT  
 North HCP: 2      **North:** ♦ 83      **South:** ♦ KQ      Pass      5♣<sup>3</sup>      Pass      5♦  
 South HCP: 16+2      **North:** ♣ 543      **South:** ♣ 9      Pass      5NT<sup>4</sup>      Pass      6♥  
 Contract: 6♥ South      All Pass

1. Michaels Cuebid
2. support
3. A=0/5 or 3/5
4. !H queen no !S king no !C king no !D king

### Board: 53

Dealer: South      **North:** ♠ A86      **South:** ♠ J95      **W**      **N**      **E**      **S**  
 1♦  
 Vul: Both      **North:** ♥ K76      **South:** ♥ A52      Pass      1NT      All Pass  
 North HCP: 10+1      **North:** ♦ 76      **South:** ♦ AQ83  
 South HCP: 13      **North:** ♣ KT832      **South:** ♣ Q64

Contract: 1NT North

<b>Board: 54</b>	♠ Q62
Dealer: South	♥ KT9
Vul: None	♦ 743
HCP: 8	♣ K964

Partner bids first.

East (LHO) bids 2♥ if possible.

<b>Board: 55</b>	♠ A743
Dealer: West	♥ J653
Vul: E-W	♦ J
HCP: 6	♣ T984

RHO opens the bidding 1♦.

You bid next.

East (LHO) bids 1NT if possible.

West (RHO) bids 5♣ if possible.

East (LHO) Doubles 5♠ if possible.

<b>Board: 56</b>	♠ 9852
Dealer: West	♥ T3
Vul: Both	♦ K64
HCP: 3	♣ T753

RHO opens the bidding 1♦.

You bid next.

East (LHO) bids 1NT if possible.

<b>Board: 57</b>	♠ 9
Dealer: East	♥ AK8764
Vul: N-S	♦ Q85
HCP: 12+2	♣ K97

LHO opens the bidding 1♦.

Partner bids next.

West (RHO) bids 1NT if possible.

<b>Board: 58</b>	♠ Q83
Dealer: South	♥ AJ7
Vul: None	♦ 8765
HCP: 10	♣ KT3

Partner bids first.

The opponents are silent.

## Both hands (Answers Page)

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ K874			1♦	
Vul: None	♥ KT9	♥ 3	Pass	1NT	Pass	2♦
North HCP: 8	♦ 743	♦ KQ986	Pass	Pass	2♥	Pass
South HCP: 13+1	♣ K964	♣ AJ7	Pass	3♦	All Pass	
Contract:	3♦ North					

Board: 55	North:	South:	W	N	E	S
Dealer: West	♠ A743	♠ QJT86	1♦	Pass	1NT	2♦ <sup>1</sup>
Vul: E-W	♥ J653	♥ AQ872	5♣	5♠	X	All Pass
North HCP: 6	♦ J	♦ Q86				
South HCP: 11+2	♣ T984	♣ -			1. Michaels Cuebid	
Contract:	5♠X North					

Board: 56	North:	South:	W	N	E	S
Dealer: West	♠ 9852	♠ AKT7	1♦	Pass	1NT	2♥
Vul: Both	♥ T3	♥ AK9765		All Pass		
North HCP: 3	♦ K64	♦ J8				
South HCP: 17+2	♣ T753	♣ Q				
Contract:	2♥ South					

Board: 57	North:	South:	W	N	E	S
Dealer: East	♠ 9	♠ AQT82		1♦	Pass	
Vul: N-S	♥ AK8764	♥ 2	1NT	2♥	All Pass	
North HCP: 12+2	♦ Q85	♦ J963				
South HCP: 7+1	♣ K97	♣ 843				
Contract:	2♥ North					

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ A654		1♦		
Vul: None	♥ AJ7	♥ 8	Pass	1NT	Pass	2♦
North HCP: 10	♦ 8765	♦ AQJT2	Pass	3♦	All Pass	
South HCP: 13+1	♣ KT3	♣ Q94				
Contract:	3♦ North					

## South hands

## Spear

<b>Board: 54</b>	♠ K874	You bid first.
Dealer: South	♥ 3	East (RHO) bids 2♥ if possible.
Vul: None	♦ KQ986	
HCP: 13+1	♣ AJ7	

---

<b>Board: 55</b>	♠ QJT86	LHO opens the bidding 1♦.
Dealer: West	♥ AQ872	Partner bids next.
Vul: E-W	♦ Q86	East (RHO) bids 1NT if possible.
HCP: 11+2	♣ -	West (LHO) bids 5♣ if possible.
		East (RHO) Doubles 5♠ if possible.

---

<b>Board: 56</b>	♠ AKT7	LHO opens the bidding 1♦.
Dealer: West	♥ AK9765	Partner bids next.
Vul: Both	♦ J8	East (RHO) bids 1NT if possible.
HCP: 17+2	♣ Q	

---

<b>Board: 57</b>	♠ AQT82	RHO opens the bidding 1♦.
Dealer: East	♥ 2	You bid next.
Vul: N-S	♦ J963	West (LHO) bids 1NT if possible.
HCP: 7+1	♣ 843	

---

<b>Board: 58</b>	♠ A654	You bid first.
Dealer: South	♥ 8	The opponents are silent.
Vul: None	♦ AQJT2	
HCP: 13+1	♣ Q94	

## Both hands (Answers Page)

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ K874			1♦	
Vul: None	♥ KT9	♥ 3	Pass	1NT	Pass	2♦
North HCP: 8	♦ 743	♦ KQ986	Pass	Pass	2♥	Pass
South HCP: 13+1	♣ K964	♣ AJ7	Pass	3♦	All Pass	
Contract:	3♦ North					

Board: 55	North:	South:	W	N	E	S
Dealer: West	♠ A743	♠ QJT86	1♦	Pass	1NT	2♦ <sup>1</sup>
Vul: E-W	♥ J653	♥ AQ872	5♣	5♠	X	All Pass
North HCP: 6	♦ J	♦ Q86				
South HCP: 11+2	♣ T984	♣ -			1. Michaels Cuebid	
Contract:	5♠X North					

Board: 56	North:	South:	W	N	E	S
Dealer: West	♠ 9852	♠ AKT7	1♦	Pass	1NT	2♥
Vul: Both	♥ T3	♥ AK9765		All Pass		
North HCP: 3	♦ K64	♦ J8				
South HCP: 17+2	♣ T753	♣ Q				
Contract:	2♥ South					

Board: 57	North:	South:	W	N	E	S
Dealer: East	♠ 9	♠ AQT82		1♦	Pass	
Vul: N-S	♥ AK8764	♥ 2	1NT	2♥	All Pass	
North HCP: 12+2	♦ Q85	♦ J963				
South HCP: 7+1	♣ K97	♣ 843				
Contract:	2♥ North					

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ A654		1♦		
Vul: None	♥ AJ7	♥ 8	Pass	1NT	Pass	2♦
North HCP: 10	♦ 8765	♦ AQJT2	Pass	3♦	All Pass	
South HCP: 13+1	♣ KT3	♣ Q94				
Contract:	3♦ North					

## North hands

## Spear

<b>Board: 59</b>	♠ QT7	LHO opens the bidding 1♦.
Dealer: East	♥ AKT542	Partner bids next.
Vul: N-S	♦ T93	West (RHO) bids 1NT if possible.
HCP: 13+2	♣ A	

---

<b>Board: 60</b>	♠ Q94	Partner bids first.
Dealer: South	♥ KT	East (LHO) bids 2♦ if possible.
Vul: N-S	♦ 863	
HCP: 9+1	♣ A9752	

---

<b>Board: 61</b>	♠ 92	You bid first.
Dealer: North	♥ A96	The opponents are silent.
Vul: None	♦ AJT8	
HCP: 14	♣ AJ94	

---

<b>Board: 62</b>	♠ KJ5	Partner bids first.
Dealer: South	♥ Q95	The opponents are silent.
Vul: E-W	♦ QT8	
HCP: 8	♣ 8643	

---

<b>Board: 63</b>	♠ J82	LHO opens the bidding 1♦.
Dealer: East	♥ AKJ9843	Partner bids next.
Vul: E-W	♦ J4	West (RHO) bids 1NT if possible.
HCP: 11+3	♣ J	

## Both hands (Answers Page)

Board: 59	North:	South:	W	N	E	S
Dealer: East	♠ QT7	♠ J94			1♦	Pass
Vul: N-S	♥ AKT542	♥ J9	1NT	2♥	All Pass	
North HCP: 13+2	♦ T93	♦ J864				
South HCP: 5	♣ A	♣ Q853				
Contract: 2♥ North						

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ Q94	♠ 32			1♦	
Vul: N-S	♥ KT	♥ A97	Pass	1NT	2♦ <sup>1</sup>	3♦
North HCP: 9+1	♦ 863	♦ AKQT97	All Pass			
South HCP: 13+2	♣ A9752	♣ T4				1. Michaels Cuebid
Contract: 3♦ South						

Board: 61	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ K5		1♦	Pass	1NT
Vul: None	♥ A96	♥ Q42	Pass	2♣	Pass	2♦
North HCP: 14	♦ AJT8	♦ K942	All Pass			
South HCP: 10	♣ AJ94	♣ QT82				
Contract: 2♦ South						

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ KJ5	♠ 8642			1♣	
Vul: E-W	♥ Q95	♥ T	Pass	1NT	Pass	3♣
North HCP: 8	♦ QT8	♦ K2	All Pass			
South HCP: 12+2	♣ 8643	♣ AKQ752				
Contract: 3♣ South						

Board: 63	North:	South:	W	N	E	S
Dealer: East	♠ J82	♠ AQT5		1♦	Pass	
Vul: E-W	♥ AKJ9843	♥ T7	1NT	3♥	All Pass	
North HCP: 11+3	♦ J4	♦ 87				
South HCP: 6+1	♣ J	♣ T9832				
Contract: 3♥ North						

## South hands

## Spear

<b>Board: 59</b>	♠ J94	RHO opens the bidding 1♦.
Dealer: East	♥ J9	You bid next.
Vul: N-S	♦ J864	West (LHO) bids 1NT if possible.
HCP: 5	♣ Q853	

---

<b>Board: 60</b>	♠ 32	You bid first.
Dealer: South	♥ A97	East (RHO) bids 2♦ if possible.
Vul: N-S	♦ AKQT97	
HCP: 13+2	♣ T4	

---

<b>Board: 61</b>	♠ K5	Partner bids first.
Dealer: North	♥ Q42	The opponents are silent.
Vul: None	♦ K942	
HCP: 10	♣ QT82	

---

<b>Board: 62</b>	♠ 8642	You bid first.
Dealer: South	♥ T	The opponents are silent.
Vul: E-W	♦ K2	
HCP: 12+2	♣ AKQ752	

---

<b>Board: 63</b>	♠ AQT5	RHO opens the bidding 1♦.
Dealer: East	♥ T7	You bid next.
Vul: E-W	♦ 87	West (LHO) bids 1NT if possible.
HCP: 6+1	♣ T9832	

## Both hands (Answers Page)

Board: 59	North:	South:	W	N	E	S
Dealer: East	♠ QT7	♠ J94			1♦	Pass
Vul: N-S	♥ AKT542	♥ J9	1NT	2♥	All Pass	
North HCP: 13+2	♦ T93	♦ J864				
South HCP: 5	♣ A	♣ Q853				
Contract: 2♥ North						

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ Q94	♠ 32			1♦	
Vul: N-S	♥ KT	♥ A97	Pass	1NT	2♦ <sup>1</sup>	3♦
North HCP: 9+1	♦ 863	♦ AKQT97	All Pass			
South HCP: 13+2	♣ A9752	♣ T4				1. Michaels Cuebid
Contract: 3♦ South						

Board: 61	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ K5		1♦	Pass	1NT
Vul: None	♥ A96	♥ Q42	Pass	2♣	Pass	2♦
North HCP: 14	♦ AJT8	♦ K942	All Pass			
South HCP: 10	♣ AJ94	♣ QT82				
Contract: 2♦ South						

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ KJ5	♠ 8642			1♣	
Vul: E-W	♥ Q95	♥ T	Pass	1NT	Pass	3♣
North HCP: 8	♦ QT8	♦ K2	All Pass			
South HCP: 12+2	♣ 8643	♣ AKQ752				
Contract: 3♣ South						

Board: 63	North:	South:	W	N	E	S
Dealer: East	♠ J82	♠ AQT5		1♦	Pass	
Vul: E-W	♥ AKJ9843	♥ T7	1NT	3♥	All Pass	
North HCP: 11+3	♦ J4	♦ 87				
South HCP: 6+1	♣ J	♣ T9832				
Contract: 3♥ North						

## North hands

## Spear

**Board: 64**      ♠ K643

You bid first.

Dealer: North      ♥ T7

The opponents are silent.

Vul: Both      ♦ AJ74

HCP: 12      ♣ KJ8

**Board: 65**      ♠ K72

Partner bids first.

Dealer: South      ♥ KT8

The opponents are silent.

Vul: E-W      ♦ A94

HCP: 10      ♣ 7652

**Board: 66**      ♠ KJ63

You bid first.

Dealer: North      ♥ 54

The opponents are silent.

Vul: N-S      ♦ AQ62

HCP: 12      ♣ Q83

**Board: 67**      ♠ K7

Partner bids first.

Dealer: South      ♥ Q53

The opponents are silent.

Vul: Both      ♦ J75

HCP: 10+1      ♣ AT952

**Board: 68**      ♠ A72

Partner bids first.

Dealer: South      ♥ KT3

East (LHO) bids 2♣ if possible.

Vul: None      ♦ QT2

HCP: 9      ♣ T632

## Both hands (Answers Page)

**Board: 64**

Dealer: North

Vul: Both

North HCP: 12

South HCP: 8

Contract: 1NT South

**North:**

♠ K643

♥ T7

♦ AJ74

♣ KJ8

**South:**

♠ A98

♥ Q98

♦ T95

♣ Q973

**W N E S**

1♦ Pass 1NT

All Pass

**Board: 65**

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 14+1

Contract: 1NT North

**North:**

♠ K72

♥ KT8

♦ A94

♣ 7652

**South:**

♠ AT98

♥ AJ

♦ 52

♣ AJT94

**W N E S**

1♣

Pass 1NT All Pass

**Board: 66**

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 10

Contract: 1NT South

**North:**

♠ KJ63

♥ 54

♦ AQ62

♣ Q83

**South:**

♠ AT5

♥ K62

♦ T987

♣ K74

**W N E S**

1♦ Pass 1NT

All Pass

**Board: 67**

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 14

Contract: 1NT North

**North:**

♠ K7

♥ Q53

♦ J75

♣ AT952

**South:**

♠ J654

♥ AJ

♦ AK82

♣ J43

**W N E S**

1♦

Pass 1NT All Pass

**Board: 68**

Dealer: South

Vul: None

North HCP: 9

South HCP: 13+1

Contract: 3♣ South

**North:**

♠ A72

♥ KT3

♦ QT2

♣ T632

**South:**

♠ 64

♥ 74

♦ A543

♣ AKQ84

**W N E S**

1♣

 Pass 1NT 2♣<sup>1</sup> 3♣

All Pass

1. Michaels Cuebid

## South hands

## Spear

---

<b>Board: 64</b>	♠ A98	Partner bids first.
Dealer: North	♥ Q98	The opponents are silent.
Vul: Both	♦ T95	
HCP: 8	♣ Q973	

---

<b>Board: 65</b>	♠ AT98	You bid first.
Dealer: South	♥ AJ	The opponents are silent.
Vul: E-W	♦ 52	
HCP: 14+1	♣ AJT94	

---

<b>Board: 66</b>	♠ AT5	Partner bids first.
Dealer: North	♥ K62	The opponents are silent.
Vul: N-S	♦ T987	
HCP: 10	♣ K74	

---

<b>Board: 67</b>	♠ J654	You bid first.
Dealer: South	♥ AJ	The opponents are silent.
Vul: Both	♦ AK82	
HCP: 14	♣ J43	

---

<b>Board: 68</b>	♠ 64	You bid first.
Dealer: South	♥ 74	East (RHO) bids 2♣ if possible.
Vul: None	♦ A543	
HCP: 13+1	♣ AKQ84	

## Both hands (Answers Page)

**Board: 64**

Dealer: North

Vul: Both

North HCP: 12

South HCP: 8

Contract: 1NT South

**North:**

♠ K643

♥ T7

♦ AJ74

♣ KJ8

**South:**

♠ A98

♥ Q98

♦ T95

♣ Q973

**W    N    E    S**

1♦    Pass    1NT

All Pass

**Board: 65**

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 14+1

Contract: 1NT North

**North:**

♠ K72

♥ KT8

♦ A94

♣ 7652

**South:**

♠ AT98

♥ AJ

♦ 52

♣ AJT94

**W    N    E    S**

1♣

Pass    1NT    All Pass

**Board: 66**

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 10

Contract: 1NT South

**North:**

♠ KJ63

♥ 54

♦ AQ62

♣ Q83

**South:**

♠ AT5

♥ K62

♦ T987

♣ K74

**W    N    E    S**

1♦    Pass    1NT

All Pass

**Board: 67**

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 14

Contract: 1NT North

**North:**

♠ K7

♥ Q53

♦ J75

♣ AT952

**South:**

♠ J654

♥ AJ

♦ AK82

♣ J43

**W    N    E    S**

1♦

Pass    1NT    All Pass

**Board: 68**

Dealer: South

Vul: None

North HCP: 9

South HCP: 13+1

Contract: 3♣ South

**North:**

♠ A72

♥ KT3

♦ QT2

♣ T632

**South:**

♠ 64

♥ 74

♦ A543

♣ AKQ84

**W    N    E    S**

1♣

 Pass    1NT    2♣<sup>1</sup>    3♣

All Pass

1. Michaels Cuebid

<b>Board: 69</b>	♠ T5	RHO opens the bidding 1♦.
Dealer: West	♥ 742	You bid next.
Vul: None	♦ KT93	East (LHO) bids 1NT if possible.
HCP: 5	♣ QT43	

---

<b>Board: 70</b>	♠ QJ2	You bid first.
Dealer: North	♥ 94	The opponents are silent.
Vul: E-W	♦ AK76	
HCP: 12	♣ QT53	

---

<b>Board: 71</b>	♠ J3	You bid first.
Dealer: North	♥ AJ9	West (RHO) bids 2♠ if possible.
Vul: Both	♦ KT743	
HCP: 13+1	♣ A74	

---

<b>Board: 72</b>	♠ J854	You bid first.
Dealer: North	♥ 875	The opponents are silent.
Vul: E-W	♦ AKJ2	
HCP: 12	♣ K7	

---

<b>Board: 73</b>	♠ Q32	Partner bids first.
Dealer: South	♥ AJ6	The opponents are silent.
Vul: N-S	♦ T2	
HCP: 10+1	♣ KT654	

## Both hands (Answers Page)

Board: 69	North:	South:	W	N	E	S
Dealer: West	♠ T5	♠ K7643	1♦	Pass	1NT	2♦ <sup>1</sup>
Vul: None	♥ 742	♥ AKJT8	Pass	3♥	All Pass	
North HCP: 5	♦ KT93	♦ A75				
South HCP: 15+2	♣ QT43	♣ -				1. Michaels Cuebid
Contract: 3♥ North						

Board: 70	North:	South:	W	N	E	S
Dealer: North	♠ QJ2	♠ K94	1♦	Pass	1NT	
Vul: E-W	♥ 94	♥ K65	All Pass			
North HCP: 12	♦ AK76	♦ 9532				
South HCP: 10	♣ QT53	♣ KJ9				
Contract: 1NT South						

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ J3	♠ Q98	1♦	Pass	1NT	
Vul: Both	♥ AJ9	♥ KT7	Pass	2♦	Pass	Pass
North HCP: 13+1	♦ KT743	♦ J986	2♠	Pass	Pass	3♦
South HCP: 8	♣ A74	♣ Q53	All Pass			
Contract: 3♦ South						

Board: 72	North:	South:	W	N	E	S
Dealer: North	♠ J854	♠ QT9	1♦	Pass	1NT	
Vul: E-W	♥ 875	♥ QJ6	All Pass			
North HCP: 12	♦ AKJ2	♦ 9763				
South HCP: 7	♣ K7	♣ Q93				
Contract: 1NT South						

Board: 73	North:	South:	W	N	E	S
Dealer: South	♠ Q32	♠ 964				1♦
Vul: N-S	♥ AJ6	♥ Q85	Pass	1NT	All Pass	
North HCP: 10+1	♦ T2	♦ AKQ6				
South HCP: 14	♣ KT654	♣ QJ3				
Contract: 1NT North						

**South hands****Spear**

<b>Board: 69</b>	♠ K7643	LHO opens the bidding 1♦.
Dealer: West	♥ AKJT8	Partner bids next.
Vul: None	♦ A75	East (RHO) bids 1NT if possible.
HCP: 15+2	♣ -	

---

<b>Board: 70</b>	♠ K94	Partner bids first.
Dealer: North	♥ K65	The opponents are silent.
Vul: E-W	♦ 9532	
HCP: 10	♣ KJ9	

---

<b>Board: 71</b>	♠ Q98	Partner bids first.
Dealer: North	♥ KT7	West (LHO) bids 2♠ if possible.
Vul: Both	♦ J986	
HCP: 8	♣ Q53	

---

<b>Board: 72</b>	♠ QT9	Partner bids first.
Dealer: North	♥ QJ6	The opponents are silent.
Vul: E-W	♦ 9763	
HCP: 7	♣ Q93	

---

<b>Board: 73</b>	♠ 964	You bid first.
Dealer: South	♥ Q85	The opponents are silent.
Vul: N-S	♦ AKQ6	
HCP: 14	♣ QJ3	

## Both hands (Answers Page)

Board: 69	North:	South:	W	N	E	S
Dealer: West	♠ T5	♠ K7643	1♦	Pass	1NT	2♦ <sup>1</sup>
Vul: None	♥ 742	♥ AKJT8	Pass	3♥	All Pass	
North HCP: 5	♦ KT93	♦ A75				
South HCP: 15+2	♣ QT43	♣ -				1. Michaels Cuebid
Contract: 3♥ North						

Board: 70	North:	South:	W	N	E	S
Dealer: North	♠ QJ2	♠ K94	1♦	Pass	1NT	
Vul: E-W	♥ 94	♥ K65	All Pass			
North HCP: 12	♦ AK76	♦ 9532				
South HCP: 10	♣ QT53	♣ KJ9				
Contract: 1NT South						

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ J3	♠ Q98	1♦	Pass	1NT	
Vul: Both	♥ AJ9	♥ KT7	Pass	2♦	Pass	Pass
North HCP: 13+1	♦ KT743	♦ J986	2♠	Pass	Pass	3♦
South HCP: 8	♣ A74	♣ Q53	All Pass			
Contract: 3♦ South						

Board: 72	North:	South:	W	N	E	S
Dealer: North	♠ J854	♠ QT9	1♦	Pass	1NT	
Vul: E-W	♥ 875	♥ QJ6	All Pass			
North HCP: 12	♦ AKJ2	♦ 9763				
South HCP: 7	♣ K7	♣ Q93				
Contract: 1NT South						

Board: 73	North:	South:	W	N	E	S
Dealer: South	♠ Q32	♠ 964				1♦
Vul: N-S	♥ AJ6	♥ Q85	Pass	1NT	All Pass	
North HCP: 10+1	♦ T2	♦ AKQ6				
South HCP: 14	♣ KT654	♣ QJ3				
Contract: 1NT North						

<b>Board: 74</b>	♠ AKT74	RHO opens the bidding 1♦.
Dealer: West	♥ 653	You bid next.
Vul: None	♦ T754	East (LHO) bids 1NT if possible.
HCP: 7+1	♣ 2	

---

<b>Board: 75</b>	♠ A86	Partner bids first.
Dealer: South	♥ QJT	The opponents are silent.
Vul: N-S	♦ T85	
HCP: 10	♣ QJ63	

---

<b>Board: 76</b>	♠ Q3	Partner bids first.
Dealer: South	♥ Q42	East (LHO) bids 2♦ if possible.
Vul: Both	♦ 542	West (RHO) bids 3♠ if possible.
HCP: 8+1	♣ A9854	West (RHO) bids 4♠ if possible.

---

<b>Board: 77</b>	♠ 643	You bid first.
Dealer: North	♥ Q	The opponents are silent.
Vul: E-W	♦ AT9642	
HCP: 13+2	♣ AK7	

---

<b>Board: 78</b>	♠ QT8	Partner bids first.
Dealer: South	♥ K3	East (LHO) bids 2♠ if possible.
Vul: N-S	♦ 743	
HCP: 10+1	♣ KQ942	

## Both hands (Answers Page)

Board: 74	North:	South:	W	N	E	S
Dealer: West	♠ AKT74	♠ 65	1♦	Pass	1NT	2♥
Vul: None	♥ 653	♥ AKJ742		All Pass		
North HCP: 7+1	♦ T754	♦ K8				
South HCP: 13+2	♣ 2	♣ QT7				
Contract: 2♥ South						

Board: 75	North:	South:	W	N	E	S
Dealer: South	♠ A86	♠ 7543				1♦
Vul: N-S	♥ QJT	♥ AK98	Pass	1NT	All Pass	
North HCP: 10	♦ T85	♦ K73				
South HCP: 13	♣ QJ63	♣ KT				
Contract: 1NT North						

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ 96				1♦
Vul: Both	♥ Q42	♥ KT	Pass	1NT	2♦ <sup>1</sup>	3♦
North HCP: 8+1	♦ 542	♦ AKJ8763	3♠	4♦	Pass	Pass
South HCP: 13+3	♣ A9854	♣ Q2	4♠	5♦	All Pass	
Contract: 5♦ North						

1. Michaels Cuebid

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ 643	♠ K75		1♦	Pass	1NT
Vul: E-W	♥ Q	♥ A83	Pass	2♦	All Pass	
North HCP: 13+2	♦ AT9642	♦ 853				
South HCP: 9	♣ AK7	♣ Q832				
Contract: 2♦ North						

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ 94				1♦
Vul: N-S	♥ K3	♥ T82	Pass	1NT	Pass	2♦
North HCP: 10+1	♦ 743	♦ AKJ85	Pass	Pass	2♠	Pass
South HCP: 13+1	♣ KQ942	♣ AJ5	Pass	3♦	All Pass	
Contract: 3♦ North						

## South hands

## Spear

<b>Board: 74</b>	♠ 65	LHO opens the bidding 1♦.
Dealer: West	♥ AKJ742	Partner bids next.
Vul: None	♦ K8	East (RHO) bids 1NT if possible.
HCP: 13+2	♣ QT7	

---

<b>Board: 75</b>	♠ 7543	You bid first.
Dealer: South	♥ AK98	The opponents are silent.
Vul: N-S	♦ K73	
HCP: 13	♣ KT	

---

<b>Board: 76</b>	♠ 96	You bid first.
Dealer: South	♥ KT	East (RHO) bids 2♦ if possible.
Vul: Both	♦ AKJ8763	West (LHO) bids 3♠ if possible.
HCP: 13+3	♣ Q2	West (LHO) bids 4♠ if possible.

---

<b>Board: 77</b>	♠ K75	Partner bids first.
Dealer: North	♥ A83	The opponents are silent.
Vul: E-W	♦ 853	
HCP: 9	♣ Q832	

---

<b>Board: 78</b>	♠ 94	You bid first.
Dealer: South	♥ T82	East (RHO) bids 2♠ if possible.
Vul: N-S	♦ AKJ85	
HCP: 13+1	♣ AJ5	

## Both hands (Answers Page)

Board: 74	North:	South:	W	N	E	S
Dealer: West	♠ AKT74	♠ 65	1♦	Pass	1NT	2♥
Vul: None	♥ 653	♥ AKJ742		All Pass		
North HCP: 7+1	♦ T754	♦ K8				
South HCP: 13+2	♣ 2	♣ QT7				
Contract: 2♥ South						

Board: 75	North:	South:	W	N	E	S
Dealer: South	♠ A86	♠ 7543				1♦
Vul: N-S	♥ QJT	♥ AK98	Pass	1NT	All Pass	
North HCP: 10	♦ T85	♦ K73				
South HCP: 13	♣ QJ63	♣ KT				
Contract: 1NT North						

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ 96				1♦
Vul: Both	♥ Q42	♥ KT	Pass	1NT	2♦ <sup>1</sup>	3♦
North HCP: 8+1	♦ 542	♦ AKJ8763	3♠	4♦	Pass	Pass
South HCP: 13+3	♣ A9854	♣ Q2	4♠	5♦	All Pass	
Contract: 5♦ North						

1. Michaels Cuebid

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ 643	♠ K75		1♦	Pass	1NT
Vul: E-W	♥ Q	♥ A83	Pass	2♦	All Pass	
North HCP: 13+2	♦ AT9642	♦ 853				
South HCP: 9	♣ AK7	♣ Q832				
Contract: 2♦ North						

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ 94				1♦
Vul: N-S	♥ K3	♥ T82	Pass	1NT	Pass	2♦
North HCP: 10+1	♦ 743	♦ AKJ85	Pass	Pass	2♠	Pass
South HCP: 13+1	♣ KQ942	♣ AJ5	Pass	3♦	All Pass	
Contract: 3♦ North						

<b>Board: 79</b>	♠ J5	You bid first.
Dealer: North	♥ K6	West (RHO) Doubles 1NT if possible.
Vul: Both	♦ AJT97	
HCP: 13+1	♣ A984	
 <b>Board: 80</b>	 ♠ J4	 RHO opens the bidding 1♦.
Dealer: West	♥ KT76	You bid next.
Vul: None	♦ 98	East (LHO) bids 1NT if possible.
HCP: 6+1	♣ QT643	East (LHO) Doubles 2♠ if possible.
 <b>Board: 81</b>	 ♠ A97	 You bid first.
Dealer: North	♥ J98	The opponents are silent.
Vul: Both	♦ AKQT9	
HCP: 14+1	♣ 96	
 <b>Board: 82</b>	 ♠ Q93	 Partner bids first.
Dealer: South	♥ K63	The opponents are silent.
Vul: None	♦ J6	
HCP: 9+1	♣ QJT53	
 <b>Board: 83</b>	 ♠ JT93	 You bid first.
Dealer: North	♥ 9	The opponents are silent.
Vul: E-W	♦ AK852	
HCP: 12+1	♣ A83	

## Both hands (Answers Page)

**Board: 79**

	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ Q8		1♦	Pass	1NT
Vul: Both	♥ K6	♥ Q73	X	2♣	All Pass	
North HCP: 13+1	♦ AJT97	♦ Q86				
South HCP: 9+1	♣ A984	♣ K7532				
Contract: 2♣ North						

**Board: 80**

	North:	South:	W	N	E	S
Dealer: West	♠ J4	♠ AQT9852	1♦	Pass	1NT	2♠
Vul: None	♥ KT76	♥ A32	Pass	Pass	X	3♠
North HCP: 6+1	♦ 98	♦ T2		All Pass		
South HCP: 13+3	♣ QT643	♣ K				
Contract: 3♠ South						

**Board: 81**

	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ Q85		1♦	Pass	1NT
Vul: Both	♥ J98	♥ AT2	Pass	2♦	All Pass	
North HCP: 14+1	♦ AKQT9	♦ 43				
South HCP: 9+1	♣ 96	♣ QJ875				
Contract: 2♦ North						

**Board: 82**

	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ AKT			1♦	
Vul: None	♥ K63	♥ 5	Pass	1NT	Pass	2♣
North HCP: 9+1	♦ J6	♦ AK942	Pass	3♣	All Pass	
South HCP: 14+1	♣ QJT53	♣ 9642				
Contract: 3♣ North						

**Board: 83**

	North:	South:	W	N	E	S
Dealer: North	♠ JT93	♠ Q85		1♦	Pass	1NT
Vul: E-W	♥ 9	♥ AT3	Pass	2♦	All Pass	
North HCP: 12+1	♦ AK852	♦ 74				
South HCP: 8+1	♣ A83	♣ QT764				
Contract: 2♦ North						

## South hands

## Spear

**Board: 79**      ♠ Q8      Partner bids first.

Dealer: North      ♥ Q73      West (LHO) Doubles 1NT if possible.

Vul: Both      ♦ Q86

HCP: 9+1      ♣ K7532

---

**Board: 80**      ♠ AQT9852      LHO opens the bidding 1♦.

Dealer: West      ♥ A32      Partner bids next.

Vul: None      ♦ T2      East (RHO) bids 1NT if possible.

HCP: 13+3      ♣ K      East (RHO) Doubles 2♠ if possible.

---

**Board: 81**      ♠ Q85      Partner bids first.

Dealer: North      ♥ AT2      The opponents are silent.

Vul: Both      ♦ 43

HCP: 9+1      ♣ QJ875

---

**Board: 82**      ♠ AKT      You bid first.

Dealer: South      ♥ 5      The opponents are silent.

Vul: None      ♦ AK942

HCP: 14+1      ♣ 9642

---

**Board: 83**      ♠ Q85      Partner bids first.

Dealer: North      ♥ AT3      The opponents are silent.

Vul: E-W      ♦ 74

HCP: 8+1      ♣ QT764

## Both hands (Answers Page)

**Board: 79**

	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ Q8		1♦	Pass	1NT
Vul: Both	♥ K6	♥ Q73	X	2♣	All Pass	
North HCP: 13+1	♦ AJT97	♦ Q86				
South HCP: 9+1	♣ A984	♣ K7532				
Contract: 2♣ North						

**Board: 80**

	North:	South:	W	N	E	S
Dealer: West	♠ J4	♠ AQT9852	1♦	Pass	1NT	2♠
Vul: None	♥ KT76	♥ A32	Pass	Pass	X	3♠
North HCP: 6+1	♦ 98	♦ T2		All Pass		
South HCP: 13+3	♣ QT643	♣ K				
Contract: 3♠ South						

**Board: 81**

	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ Q85		1♦	Pass	1NT
Vul: Both	♥ J98	♥ AT2	Pass	2♦	All Pass	
North HCP: 14+1	♦ AKQT9	♦ 43				
South HCP: 9+1	♣ 96	♣ QJ875				
Contract: 2♦ North						

**Board: 82**

	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ AKT			1♦	
Vul: None	♥ K63	♥ 5	Pass	1NT	Pass	2♣
North HCP: 9+1	♦ J6	♦ AK942	Pass	3♣	All Pass	
South HCP: 14+1	♣ QJT53	♣ 9642				
Contract: 3♣ North						

**Board: 83**

	North:	South:	W	N	E	S
Dealer: North	♠ JT93	♠ Q85		1♦	Pass	1NT
Vul: E-W	♥ 9	♥ AT3	Pass	2♦	All Pass	
North HCP: 12+1	♦ AK852	♦ 74				
South HCP: 8+1	♣ A83	♣ QT764				
Contract: 2♦ North						

**Board: 84**      ♠ T64      You bid first.

Dealer: North      ♥ AJ85      The opponents are silent.

Vul: None      ♦ A53

HCP: 14      ♣ KQ2

---

**Board: 85**      ♠ AJ63      You bid first.

Dealer: North      ♥ 43      The opponents are silent.

Vul: E-W      ♦ AQ732

HCP: 14+1      ♣ K2

---

**Board: 86**      ♠ Q73      Partner bids first.

Dealer: South      ♥ A93      The opponents are silent.

Vul: N-S      ♦ J75

HCP: 9      ♣ Q974

---

**Board: 87**      ♠ Q5      Partner bids first.

Dealer: South      ♥ QJ3      The opponents are silent.

Vul: None      ♦ 8652

HCP: 9      ♣ A987

---

**Board: 88**      ♠ T954      RHO opens the bidding 1♦.

Dealer: West      ♥ J      You bid next.

Vul: N-S      ♦ KQ5      East (LHO) bids 1NT if possible.

HCP: 8+1      ♣ QT865

## Both hands (Answers Page)

**Board: 84**

Dealer: North

Vul: None

North HCP: 14

South HCP: 9

Contract: 1NT South

**North:**

♠ T64

♥ AJ85

♦ A53

♣ KQ2

**South:**

♠ Q83

♥ KT3

♦ QJ9

♣ J974

**W N E S**

1♣ Pass 1NT

All Pass

**Board: 85**

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 10

Contract: 2♦ North

**North:**

♠ AJ63

♥ 43

♦ AQ732

♣ K2

**South:**

♠ KT8

♥ A85

♦ 864

♣ QJ94

**W N E S**

1♦ Pass 1NT

Pass 2♦ All Pass

**Board: 86**

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 14

Contract: 2♣ South

**North:**

♠ Q73

♥ A93

♦ J75

♣ Q974

**South:**

♠ T62

♥ K5

♦ AQ92

♣ AJ86

**W N E S**

1♦

Pass 1NT Pass 2♣

All Pass

**Board: 87**

Dealer: South

Vul: None

North HCP: 9

South HCP: 13

Contract: 1NT North

**North:**

♠ Q5

♥ QJ3

♦ 8652

♣ A987

**South:**

♠ 98

♥ K864

♦ KQ74

♣ KQ4

**W N E S**

1♦

Pass 1NT All Pass

**Board: 88**

Dealer: West

Vul: N-S

North HCP: 8+1

South HCP: 10+3

Contract: 3♥ South

**North:**

♠ T954

♥ J

♦ KQ5

♣ QT865

**South:**

♠ KJ63

♥ AQ97632

♦ 4

♣ 7

**W N E S**

1♦ Pass 1NT 3♥

All Pass

**South hands****Spear**

---

<b>Board: 84</b>	♠ Q83	Partner bids first.
Dealer: North	♥ KT3	The opponents are silent.
Vul: None	♦ QJ9	
HCP: 9	♣ J974	

---

<b>Board: 85</b>	♠ KT8	Partner bids first.
Dealer: North	♥ A85	The opponents are silent.
Vul: E-W	♦ 864	
HCP: 10	♣ QJ94	

---

<b>Board: 86</b>	♠ T62	You bid first.
Dealer: South	♥ K5	The opponents are silent.
Vul: N-S	♦ AQ92	
HCP: 14	♣ AJ86	

---

<b>Board: 87</b>	♠ 98	You bid first.
Dealer: South	♥ K864	The opponents are silent.
Vul: None	♦ KQ74	
HCP: 13	♣ KQ4	

---

<b>Board: 88</b>	♠ KJ63	LHO opens the bidding 1♦.
Dealer: West	♥ AQ97632	Partner bids next.
Vul: N-S	♦ 4	East (RHO) bids 1NT if possible.
HCP: 10+3	♣ 7	

## Both hands (Answers Page)

Board: 84	North:	South:	W	N	E	S
Dealer: North	♠ T64	♠ Q83		1♣	Pass	1NT
Vul: None	♥ AJ85	♥ KT3		All Pass		
North HCP: 14	♦ A53	♦ QJ9				
South HCP: 9	♣ KQ2	♣ J974				
Contract: 1NT South						

Board: 85	North:	South:	W	N	E	S
Dealer: North	♠ AJ63	♠ KT8		1♦	Pass	1NT
Vul: E-W	♥ 43	♥ A85	Pass	2♦	All Pass	
North HCP: 14+1	♦ AQ732	♦ 864				
South HCP: 10	♣ K2	♣ QJ94				
Contract: 2♦ North						

Board: 86	North:	South:	W	N	E	S
Dealer: South	♠ Q73	♠ T62			1♦	
Vul: N-S	♥ A93	♥ K5	Pass	1NT	Pass	2♣
North HCP: 9	♦ J75	♦ AQ92	All Pass			
South HCP: 14	♣ Q974	♣ AJ86				
Contract: 2♣ South						

Board: 87	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ 98			1♦	
Vul: None	♥ QJ3	♥ K864	Pass	1NT	All Pass	
North HCP: 9	♦ 8652	♦ KQ74				
South HCP: 13	♣ A987	♣ KQ4				
Contract: 1NT North						

Board: 88	North:	South:	W	N	E	S
Dealer: West	♠ T954	♠ KJ63	1♦	Pass	1NT	3♥
Vul: N-S	♥ J	♥ AQ97632	All Pass			
North HCP: 8+1	♦ KQ5	♦ 4				
South HCP: 10+3	♣ QT865	♣ 7				
Contract: 3♥ South						

<b>Board: 89</b>	♠ 74	You bid first.
Dealer: North	♥ A2	West (RHO) bids 2♦ if possible.
Vul: N-S	♦ AKJT5	East (LHO) bids 3♠ if possible.
HCP: 12+1	♣ T765	
<b>Board: 90</b>	♠ A532	RHO opens the bidding 1♦.
Dealer: West	♥ T3	You bid next.
Vul: E-W	♦ 972	East (LHO) bids 1NT if possible.
HCP: 4	♣ 6542	
<b>Board: 91</b>	♠ 92	You bid first.
Dealer: North	♥ KJT2	The opponents are silent.
Vul: None	♦ AKQ62	
HCP: 13+1	♣ 74	
<b>Board: 92</b>	♠ 982	RHO opens the bidding 1♦.
Dealer: West	♥ 9742	You bid next.
Vul: E-W	♦ QJ54	East (LHO) bids 1NT if possible.
HCP: 4	♣ J3	West (RHO) bids 3♦ if possible. East (LHO) Doubles 4♠ if possible.
<b>Board: 93</b>	♠ QJ2	Partner bids first.
Dealer: South	♥ K8	The opponents are silent.
Vul: Both	♦ J863	
HCP: 10	♣ K832	

## Both hands (Answers Page)

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ Q93		1♦	Pass	1NT
Vul: N-S	♥ A2	♥ QT3	2♦ <sup>1</sup>	X	3♠	4♦
North HCP: 12+1	♦ AKJT5	♦ Q963		All Pass		
South HCP: 10	♣ T765	♣ A82				1. Michaels Cuebid
Contract: 4♦ South						

Board: 90	North:	South:	W	N	E	S
Dealer: West	♠ A532	♠ QJ	1♦	Pass	1NT	2♥
Vul: E-W	♥ T3	♥ AQJ8762		All Pass		
North HCP: 4	♦ 972	♦ Q3				
South HCP: 13+3	♣ 6542	♣ J7				
Contract: 2♥ South						

Board: 91	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ Q76		1♦	Pass	1NT
Vul: None	♥ KJT2	♥ Q95	Pass	2♦	All Pass	
North HCP: 13+1	♦ AKQ62	♦ 754				
South HCP: 7	♣ 74	♣ K652				
Contract: 2♦ North						

Board: 92	North:	South:	W	N	E	S
Dealer: West	♠ 982	♠ KQJT43	1♦	Pass	1NT	2♠
Vul: E-W	♥ 9742	♥ J86	3♦	4♠	X	All Pass
North HCP: 4	♦ QJ54	♦ A				
South HCP: 14+2	♣ J3	♣ K65				
Contract: 4♠X North						

Board: 93	North:	South:	W	N	E	S
Dealer: South	♠ QJ2	♠ 753				1♦
Vul: Both	♥ K8	♥ 642	Pass	1NT	All Pass	
North HCP: 10	♦ J863	♦ AK74				
South HCP: 12	♣ K832	♣ AJ6				
Contract: 1NT North						

**South hands****Spear**

---

<b>Board: 89</b>	♠ Q93	Partner bids first.
Dealer: North	♥ QT3	West (LHO) bids 2♦ if possible.
Vul: N-S	♦ Q963	East (RHO) bids 3♠ if possible.
HCP: 10	♣ A82	
<b>Board: 90</b>	♠ QJ	LHO opens the bidding 1♦.
Dealer: West	♥ AQJ8762	Partner bids next.
Vul: E-W	♦ Q3	East (RHO) bids 1NT if possible.
HCP: 13+3	♣ J7	
<b>Board: 91</b>	♠ Q76	Partner bids first.
Dealer: North	♥ Q95	The opponents are silent.
Vul: None	♦ 754	
HCP: 7	♣ K652	
<b>Board: 92</b>	♠ KQJT43	LHO opens the bidding 1♦.
Dealer: West	♥ J86	Partner bids next.
Vul: E-W	♦ A	East (RHO) bids 1NT if possible.
HCP: 14+2	♣ K65	West (LHO) bids 3♦ if possible.
		East (RHO) Doubles 4♠ if possible.
<b>Board: 93</b>	♠ 753	You bid first.
Dealer: South	♥ 642	The opponents are silent.
Vul: Both	♦ AK74	
HCP: 12	♣ AJ6	

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## Both hands (Answers Page)

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ Q93		1♦	Pass	1NT
Vul: N-S	♥ A2	♥ QT3	2♦ <sup>1</sup>	X	3♠	4♦
North HCP: 12+1	♦ AKJT5	♦ Q963		All Pass		
South HCP: 10	♣ T765	♣ A82				1. Michaels Cuebid
Contract: 4♦ South						

Board: 90	North:	South:	W	N	E	S
Dealer: West	♠ A532	♠ QJ	1♦	Pass	1NT	2♥
Vul: E-W	♥ T3	♥ AQJ8762		All Pass		
North HCP: 4	♦ 972	♦ Q3				
South HCP: 13+3	♣ 6542	♣ J7				
Contract: 2♥ South						

Board: 91	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ Q76		1♦	Pass	1NT
Vul: None	♥ KJT2	♥ Q95	Pass	2♦	All Pass	
North HCP: 13+1	♦ AKQ62	♦ 754				
South HCP: 7	♣ 74	♣ K652				
Contract: 2♦ North						

Board: 92	North:	South:	W	N	E	S
Dealer: West	♠ 982	♠ KQJT43	1♦	Pass	1NT	2♠
Vul: E-W	♥ 9742	♥ J86	3♦	4♠	X	All Pass
North HCP: 4	♦ QJ54	♦ A				
South HCP: 14+2	♣ J3	♣ K65				
Contract: 4♠X North						

Board: 93	North:	South:	W	N	E	S
Dealer: South	♠ QJ2	♠ 753				1♦
Vul: Both	♥ K8	♥ 642	Pass	1NT	All Pass	
North HCP: 10	♦ J863	♦ AK74				
South HCP: 12	♣ K832	♣ AJ6				
Contract: 1NT North						

**Board: 94**      ♠ J5      You bid first.

Dealer: North      ♥ A83      The opponents are silent.

Vul: Both      ♦ AQJ2

HCP: 13      ♣ J985

---

**Board: 95**      ♠ Q8      You bid first.

Dealer: North      ♥ J72      West (RHO) bids 2♥ if possible.

Vul: None      ♦ AT65

HCP: 13      ♣ AQT2

---

**Board: 96**      ♠ 92      You bid first.

Dealer: North      ♥ J84      The opponents are silent.

Vul: E-W      ♦ AKQ6

HCP: 12      ♣ Q762

---

**Board: 97**      ♠ Q87      Partner bids first.

Dealer: South      ♥ A63      The opponents are silent.

Vul: None      ♦ 874

HCP: 9      ♣ KT42

---

**Board: 98**      ♠ QJ6      You bid first.

Dealer: North      ♥ AT54      The opponents are silent.

Vul: E-W      ♦ KQJ2

HCP: 14      ♣ J8

## Both hands (Answers Page)

**Board: 94**

Dealer: North

**North:**

♠ J5

**South:**

♠ Q6

W N E S

1♦ Pass 1NT

Vul: Both

♥ A83

♥ Q65

All Pass

North HCP: 13

♦ AQJ2

♦ KT87

South HCP: 10

♣ J985

♣ KT74

Contract: 1NT South

**Board: 95**

Dealer: North

**North:**

♠ Q8

**South:**

♠ KT5

W N E S

1♦ Pass 1NT

Vul: None

♥ J72

♥ Q65

2♥ 3♣ Pass 3♦

North HCP: 13

♦ AT65

♦ Q984

All Pass

South HCP: 10

♣ AQT2

♣ K98

Contract: 3♦ South

**Board: 96**

Dealer: North

**North:**

♠ 92

**South:**

♠ K7

W N E S

1♦ Pass 1NT

Vul: E-W

♥ J84

♥ Q76

All Pass

North HCP: 12

♦ AKQ6

♦ JT85

South HCP: 9

♣ Q762

♣ K984

Contract: 1NT South

**Board: 97**

Dealer: South

**North:**

♠ Q87

**South:**

♠ A954

W N E S

1♦

Vul: None

♥ A63

♥ KT92

Pass 1NT All Pass

North HCP: 9

♦ 874

♦ QT92

South HCP: 13

♣ KT42

♣ A

Contract: 1NT North

**Board: 98**

Dealer: North

**North:**

♠ QJ6

**South:**

♠ A82

W N E S

1♦ Pass 1NT

Vul: E-W

♥ AT54

♥ Q3

All Pass

North HCP: 14

♦ KQJ2

♦ 983

South HCP: 8+1

♣ J8

♣ Q9732

Contract: 1NT South

**South hands****Spear**

<b>Board: 94</b>	♠ Q6	Partner bids first.
Dealer: North	♥ Q65	The opponents are silent.
Vul: Both	♦ KT87	
HCP: 10	♣ KT74	

---

<b>Board: 95</b>	♠ KT5	Partner bids first.
Dealer: North	♥ Q65	West (LHO) bids 2♥ if possible.
Vul: None	♦ Q984	
HCP: 10	♣ K98	

---

<b>Board: 96</b>	♠ K7	Partner bids first.
Dealer: North	♥ Q76	The opponents are silent.
Vul: E-W	♦ JT85	
HCP: 9	♣ K984	

---

<b>Board: 97</b>	♠ A954	You bid first.
Dealer: South	♥ KT92	The opponents are silent.
Vul: None	♦ QT92	
HCP: 13	♣ A	

---

<b>Board: 98</b>	♠ A82	Partner bids first.
Dealer: North	♥ Q3	The opponents are silent.
Vul: E-W	♦ 983	
HCP: 8+1	♣ Q9732	

## Both hands (Answers Page)

**Board: 94**

Dealer: North

**North:**

♠ J5

**South:**

♠ Q6

W N E S

1♦ Pass 1NT

Vul: Both

♥ A83

♥ Q65

All Pass

North HCP: 13

♦ AQJ2

♦ KT87

South HCP: 10

♣ J985

♣ KT74

Contract: 1NT South

**Board: 95**

Dealer: North

**North:**

♠ Q8

**South:**

♠ KT5

W N E S

1♦ Pass 1NT

Vul: None

♥ J72

♥ Q65

2♥ 3♣ Pass 3♦

North HCP: 13

♦ AT65

♦ Q984

All Pass

South HCP: 10

♣ AQT2

♣ K98

Contract: 3♦ South

**Board: 96**

Dealer: North

**North:**

♠ 92

**South:**

♠ K7

W N E S

1♦ Pass 1NT

Vul: E-W

♥ J84

♥ Q76

All Pass

North HCP: 12

♦ AKQ6

♦ JT85

South HCP: 9

♣ Q762

♣ K984

Contract: 1NT South

**Board: 97**

Dealer: South

**North:**

♠ Q87

**South:**

♠ A954

W N E S

1♦

Vul: None

♥ A63

♥ KT92

Pass 1NT All Pass

North HCP: 9

♦ 874

♦ QT92

South HCP: 13

♣ KT42

♣ A

Contract: 1NT North

**Board: 98**

Dealer: North

**North:**

♠ QJ6

**South:**

♠ A82

W N E S

1♦ Pass 1NT

Vul: E-W

♥ AT54

♥ Q3

All Pass

North HCP: 14

♦ KQJ2

♦ 983

South HCP: 8+1

♣ J8

♣ Q9732

Contract: 1NT South

<b>Board: 99</b>	♠ 4	LHO opens the bidding 1♦.
Dealer: East	♥ AQ8752	Partner bids next.
Vul: E-W	♦ Q52	West (RHO) bids 1NT if possible.
HCP: 12+2	♣ A83	East (LHO) bids 3♦ if possible.
		West (RHO) Doubles 4♥ if possible.

<b>Board: 100</b>	♠ 6542	You bid first.
Dealer: North	♥ A8	The opponents are silent.
Vul: E-W	♦ K82	
HCP: 13	♣ AQ53	

<b>Board: 101</b>	♠ T32	LHO opens the bidding 1♦.
Dealer: East	♥ AQJ942	Partner bids next.
Vul: E-W	♦ A6	West (RHO) bids 1NT if possible.
HCP: 11+2	♣ 86	East (LHO) bids 3♣ if possible.

<b>Board: 102</b>	♠ T872	RHO opens the bidding 1♦.
Dealer: West	♥ T85	You bid next.
Vul: Both	♦ A8	East (LHO) bids 1NT if possible.
HCP: 5	♣ JT73	West (RHO) bids 2♦ if possible.

<b>Board: 103</b>	♠ Q52	Partner bids first.
Dealer: South	♥ A84	The opponents are silent.
Vul: N-S	♦ J75	
HCP: 10	♣ K532	

## Both hands (Answers Page)

Board: 99	North:	South:	W	N	E	S
Dealer: East	♠ 4	♠ T9652			1♦	Pass
Vul: E-W	♥ AQ8752	♥ JT63	1NT	2♥	3♦	4♥
North HCP: 12+2	♦ Q52	♦ K7	X	All Pass		
South HCP: 5+1	♣ A83	♣ J2				
Contract: 4♥X South						

Board: 100	North:	South:	W	N	E	S
Dealer: North	♠ 6542	♠ QT3		1♣	Pass	1NT
Vul: E-W	♥ A8	♥ Q65	All Pass			
North HCP: 13	♦ K82	♦ AJ6				
South HCP: 9	♣ AQ53	♣ T982				
Contract: 1NT South						

Board: 101	North:	South:	W	N	E	S
Dealer: East	♠ T32	♠ 975			1♦	Pass
Vul: E-W	♥ AQJ942	♥ 8753	1NT	2♥	3♣	4♥
North HCP: 11+2	♦ A6	♦ 84	All Pass			
South HCP: 5	♣ 86	♣ AJ73				
Contract: 4♥ South						

Board: 102	North:	South:	W	N	E	S
Dealer: West	♠ T872	♠ AK643	1♦	Pass	1NT	Pass
Vul: Both	♥ T85	♥ KJ6	2♦	Pass	Pass	2♠
North HCP: 5	♦ A8	♦ 654	All Pass			
South HCP: 13+1	♣ JT73	♣ Q2				
Contract: 2♠ South						

Board: 103	North:	South:	W	N	E	S
Dealer: South	♠ Q52	♠ AT98				1♦
Vul: N-S	♥ A84	♥ 53	Pass	1NT	All Pass	
North HCP: 10	♦ J75	♦ AKT3				
South HCP: 13	♣ K532	♣ Q76				
Contract: 1NT North						

## South hands

## Spear

<b>Board: 99</b>	♠ T9652	RHO opens the bidding 1♦.
Dealer: East	♥ JT63	You bid next.
Vul: E-W	♦ K7	West (LHO) bids 1NT if possible.
HCP: 5+1	♣ J2	East (RHO) bids 3♦ if possible.
		West (LHO) Doubles 4♥ if possible.

---

<b>Board: 100</b>	♠ QT3	Partner bids first.
Dealer: North	♥ Q65	The opponents are silent.
Vul: E-W	♦ AJ6	
HCP: 9	♣ T982	

---

<b>Board: 101</b>	♠ 975	RHO opens the bidding 1♦.
Dealer: East	♥ 8753	You bid next.
Vul: E-W	♦ 84	West (LHO) bids 1NT if possible.
HCP: 5	♣ AJ73	East (RHO) bids 3♣ if possible.

---

<b>Board: 102</b>	♠ AK643	LHO opens the bidding 1♦.
Dealer: West	♥ KJ6	Partner bids next.
Vul: Both	♦ 654	East (RHO) bids 1NT if possible.
HCP: 13+1	♣ Q2	West (LHO) bids 2♦ if possible.

---

<b>Board: 103</b>	♠ AT98	You bid first.
Dealer: South	♥ 53	The opponents are silent.
Vul: N-S	♦ AKT3	
HCP: 13	♣ Q76	

## Both hands (Answers Page)

Board: 99	North:	South:	W	N	E	S
Dealer: East	♠ 4	♠ T9652			1♦	Pass
Vul: E-W	♥ AQ8752	♥ JT63	1NT	2♥	3♦	4♥
North HCP: 12+2	♦ Q52	♦ K7	X	All Pass		
South HCP: 5+1	♣ A83	♣ J2				
Contract: 4♥X South						

Board: 100	North:	South:	W	N	E	S
Dealer: North	♠ 6542	♠ QT3		1♣	Pass	1NT
Vul: E-W	♥ A8	♥ Q65	All Pass			
North HCP: 13	♦ K82	♦ AJ6				
South HCP: 9	♣ AQ53	♣ T982				
Contract: 1NT South						

Board: 101	North:	South:	W	N	E	S
Dealer: East	♠ T32	♠ 975			1♦	Pass
Vul: E-W	♥ AQJ942	♥ 8753	1NT	2♥	3♣	4♥
North HCP: 11+2	♦ A6	♦ 84	All Pass			
South HCP: 5	♣ 86	♣ AJ73				
Contract: 4♥ South						

Board: 102	North:	South:	W	N	E	S
Dealer: West	♠ T872	♠ AK643	1♦	Pass	1NT	Pass
Vul: Both	♥ T85	♥ KJ6	2♦	Pass	Pass	2♠
North HCP: 5	♦ A8	♦ 654	All Pass			
South HCP: 13+1	♣ JT73	♣ Q2				
Contract: 2♠ South						

Board: 103	North:	South:	W	N	E	S
Dealer: South	♠ Q52	♠ AT98				1♦
Vul: N-S	♥ A84	♥ 53	Pass	1NT	All Pass	
North HCP: 10	♦ J75	♦ AKT3				
South HCP: 13	♣ K532	♣ Q76				
Contract: 1NT North						

<b>Board: 104</b>	♠ Q73	Partner bids first.
Dealer: South	♥ K87	The opponents are silent.
Vul: E-W	♦ K98	
HCP: 8	♣ 9542	

---

<b>Board: 105</b>	♠ 42	You bid first.
Dealer: North	♥ 95	The opponents are silent.
Vul: Both	♦ AT6	
HCP: 13+2	♣ AKQ852	

---

<b>Board: 106</b>	♠ A83	You bid first.
Dealer: North	♥ A54	The opponents are silent.
Vul: None	♦ T732	
HCP: 13	♣ AJ3	

---

<b>Board: 107</b>	♠ Q8	Partner bids first.
Dealer: South	♥ K8	The opponents are silent.
Vul: E-W	♦ T873	
HCP: 7+1	♣ Q8743	

---

<b>Board: 108</b>	♠ J6	RHO opens the bidding 1♦.
Dealer: West	♥ Q7532	You bid next.
Vul: None	♦ AT	East (LHO) bids 1NT if possible.
HCP: 7+1	♣ 8743	

## Both hands (Answers Page)

Board: 104	North:	South:	W	N	E	S
Dealer: South	♠ Q73	♠ KT4				1♣
Vul: E-W	♥ K87	♥ 54	Pass	1NT	Pass	3♣
North HCP: 8	♦ K98	♦ Q3				All Pass
South HCP: 14+2	♣ 9542	♣ AKQT83				
Contract: 3♣ South						

Board: 105	North:	South:	W	N	E	S
Dealer: North	♠ 42	♠ AT8		1♣	Pass	1NT
Vul: Both	♥ 95	♥ QJT	Pass	3♣	Pass	3NT
North HCP: 13+2	♦ AT6	♦ K82	Pass	4♣	All Pass	
South HCP: 10	♣ AKQ852	♣ 9643				
Contract: 4♣ North						

Board: 106	North:	South:	W	N	E	S
Dealer: North	♠ A83	♠ QT4		1♦	Pass	1NT
Vul: None	♥ A54	♥ K76				All Pass
North HCP: 13	♦ T732	♦ Q54				
South HCP: 9	♣ AJ3	♣ Q762				
Contract: 1NT South						

Board: 107	North:	South:	W	N	E	S
Dealer: South	♠ Q8	♠ K3				1♦
Vul: E-W	♥ K8	♥ A943	Pass	1NT	All Pass	
North HCP: 7+1	♦ T873	♦ AJ52				
South HCP: 12	♣ Q8743	♣ 965				
Contract: 1NT North						

Board: 108	North:	South:	W	N	E	S
Dealer: West	♠ J6	♠ AKT743	1♦	Pass	1NT	2♠
Vul: None	♥ Q7532	♥ JT				All Pass
North HCP: 7+1	♦ AT	♦ K42				
South HCP: 12+2	♣ 8743	♣ J5				
Contract: 2♠ South						

## South hands

## Spear

**Board: 104**      ♠ KT4      You bid first.

Dealer: South      ♥ 54      The opponents are silent.

Vul: E-W      ♦ Q3

HCP: 14+2      ♣ AKQT83

---

**Board: 105**      ♠ AT8      Partner bids first.

Dealer: North      ♥ QJT      The opponents are silent.

Vul: Both      ♦ K82

HCP: 10      ♣ 9643

---

**Board: 106**      ♠ QT4      Partner bids first.

Dealer: North      ♥ K76      The opponents are silent.

Vul: None      ♦ Q54

HCP: 9      ♣ Q762

---

**Board: 107**      ♠ K3      You bid first.

Dealer: South      ♥ A943      The opponents are silent.

Vul: E-W      ♦ AJ52

HCP: 12      ♣ 965

---

**Board: 108**      ♠ AKT743      LHO opens the bidding 1♦.

Dealer: West      ♥ JT      Partner bids next.

Vul: None      ♦ K42      East (RHO) bids 1NT if possible.

HCP: 12+2      ♣ J5

## Both hands (Answers Page)

Board: 104	North:	South:	W	N	E	S
Dealer: South	♠ Q73	♠ KT4				1♣
Vul: E-W	♥ K87	♥ 54	Pass	1NT	Pass	3♣
North HCP: 8	♦ K98	♦ Q3				All Pass
South HCP: 14+2	♣ 9542	♣ AKQT83				
Contract: 3♣ South						

Board: 105	North:	South:	W	N	E	S
Dealer: North	♠ 42	♠ AT8		1♣	Pass	1NT
Vul: Both	♥ 95	♥ QJT	Pass	3♣	Pass	3NT
North HCP: 13+2	♦ AT6	♦ K82	Pass	4♣	All Pass	
South HCP: 10	♣ AKQ852	♣ 9643				
Contract: 4♣ North						

Board: 106	North:	South:	W	N	E	S
Dealer: North	♠ A83	♠ QT4		1♦	Pass	1NT
Vul: None	♥ A54	♥ K76				All Pass
North HCP: 13	♦ T732	♦ Q54				
South HCP: 9	♣ AJ3	♣ Q762				
Contract: 1NT South						

Board: 107	North:	South:	W	N	E	S
Dealer: South	♠ Q8	♠ K3				1♦
Vul: E-W	♥ K8	♥ A943	Pass	1NT	All Pass	
North HCP: 7+1	♦ T873	♦ AJ52				
South HCP: 12	♣ Q8743	♣ 965				
Contract: 1NT North						

Board: 108	North:	South:	W	N	E	S
Dealer: West	♠ J6	♠ AKT743	1♦	Pass	1NT	2♠
Vul: None	♥ Q7532	♥ JT				All Pass
North HCP: 7+1	♦ AT	♦ K42				
South HCP: 12+2	♣ 8743	♣ J5				
Contract: 2♠ South						

## North hands

## Spear

<b>Board: 109</b>	♠ QJ7
Dealer: South	♥ A92
Vul: E-W	♦ 862
HCP: 9	♣ Q753

Partner bids first.  
The opponents are silent.

<b>Board: 110</b>	♠ AT95	LHO opens the bidding 1♦.
Dealer: East	♥ AK9	Partner bids next.
Vul: E-W	♦ 64	West (RHO) bids 1NT if possible.
HCP: 16	♣ KQT3	East (LHO) bids 2♦ if possible.

<b>Board: 111</b>	♠ Q62	Partner bids first.
Dealer: South	♥ Q65	The opponents are silent.
Vul: Both	♦ Q98	
HCP: 7	♣ J963	

<b>Board: 112</b>	♠ T53	You bid first.
Dealer: North	♥ Q2	The opponents are silent.
Vul: E-W	♦ AJ32	
HCP: 12	♣ AJ53	

<b>Board: 113</b>	♠ 952	LHO opens the bidding 1♦.
Dealer: East	♥ AQT942	Partner bids next.
Vul: Both	♦ A7	West (RHO) bids 1NT if possible.
HCP: 10+2	♣ T2	

## Both hands (Answers Page)

**Board: 109**

Dealer: South

**North:**

♠ QJ7

**South:**

♠ T82

W N E S

1♦

Vul: E-W

♥ A92

♥ 84

Pass 1NT All Pass

North HCP: 9

♦ 862

♦ AKQ9

South HCP: 13

♣ Q753

♣ KJ86

Contract: 1NT North

**Board: 110**

Dealer: East

**North:**

♠ AT95

**South:**

♠ J42

W N E S

1♦ Pass

Vul: E-W

♥ AK9

♥ JT84

1NT X 2♦ Pass

North HCP: 16

♦ 64

♦ JT97

Pass X Pass 2♥

South HCP: 4

♣ KQT3

♣ J4

All Pass

Contract: 2♥ South

**Board: 111**

Dealer: South

**North:**

♠ Q62

**South:**

♠ J74

W N E S

1♣

Vul: Both

♥ Q65

♥ 98

Pass 1NT All Pass

North HCP: 7

♦ Q98

♦ A62

South HCP: 12+1

♣ J963

♣ AKT84

Contract: 1NT North

**Board: 112**

Dealer: North

**North:**

♠ T53

**South:**

♠ Q84

W N E S

1♦ Pass 1NT

Vul: E-W

♥ Q2

♥ KT3

All Pass

North HCP: 12

♦ AJ32

♦ T95

South HCP: 7

♣ AJ53

♣ Q762

Contract: 1NT South

**Board: 113**

Dealer: East

**North:**

♠ 952

**South:**

♠ K83

W N E S

1♦ Pass

Vul: Both

♥ AQT942

♥ 5

1NT 2♥ All Pass

North HCP: 10+2

♦ A7

♦ KJT85

South HCP: 8+1

♣ T2

♣ J974

Contract: 2♥ North

## South hands

## Spear

**Board: 109**      ♠ T82      You bid first.

Dealer: South      ♥ 84      The opponents are silent.

Vul: E-W      ♦ AKQ9

HCP: 13      ♣ KJ86

---

**Board: 110**      ♠ J42      RHO opens the bidding 1♦.

Dealer: East      ♥ JT84      You bid next.

Vul: E-W      ♦ JT97      West (LHO) bids 1NT if possible.

HCP: 4      ♣ J4      East (RHO) bids 2♦ if possible.

---

**Board: 111**      ♠ J74      You bid first.

Dealer: South      ♥ 98      The opponents are silent.

Vul: Both      ♦ A62

HCP: 12+1      ♣ AKT84

---

**Board: 112**      ♠ Q84      Partner bids first.

Dealer: North      ♥ KT3      The opponents are silent.

Vul: E-W      ♦ T95

HCP: 7      ♣ Q762

---

**Board: 113**      ♠ K83      RHO opens the bidding 1♦.

Dealer: East      ♥ 5      You bid next.

Vul: Both      ♦ KJT85      West (LHO) bids 1NT if possible.

HCP: 8+1      ♣ J974

## Both hands (Answers Page)

**Board: 109**

Dealer: South

**North:**

♠ QJ7

**South:**

♠ T82

W N E S

1♦

Vul: E-W

♥ A92

♥ 84

Pass 1NT All Pass

North HCP: 9

♦ 862

♦ AKQ9

South HCP: 13

♣ Q753

♣ KJ86

Contract: 1NT North

**Board: 110**

Dealer: East

**North:**

♠ AT95

**South:**

♠ J42

W N E S

1♦ Pass

Vul: E-W

♥ AK9

♥ JT84

1NT X 2♦ Pass

North HCP: 16

♦ 64

♦ JT97

Pass X Pass 2♥

South HCP: 4

♣ KQT3

♣ J4

All Pass

Contract: 2♥ South

**Board: 111**

Dealer: South

**North:**

♠ Q62

**South:**

♠ J74

W N E S

1♣

Vul: Both

♥ Q65

♥ 98

Pass 1NT All Pass

North HCP: 7

♦ Q98

♦ A62

South HCP: 12+1

♣ J963

♣ AKT84

Contract: 1NT North

**Board: 112**

Dealer: North

**North:**

♠ T53

**South:**

♠ Q84

W N E S

1♦ Pass 1NT

Vul: E-W

♥ Q2

♥ KT3

All Pass

North HCP: 12

♦ AJ32

♦ T95

South HCP: 7

♣ AJ53

♣ Q762

Contract: 1NT South

**Board: 113**

Dealer: East

**North:**

♠ 952

**South:**

♠ K83

W N E S

1♦ Pass

Vul: Both

♥ AQT942

♥ 5

1NT 2♥ All Pass

North HCP: 10+2

♦ A7

♦ KJT85

South HCP: 8+1

♣ T2

♣ J974

Contract: 2♥ North

<b>Board: 114</b>	♠ T64	RHO opens the bidding 1♦.
Dealer: West	♥ 63	You bid next.
Vul: None	♦ 8764	East (LHO) bids 1NT if possible.
HCP: 4	♣ A765	

---

<b>Board: 115</b>	♠ 2	You bid first.
Dealer: North	♥ AQJ7	West (RHO) bids 2♠ if possible.
Vul: N-S	♦ 7543	
HCP: 14	♣ AKT4	

---

<b>Board: 116</b>	♠ 94	You bid first.
Dealer: North	♥ AJ93	The opponents are silent.
Vul: Both	♦ AQJ2	
HCP: 13	♣ JT5	

---

<b>Board: 117</b>	♠ AK	You bid first.
Dealer: North	♥ 72	West (RHO) bids 2♦ if possible.
Vul: None	♦ AJT83	
HCP: 14+1	♣ Q653	

---

<b>Board: 118</b>	♠ Q82	Partner bids first.
Dealer: South	♥ QT9	East (LHO) bids 2♠ if possible.
Vul: E-W	♦ A65	
HCP: 9	♣ J875	

## Both hands (Answers Page)

Board: 114	North:	South:	W	N	E	S
Dealer: West	♠ T64	♠ AK5	1♦	Pass	1NT	2♥
Vul: None	♥ 63	♥ KQJ8542		All Pass		
North HCP: 4	♦ 8764	♦ K				
South HCP: 16+3	♣ A765	♣ T9				
Contract: 2♥ South						

Board: 115	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ Q97		1♦	Pass	1NT
Vul: N-S	♥ AQJ7	♥ K95	Pass	2♣	Pass	Pass
North HCP: 14	♦ 7543	♦ 82	2♠	Pass	Pass	3♣
South HCP: 7+1	♣ AKT4	♣ Q9653		All Pass		
Contract: 3♣ South						

Board: 116	North:	South:	W	N	E	S
Dealer: North	♠ 94	♠ AJ3		1♦	Pass	1NT
Vul: Both	♥ AJ93	♥ K74		All Pass		
North HCP: 13	♦ AQJ2	♦ 76				
South HCP: 10+1	♣ JT5	♣ Q8432				
Contract: 1NT South						

Board: 117	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ QT4		1♦	Pass	1NT
Vul: None	♥ 72	♥ K95	2♦ <sup>1</sup>	3♣	Pass	3♦
North HCP: 14+1	♦ AJT83	♦ 9642		All Pass		
South HCP: 9	♣ Q653	♣ A74				
Contract: 3♦ South				1. Michaels Cuebid		

Board: 118	North:	South:	W	N	E	S
Dealer: South	♠ Q82	♠ J5				1♣
Vul: E-W	♥ QT9	♥ 8	Pass	1NT	2♠	3♣
North HCP: 9	♦ A65	♦ K943		All Pass		
South HCP: 13+2	♣ J875	♣ AKQT62				
Contract: 3♣ South						

**South hands****Spear**

<b>Board: 114</b>	♠ AK5	LHO opens the bidding 1♦.
Dealer: West	♥ KQJ8542	Partner bids next.
Vul: None	♦ K	East (RHO) bids 1NT if possible.
HCP: 16+3	♣ T9	

---

<b>Board: 115</b>	♠ Q97	Partner bids first.
Dealer: North	♥ K95	West (LHO) bids 2♠ if possible.
Vul: N-S	♦ 82	
HCP: 7+1	♣ Q9653	

---

<b>Board: 116</b>	♠ AJ3	Partner bids first.
Dealer: North	♥ K74	The opponents are silent.
Vul: Both	♦ 76	
HCP: 10+1	♣ Q8432	

---

<b>Board: 117</b>	♠ QT4	Partner bids first.
Dealer: North	♥ K95	West (LHO) bids 2♦ if possible.
Vul: None	♦ 9642	
HCP: 9	♣ A74	

---

<b>Board: 118</b>	♠ J5	You bid first.
Dealer: South	♥ 8	East (RHO) bids 2♠ if possible.
Vul: E-W	♦ K943	
HCP: 13+2	♣ AKQT62	

## Both hands (Answers Page)

Board: 114	North:	South:	W	N	E	S
Dealer: West	♠ T64	♠ AK5	1♦	Pass	1NT	2♥
Vul: None	♥ 63	♥ KQJ8542		All Pass		
North HCP: 4	♦ 8764	♦ K				
South HCP: 16+3	♣ A765	♣ T9				
Contract: 2♥ South						

Board: 115	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ Q97		1♦	Pass	1NT
Vul: N-S	♥ AQJ7	♥ K95	Pass	2♣	Pass	Pass
North HCP: 14	♦ 7543	♦ 82	2♠	Pass	Pass	3♣
South HCP: 7+1	♣ AKT4	♣ Q9653		All Pass		
Contract: 3♣ South						

Board: 116	North:	South:	W	N	E	S
Dealer: North	♠ 94	♠ AJ3		1♦	Pass	1NT
Vul: Both	♥ AJ93	♥ K74		All Pass		
North HCP: 13	♦ AQJ2	♦ 76				
South HCP: 10+1	♣ JT5	♣ Q8432				
Contract: 1NT South						

Board: 117	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ QT4		1♦	Pass	1NT
Vul: None	♥ 72	♥ K95	2♦ <sup>1</sup>	3♣	Pass	3♦
North HCP: 14+1	♦ AJT83	♦ 9642		All Pass		
South HCP: 9	♣ Q653	♣ A74				
Contract: 3♦ South				1. Michaels Cuebid		

Board: 118	North:	South:	W	N	E	S
Dealer: South	♠ Q82	♠ J5				1♣
Vul: E-W	♥ QT9	♥ 8	Pass	1NT	2♠	3♣
North HCP: 9	♦ A65	♦ K943		All Pass		
South HCP: 13+2	♣ J875	♣ AKQT62				
Contract: 3♣ South						

<b>Board: 119</b>	♠ AT74	LHO opens the bidding 1♦.
Dealer: East	♥ AKJ872	Partner bids next.
Vul: Both	♦ 64	West (RHO) bids 1NT if possible.
HCP: 12+2	♣ 9	
<b>Board: 120</b>	♠ 964	You bid first.
Dealer: North	♥ A87	The opponents are silent.
Vul: None	♦ KJ92	
HCP: 12	♣ A85	
<b>Board: 121</b>	♠ AT9	You bid first.
Dealer: North	♥ Q	The opponents are silent.
Vul: E-W	♦ AKT96	
HCP: 14+1	♣ JT75	
<b>Board: 122</b>	♠ Q743	You bid first.
Dealer: North	♥ J4	The opponents are silent.
Vul: None	♦ AK73	
HCP: 14	♣ A32	
<b>Board: 123</b>	♠ 97642	RHO opens the bidding 1♦.
Dealer: West	♥ KJT	You bid next.
Vul: N-S	♦ JT6	East (LHO) bids 1NT if possible.
HCP: 5+1	♣ 94	West (RHO) bids 2♦ if possible.

## Both hands (Answers Page)

Board: 119	North:	South:	W	N	E	S
Dealer: East	♠ AT74	♠ Q2			1♦	Pass
Vul: Both	♥ AKJ872	♥ 653	1NT	2♥	All Pass	
North HCP: 12+2	♦ 64	♦ J32				
South HCP: 7+1	♣ 9	♣ A8762				
Contract: 2♥ North						

Board: 120	North:	South:	W	N	E	S
Dealer: North	♠ 964	♠ Q52		1♦	Pass	1NT
Vul: None	♥ A87	♥ K65	All Pass			
North HCP: 12	♦ KJ92	♦ T85				
South HCP: 7	♣ A85	♣ Q962				
Contract: 1NT South						

Board: 121	North:	South:	W	N	E	S
Dealer: North	♠ AT9	♠ Q7		1♦	Pass	1NT
Vul: E-W	♥ Q	♥ K95	Pass	2♣	Pass	2♦
North HCP: 14+1	♦ AKT96	♦ J542	Pass	3♦	All Pass	
South HCP: 8	♣ JT75	♣ Q962				
Contract: 3♦ North						

Board: 122	North:	South:	W	N	E	S
Dealer: North	♠ Q743	♠ KT5		1♦	Pass	1NT
Vul: None	♥ J4	♥ K62	All Pass			
North HCP: 14	♦ AK73	♦ 854				
South HCP: 9	♣ A32	♣ K985				
Contract: 1NT South						

Board: 123	North:	South:	W	N	E	S
Dealer: West	♠ 97642	♠ A85	1♦	Pass	1NT	Pass
Vul: N-S	♥ KJT	♥ 864	2♦	Pass	Pass	X
North HCP: 5+1	♦ JT6	♦ KQ	Pass	2♠	All Pass	
South HCP: 16+1	♣ 94	♣ AQJ85				
Contract: 2♠ North						

**South hands****Spear**

<b>Board: 119</b>	♠ Q2	RHO opens the bidding 1♦.
Dealer: East	♥ 653	You bid next.
Vul: Both	♦ J32	West (LHO) bids 1NT if possible.
HCP: 7+1	♣ A8762	

---

<b>Board: 120</b>	♠ Q52	Partner bids first.
Dealer: North	♥ K65	The opponents are silent.
Vul: None	♦ T85	
HCP: 7	♣ Q962	

---

<b>Board: 121</b>	♠ Q7	Partner bids first.
Dealer: North	♥ K95	The opponents are silent.
Vul: E-W	♦ J542	
HCP: 8	♣ Q962	

---

<b>Board: 122</b>	♠ KT5	Partner bids first.
Dealer: North	♥ K62	The opponents are silent.
Vul: None	♦ 854	
HCP: 9	♣ K985	

---

<b>Board: 123</b>	♠ A85	LHO opens the bidding 1♦.
Dealer: West	♥ 864	Partner bids next.
Vul: N-S	♦ KQ	East (RHO) bids 1NT if possible.
HCP: 16+1	♣ AQJ85	West (LHO) bids 2♦ if possible.

## Both hands (Answers Page)

Board: 119	North:	South:	W	N	E	S
Dealer: East	♠ AT74	♠ Q2			1♦	Pass
Vul: Both	♥ AKJ872	♥ 653	1NT	2♥	All Pass	
North HCP: 12+2	♦ 64	♦ J32				
South HCP: 7+1	♣ 9	♣ A8762				
Contract: 2♥ North						

Board: 120	North:	South:	W	N	E	S
Dealer: North	♠ 964	♠ Q52		1♦	Pass	1NT
Vul: None	♥ A87	♥ K65	All Pass			
North HCP: 12	♦ KJ92	♦ T85				
South HCP: 7	♣ A85	♣ Q962				
Contract: 1NT South						

Board: 121	North:	South:	W	N	E	S
Dealer: North	♠ AT9	♠ Q7		1♦	Pass	1NT
Vul: E-W	♥ Q	♥ K95	Pass	2♣	Pass	2♦
North HCP: 14+1	♦ AKT96	♦ J542	Pass	3♦	All Pass	
South HCP: 8	♣ JT75	♣ Q962				
Contract: 3♦ North						

Board: 122	North:	South:	W	N	E	S
Dealer: North	♠ Q743	♠ KT5		1♦	Pass	1NT
Vul: None	♥ J4	♥ K62	All Pass			
North HCP: 14	♦ AK73	♦ 854				
South HCP: 9	♣ A32	♣ K985				
Contract: 1NT South						

Board: 123	North:	South:	W	N	E	S
Dealer: West	♠ 97642	♠ A85	1♦	Pass	1NT	Pass
Vul: N-S	♥ KJT	♥ 864	2♦	Pass	Pass	X
North HCP: 5+1	♦ JT6	♦ KQ	Pass	2♠	All Pass	
South HCP: 16+1	♣ 94	♣ AQJ85				
Contract: 2♠ North						

## North hands

## Spear

**Board: 124**      ♠ Q8      Partner bids first.

Dealer: South      ♥ Q32      East (LHO) bids 2♠ if possible.

Vul: N-S      ♦ Q94

HCP: 10+1      ♣ KJ972

---

**Board: 125**      ♠ -      You bid first.

Dealer: North      ♥ 753      The opponents are silent.

Vul: E-W      ♦ KT97

HCP: 13+2      ♣ AKQJ97

---

**Board: 126**      ♠ 98      You bid first.

Dealer: North      ♥ K83      The opponents are silent.

Vul: None      ♦ AQ32

HCP: 13      ♣ A873

---

**Board: 127**      ♠ A974      LHO opens the bidding 1♦.

Dealer: East      ♥ AKT9863      Partner bids next.

Vul: E-W      ♦ A7      West (RHO) bids 1NT if possible.

HCP: 15+3      ♣ -

---

**Board: 128**      ♠ K92      Partner bids first.

Dealer: South      ♥ A95      The opponents are silent.

Vul: Both      ♦ 97

HCP: 10+1      ♣ KT654

## Both hands (Answers Page)

Board: 124	North:	South:	W	N	E	S
Dealer: South	♠ Q8	♠ AK9				1♦
Vul: N-S	♥ Q32	♥ 75	Pass	1NT	Pass	2♦
North HCP: 10+1	♦ Q94	♦ J86532	Pass	Pass	2♠	Pass
South HCP: 12+2	♣ KJ972	♣ A8	Pass	3♦	All Pass	
Contract:	3♦ North					

Board: 125	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ Q82		1♣	Pass	1NT
Vul: E-W	♥ 753	♥ A96	Pass	5♣	All Pass	
North HCP: 13+2	♦ KT97	♦ A82				
South HCP: 10	♣ AKQJ97	♣ 8532				
Contract:	5♣ North					

Board: 126	North:	South:	W	N	E	S
Dealer: North	♠ 98	♠ QT2		1♦	Pass	1NT
Vul: None	♥ K83	♥ A76	All Pass			
North HCP: 13	♦ AQ32	♦ J96				
South HCP: 9	♣ A873	♣ QT42				
Contract:	1NT South					

Board: 127	North:	South:	W	N	E	S
Dealer: East	♠ A974	♠ 85		1♦	Pass	
Vul: E-W	♥ AKT9863	♥ J7	1NT	2♥	All Pass	
North HCP: 15+3	♦ A7	♦ J962				
South HCP: 4+1	♣ -	♣ Q9532				
Contract:	2♥ North					

Board: 128	North:	South:	W	N	E	S
Dealer: South	♠ K92	♠ 8763			1♦	
Vul: Both	♥ A95	♥ 73	Pass	1NT	Pass	2♦
North HCP: 10+1	♦ 97	♦ AKQT65	All Pass			
South HCP: 13+2	♣ KT654	♣ A				
Contract:	2♦ South					

## South hands

## Spear

**Board: 124**      ♠ AK9      You bid first.

Dealer: South      ♥ 75      East (RHO) bids 2♠ if possible.

Vul: N-S      ♦ J86532

HCP: 12+2      ♣ A8

---

**Board: 125**      ♠ Q82      Partner bids first.

Dealer: North      ♥ A96      The opponents are silent.

Vul: E-W      ♦ A82

HCP: 10      ♣ 8532

---

**Board: 126**      ♠ QT2      Partner bids first.

Dealer: North      ♥ A76      The opponents are silent.

Vul: None      ♦ J96

HCP: 9      ♣ QT42

---

**Board: 127**      ♠ 85      RHO opens the bidding 1♦.

Dealer: East      ♥ J7      You bid next.

Vul: E-W      ♦ J962      West (LHO) bids 1NT if possible.

HCP: 4+1      ♣ Q9532

---

**Board: 128**      ♠ 8763      You bid first.

Dealer: South      ♥ 73      The opponents are silent.

Vul: Both      ♦ AKQT65

HCP: 13+2      ♣ A

## Both hands (Answers Page)

<b>Board: 124</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q8	♠ AK9				1♦
Vul: N-S	♥ Q32	♥ 75	Pass	1NT	Pass	2♦
North HCP: 10+1	♦ Q94	♦ J86532	Pass	Pass	2♠	Pass
South HCP: 12+2	♣ KJ972	♣ A8	Pass	3♦	All Pass	
Contract:	3♦ North					

<b>Board: 125</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ -	♠ Q82		1♣	Pass	1NT
Vul: E-W	♥ 753	♥ A96	Pass	5♣	All Pass	
North HCP: 13+2	♦ KT97	♦ A82				
South HCP: 10	♣ AKQJ97	♣ 8532				
Contract:	5♣ North					

<b>Board: 126</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 98	♠ QT2		1♦	Pass	1NT
Vul: None	♥ K83	♥ A76	All Pass			
North HCP: 13	♦ AQ32	♦ J96				
South HCP: 9	♣ A873	♣ QT42				
Contract:	1NT South					

<b>Board: 127</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A974	♠ 85		1♦	Pass	
Vul: E-W	♥ AKT9863	♥ J7	1NT	2♥	All Pass	
North HCP: 15+3	♦ A7	♦ J962				
South HCP: 4+1	♣ -	♣ Q9532				
Contract:	2♥ North					

<b>Board: 128</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K92	♠ 8763			1♦	
Vul: Both	♥ A95	♥ 73	Pass	1NT	Pass	2♦
North HCP: 10+1	♦ 97	♦ AKQT65	All Pass			
South HCP: 13+2	♣ KT654	♣ A				
Contract:	2♦ South					

<b>Board: 129</b>	♠ T82	LHO opens the bidding 1♦.
Dealer: East	♥ AKJT32	Partner bids next.
Vul: None	♦ KQ	West (RHO) bids 1NT if possible.
HCP: 14+2	♣ J6	

---

<b>Board: 130</b>	♠ T5	You bid first.
Dealer: North	♥ J94	The opponents are silent.
Vul: E-W	♦ A852	
HCP: 12	♣ AK98	

---

<b>Board: 131</b>	♠ K54	Partner bids first.
Dealer: South	♥ Q32	The opponents are silent.
Vul: None	♦ Q83	
HCP: 8	♣ JT42	

---

<b>Board: 132</b>	♠ A873	You bid first.
Dealer: North	♥ 43	The opponents are silent.
Vul: E-W	♦ 852	
HCP: 12	♣ AKJ4	

---

<b>Board: 133</b>	♠ T9852	RHO opens the bidding 1♦.
Dealer: West	♥ 9642	You bid next.
Vul: E-W	♦ 8	East (LHO) bids 1NT if possible.
HCP: 0+1	♣ T72	West (RHO) bids 2♣ if possible.
		East (LHO) bids 3♣ if possible.

## Both hands (Answers Page)

**Board: 129**

	North:	South:	W	N	E	S
Dealer: East	♠ T82	♠ KJ974			1♦	Pass
Vul: None	♥ AKJT32	♥ 65	1NT	2♥	All Pass	
North HCP: 14+2	♦ KQ	♦ J3				
South HCP: 7+1	♣ J6	♣ QT72				
Contract: 2♥ North						

**Board: 130**

	North:	South:	W	N	E	S
Dealer: North	♠ T5	♠ AJ2		1♦	Pass	1NT
Vul: E-W	♥ J94	♥ QT5	All Pass			
North HCP: 12	♦ A852	♦ J4				
South HCP: 10+1	♣ AK98	♣ Q7432				
Contract: 1NT South						

**Board: 131**

	North:	South:	W	N	E	S
Dealer: South	♠ K54	♠ A98			1♣	
Vul: None	♥ Q32	♥ JT8	Pass	1NT	All Pass	
North HCP: 8	♦ Q83	♦ AJ6				
South HCP: 14	♣ JT42	♣ A975				
Contract: 1NT North						

**Board: 132**

	North:	South:	W	N	E	S
Dealer: North	♠ A873	♠ Q95		1♣	Pass	1NT
Vul: E-W	♥ 43	♥ QT8	All Pass			
North HCP: 12	♦ 852	♦ A96				
South HCP: 10	♣ AKJ4	♣ QT72				
Contract: 1NT South						

**Board: 133**

	North:	South:	W	N	E	S
Dealer: West	♠ T9852	♠ AJ43	1♦	Pass	1NT	X
Vul: E-W	♥ 9642	♥ AJT3	2♣	Pass	3♣	X
North HCP: 0+1	♦ 8	♦ KJ9	Pass	3♠	All Pass	
South HCP: 18	♣ T72	♣ A8				
Contract: 3♠ North						

## South hands

## Spear

<b>Board: 129</b>	♠ KJ974	RHO opens the bidding 1♦.
Dealer: East	♥ 65	You bid next.
Vul: None	♦ J3	West (LHO) bids 1NT if possible.
HCP: 7+1	♣ QT72	

---

<b>Board: 130</b>	♠ AJ2	Partner bids first.
Dealer: North	♥ QT5	The opponents are silent.
Vul: E-W	♦ J4	
HCP: 10+1	♣ Q7432	

---

<b>Board: 131</b>	♠ A98	You bid first.
Dealer: South	♥ JT8	The opponents are silent.
Vul: None	♦ AJ6	
HCP: 14	♣ A975	

---

<b>Board: 132</b>	♠ Q95	Partner bids first.
Dealer: North	♥ QT8	The opponents are silent.
Vul: E-W	♦ A96	
HCP: 10	♣ QT72	

---

<b>Board: 133</b>	♠ AJ43	LHO opens the bidding 1♦.
Dealer: West	♥ AJT3	Partner bids next.
Vul: E-W	♦ KJ9	East (RHO) bids 1NT if possible.
HCP: 18	♣ A8	West (LHO) bids 2♣ if possible. East (RHO) bids 3♣ if possible.

## Both hands (Answers Page)

**Board: 129**

	North:	South:	W	N	E	S
Dealer: East	♠ T82	♠ KJ974			1♦	Pass
Vul: None	♥ AKJT32	♥ 65	1NT	2♥	All Pass	
North HCP: 14+2	♦ KQ	♦ J3				
South HCP: 7+1	♣ J6	♣ QT72				
Contract: 2♥ North						

**Board: 130**

	North:	South:	W	N	E	S
Dealer: North	♠ T5	♠ AJ2		1♦	Pass	1NT
Vul: E-W	♥ J94	♥ QT5	All Pass			
North HCP: 12	♦ A852	♦ J4				
South HCP: 10+1	♣ AK98	♣ Q7432				
Contract: 1NT South						

**Board: 131**

	North:	South:	W	N	E	S
Dealer: South	♠ K54	♠ A98			1♣	
Vul: None	♥ Q32	♥ JT8	Pass	1NT	All Pass	
North HCP: 8	♦ Q83	♦ AJ6				
South HCP: 14	♣ JT42	♣ A975				
Contract: 1NT North						

**Board: 132**

	North:	South:	W	N	E	S
Dealer: North	♠ A873	♠ Q95		1♣	Pass	1NT
Vul: E-W	♥ 43	♥ QT8	All Pass			
North HCP: 12	♦ 852	♦ A96				
South HCP: 10	♣ AKJ4	♣ QT72				
Contract: 1NT South						

**Board: 133**

	North:	South:	W	N	E	S
Dealer: West	♠ T9852	♠ AJ43	1♦	Pass	1NT	X
Vul: E-W	♥ 9642	♥ AJT3	2♣	Pass	3♣	X
North HCP: 0+1	♦ 8	♦ KJ9	Pass	3♠	All Pass	
South HCP: 18	♣ T72	♣ A8				
Contract: 3♠ North						

<b>Board: 134</b>	♠ QT	Partner bids first.
Dealer: South	♥ Q84	The opponents are silent.
Vul: None	♦ 652	
HCP: 9+1	♣ KQ875	

---

<b>Board: 135</b>	♠ A87	You bid first.
Dealer: North	♥ J4	West (RHO) bids 2♥ if possible.
Vul: N-S	♦ A9543	
HCP: 13+1	♣ A65	

---

<b>Board: 136</b>	♠ T8	RHO opens the bidding 1♣.
Dealer: West	♥ A873	You bid next.
Vul: N-S	♦ T9	East (LHO) bids 1NT if possible.
HCP: 5+1	♣ JT542	

---

<b>Board: 137</b>	♠ QJ9	Partner bids first.
Dealer: South	♥ KJT	The opponents are silent.
Vul: Both	♦ T86	
HCP: 9	♣ Q842	

---

<b>Board: 138</b>	♠ T92	RHO opens the bidding 1♦.
Dealer: West	♥ 82	You bid next.
Vul: E-W	♦ 7654	East (LHO) bids 1NT if possible.
HCP: 1	♣ J873	East (LHO) Doubles 2♣ if possible.

## Both hands (Answers Page)

Board: 134	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ 3				1♦
Vul: None	♥ Q84	♥ A652	Pass	1NT	Pass	2♦
North HCP: 9+1	♦ 652	♦ AJT73			All Pass	
South HCP: 13+1	♣ KQ875	♣ AT3				
Contract: 2♦ South						

Board: 135	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ QT4		1♦	Pass	1NT
Vul: N-S	♥ J4	♥ A85	Pass	2♦	Pass	Pass
North HCP: 13+1	♦ A9543	♦ Q82	2♥	Pass	Pass	3♦
South HCP: 10	♣ A65	♣ Q943		All Pass		
Contract: 3♦ South						

Board: 136	North:	South:	W	N	E	S
Dealer: West	♠ T8	♠ KQJ952	1♣	Pass	1NT	2♠
Vul: N-S	♥ A873	♥ J2		All Pass		
North HCP: 5+1	♦ T9	♦ AJ732				
South HCP: 12+3	♣ JT542	♣ -				
Contract: 2♠ South						

Board: 137	North:	South:	W	N	E	S
Dealer: South	♠ QJ9	♠ AK83				1♦
Vul: Both	♥ KJT	♥ A632	Pass	1NT	All Pass	
North HCP: 9	♦ T86	♦ QJ42				
South HCP: 14	♣ Q842	♣ 9				
Contract: 1NT North						

Board: 138	North:	South:	W	N	E	S
Dealer: West	♠ T92	♠ AK65	1♦	Pass	1NT	X
Vul: E-W	♥ 82	♥ KJ9643	Pass	2♣	X	3♥
North HCP: 1	♦ 7654	♦ AK		All Pass		
South HCP: 18+2	♣ J873	♣ 6				
Contract: 3♥ South						

## South hands

## Spear

**Board: 134**      ♠ 3      You bid first.

Dealer: South      ♥ A652      The opponents are silent.

Vul: None      ♦ AJT73

HCP: 13+1      ♣ AT3

---

**Board: 135**      ♠ QT4      Partner bids first.

Dealer: North      ♥ A85      West (LHO) bids 2♥ if possible.

Vul: N-S      ♦ Q82

HCP: 10      ♣ Q943

---

**Board: 136**      ♠ KQJ952      LHO opens the bidding 1♣.

Dealer: West      ♥ J2      Partner bids next.

Vul: N-S      ♦ AJ732      East (RHO) bids 1NT if possible.

HCP: 12+3      ♣ -

---

**Board: 137**      ♠ AK83      You bid first.

Dealer: South      ♥ A632      The opponents are silent.

Vul: Both      ♦ QJ42

HCP: 14      ♣ 9

---

**Board: 138**      ♠ AK65      LHO opens the bidding 1♦.

Dealer: West      ♥ KJ9643      Partner bids next.

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

HCP: 18+2      ♣ 6      East (RHO) Doubles 2♣ if possible.

## Both hands (Answers Page)

Board: 134	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ 3				1♦
Vul: None	♥ Q84	♥ A652	Pass	1NT	Pass	2♦
North HCP: 9+1	♦ 652	♦ AJT73			All Pass	
South HCP: 13+1	♣ KQ875	♣ AT3				
Contract: 2♦ South						

Board: 135	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ QT4		1♦	Pass	1NT
Vul: N-S	♥ J4	♥ A85	Pass	2♦	Pass	Pass
North HCP: 13+1	♦ A9543	♦ Q82	2♥	Pass	Pass	3♦
South HCP: 10	♣ A65	♣ Q943		All Pass		
Contract: 3♦ South						

Board: 136	North:	South:	W	N	E	S
Dealer: West	♠ T8	♠ KQJ952	1♣	Pass	1NT	2♠
Vul: N-S	♥ A873	♥ J2		All Pass		
North HCP: 5+1	♦ T9	♦ AJ732				
South HCP: 12+3	♣ JT542	♣ -				
Contract: 2♠ South						

Board: 137	North:	South:	W	N	E	S
Dealer: South	♠ QJ9	♠ AK83				1♦
Vul: Both	♥ KJT	♥ A632	Pass	1NT	All Pass	
North HCP: 9	♦ T86	♦ QJ42				
South HCP: 14	♣ Q842	♣ 9				
Contract: 1NT North						

Board: 138	North:	South:	W	N	E	S
Dealer: West	♠ T92	♠ AK65	1♦	Pass	1NT	X
Vul: E-W	♥ 82	♥ KJ9643	Pass	2♣	X	3♥
North HCP: 1	♦ 7654	♦ AK		All Pass		
South HCP: 18+2	♣ J873	♣ 6				
Contract: 3♥ South						

<b>Board: 139</b>	♠ T4	RHO opens the bidding 1♦.
Dealer: West	♥ T972	You bid next.
Vul: None	♦ KQ53	East (LHO) bids 1NT if possible.
HCP: 6	♣ J83	East (LHO) Doubles 4♥ if possible.

---

<b>Board: 140</b>	♠ 62	RHO opens the bidding 1♣.
Dealer: West	♥ Q874	You bid next.
Vul: N-S	♦ T97	East (LHO) bids 1NT if possible.
HCP: 2	♣ 7652	

---

<b>Board: 141</b>	♠ K9	You bid first.
Dealer: North	♥ 63	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ KQJT763	West (RHO) bids 2♠ if possible.
HCP: 12+3	♣ K2	West (RHO) bids 3♥ if possible. East (LHO) bids 3♠ if possible.

---

<b>Board: 142</b>	♠ KT43	You bid first.
Dealer: North	♥ T3	The opponents are silent.
Vul: N-S	♦ AJ73	
HCP: 12	♣ A96	

---

<b>Board: 143</b>	♠ 985	You bid first.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: E-W	♦ J9842	
HCP: 13+1	♣ A6	

## Both hands (Answers Page)

Board: 139	North:	South:	W	N	E	S
Dealer: West	♠ T4	♠ AQ963	1♦	Pass	1NT	2♦ <sup>1</sup>
Vul: None	♥ T972	♥ AK654	Pass	4♥	X	All Pass
North HCP: 6	♦ KQ53	♦ 8				
South HCP: 13+2	♣ J83	♣ 62				1. Michaels Cuebid
Contract: 4♥X North						

Board: 140	North:	South:	W	N	E	S
Dealer: West	♠ 62	♠ AQJT4	1♣	Pass	1NT	X
Vul: N-S	♥ Q874	♥ T95	Pass	2♥	Pass	2♠
North HCP: 2	♦ T97	♦ AK83				All Pass
South HCP: 18+1	♣ 7652	♣ A				
Contract: 2♠ South						

Board: 141	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ QT3		1♦	Pass	1NT
Vul: E-W	♥ 63	♥ Q82	X	2♦	Pass	Pass
North HCP: 12+3	♦ KQJT763	♦ 82	2♠	3♦	Pass	Pass
South HCP: 9+1	♣ K2	♣ AJ985	3♥	Pass	3♠	4♦
Contract: 4♦ South						All Pass

Board: 142	North:	South:	W	N	E	S
Dealer: North	♠ KT43	♠ Q92		1♦	Pass	1NT
Vul: N-S	♥ T3	♥ Q75				All Pass
North HCP: 12	♦ AJ73	♦ T8				
South HCP: 8+1	♣ A96	♣ KJ852				
Contract: 1NT South						

Board: 143	North:	South:	W	N	E	S
Dealer: North	♠ 985	♠ A2		1♦	Pass	1NT
Vul: E-W	♥ AKJ	♥ Q53	Pass	2♦		All Pass
North HCP: 13+1	♦ J9842	♦ 763				
South HCP: 8+1	♣ A6	♣ Q8754				
Contract: 2♦ North						

**South hands****Spear**

---

<b>Board: 139</b>	♠ AQ963	LHO opens the bidding 1♦.
Dealer: West	♥ AK654	Partner bids next.
Vul: None	♦ 8	East (RHO) bids 1NT if possible.
HCP: 13+2	♣ 62	East (RHO) Doubles 4♥ if possible.

---

<b>Board: 140</b>	♠ AQJT4	LHO opens the bidding 1♣.
Dealer: West	♥ T95	Partner bids next.
Vul: N-S	♦ AK83	East (RHO) bids 1NT if possible.
HCP: 18+1	♣ A	

---

<b>Board: 141</b>	♠ QT3	Partner bids first.
Dealer: North	♥ Q82	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ 82	West (LHO) bids 2♠ if possible.
HCP: 9+1	♣ AJ985	West (LHO) bids 3♥ if possible.
		East (RHO) bids 3♠ if possible.

---

<b>Board: 142</b>	♠ Q92	Partner bids first.
Dealer: North	♥ Q75	The opponents are silent.
Vul: N-S	♦ T8	
HCP: 8+1	♣ KJ852	

---

<b>Board: 143</b>	♠ A2	Partner bids first.
Dealer: North	♥ Q53	The opponents are silent.
Vul: E-W	♦ 763	
HCP: 8+1	♣ Q8754	

## Both hands (Answers Page)

<b>Board: 139</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T4	♠ AQ963	1♦	Pass	1NT	2♦ <sup>1</sup>
Vul: None	♥ T972	♥ AK654	Pass	4♥	X	All Pass
North HCP: 6	♦ KQ53	♦ 8				
South HCP: 13+2	♣ J83	♣ 62				1. Michaels Cuebid
Contract: 4♥X North						

<b>Board: 140</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 62	♠ AQJT4	1♣	Pass	1NT	X
Vul: N-S	♥ Q874	♥ T95	Pass	2♥	Pass	2♠
North HCP: 2	♦ T97	♦ AK83				All Pass
South HCP: 18+1	♣ 7652	♣ A				
Contract: 2♠ South						

<b>Board: 141</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K9	♠ QT3		1♦	Pass	1NT
Vul: E-W	♥ 63	♥ Q82	X	2♦	Pass	Pass
North HCP: 12+3	♦ KQJT763	♦ 82	2♠	3♦	Pass	Pass
South HCP: 9+1	♣ K2	♣ AJ985	3♥	Pass	3♠	4♦
Contract: 4♦ South						All Pass

<b>Board: 142</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KT43	♠ Q92		1♦	Pass	1NT
Vul: N-S	♥ T3	♥ Q75				All Pass
North HCP: 12	♦ AJ73	♦ T8				
South HCP: 8+1	♣ A96	♣ KJ852				
Contract: 1NT South						

<b>Board: 143</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 985	♠ A2		1♦	Pass	1NT
Vul: E-W	♥ AKJ	♥ Q53	Pass	2♦		All Pass
North HCP: 13+1	♦ J9842	♦ 763				
South HCP: 8+1	♣ A6	♣ Q8754				
Contract: 2♦ North						

**Board: 144**      ♠ T3      You bid first.

Dealer: North      ♥ Q732      The opponents are silent.

Vul: N-S      ♦ KQ73

HCP: 14      ♣ AK3

---

**Board: 145**      ♠ K85      LHO opens the bidding 1♦.

Dealer: East      ♥ KQT942      Partner bids next.

Vul: N-S      ♦ 7      West (RHO) bids 1NT if possible.

HCP: 11+2      ♣ K54

---

**Board: 146**      ♠ AJT62      LHO opens the bidding 1♦.

Dealer: East      ♥ AJ942      Partner bids next.

Vul: Both      ♦ -      West (RHO) bids 1NT if possible.

HCP: 10+2      ♣ 962      East (LHO) bids 3♣ if possible.

---

**Board: 147**      ♠ K8      You bid first.

Dealer: North      ♥ 8      West (RHO) bids 2♦ if possible.

Vul: None      ♦ AQJ632

HCP: 14+2      ♣ KJ53

---

**Board: 148**      ♠ K86      Partner bids first.

Dealer: South      ♥ A32      East (LHO) bids 2♠ if possible.

Vul: N-S      ♦ 63

HCP: 9+1      ♣ QT532

## Both hands (Answers Page)

**Board: 144**

Dealer: North

**North:**

♠ T3

**South:**

♠ K75

W N E S

1♦ Pass 1NT

Vul: N-S

♥ Q732

♥ K95

All Pass

North HCP: 14

♦ KQ73

♦ 985

South HCP: 9

♣ AK3

♣ QJ94

Contract: 1NT South

**Board: 145**

Dealer: East

**North:**

♠ K85

**South:**

♠ Q972

W N E S

1♦ Pass

Vul: N-S

♥ KQT942

♥ 8

1NT 2♥ All Pass

North HCP: 11+2

♦ 7

♦ KJT82

South HCP: 7+1

♣ K54

♣ J92

Contract: 2♥ North

**Board: 146**

Dealer: East

**North:**

♠ AJT62

**South:**

♠ Q83

W N E S

1♦ Pass

Vul: Both

♥ AJ942

♥ T6

 1NT 2♦<sup>1</sup> 3♣ 3♠

North HCP: 10+2

♦ -

♦ AQ973

All Pass

South HCP: 8+1

♣ 962

♣ 854

1. Michaels Cuebid

Contract: 3♠ South

**Board: 147**

Dealer: North

**North:**

♠ K8

**South:**

♠ A7

W N E S

1♦ Pass 1NT

Vul: None

♥ 8

♥ K54

 2♦<sup>1</sup> 3♣ All Pass

North HCP: 14+2

♦ AJQ632

♦ T84

1. Michaels Cuebid

South HCP: 9+1

♣ KJ53

♣ QT642

Contract: 3♣ North

**Board: 148**

Dealer: South

**North:**

♠ K86

**South:**

♠ T3

W N E S

1♦

Vul: N-S

♥ A32

♥ J9

Pass 1NT Pass 2♦

North HCP: 9+1

♦ 63

♦ AKJ875

Pass Pass 2♠ 3♦

South HCP: 14+2

♣ QT532

♣ AJ7

All Pass

Contract: 3♦ South

**South hands****Spear**

**Board: 144**      ♠ K75      Partner bids first.

Dealer: North      ♥ K95      The opponents are silent.

Vul: N-S      ♦ 985

HCP: 9      ♣ QJ94

---

**Board: 145**      ♠ Q972      RHO opens the bidding 1♦.

Dealer: East      ♥ 8      You bid next.

Vul: N-S      ♦ KJT82      West (LHO) bids 1NT if possible.

HCP: 7+1      ♣ J92

---

**Board: 146**      ♠ Q83      RHO opens the bidding 1♦.

Dealer: East      ♥ T6      You bid next.

Vul: Both      ♦ AQ973      West (LHO) bids 1NT if possible.

HCP: 8+1      ♣ 854      East (RHO) bids 3♣ if possible.

---

**Board: 147**      ♠ A7      Partner bids first.

Dealer: North      ♥ K54      West (LHO) bids 2♦ if possible.

Vul: None      ♦ T84

HCP: 9+1      ♣ QT642

---

**Board: 148**      ♠ T3      You bid first.

Dealer: South      ♥ J9      East (RHO) bids 2♠ if possible.

Vul: N-S      ♦ AKJ875

HCP: 14+2      ♣ AJ7

## Both hands (Answers Page)

**Board: 144**

Dealer: North

**North:**

♠ T3

**South:**

♠ K75

W N E S

1♦ Pass 1NT

Vul: N-S

♥ Q732

♥ K95

All Pass

North HCP: 14

♦ KQ73

♦ 985

South HCP: 9

♣ AK3

♣ QJ94

Contract: 1NT South

**Board: 145**

Dealer: East

**North:**

♠ K85

**South:**

♠ Q972

W N E S

1♦ Pass

Vul: N-S

♥ KQT942

♥ 8

1NT 2♥ All Pass

North HCP: 11+2

♦ 7

♦ KJT82

South HCP: 7+1

♣ K54

♣ J92

Contract: 2♥ North

**Board: 146**

Dealer: East

**North:**

♠ AJT62

**South:**

♠ Q83

W N E S

1♦ Pass

Vul: Both

♥ AJ942

♥ T6

 1NT 2♦<sup>1</sup> 3♣ 3♠

North HCP: 10+2

♦ -

♦ AQ973

All Pass

South HCP: 8+1

♣ 962

♣ 854

1. Michaels Cuebid

Contract: 3♠ South

**Board: 147**

Dealer: North

**North:**

♠ K8

**South:**

♠ A7

W N E S

1♦ Pass 1NT

Vul: None

♥ 8

♥ K54

 2♦<sup>1</sup> 3♣ All Pass

North HCP: 14+2

♦ AJQ632

♦ T84

1. Michaels Cuebid

South HCP: 9+1

♣ KJ53

♣ QT642

Contract: 3♣ North

**Board: 148**

Dealer: South

**North:**

♠ K86

**South:**

♠ T3

W N E S

1♦

Vul: N-S

♥ A32

♥ J9

Pass 1NT Pass 2♦

North HCP: 9+1

♦ 63

♦ AKJ875

Pass Pass 2♠ 3♦

South HCP: 14+2

♣ QT532

♣ AJ7

All Pass

Contract: 3♦ South

## North hands

## Spear

<b>Board: 149</b>	♠ J86	RHO opens the bidding 1♦.
Dealer: West	♥ JT65	You bid next.
Vul: Both	♦ AQ75	East (LHO) bids 1NT if possible.
HCP: 8	♣ 32	West (RHO) bids 3♣ if possible.

<b>Board: 150</b>	♠ KJ6	LHO opens the bidding 1♦.
Dealer: East	♥ AKJ74	Partner bids next.
Vul: None	♦ A	West (RHO) bids 1NT if possible.
HCP: 16+1	♣ T865	

<b>Board: 151</b>	♠ 432	You bid first.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ AKQT6	
HCP: 13+1	♣ 9753	

<b>Board: 152</b>	♠ K97	Partner bids first.
Dealer: South	♥ A75	The opponents are silent.
Vul: Both	♦ T4	
HCP: 9+1	♣ QT873	

<b>Board: 153</b>	♠ K2	Partner bids first.
Dealer: South	♥ QJ7	The opponents are silent.
Vul: None	♦ J63	
HCP: 10+1	♣ K8642	

## Both hands (Answers Page)

**Board: 149**

Dealer: West

**North:**

♠ J86

**South:**

♠ AT973

**W    N    E    S**

 1♦    Pass    1NT    2♦<sup>1</sup>

Vul: Both

♥ JT65

♥ AK843

3♣    3♥    All Pass

North HCP: 8

♦ AQ75

♦ J

1. Michaels Cuebid

South HCP: 12+2

♣ 32

♣ 54

Contract: 3♥ North

**Board: 150**

Dealer: East

**North:**

♠ KJ6

**South:**

♠ 9753

**W    N    E    S**

1♦    Pass

Vul: None

♥ AKJ74

♥ T95

1NT    X    Pass    2♠

North HCP: 16+1

♦ A

♦ 752

Pass    3♠    All Pass

South HCP: 0

♣ T865

♣ 742

Contract: 3♠ North

**Board: 151**

Dealer: North

**North:**

♠ 432

**South:**

♠ Q65

**W    N    E    S**

1♦    Pass    1NT

Vul: E-W

♥ A

♥ K83

Pass    2♣    All Pass

North HCP: 13+1

♦ AKQT6

♦ 973

South HCP: 9

♣ 9753

♣ AT86

Contract: 2♣ North

**Board: 152**

Dealer: South

**North:**

♠ K97

**South:**

♠ T2

**W    N    E    S**

1♦

Vul: Both

♥ A75

♥ QT6

Pass    1NT    Pass    2♣

North HCP: 9+1

♦ T4

♦ AKQ5

Pass    3♣    All Pass

South HCP: 14

♣ QT873

♣ K964

Contract: 3♣ North

**Board: 153**

Dealer: South

**North:**

♠ K2

**South:**

♠ JT5

**W    N    E    S**

1♦

Vul: None

♥ QJ7

♥ K854

Pass    1NT    All Pass

North HCP: 10+1

♦ J63

♦ KT82

South HCP: 13

♣ K8642

♣ AQ

Contract: 1NT North

**South hands****Spear**

---

<b>Board: 149</b>	♠ AT973	LHO opens the bidding 1♦.
Dealer: West	♥ AK843	Partner bids next.
Vul: Both	♦ J	East (RHO) bids 1NT if possible.
HCP: 12+2	♣ 54	West (LHO) bids 3♣ if possible.

---

<b>Board: 150</b>	♠ 9753	RHO opens the bidding 1♦.
Dealer: East	♥ T95	You bid next.
Vul: None	♦ 752	West (LHO) bids 1NT if possible.
HCP: 0	♣ 742	

---

<b>Board: 151</b>	♠ Q65	Partner bids first.
Dealer: North	♥ K83	The opponents are silent.
Vul: E-W	♦ 973	
HCP: 9	♣ AT86	

---

<b>Board: 152</b>	♠ T2	You bid first.
Dealer: South	♥ QT6	The opponents are silent.
Vul: Both	♦ AKQ5	
HCP: 14	♣ K964	

---

<b>Board: 153</b>	♠ JT5	You bid first.
Dealer: South	♥ K854	The opponents are silent.
Vul: None	♦ KT82	
HCP: 13	♣ AQ	

## Both hands (Answers Page)

**Board: 149**

Dealer: West

**North:**

♠ J86

**South:**

♠ AT973

**W N E S**

 1♦ Pass 1NT 2♦<sup>1</sup>

Vul: Both

♥ JT65

♥ AK843

3♣ 3♥ All Pass

North HCP: 8

♦ AQ75

♦ J

1. Michaels Cuebid

South HCP: 12+2

♣ 32

♣ 54

Contract: 3♥ North

**Board: 150**

Dealer: East

**North:**

♠ KJ6

**South:**

♠ 9753

**W N E S**

1♦ Pass

Vul: None

♥ AKJ74

♥ T95

1NT X Pass 2♠

North HCP: 16+1

♦ A

♦ 752

Pass 3♠ All Pass

South HCP: 0

♣ T865

♣ 742

Contract: 3♠ North

**Board: 151**

Dealer: North

**North:**

♠ 432

**South:**

♠ Q65

**W N E S**

1♦ Pass 1NT

Vul: E-W

♥ A

♥ K83

Pass 2♣ All Pass

North HCP: 13+1

♦ AKQT6

♦ 973

South HCP: 9

♣ 9753

♣ AT86

Contract: 2♣ North

**Board: 152**

Dealer: South

**North:**

♠ K97

**South:**

♠ T2

**W N E S**

1♦

Vul: Both

♥ A75

♥ QT6

Pass 1NT Pass 2♣

North HCP: 9+1

♦ T4

♦ AKQ5

Pass 3♣ All Pass

South HCP: 14

♣ QT873

♣ K964

Contract: 3♣ North

**Board: 153**

Dealer: South

**North:**

♠ K2

**South:**

♠ JT5

**W N E S**

1♦

Vul: None

♥ QJ7

♥ K854

Pass 1NT All Pass

North HCP: 10+1

♦ J63

♦ KT82

South HCP: 13

♣ K8642

♣ AQ

Contract: 1NT North

<b>Board: 154</b>	♠ Q3	Partner bids first.
Dealer: South	♥ QT	The opponents are silent.
Vul: N-S	♦ K973	
HCP: 10+1	♣ K9432	

---

<b>Board: 155</b>	♠ AJ5	LHO opens the bidding 1♦.
Dealer: East	♥ AKJT74	Partner bids next.
Vul: None	♦ KQJ	West (RHO) bids 1NT if possible.
HCP: 19+2	♣ 9	East (LHO) bids 2♣ if possible.

---

<b>Board: 156</b>	♠ Q53	Partner bids first.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: E-W	♦ 65	
HCP: 9+1	♣ A6542	

---

<b>Board: 157</b>	♠ 8	You bid first.
Dealer: North	♥ 864	West (RHO) bids 2♠ if possible.
Vul: N-S	♦ AKJ64	
HCP: 14+1	♣ AQ85	

---

<b>Board: 158</b>	♠ J76	You bid first.
Dealer: North	♥ J96	The opponents are silent.
Vul: N-S	♦ KQJ7	
HCP: 14	♣ AQ7	

## Both hands (Answers Page)

Board: 154	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ AKJ4			1♦	
Vul: N-S	♥ QT	♥ 86	Pass	1NT	Pass	2♦
North HCP: 10+1	♦ K973	♦ QT862	Pass	3♦	All Pass	
South HCP: 12+1	♣ K9432	♣ Q5				
Contract:	3♦ North					

Board: 155	North:	South:	W	N	E	S
Dealer: East	♠ AJ5	♠ T963		1♦	Pass	
Vul: None	♥ AKJT74	♥ 9652	1NT	X	2♣	Pass
North HCP: 19+2	♦ KQJ	♦ 95	Pass	3♥	All Pass	
South HCP: 0	♣ 9	♣ T52				
Contract:	3♥ North					

Board: 156	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ AT8		1♦		
Vul: E-W	♥ QJ5	♥ A9	Pass	1NT	Pass	2♦
North HCP: 9+1	♦ 65	♦ KJ982	All Pass			
South HCP: 14+1	♣ A6542	♣ QT3				
Contract:	2♦ South					

Board: 157	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ AT7		1♦	Pass	1NT
Vul: N-S	♥ 864	♥ Q9	2♠	3♣	All Pass	
North HCP: 14+1	♦ AKJ64	♦ T983				
South HCP: 9	♣ AQ85	♣ K763				
Contract:	3♣ North					

Board: 158	North:	South:	W	N	E	S
Dealer: North	♠ J76	♠ Q98		1♦	Pass	1NT
Vul: N-S	♥ J96	♥ A75	All Pass			
North HCP: 14	♦ KQJ7	♦ 984				
South HCP: 10	♣ AQ7	♣ KJ63				
Contract:	1NT South					

**Board: 154**      ♠ AKJ4      You bid first.

Dealer: South      ♥ 86      The opponents are silent.

Vul: N-S      ♦ QT862

HCP: 12+1      ♣ Q5

---

**Board: 155**      ♠ T963      RHO opens the bidding 1♦.

Dealer: East      ♥ 9652      You bid next.

Vul: None      ♦ 95      West (LHO) bids 1NT if possible.

HCP: 0      ♣ T52      East (RHO) bids 2♣ if possible.

---

**Board: 156**      ♠ AT8      You bid first.

Dealer: South      ♥ A9      The opponents are silent.

Vul: E-W      ♦ KJ982

HCP: 14+1      ♣ QT3

---

**Board: 157**      ♠ AT7      Partner bids first.

Dealer: North      ♥ Q9      West (LHO) bids 2♠ if possible.

Vul: N-S      ♦ T983

HCP: 9      ♣ K763

---

**Board: 158**      ♠ Q98      Partner bids first.

Dealer: North      ♥ A75      The opponents are silent.

Vul: N-S      ♦ 984

HCP: 10      ♣ KJ63

## Both hands (Answers Page)

Board: 154	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ AKJ4			1♦	
Vul: N-S	♥ QT	♥ 86	Pass	1NT	Pass	2♦
North HCP: 10+1	♦ K973	♦ QT862	Pass	3♦	All Pass	
South HCP: 12+1	♣ K9432	♣ Q5				
Contract:	3♦ North					

Board: 155	North:	South:	W	N	E	S
Dealer: East	♠ AJ5	♠ T963		1♦	Pass	
Vul: None	♥ AKJT74	♥ 9652	1NT	X	2♣	Pass
North HCP: 19+2	♦ KQJ	♦ 95	Pass	3♥	All Pass	
South HCP: 0	♣ 9	♣ T52				
Contract:	3♥ North					

Board: 156	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ AT8		1♦		
Vul: E-W	♥ QJ5	♥ A9	Pass	1NT	Pass	2♦
North HCP: 9+1	♦ 65	♦ KJ982	All Pass			
South HCP: 14+1	♣ A6542	♣ QT3				
Contract:	2♦ South					

Board: 157	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ AT7		1♦	Pass	1NT
Vul: N-S	♥ 864	♥ Q9	2♠	3♣	All Pass	
North HCP: 14+1	♦ AKJ64	♦ T983				
South HCP: 9	♣ AQ85	♣ K763				
Contract:	3♣ North					

Board: 158	North:	South:	W	N	E	S
Dealer: North	♠ J76	♠ Q98		1♦	Pass	1NT
Vul: N-S	♥ J96	♥ A75	All Pass			
North HCP: 14	♦ KQJ7	♦ 984				
South HCP: 10	♣ AQ7	♣ KJ63				
Contract:	1NT South					

<b>Board: 159</b>	♠ 7	You bid first.
Dealer: North	♥ KJ53	The opponents are silent.
Vul: Both	♦ KQ863	
HCP: 13+1	♣ A94	

---

<b>Board: 160</b>	♠ KT9	You bid first.
Dealer: North	♥ K532	The opponents are silent.
Vul: None	♦ AK62	
HCP: 14	♣ J4	

---

<b>Board: 161</b>	♠ 74	LHO opens the bidding 1♦.
Dealer: East	♥ AQ9843	Partner bids next.
Vul: E-W	♦ KT4	West (RHO) bids 1NT if possible.
HCP: 9+2	♣ 98	

---

<b>Board: 162</b>	♠ AKJT32	LHO opens the bidding 1♦.
Dealer: East	♥ QJ742	Partner bids next.
Vul: None	♦ -	West (RHO) bids 1NT if possible.
HCP: 12+3	♣ J3	East (LHO) bids 3♣ if possible. West (RHO) bids 5♣ if possible. West (RHO) Doubles 5♠ if possible.

## Both hands (Answers Page)

**Board: 159**

	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ KJ5		1♦	Pass	1NT
Vul: Both	♥ KJ53	♥ Q8	Pass	2♦	Pass	3♦
North HCP: 13+1	♦ KQ863	♦ JT54		All Pass		
South HCP: 10	♣ A94	♣ KT87				
Contract: 3♦ South						

**Board: 160**

	North:	South:	W	N	E	S
Dealer: North	♠ KT9	♠ Q86		1♦	Pass	1NT
Vul: None	♥ K532	♥ AT4		All Pass		
North HCP: 14	♦ AK62	♦ T743				
South HCP: 8	♣ J4	♣ Q72				
Contract: 1NT South						

**Board: 161**

	North:	South:	W	N	E	S
Dealer: East	♠ 74	♠ AK85			1♦	Pass
Vul: E-W	♥ AQ9843	♥ 752	1NT	2♥	Pass	3♥
North HCP: 9+2	♦ KT4	♦ 7		All Pass		
South HCP: 9+1	♣ 98	♣ Q6532				
Contract: 3♥ South						

**Board: 162**

	North:	South:	W	N	E	S
Dealer: East	♠ AKJT32	♠ 7654			1♦	Pass
Vul: None	♥ QJ742	♥ 63	1NT	2♦ <sup>1</sup>	3♣	4♠
North HCP: 12+3	♦ -	♦ AJT54	5♣	5♠	Pass	Pass
South HCP: 5+1	♣ J3	♣ 42	X	All Pass		
Contract: 5♠X North						

1. Michaels Cuebid

## South hands

## Spear

<b>Board: 159</b>	♠ KJ5	Partner bids first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: Both	♦ JT54	
HCP: 10	♣ KT87	
<b>Board: 160</b>	♠ Q86	Partner bids first.
Dealer: North	♥ AT4	The opponents are silent.
Vul: None	♦ T743	
HCP: 8	♣ Q72	
<b>Board: 161</b>	♠ AK85	RHO opens the bidding 1♦.
Dealer: East	♥ 752	You bid next.
Vul: E-W	♦ 7	West (LHO) bids 1NT if possible.
HCP: 9+1	♣ Q6532	
<b>Board: 162</b>	♠ 7654	RHO opens the bidding 1♦.
Dealer: East	♥ 63	You bid next.
Vul: None	♦ AJT54	West (LHO) bids 1NT if possible.
HCP: 5+1	♣ 42	East (RHO) bids 3♣ if possible.
		West (LHO) bids 5♣ if possible.
		West (LHO) Doubles 5♠ if possible.

## Both hands (Answers Page)

**Board: 159**

	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ KJ5		1♦	Pass	1NT
Vul: Both	♥ KJ53	♥ Q8	Pass	2♦	Pass	3♦
North HCP: 13+1	♦ KQ863	♦ JT54		All Pass		
South HCP: 10	♣ A94	♣ KT87				
Contract: 3♦ South						

**Board: 160**

	North:	South:	W	N	E	S
Dealer: North	♠ KT9	♠ Q86		1♦	Pass	1NT
Vul: None	♥ K532	♥ AT4		All Pass		
North HCP: 14	♦ AK62	♦ T743				
South HCP: 8	♣ J4	♣ Q72				
Contract: 1NT South						

**Board: 161**

	North:	South:	W	N	E	S
Dealer: East	♠ 74	♠ AK85			1♦	Pass
Vul: E-W	♥ AQ9843	♥ 752	1NT	2♥	Pass	3♥
North HCP: 9+2	♦ KT4	♦ 7		All Pass		
South HCP: 9+1	♣ 98	♣ Q6532				
Contract: 3♥ South						

**Board: 162**

	North:	South:	W	N	E	S
Dealer: East	♠ AKJT32	♠ 7654			1♦	Pass
Vul: None	♥ QJ742	♥ 63	1NT	2♦ <sup>1</sup>	3♣	4♠
North HCP: 12+3	♦ -	♦ AJT54	5♣	5♠	Pass	Pass
South HCP: 5+1	♣ J3	♣ 42	X	All Pass		
Contract: 5♠X North						

1. Michaels Cuebid

## North hands

## Spear

---

<b>Board: 163</b>	♠ AJ96	LHO opens the bidding 1♦.
Dealer: East	♥ KJ9642	Partner bids next.
Vul: Both	♦ T7	West (RHO) bids 1NT if possible.
HCP: 12+2	♣ K	

---

<b>Board: 164</b>	♠ QT3	Partner bids first.
Dealer: South	♥ QT7	The opponents are silent.
Vul: None	♦ 7654	
HCP: 8	♣ KJ2	

---

<b>Board: 165</b>	♠ K862	You bid first.
Dealer: North	♥ KT	The opponents are silent.
Vul: N-S	♦ Q9842	
HCP: 12+1	♣ A7	

---

<b>Board: 166</b>	♠ KT7	You bid first.
Dealer: North	♥ 962	The opponents are silent.
Vul: None	♦ KQ8	
HCP: 13	♣ AJ96	

---

<b>Board: 167</b>	♠ Q83	Partner bids first.
Dealer: South	♥ A94	The opponents are silent.
Vul: E-W	♦ J42	
HCP: 10	♣ K654	

## Both hands (Answers Page)

Board: 163	North:	South:	W	N	E	S
Dealer: East	♠ AJ96	♠ 5432			1♦	Pass
Vul: Both	♥ KJ9642	♥ A8	1NT	2♥	All Pass	
North HCP: 12+2	♦ T7	♦ 53				
South HCP: 5+1	♣ K	♣ J9532				
Contract: 2♥ North						

Board: 164	North:	South:	W	N	E	S
Dealer: South	♠ QT3	♠ J6			1♦	
Vul: None	♥ QT7	♥ A92	Pass	1NT	Pass	2♦
North HCP: 8	♦ 7654	♦ AKJ92	All Pass			
South HCP: 13+1	♣ KJ2	♣ T73				
Contract: 2♦ South						

Board: 165	North:	South:	W	N	E	S
Dealer: North	♠ K862	♠ A53		1♦	Pass	1NT
Vul: N-S	♥ KT	♥ Q94	Pass	2♦	All Pass	
North HCP: 12+1	♦ Q9842	♦ 63				
South HCP: 8+1	♣ A7	♣ QT852				
Contract: 2♦ North						

Board: 166	North:	South:	W	N	E	S
Dealer: North	♠ KT7	♠ Q63		1♣	Pass	1NT
Vul: None	♥ 962	♥ A85	All Pass			
North HCP: 13	♦ KQ8	♦ A52				
South HCP: 10	♣ AJ96	♣ T875				
Contract: 1NT South						

Board: 167	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ AT94			1♦	
Vul: E-W	♥ A94	♥ K6	Pass	1NT	All Pass	
North HCP: 10	♦ J42	♦ AK53				
South HCP: 14	♣ K654	♣ T82				
Contract: 1NT North						

**South hands****Spear**

**Board: 163**      ♠ 5432      RHO opens the bidding 1♦.

Dealer: East      ♥ A8      You bid next.

Vul: Both      ♦ 53      West (LHO) bids 1NT if possible.

HCP: 5+1      ♣ J9532

---

**Board: 164**      ♠ J6      You bid first.

Dealer: South      ♥ A92      The opponents are silent.

Vul: None      ♦ AKJ92

HCP: 13+1      ♣ T73

---

**Board: 165**      ♠ A53      Partner bids first.

Dealer: North      ♥ Q94      The opponents are silent.

Vul: N-S      ♦ 63

HCP: 8+1      ♣ QT852

---

**Board: 166**      ♠ Q63      Partner bids first.

Dealer: North      ♥ A85      The opponents are silent.

Vul: None      ♦ A52

HCP: 10      ♣ T875

---

**Board: 167**      ♠ AT94      You bid first.

Dealer: South      ♥ K6      The opponents are silent.

Vul: E-W      ♦ AK53

HCP: 14      ♣ T82

## Both hands (Answers Page)

Board: 163	North:	South:	W	N	E	S
Dealer: East	♠ AJ96	♠ 5432			1♦	Pass
Vul: Both	♥ KJ9642	♥ A8	1NT	2♥	All Pass	
North HCP: 12+2	♦ T7	♦ 53				
South HCP: 5+1	♣ K	♣ J9532				
Contract: 2♥ North						

Board: 164	North:	South:	W	N	E	S
Dealer: South	♠ QT3	♠ J6			1♦	
Vul: None	♥ QT7	♥ A92	Pass	1NT	Pass	2♦
North HCP: 8	♦ 7654	♦ AKJ92	All Pass			
South HCP: 13+1	♣ KJ2	♣ T73				
Contract: 2♦ South						

Board: 165	North:	South:	W	N	E	S
Dealer: North	♠ K862	♠ A53		1♦	Pass	1NT
Vul: N-S	♥ KT	♥ Q94	Pass	2♦	All Pass	
North HCP: 12+1	♦ Q9842	♦ 63				
South HCP: 8+1	♣ A7	♣ QT852				
Contract: 2♦ North						

Board: 166	North:	South:	W	N	E	S
Dealer: North	♠ KT7	♠ Q63		1♣	Pass	1NT
Vul: None	♥ 962	♥ A85	All Pass			
North HCP: 13	♦ KQ8	♦ A52				
South HCP: 10	♣ AJ96	♣ T875				
Contract: 1NT South						

Board: 167	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ AT94			1♦	
Vul: E-W	♥ A94	♥ K6	Pass	1NT	All Pass	
North HCP: 10	♦ J42	♦ AK53				
South HCP: 14	♣ K654	♣ T82				
Contract: 1NT North						

**Board: 168**      ♠ KQ76      You bid first.

Dealer: North      ♥ 74      The opponents are silent.

Vul: N-S      ♦ A942

HCP: 13      ♣ KJ7

---

**Board: 169**      ♠ Q54      Partner bids first.

Dealer: South      ♥ K42      The opponents are silent.

Vul: E-W      ♦ 6532

HCP: 8      ♣ KT3

---

**Board: 170**      ♠ A83      Partner bids first.

Dealer: South      ♥ QT9      The opponents are silent.

Vul: None      ♦ T964

HCP: 8      ♣ Q63

---

**Board: 171**      ♠ K7      Partner bids first.

Dealer: South      ♥ QT5      The opponents are silent.

Vul: N-S      ♦ KT92

HCP: 10      ♣ Q874

---

**Board: 172**      ♠ K54      Partner bids first.

Dealer: South      ♥ Q52      The opponents are silent.

Vul: None      ♦ 9765

HCP: 10      ♣ KQ3

## Both hands (Answers Page)

**Board: 168**

Dealer: North

**North:**

♠ KQ76

**South:**

♠ A2

W N E S

1♦ Pass 1NT

Vul: N-S

♥ 74

♥ K93

All Pass

North HCP: 13

♦ A942

♦ T765

South HCP: 9

♣ KJ7

♣ QT42

Contract: 1NT South

**Board: 169**

Dealer: South

**North:**

♠ Q54

**South:**

♠ KJ97

W N E S

1♦

Vul: E-W

♥ K42

♥ J98

Pass 1NT All Pass

North HCP: 8

♦ 6532

♦ KJ87

South HCP: 13

♣ KT3

♣ A6

Contract: 1NT North

**Board: 170**

Dealer: South

**North:**

♠ A83

**South:**

♠ Q4

W N E S

1♦

Vul: None

♥ QT9

♥ 8

Pass 1NT Pass 2♣

North HCP: 8

♦ T964

♦ AKJ832

Pass 2♦ Pass 3♦

South HCP: 13+2

♣ Q63

♣ K752

All Pass

Contract: 3♦ South

**Board: 171**

Dealer: South

**North:**

♠ K7

**South:**

♠ AJ8

W N E S

1♦

Vul: N-S

♥ QT5

♥ 974

Pass 1NT All Pass

North HCP: 10

♦ KT92

♦ AJ83

South HCP: 13

♣ Q874

♣ K93

Contract: 1NT North

**Board: 172**

Dealer: South

**North:**

♠ K54

**South:**

♠ AQ97

W N E S

1♦

Vul: None

♥ Q52

♥ T73

Pass 1NT Pass 2♦

North HCP: 10

♦ 9765

♦ AKJT3

Pass 3♦ All Pass

South HCP: 14+1

♣ KQ3

♣ 2

Contract: 3♦ North

## South hands

## Spear

---

<b>Board: 168</b>	♠ A2	Partner bids first.
Dealer: North	♥ K93	The opponents are silent.
Vul: N-S	♦ T765	
HCP: 9	♣ QT42	

---

<b>Board: 169</b>	♠ KJ97	You bid first.
Dealer: South	♥ J98	The opponents are silent.
Vul: E-W	♦ KJ87	
HCP: 13	♣ A6	

---

<b>Board: 170</b>	♠ Q4	You bid first.
Dealer: South	♥ 8	The opponents are silent.
Vul: None	♦ AKJ832	
HCP: 13+2	♣ K752	

---

<b>Board: 171</b>	♠ AJ8	You bid first.
Dealer: South	♥ 974	The opponents are silent.
Vul: N-S	♦ AJ83	
HCP: 13	♣ K93	

---

<b>Board: 172</b>	♠ AQ97	You bid first.
Dealer: South	♥ T73	The opponents are silent.
Vul: None	♦ AKJT3	
HCP: 14+1	♣ 2	

## Both hands (Answers Page)

**Board: 168**

Dealer: North

**North:**

♠ KQ76

**South:**

♠ A2

W N E S

1♦ Pass 1NT

Vul: N-S

♥ 74

♥ K93

All Pass

North HCP: 13

♦ A942

♦ T765

South HCP: 9

♣ KJ7

♣ QT42

Contract: 1NT South

**Board: 169**

Dealer: South

**North:**

♠ Q54

**South:**

♠ KJ97

W N E S

1♦

Vul: E-W

♥ K42

♥ J98

Pass 1NT All Pass

North HCP: 8

♦ 6532

♦ KJ87

South HCP: 13

♣ KT3

♣ A6

Contract: 1NT North

**Board: 170**

Dealer: South

**North:**

♠ A83

**South:**

♠ Q4

W N E S

1♦

Vul: None

♥ QT9

♥ 8

Pass 1NT Pass 2♣

North HCP: 8

♦ T964

♦ AKJ832

Pass 2♦ Pass 3♦

South HCP: 13+2

♣ Q63

♣ K752

All Pass

Contract: 3♦ South

**Board: 171**

Dealer: South

**North:**

♠ K7

**South:**

♠ AJ8

W N E S

1♦

Vul: N-S

♥ QT5

♥ 974

Pass 1NT All Pass

North HCP: 10

♦ KT92

♦ AJ83

South HCP: 13

♣ Q874

♣ K93

Contract: 1NT North

**Board: 172**

Dealer: South

**North:**

♠ K54

**South:**

♠ AQ97

W N E S

1♦

Vul: None

♥ Q52

♥ T73

Pass 1NT Pass 2♦

North HCP: 10

♦ 9765

♦ AKJT3

Pass 3♦ All Pass

South HCP: 14+1

♣ KQ3

♣ 2

Contract: 3♦ North

## North hands

## Spear

<b>Board: 173</b>	♠ J82	RHO opens the bidding 1♦.
Dealer: West	♥ T	You bid next.
Vul: N-S	♦ KQT9	East (LHO) bids 1NT if possible.
HCP: 8+1	♣ QT632	

---

<b>Board: 174</b>	♠ T752	RHO opens the bidding 1♦.
Dealer: West	♥ J64	You bid next.
Vul: Both	♦ T872	East (LHO) bids 1NT if possible.
HCP: 3	♣ Q6	

---

<b>Board: 175</b>	♠ Q4	Partner bids first.
Dealer: South	♥ K7	The opponents are silent.
Vul: None	♦ JT52	
HCP: 10+1	♣ KJ952	

---

<b>Board: 176</b>	♠ K92	Partner bids first.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: E-W	♦ 87	
HCP: 10+1	♣ QT765	

---

<b>Board: 177</b>	♠ QJ	Partner bids first.
Dealer: South	♥ AJ8	East (LHO) bids 3♥ if possible.
Vul: N-S	♦ T84	
HCP: 10+1	♣ QT763	

## Both hands (Answers Page)

Board: 173	North:	South:	W	N	E	S
Dealer: West	♠ J82	♠ AKT93	1♦	Pass	1NT	2♦ <sup>1</sup>
Vul: N-S	♥ T	♥ AJ942	Pass	2♠	All Pass	
North HCP: 8+1	♦ KQT9	♦ J4				
South HCP: 13+2	♣ QT632	♣ 7				1. Michaels Cuebid
Contract: 2♠ North						

Board: 174	North:	South:	W	N	E	S
Dealer: West	♠ T752	♠ A4	1♦	Pass	1NT	2♥
Vul: Both	♥ J64	♥ AQT972		All Pass		
North HCP: 3	♦ T872	♦ QJ				
South HCP: 14+2	♣ Q6	♣ J83				
Contract: 2♥ South						

Board: 175	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ A86				1♦
Vul: None	♥ K7	♥ J842	Pass	1NT	All Pass	
North HCP: 10+1	♦ JT52	♦ KQ64				
South HCP: 14	♣ KJ952	♣ A4				
Contract: 1NT North						

Board: 176	North:	South:	W	N	E	S
Dealer: South	♠ K92	♠ 7				1♦
Vul: E-W	♥ AJ9	♥ 862	Pass	1NT	Pass	2♦
North HCP: 10+1	♦ 87	♦ AKQT65		All Pass		
South HCP: 13+2	♣ QT765	♣ A94				
Contract: 2♦ South						

Board: 177	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ KT52				1♦
Vul: N-S	♥ AJ8	♥ 3	Pass	1NT	3♥	X
North HCP: 10+1	♦ T84	♦ A763	Pass	3NT	All Pass	
South HCP: 14	♣ QT763	♣ AK84				
Contract: 3NT North						

**South hands****Spear**

---

<b>Board: 173</b>	♠ AKT93	LHO opens the bidding 1♦.
Dealer: West	♥ AJ942	Partner bids next.
Vul: N-S	♦ J4	East (RHO) bids 1NT if possible.
HCP: 13+2	♣ 7	

---

<b>Board: 174</b>	♠ A4	LHO opens the bidding 1♦.
Dealer: West	♥ AQT972	Partner bids next.
Vul: Both	♦ QJ	East (RHO) bids 1NT if possible.
HCP: 14+2	♣ J83	

---

<b>Board: 175</b>	♠ A86	You bid first.
Dealer: South	♥ J842	The opponents are silent.
Vul: None	♦ KQ64	
HCP: 14	♣ A4	

---

<b>Board: 176</b>	♠ 7	You bid first.
Dealer: South	♥ 862	The opponents are silent.
Vul: E-W	♦ AKQT65	
HCP: 13+2	♣ A94	

---

<b>Board: 177</b>	♠ KT52	You bid first.
Dealer: South	♥ 3	East (RHO) bids 3♥ if possible.
Vul: N-S	♦ A763	
HCP: 14	♣ AK84	

## Both hands (Answers Page)

Board: 173	North:	South:	W	N	E	S
Dealer: West	♠ J82	♠ AKT93	1♦	Pass	1NT	2♦ <sup>1</sup>
Vul: N-S	♥ T	♥ AJ942	Pass	2♠	All Pass	
North HCP: 8+1	♦ KQT9	♦ J4				
South HCP: 13+2	♣ QT632	♣ 7				1. Michaels Cuebid
Contract: 2♠ North						

Board: 174	North:	South:	W	N	E	S
Dealer: West	♠ T752	♠ A4	1♦	Pass	1NT	2♥
Vul: Both	♥ J64	♥ AQT972		All Pass		
North HCP: 3	♦ T872	♦ QJ				
South HCP: 14+2	♣ Q6	♣ J83				
Contract: 2♥ South						

Board: 175	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ A86				1♦
Vul: None	♥ K7	♥ J842	Pass	1NT	All Pass	
North HCP: 10+1	♦ JT52	♦ KQ64				
South HCP: 14	♣ KJ952	♣ A4				
Contract: 1NT North						

Board: 176	North:	South:	W	N	E	S
Dealer: South	♠ K92	♠ 7				1♦
Vul: E-W	♥ AJ9	♥ 862	Pass	1NT	Pass	2♦
North HCP: 10+1	♦ 87	♦ AKQT65		All Pass		
South HCP: 13+2	♣ QT765	♣ A94				
Contract: 2♦ South						

Board: 177	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ KT52				1♦
Vul: N-S	♥ AJ8	♥ 3	Pass	1NT	3♥	X
North HCP: 10+1	♦ T84	♦ A763	Pass	3NT	All Pass	
South HCP: 14	♣ QT763	♣ AK84				
Contract: 3NT North						

**Board: 178**      ♠ KJ5      You bid first.

Dealer: North      ♥ 752      The opponents are silent.

Vul: None      ♦ AJ42

HCP: 14      ♣ AJ3

---

**Board: 179**      ♠ KT75      LHO opens the bidding 1♦.

Dealer: East      ♥ AKJT73      Partner bids next.

Vul: N-S      ♦ 6      West (RHO) bids 1NT if possible.

HCP: 14+2      ♣ K7

---

**Board: 180**      ♠ T87      RHO opens the bidding 1♦.

Dealer: West      ♥ K752      You bid next.

Vul: E-W      ♦ A543      East (LHO) bids 1NT if possible.

HCP: 7      ♣ 72

---

**Board: 181**      ♠ A8      LHO opens the bidding 1♦.

Dealer: East      ♥ JT987      Partner bids next.

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

HCP: 16+1      ♣ AKT8      East (LHO) bids 2♦ if possible.

---

**Board: 182**      ♠ JT6      You bid first.

Dealer: North      ♥ Q54      The opponents are silent.

Vul: N-S      ♦ KT43

HCP: 12      ♣ AQ5

## Both hands (Answers Page)

**Board: 178**

Dealer: North

**North:**

♠ KJ5

**South:**

♠ A63

W N E S

1♦ Pass 1NT

Vul: None

♥ 752

♥ Q63

All Pass

North HCP: 14

♦ AJ42

♦ 865

South HCP: 8

♣ AJ3

♣ QT52

Contract: 1NT South

**Board: 179**

Dealer: East

**North:**

♠ KT75

**South:**

♠ 9643

W N E S

1♦ Pass

Vul: N-S

♥ AKJT73

♥ 98

1NT 2♥ All Pass

North HCP: 14+2

♦ 6

♦ AQ8

South HCP: 6

♣ K7

♣ 8432

Contract: 2♥ North

**Board: 180**

Dealer: West

**North:**

♠ T87

**South:**

♠ AKJ642

W N E S

1♦ Pass 1NT 2♠

Vul: E-W

♥ K752

♥ 843

All Pass

North HCP: 7

♦ A543

♦ T

South HCP: 11+2

♣ 72

♣ K83

Contract: 2♠ South

**Board: 181**

Dealer: East

**North:**

♠ A8

**South:**

♠ K7642

W N E S

1♦ Pass

Vul: N-S

♥ JT987

♥ 42

1NT Pass 2♦ Pass

North HCP: 16+1

♦ KJ

♦ Q84

Pass 2♥ All Pass

South HCP: 5+1

♣ AKT8

♣ 754

Contract: 2♥ North

**Board: 182**

Dealer: North

**North:**

♠ JT6

**South:**

♠ Q4

W N E S

1♦ Pass 1NT

Vul: N-S

♥ Q54

♥ K62

All Pass

North HCP: 12

♦ KT43

♦ J75

South HCP: 10+1

♣ AQ5

♣ KJT64

Contract: 1NT South

**South hands****Spear**

---

<b>Board: 178</b>	♠ A63	Partner bids first.
Dealer: North	♥ Q63	The opponents are silent.
Vul: None	♦ 865	
HCP: 8	♣ QT52	
<b>Board: 179</b>	♠ 9643	RHO opens the bidding 1♦.
Dealer: East	♥ 98	You bid next.
Vul: N-S	♦ AQ8	West (LHO) bids 1NT if possible.
HCP: 6	♣ 8432	
<b>Board: 180</b>	♠ AKJ642	LHO opens the bidding 1♦.
Dealer: West	♥ 843	Partner bids next.
Vul: E-W	♦ T	East (RHO) bids 1NT if possible.
HCP: 11+2	♣ K83	
<b>Board: 181</b>	♠ K7642	RHO opens the bidding 1♦.
Dealer: East	♥ 42	You bid next.
Vul: N-S	♦ Q84	West (LHO) bids 1NT if possible.
HCP: 5+1	♣ 754	East (RHO) bids 2♦ if possible.
<b>Board: 182</b>	♠ Q4	Partner bids first.
Dealer: North	♥ K62	The opponents are silent.
Vul: N-S	♦ J75	
HCP: 10+1	♣ KJT64	

---

## Both hands (Answers Page)

**Board: 178**

Dealer: North

**North:**

♠ KJ5

**South:**

♠ A63

W N E S

1♦ Pass 1NT

Vul: None

♥ 752

♥ Q63

All Pass

North HCP: 14

♦ AJ42

♦ 865

South HCP: 8

♣ AJ3

♣ QT52

Contract: 1NT South

**Board: 179**

Dealer: East

**North:**

♠ KT75

**South:**

♠ 9643

W N E S

1♦ Pass

Vul: N-S

♥ AKJT73

♥ 98

1NT 2♥ All Pass

North HCP: 14+2

♦ 6

♦ AQ8

South HCP: 6

♣ K7

♣ 8432

Contract: 2♥ North

**Board: 180**

Dealer: West

**North:**

♠ T87

**South:**

♠ AKJ642

W N E S

1♦ Pass 1NT 2♠

Vul: E-W

♥ K752

♥ 843

All Pass

North HCP: 7

♦ A543

♦ T

South HCP: 11+2

♣ 72

♣ K83

Contract: 2♠ South

**Board: 181**

Dealer: East

**North:**

♠ A8

**South:**

♠ K7642

W N E S

1♦ Pass

Vul: N-S

♥ JT987

♥ 42

1NT Pass 2♦ Pass

North HCP: 16+1

♦ KJ

♦ Q84

Pass 2♥ All Pass

South HCP: 5+1

♣ AKT8

♣ 754

Contract: 2♥ North

**Board: 182**

Dealer: North

**North:**

♠ JT6

**South:**

♠ Q4

W N E S

1♦ Pass 1NT

Vul: N-S

♥ Q54

♥ K62

All Pass

North HCP: 12

♦ KT43

♦ J75

South HCP: 10+1

♣ AQ5

♣ KJT64

Contract: 1NT South

## North hands

## Spear

<b>Board: 183</b>	♠ AKT8654	LHO opens the bidding 1♦.
Dealer: East	♥ 953	Partner bids next.
Vul: Both	♦ K5	West (RHO) bids 1NT if possible.
HCP: 10+3	♣ 8	

---

<b>Board: 184</b>	♠ K4	Partner bids first.
Dealer: South	♥ K64	East (LHO) bids 2NT if possible.
Vul: None	♦ 9543	West (RHO) bids 4♥ if possible.
HCP: 10	♣ KJ65	West (RHO) Doubles 5♦ if possible.

---

<b>Board: 185</b>	♠ KT9	Partner bids first.
Dealer: South	♥ K96	The opponents are silent.
Vul: Both	♦ J974	
HCP: 9	♣ QT6	

---

<b>Board: 186</b>	♠ QJ6	Partner bids first.
Dealer: South	♥ QJ4	East (LHO) bids 2♥ if possible.
Vul: None	♦ T532	
HCP: 9	♣ QJ3	

---

<b>Board: 187</b>	♠ QT	Partner bids first.
Dealer: South	♥ A54	The opponents are silent.
Vul: E-W	♦ T93	
HCP: 10+1	♣ A9653	

## Both hands (Answers Page)

**Board: 183**

	North:	South:	W	N	E	S
Dealer: East	♠ AKT8654	♠ 97			1♦	Pass
Vul: Both	♥ 953	♥ KJ86	1NT	3♠	All Pass	
North HCP: 10+3	♦ K5	♦ Q64				
South HCP: 8	♣ 8	♣ QT32				
Contract: 3♠ North						

**Board: 184**

	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ AT92			1♦	
Vul: None	♥ K64	♥ -	Pass	1NT	2NT <sup>1</sup>	3♦
North HCP: 10	♦ 9543	♦ AKJT76	4♥	5♦	Pass	Pass
South HCP: 14+2	♣ KJ65	♣ Q87	X	All Pass		
Contract: 5♦ X North						1. Unusual 2NT

**Board: 185**

	North:	South:	W	N	E	S
Dealer: South	♠ KT9	♠ 82			1♦	
Vul: Both	♥ K96	♥ Q732	Pass	1NT	All Pass	
North HCP: 9	♦ J974	♦ KT85				
South HCP: 12	♣ QT6	♣ AK5				
Contract: 1NT North						

**Board: 186**

	North:	South:	W	N	E	S
Dealer: South	♠ QJ6	♠ 97			1♦	
Vul: None	♥ QJ4	♥ T987	Pass	1NT	Pass	2♦
North HCP: 9	♦ T532	♦ AKQJ7	Pass	Pass	2♥	Pass
South HCP: 13+1	♣ QJ3	♣ KT	Pass	3♦	All Pass	
Contract: 3♦ North						

**Board: 187**

	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ 86			1♦	
Vul: E-W	♥ A54	♥ KQJ8	Pass	1NT	All Pass	
North HCP: 10+1	♦ T93	♦ KJ42				
South HCP: 13	♣ A9653	♣ K72				
Contract: 1NT North						

## South hands

## Spear

<b>Board: 183</b>	♠ 97	RHO opens the bidding 1♦.
Dealer: East	♥ KJ86	You bid next.
Vul: Both	♦ Q64	West (LHO) bids 1NT if possible.
HCP: 8	♣ QT32	

---

<b>Board: 184</b>	♠ AT92	You bid first.
Dealer: South	♥ -	East (RHO) bids 2NT if possible.
Vul: None	♦ AKJT76	West (LHO) bids 4♥ if possible.
HCP: 14+2	♣ Q87	West (LHO) Doubles 5♦ if possible.

---

<b>Board: 185</b>	♠ 82	You bid first.
Dealer: South	♥ Q732	The opponents are silent.
Vul: Both	♦ KT85	
HCP: 12	♣ AK5	

---

<b>Board: 186</b>	♠ 97	You bid first.
Dealer: South	♥ T987	East (RHO) bids 2♥ if possible.
Vul: None	♦ AKQJ7	
HCP: 13+1	♣ KT	

---

<b>Board: 187</b>	♠ 86	You bid first.
Dealer: South	♥ KQJ8	The opponents are silent.
Vul: E-W	♦ KJ42	
HCP: 13	♣ K72	

## Both hands (Answers Page)

Board: 183	North:	South:	W	N	E	S
Dealer: East	♠ AKT8654	♠ 97			1♦	Pass
Vul: Both	♥ 953	♥ KJ86	1NT	3♠	All Pass	
North HCP: 10+3	♦ K5	♦ Q64				
South HCP: 8	♣ 8	♣ QT32				
Contract: 3♠ North						

Board: 184	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ AT92			1♦	
Vul: None	♥ K64	♥ -	Pass	1NT	2NT <sup>1</sup>	3♦
North HCP: 10	♦ 9543	♦ AKJT76	4♥	5♦	Pass	Pass
South HCP: 14+2	♣ KJ65	♣ Q87	X	All Pass		
Contract: 5♦ X North						1. Unusual 2NT

Board: 185	North:	South:	W	N	E	S
Dealer: South	♠ KT9	♠ 82			1♦	
Vul: Both	♥ K96	♥ Q732	Pass	1NT	All Pass	
North HCP: 9	♦ J974	♦ KT85				
South HCP: 12	♣ QT6	♣ AK5				
Contract: 1NT North						

Board: 186	North:	South:	W	N	E	S
Dealer: South	♠ QJ6	♠ 97			1♦	
Vul: None	♥ QJ4	♥ T987	Pass	1NT	Pass	2♦
North HCP: 9	♦ T532	♦ AKQJ7	Pass	Pass	2♥	Pass
South HCP: 13+1	♣ QJ3	♣ KT	Pass	3♦	All Pass	
Contract: 3♦ North						

Board: 187	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ 86			1♦	
Vul: E-W	♥ A54	♥ KQJ8	Pass	1NT	All Pass	
North HCP: 10+1	♦ T93	♦ KJ42				
South HCP: 13	♣ A9653	♣ K72				
Contract: 1NT North						

<b>Board: 188</b>	♠ JT43	RHO opens the bidding 1♦.
Dealer: West	♥ 74	You bid next.
Vul: Both	♦ T65	East (LHO) bids 1NT if possible.
HCP: 6	♣ AJ54	

---

<b>Board: 189</b>	♠ K6	You bid first.
Dealer: North	♥ KT	West (RHO) bids 2♥ if possible.
Vul: E-W	♦ AKJT96	
HCP: 14+2	♣ 762	

---

<b>Board: 190</b>	♠ KJ874	LHO opens the bidding 1♦.
Dealer: East	♥ QJ952	Partner bids next.
Vul: E-W	♦ T	West (RHO) bids 1NT if possible.
HCP: 11+2	♣ A8	

---

<b>Board: 191</b>	♠ K86	Partner bids first.
Dealer: South	♥ Q98	The opponents are silent.
Vul: None	♦ 954	
HCP: 10	♣ AJT4	

---

<b>Board: 192</b>	♠ Q63	Partner bids first.
Dealer: South	♥ K2	The opponents are silent.
Vul: E-W	♦ T942	
HCP: 9	♣ AT87	

## Both hands (Answers Page)

**Board: 188**

Dealer: West  
Vul: Both  
North HCP: 6  
South HCP: 14+2

**North:**

♠ JT43  
♥ 74  
♦ T65  
♣ AJ54

**South:**

♠ A865  
♥ AKT965  
♦ K3  
♣ T

W N E S

1♦ Pass 1NT 2♥

All Pass

Contract: 2♥ South

**Board: 189**

Dealer: North  
Vul: E-W  
North HCP: 14+2  
South HCP: 10

**North:**

♠ K6  
♥ KT  
♦ AKJT96  
♣ 762

**South:**

♠ QT5  
♥ A96  
♦ 754  
♣ KJ54

W N E S

1♦ Pass 1NT  
Pass 2♦ Pass Pass  
2♥ 3♦ Pass 3♥<sup>1</sup>  
Pass 5♦ All Pass

Contract: 5♦ North

1. limit raise or better in !D

**Board: 190**

Dealer: East  
Vul: E-W  
North HCP: 11+2  
South HCP: 6+1

**North:**

♠ KJ874  
♥ QJ952  
♦ T  
♣ A8

**South:**

♠ T92  
♥ 84  
♦ QJ872  
♣ K63

W N E S

1♦ Pass  
1NT 2♦<sup>1</sup> Pass 3♠  
All Pass  
1. Michaels Cuebid

Contract: 3♠ South

**Board: 191**

Dealer: South  
Vul: None  
North HCP: 10  
South HCP: 13

**North:**

♠ K86  
♥ Q98  
♦ 954  
♣ AJT4

**South:**

♠ J3  
♥ K75  
♦ AKT3  
♣ Q973

W N E S

1♦  
Pass 1NT All Pass

Contract: 1NT North

**Board: 192**

Dealer: South  
Vul: E-W  
North HCP: 9  
South HCP: 14+2

**North:**

♠ Q63  
♥ K2  
♦ T942  
♣ AT87

**South:**

♠ A5  
♥ 64  
♦ KQ8763  
♣ KQ3

W N E S

1♦  
Pass 1NT Pass 2♦  
Pass 3♦ All Pass

Contract: 3♦ North

**South hands****Spear**

<b>Board: 188</b>	♠ A865	LHO opens the bidding 1♦.
Dealer: West	♥ AKT965	Partner bids next.
Vul: Both	♦ K3	East (RHO) bids 1NT if possible.
HCP: 14+2	♣ T	

---

<b>Board: 189</b>	♠ QT5	Partner bids first.
Dealer: North	♥ A96	West (LHO) bids 2♥ if possible.
Vul: E-W	♦ 754	
HCP: 10	♣ KJ54	

---

<b>Board: 190</b>	♠ T92	RHO opens the bidding 1♦.
Dealer: East	♥ 84	You bid next.
Vul: E-W	♦ QJ872	West (LHO) bids 1NT if possible.
HCP: 6+1	♣ K63	

---

<b>Board: 191</b>	♠ J3	You bid first.
Dealer: South	♥ K75	The opponents are silent.
Vul: None	♦ AKT3	
HCP: 13	♣ Q973	

---

<b>Board: 192</b>	♠ A5	You bid first.
Dealer: South	♥ 64	The opponents are silent.
Vul: E-W	♦ KQ8763	
HCP: 14+2	♣ KQ3	

## Both hands (Answers Page)

**Board: 188**

Dealer: West  
Vul: Both  
North HCP: 6  
South HCP: 14+2

**North:**

♠ JT43  
♥ 74  
♦ T65  
♣ AJ54

**South:**

♠ A865  
♥ AKT965  
♦ K3  
♣ T

W N E S

1♦ Pass 1NT 2♥

All Pass

Contract: 2♥ South

**Board: 189**

Dealer: North  
Vul: E-W  
North HCP: 14+2  
South HCP: 10

**North:**

♠ K6  
♥ KT  
♦ AKJT96  
♣ 762

**South:**

♠ QT5  
♥ A96  
♦ 754  
♣ KJ54

W N E S

1♦ Pass 1NT  
Pass 2♦ Pass Pass  
2♥ 3♦ Pass 3♥<sup>1</sup>  
Pass 5♦ All Pass

Contract: 5♦ North

1. limit raise or better in !D

**Board: 190**

Dealer: East  
Vul: E-W  
North HCP: 11+2  
South HCP: 6+1

**North:**

♠ KJ874  
♥ QJ952  
♦ T  
♣ A8

**South:**

♠ T92  
♥ 84  
♦ QJ872  
♣ K63

W N E S

1♦ Pass  
1NT 2♦<sup>1</sup> Pass 3♠  
All Pass  
1. Michaels Cuebid

Contract: 3♠ South

**Board: 191**

Dealer: South  
Vul: None  
North HCP: 10  
South HCP: 13

**North:**

♠ K86  
♥ Q98  
♦ 954  
♣ AJT4

**South:**

♠ J3  
♥ K75  
♦ AKT3  
♣ Q973

W N E S

1♦  
Pass 1NT All Pass  
All Pass  
1. Michaels Cuebid

Contract: 1NT North

**Board: 192**

Dealer: South  
Vul: E-W  
North HCP: 9  
South HCP: 14+2

**North:**

♠ Q63  
♥ K2  
♦ T942  
♣ AT87

**South:**

♠ A5  
♥ 64  
♦ KQ8763  
♣ KQ3

W N E S

1♦  
Pass 1NT Pass 2♦  
Pass 3♦ All Pass  
All Pass  
1. Michaels Cuebid

Contract: 3♦ North

<b>Board: 193</b>	♠ K75	Partner bids first.
Dealer: South	♥ Q2	The opponents are silent.
Vul: N-S	♦ J74	
HCP: 8+1	♣ QT652	

---

<b>Board: 194</b>	♠ Q52	Partner bids first.
Dealer: South	♥ Q84	The opponents are silent.
Vul: Both	♦ 62	
HCP: 10+1	♣ AQ874	

---

<b>Board: 195</b>	♠ AQT983	LHO opens the bidding 1♦.
Dealer: East	♥ J4	Partner bids next.
Vul: N-S	♦ 2	West (RHO) bids 1NT if possible.
HCP: 12+2	♣ KQ96	

---

<b>Board: 196</b>	♠ 76	RHO opens the bidding 1♦.
Dealer: West	♥ K3	You bid next.
Vul: None	♦ 98643	East (LHO) bids 1NT if possible.
HCP: 4+1	♣ JT75	West (RHO) Doubles 3♥ if possible.

---

<b>Board: 197</b>	♠ A42	Partner bids first.
Dealer: South	♥ Q72	The opponents are silent.
Vul: N-S	♦ Q64	
HCP: 8	♣ 9542	

## Both hands (Answers Page)

Board: 193	North:	South:	W	N	E	S
Dealer: South	♠ K75	♠ QT2			1 ♦	
Vul: N-S	♥ Q2	♥ AKJ4	Pass	1NT	All Pass	
North HCP: 8+1	♦ J74	♦ QT32				
South HCP: 12	♣ QT652	♣ 43				
Contract: 1NT North						

Board: 194	North:	South:	W	N	E	S
Dealer: South	♠ Q52	♠ AT4			1 ♦	
Vul: Both	♥ Q84	♥ T7	Pass	1NT	Pass	2 ♦
North HCP: 10+1	♦ 62	♦ AQJ943	All Pass			
South HCP: 12+2	♣ AQ874	♣ JT				
Contract: 2 ♦ South						

Board: 195	North:	South:	W	N	E	S
Dealer: East	♠ AQT983	♠ J65		1 ♦	Pass	
Vul: N-S	♥ J4	♥ AT63	1NT	2 ♠	All Pass	
North HCP: 12+2	♦ 2	♦ JT9				
South HCP: 6	♣ KQ96	♣ 754				
Contract: 2 ♠ North						

Board: 196	North:	South:	W	N	E	S
Dealer: West	♠ 76	♠ AJ52	1 ♦	Pass	1NT	3 ♥
Vul: None	♥ K3	♥ AJ98542	X	4 ♥	All Pass	
North HCP: 4+1	♦ 98643	♦ -				
South HCP: 12+3	♣ JT75	♣ Q4				
Contract: 4 ♥ North						

Board: 197	North:	South:	W	N	E	S
Dealer: South	♠ A42	♠ Q865			1 ♣	
Vul: N-S	♥ Q72	♥ A9	Pass	1NT	All Pass	
North HCP: 8	♦ Q64	♦ J92				
South HCP: 14	♣ 9542	♣ AKT3				
Contract: 1NT North						

## South hands

## Spear

**Board: 193**      ♠ QT2      You bid first.

Dealer: South      ♥ AKJ4      The opponents are silent.

Vul: N-S      ♦ QT32

HCP: 12      ♣ 43

---

**Board: 194**      ♠ AT4      You bid first.

Dealer: South      ♥ T7      The opponents are silent.

Vul: Both      ♦ AQJ943

HCP: 12+2      ♣ JT

---

**Board: 195**      ♠ J65      RHO opens the bidding 1♦.

Dealer: East      ♥ AT63      You bid next.

Vul: N-S      ♦ JT9      West (LHO) bids 1NT if possible.

HCP: 6      ♣ 754

---

**Board: 196**      ♠ AJ52      LHO opens the bidding 1♦.

Dealer: West      ♥ AJ98542      Partner bids next.

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

HCP: 12+3      ♣ Q4      West (LHO) Doubles 3♥ if possible.

---

**Board: 197**      ♠ Q865      You bid first.

Dealer: South      ♥ A9      The opponents are silent.

Vul: N-S      ♦ J92

HCP: 14      ♣ AKT3

## Both hands (Answers Page)

Board: 193	North:	South:	W	N	E	S
Dealer: South	♠ K75	♠ QT2			1 ♦	
Vul: N-S	♥ Q2	♥ AKJ4	Pass	1NT	All Pass	
North HCP: 8+1	♦ J74	♦ QT32				
South HCP: 12	♣ QT652	♣ 43				
Contract: 1NT North						

Board: 194	North:	South:	W	N	E	S
Dealer: South	♠ Q52	♠ AT4			1 ♦	
Vul: Both	♥ Q84	♥ T7	Pass	1NT	Pass	2 ♦
North HCP: 10+1	♦ 62	♦ AQJ943	All Pass			
South HCP: 12+2	♣ AQ874	♣ JT				
Contract: 2 ♦ South						

Board: 195	North:	South:	W	N	E	S
Dealer: East	♠ AQT983	♠ J65		1 ♦	Pass	
Vul: N-S	♥ J4	♥ AT63	1NT	2 ♠	All Pass	
North HCP: 12+2	♦ 2	♦ JT9				
South HCP: 6	♣ KQ96	♣ 754				
Contract: 2 ♠ North						

Board: 196	North:	South:	W	N	E	S
Dealer: West	♠ 76	♠ AJ52	1 ♦	Pass	1NT	3 ♥
Vul: None	♥ K3	♥ AJ98542	X	4 ♥	All Pass	
North HCP: 4+1	♦ 98643	♦ -				
South HCP: 12+3	♣ JT75	♣ Q4				
Contract: 4 ♥ North						

Board: 197	North:	South:	W	N	E	S
Dealer: South	♠ A42	♠ Q865			1 ♣	
Vul: N-S	♥ Q72	♥ A9	Pass	1NT	All Pass	
North HCP: 8	♦ Q64	♦ J92				
South HCP: 14	♣ 9542	♣ AKT3				
Contract: 1NT North						

<b>Board: 198</b>	♠ T9	RHO opens the bidding 1♦.
Dealer: West	♥ J643	You bid next.
Vul: Both	♦ A985	East (LHO) bids 1NT if possible.
HCP: 5	♣ 732	

---

<b>Board: 199</b>	♠ T6	You bid first.
Dealer: North	♥ JT2	West (RHO) bids 2♠ if possible.
Vul: None	♦ AJ6	
HCP: 13+1	♣ AK632	

---

<b>Board: 200</b>	♠ KT7	Partner bids first.
Dealer: South	♥ K82	The opponents are silent.
Vul: Both	♦ T75	
HCP: 8	♣ Q752	

---

<b>Board: 201</b>	♠ T7	You bid first.
Dealer: North	♥ K63	West (RHO) Doubles 1NT if possible.
Vul: None	♦ AKQ72	West (RHO) bids 2♠ if possible.
HCP: 12+1	♣ 976	

---

<b>Board: 202</b>	♠ K96	Partner bids first.
Dealer: South	♥ K62	The opponents are silent.
Vul: N-S	♦ 64	
HCP: 8+1	♣ Q8632	

## Both hands (Answers Page)

**Board: 198**

Dealer: West  
Vul: Both  
North HCP: 5  
South HCP: 13+2  
Contract: 2♠ South

**North:**

♠ T9  
♥ J643  
♦ A985  
♣ 732

**South:**

♠ AKJ432  
♥ AT5  
♦ T  
♣ J54

W N E S

1♦ Pass 1NT 2♠  
All Pass

**Board: 199**

Dealer: North  
Vul: None  
North HCP: 13+1  
South HCP: 10  
Contract: 3♣ North

**North:**

♠ T6  
♥ JT2  
♦ AJ6  
♣ AK632

**South:**

♠ KQ8  
♥ Q84  
♦ Q92  
♣ JT74

W N E S

1♣ Pass 1NT  
Pass 2♣ Pass Pass  
2♠ 3♣ All Pass

**Board: 200**

Dealer: South  
Vul: Both  
North HCP: 8  
South HCP: 13+1  
Contract: 2♣ South

**North:**

♠ KT7  
♥ K82  
♦ T75  
♣ Q752

**South:**

♠ A3  
♥ 74  
♦ AJ986  
♣ KJ96

W N E S

1♦  
Pass 1NT Pass 2♣  
All Pass

**Board: 201**

Dealer: North  
Vul: None  
North HCP: 12+1  
South HCP: 9  
Contract: 3♦ South

**North:**

♠ T7  
♥ K63  
♦ AKQ72  
♣ 976

**South:**

♠ K65  
♥ Q42  
♦ T963  
♣ A42

W N E S

1♦ Pass 1NT  
X 2♦ Pass Pass 3♦  
2♠ Pass Pass All Pass

**Board: 202**

Dealer: South  
Vul: N-S  
North HCP: 8+1  
South HCP: 13+1  
Contract: 2♦ South

**North:**

♠ K96  
♥ K62  
♦ 64  
♣ Q8632

**South:**

♠ A8  
♥ A953  
♦ KJ982  
♣ J9

W N E S

1♦  
Pass 1NT Pass 2♦  
All Pass

**South hands****Spear**

<b>Board: 198</b>	♠ AKJ432	LHO opens the bidding 1♦.
Dealer: West	♥ AT5	Partner bids next.
Vul: Both	♦ T	East (RHO) bids 1NT if possible.
HCP: 13+2	♣ J54	

---

<b>Board: 199</b>	♠ KQ8	Partner bids first.
Dealer: North	♥ Q84	West (LHO) bids 2♠ if possible.
Vul: None	♦ Q92	
HCP: 10	♣ JT74	

---

<b>Board: 200</b>	♠ A3	You bid first.
Dealer: South	♥ 74	The opponents are silent.
Vul: Both	♦ AJ986	
HCP: 13+1	♣ KJ96	

---

<b>Board: 201</b>	♠ K65	Partner bids first.
Dealer: North	♥ Q42	West (LHO) Doubles 1NT if possible.
Vul: None	♦ T963	West (LHO) bids 2♠ if possible.
HCP: 9	♣ A42	

---

<b>Board: 202</b>	♠ A8	You bid first.
Dealer: South	♥ A953	The opponents are silent.
Vul: N-S	♦ KJ982	
HCP: 13+1	♣ J9	

## Both hands (Answers Page)

**Board: 198**

Dealer: West  
Vul: Both  
North HCP: 5  
South HCP: 13+2  
Contract: 2♠ South

**North:**

♠ T9  
♥ J643  
♦ A985  
♣ 732

**South:**

♠ AKJ432  
♥ AT5  
♦ T  
♣ J54

W N E S

1♦ Pass 1NT 2♠  
All Pass

**Board: 199**

Dealer: North  
Vul: None  
North HCP: 13+1  
South HCP: 10  
Contract: 3♣ North

**North:**

♠ T6  
♥ JT2  
♦ AJ6  
♣ AK632

**South:**

♠ KQ8  
♥ Q84  
♦ Q92  
♣ JT74

W N E S

1♣ Pass 1NT  
Pass 2♣ Pass Pass  
2♠ 3♣ All Pass

**Board: 200**

Dealer: South  
Vul: Both  
North HCP: 8  
South HCP: 13+1  
Contract: 2♣ South

**North:**

♠ KT7  
♥ K82  
♦ T75  
♣ Q752

**South:**

♠ A3  
♥ 74  
♦ AJ986  
♣ KJ96

W N E S

1♦  
Pass 1NT Pass 2♣  
All Pass

**Board: 201**

Dealer: North  
Vul: None  
North HCP: 12+1  
South HCP: 9  
Contract: 3♦ South

**North:**

♠ T7  
♥ K63  
♦ AKQ72  
♣ 976

**South:**

♠ K65  
♥ Q42  
♦ T963  
♣ A42

W N E S

1♦ Pass 1NT  
X 2♦ Pass Pass 3♦  
2♠ Pass Pass All Pass

**Board: 202**

Dealer: South  
Vul: N-S  
North HCP: 8+1  
South HCP: 13+1  
Contract: 2♦ South

**North:**

♠ K96  
♥ K62  
♦ 64  
♣ Q8632

**South:**

♠ A8  
♥ A953  
♦ KJ982  
♣ J9

W N E S

1♦  
Pass 1NT Pass 2♦  
All Pass

## North hands

## Spear

---

<b>Board: 203</b>	♠ K94	Partner bids first.
Dealer: South	♥ A94	The opponents are silent.
Vul: None	♦ 872	
HCP: 9	♣ Q863	

---

<b>Board: 204</b>	♠ QT4	Partner bids first.
Dealer: South	♥ KT8	The opponents are silent.
Vul: E-W	♦ T643	
HCP: 9	♣ AT3	

---

<b>Board: 205</b>	♠ J954	You bid first.
Dealer: North	♥ QJT	The opponents are silent.
Vul: N-S	♦ AKT85	
HCP: 13+1	♣ Q	

---

<b>Board: 206</b>	♠ Q82	Partner bids first.
Dealer: South	♥ K42	East (LHO) bids 2♥ if possible.
Vul: Both	♦ J72	
HCP: 9	♣ K874	

---

<b>Board: 207</b>	♠ Q9	Partner bids first.
Dealer: South	♥ K54	The opponents are silent.
Vul: E-W	♦ J985	
HCP: 9	♣ QJ73	

## Both hands (Answers Page)

Board: 203	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ AT73				1♦
Vul: None	♥ A94	♥ 532	Pass	1NT	All Pass	
North HCP: 9	♦ 872	♦ AKQ3				
South HCP: 13	♣ Q863	♣ 92				
Contract: 1NT North						

Board: 204	North:	South:	W	N	E	S
Dealer: South	♠ QT4	♠ A52				1♦
Vul: E-W	♥ KT8	♥ 92	Pass	1NT	Pass	2♣
North HCP: 9	♦ T643	♦ AJ75	Pass	2♦	All Pass	
South HCP: 14	♣ AT3	♣ KQ96				
Contract: 2♦ North						

Board: 205	North:	South:	W	N	E	S
Dealer: North	♠ J954	♠ Q73		1♦	Pass	1NT
Vul: N-S	♥ QJT	♥ A5	Pass	2♦	Pass	3♦
North HCP: 13+1	♦ AKT85	♦ J743	All Pass			
South HCP: 10	♣ Q	♣ K743				
Contract: 3♦ South						

Board: 206	North:	South:	W	N	E	S
Dealer: South	♠ Q82	♠ 96				1♦
Vul: Both	♥ K42	♥ Q7	Pass	1NT	Pass	2♦
North HCP: 9	♦ J72	♦ AKQ864	Pass	Pass	2♥	Pass
South HCP: 12+2	♣ K874	♣ J63	Pass	3♦	All Pass	
Contract: 3♦ North						

Board: 207	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ J42				1♦
Vul: E-W	♥ K54	♥ Q987	Pass	1NT	All Pass	
North HCP: 9	♦ J985	♦ KQ63				
South HCP: 12	♣ QJ73	♣ A6				
Contract: 1NT North						

## South hands

## Spear

**Board: 203**      ♠ AT73      You bid first.

Dealer: South      ♥ 532      The opponents are silent.

Vul: None      ♦ AKQ3

HCP: 13      ♣ 92

---

**Board: 204**      ♠ A52      You bid first.

Dealer: South      ♥ 92      The opponents are silent.

Vul: E-W      ♦ AJ75

HCP: 14      ♣ KQ96

---

**Board: 205**      ♠ Q73      Partner bids first.

Dealer: North      ♥ A5      The opponents are silent.

Vul: N-S      ♦ J743

HCP: 10      ♣ K743

---

**Board: 206**      ♠ 96      You bid first.

Dealer: South      ♥ Q7      East (RHO) bids 2♥ if possible.

Vul: Both      ♦ AKQ864

HCP: 12+2      ♣ J63

---

**Board: 207**      ♠ J42      You bid first.

Dealer: South      ♥ Q987      The opponents are silent.

Vul: E-W      ♦ KQ63

HCP: 12      ♣ A6

## Both hands (Answers Page)

Board: 203	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ AT73				1♦
Vul: None	♥ A94	♥ 532	Pass	1NT	All Pass	
North HCP: 9	♦ 872	♦ AKQ3				
South HCP: 13	♣ Q863	♣ 92				
Contract: 1NT North						

Board: 204	North:	South:	W	N	E	S
Dealer: South	♠ QT4	♠ A52				1♦
Vul: E-W	♥ KT8	♥ 92	Pass	1NT	Pass	2♣
North HCP: 9	♦ T643	♦ AJ75	Pass	2♦	All Pass	
South HCP: 14	♣ AT3	♣ KQ96				
Contract: 2♦ North						

Board: 205	North:	South:	W	N	E	S
Dealer: North	♠ J954	♠ Q73		1♦	Pass	1NT
Vul: N-S	♥ QJT	♥ A5	Pass	2♦	Pass	3♦
North HCP: 13+1	♦ AKT85	♦ J743	All Pass			
South HCP: 10	♣ Q	♣ K743				
Contract: 3♦ South						

Board: 206	North:	South:	W	N	E	S
Dealer: South	♠ Q82	♠ 96				1♦
Vul: Both	♥ K42	♥ Q7	Pass	1NT	Pass	2♦
North HCP: 9	♦ J72	♦ AKQ864	Pass	Pass	2♥	Pass
South HCP: 12+2	♣ K874	♣ J63	Pass	3♦	All Pass	
Contract: 3♦ North						

Board: 207	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ J42				1♦
Vul: E-W	♥ K54	♥ Q987	Pass	1NT	All Pass	
North HCP: 9	♦ J985	♦ KQ63				
South HCP: 12	♣ QJ73	♣ A6				
Contract: 1NT North						

## North hands

## Spear

<b>Board: 208</b>	♠ AJ64	LHO opens the bidding 1♦.
Dealer: East	♥ QJT8	Partner bids next.
Vul: E-W	♦ J	West (RHO) bids 1NT if possible.
HCP: 13	♣ A752	East (LHO) bids 2♦ if possible.

<b>Board: 209</b>	♠ AQ9873	LHO opens the bidding 1♦.
Dealer: East	♥ 8	Partner bids next.
Vul: Both	♦ 942	West (RHO) bids 1NT if possible.
HCP: 9+2	♣ KT6	

<b>Board: 210</b>	♠ KJ6	You bid first.
Dealer: North	♥ Q42	The opponents are silent.
Vul: None	♦ A92	
HCP: 13	♣ K987	

<b>Board: 211</b>	♠ Q73	Partner bids first.
Dealer: South	♥ K93	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ 742	
HCP: 8	♣ K943	

<b>Board: 212</b>	♠ 54	RHO opens the bidding 1♦.
Dealer: West	♥ T4	You bid next.
Vul: None	♦ KQT53	East (LHO) bids 1NT if possible.
HCP: 5+1	♣ 8743	

## Both hands (Answers Page)

Board: 208	North:	South:	W	N	E	S
Dealer: East	♠ AJ64	♠ 982			1♦	Pass
Vul: E-W	♥ QJT8	♥ A942	1NT	Pass	2♦	Pass
North HCP: 13	♦ J	♦ Q954	Pass	X	Pass	2♥
South HCP: 6	♣ A752	♣ T4	All Pass			
Contract: 2♥ South						

Board: 209	North:	South:	W	N	E	S
Dealer: East	♠ AQ9873	♠ J5			1♦	Pass
Vul: Both	♥ 8	♥ JT942	1NT	2♠	All Pass	
North HCP: 9+2	♦ 942	♦ QJT5				
South HCP: 7+1	♣ KT6	♣ Q7				
Contract: 2♠ North						

Board: 210	North:	South:	W	N	E	S
Dealer: North	♠ KJ6	♠ A94		1♣	Pass	1NT
Vul: None	♥ Q42	♥ K95	All Pass			
North HCP: 13	♦ A92	♦ Q65				
South HCP: 10	♣ K987	♣ J652				
Contract: 1NT South						

Board: 211	North:	South:	W	N	E	S
Dealer: South	♠ Q73	♠ T8			1♦	
Vul: N-S	♥ K93	♥ Q86	Pass	1NT	X	All Pass
North HCP: 8	♦ 742	♦ AKQ8				
South HCP: 12	♣ K943	♣ JT65				
Contract: 1NTX North						

Board: 212	North:	South:	W	N	E	S
Dealer: West	♠ 54	♠ AJ8762	1♦	Pass	1NT	2♦ <sup>1</sup>
Vul: None	♥ T4	♥ QJ975	Pass	2♥	Pass	2♠
North HCP: 5+1	♦ KQT53	♦ A	All Pass			
South HCP: 12+3	♣ 8743	♣ 5	1. Michaels Cuebid			
Contract: 2♠ South						

**South hands****Spear**

---

<b>Board: 208</b>	♠ 982	RHO opens the bidding 1♦.
Dealer: East	♥ A942	You bid next.
Vul: E-W	♦ Q954	West (LHO) bids 1NT if possible.
HCP: 6	♣ T4	East (RHO) bids 2♦ if possible.

---

<b>Board: 209</b>	♠ J5	RHO opens the bidding 1♦.
Dealer: East	♥ JT942	You bid next.
Vul: Both	♦ QJT5	West (LHO) bids 1NT if possible.
HCP: 7+1	♣ Q7	

---

<b>Board: 210</b>	♠ A94	Partner bids first.
Dealer: North	♥ K95	The opponents are silent.
Vul: None	♦ Q65	
HCP: 10	♣ J652	

---

<b>Board: 211</b>	♠ T8	You bid first.
Dealer: South	♥ Q86	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ AKQ8	
HCP: 12	♣ JT65	

---

<b>Board: 212</b>	♠ AJ8762	LHO opens the bidding 1♦.
Dealer: West	♥ QJ975	Partner bids next.
Vul: None	♦ A	East (RHO) bids 1NT if possible.
HCP: 12+3	♣ 5	

## Both hands (Answers Page)

Board: 208	North:	South:	W	N	E	S
Dealer: East	♠ AJ64	♠ 982			1♦	Pass
Vul: E-W	♥ QJT8	♥ A942	1NT	Pass	2♦	Pass
North HCP: 13	♦ J	♦ Q954	Pass	X	Pass	2♥
South HCP: 6	♣ A752	♣ T4	All Pass			
Contract: 2♥ South						

Board: 209	North:	South:	W	N	E	S
Dealer: East	♠ AQ9873	♠ J5			1♦	Pass
Vul: Both	♥ 8	♥ JT942	1NT	2♠	All Pass	
North HCP: 9+2	♦ 942	♦ QJT5				
South HCP: 7+1	♣ KT6	♣ Q7				
Contract: 2♠ North						

Board: 210	North:	South:	W	N	E	S
Dealer: North	♠ KJ6	♠ A94		1♣	Pass	1NT
Vul: None	♥ Q42	♥ K95	All Pass			
North HCP: 13	♦ A92	♦ Q65				
South HCP: 10	♣ K987	♣ J652				
Contract: 1NT South						

Board: 211	North:	South:	W	N	E	S
Dealer: South	♠ Q73	♠ T8			1♦	
Vul: N-S	♥ K93	♥ Q86	Pass	1NT	X	All Pass
North HCP: 8	♦ 742	♦ AKQ8				
South HCP: 12	♣ K943	♣ JT65				
Contract: 1NTX North						

Board: 212	North:	South:	W	N	E	S
Dealer: West	♠ 54	♠ AJ8762	1♦	Pass	1NT	2♦ <sup>1</sup>
Vul: None	♥ T4	♥ QJ975	Pass	2♥	Pass	2♠
North HCP: 5+1	♦ KQT53	♦ A	All Pass			
South HCP: 12+3	♣ 8743	♣ 5	1. Michaels Cuebid			
Contract: 2♠ South						

## North hands

## Spear

**Board: 213**      ♠ K      LHO opens the bidding 1♦.

Dealer: East      ♥ AKT9542      Partner bids next.

Vul: N-S      ♦ 4      West (RHO) bids 1NT if possible.

HCP: 11+3      ♣ JT63      West (RHO) Doubles 3♥ if possible.

---

**Board: 214**      ♠ Q93      Partner bids first.

Dealer: South      ♥ K42      The opponents are silent.

Vul: Both      ♦ 62

HCP: 9+1      ♣ KJT63

---

**Board: 215**      ♠ KJ5      Partner bids first.

Dealer: South      ♥ K42      The opponents are silent.

Vul: None      ♦ 9863

HCP: 10      ♣ QJ8

---

**Board: 216**      ♠ KT52      You bid first.

Dealer: North      ♥ 9854      The opponents are silent.

Vul: N-S      ♦ AKJT

HCP: 12      ♣ J

---

**Board: 217**      ♠ A83      Partner bids first.

Dealer: South      ♥ A53      The opponents are silent.

Vul: None      ♦ T985

HCP: 10      ♣ QT7

## Both hands (Answers Page)

Board: 213	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ JT432			1♦	Pass
Vul: N-S	♥ AKT9542	♥ J86	1NT	3♥	Pass	Pass
North HCP: 11+3	♦ 4	♦ Q2	X	All Pass		
South HCP: 7+1	♣ JT63	♣ K72				
Contract: 3♥X North						

Board: 214	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ A82			1♦	
Vul: Both	♥ K42	♥ 97	Pass	1NT	Pass	2♦
North HCP: 9+1	♦ 62	♦ AQJ87	All Pass			
South HCP: 13+1	♣ KJT63	♣ Q74				
Contract: 2♦ South						

Board: 215	North:	South:	W	N	E	S
Dealer: South	♠ KJ5	♠ 86			1♦	
Vul: None	♥ K42	♥ QT86	Pass	1NT	All Pass	
North HCP: 10	♦ 9863	♦ AK42				
South HCP: 12	♣ QJ8	♣ K93				
Contract: 1NT North						

Board: 216	North:	South:	W	N	E	S
Dealer: North	♠ KT52	♠ Q74		1♦	Pass	1NT
Vul: N-S	♥ 9854	♥ AJ	All Pass			
North HCP: 12	♦ AKJT	♦ 9632				
South HCP: 9	♣ J	♣ QT85				
Contract: 1NT South						

Board: 217	North:	South:	W	N	E	S
Dealer: South	♠ A83	♠ 75			1♦	
Vul: None	♥ A53	♥ K97	Pass	1NT	All Pass	
North HCP: 10	♦ T985	♦ KQ63				
South HCP: 12	♣ QT7	♣ A953				
Contract: 1NT North						

## South hands

## Spear

**Board: 213**      ♠ JT432      RHO opens the bidding 1♦.

Dealer: East      ♥ J86      You bid next.

Vul: N-S      ♦ Q2      West (LHO) bids 1NT if possible.

HCP: 7+1      ♣ K72      West (LHO) Doubles 3♥ if possible.

---

**Board: 214**      ♠ A82      You bid first.

Dealer: South      ♥ 97      The opponents are silent.

Vul: Both      ♦ AQJ87

HCP: 13+1      ♣ Q74

---

**Board: 215**      ♠ 86      You bid first.

Dealer: South      ♥ QT86      The opponents are silent.

Vul: None      ♦ AK42

HCP: 12      ♣ K93

---

**Board: 216**      ♠ Q74      Partner bids first.

Dealer: North      ♥ AJ      The opponents are silent.

Vul: N-S      ♦ 9632

HCP: 9      ♣ QT85

---

**Board: 217**      ♠ 75      You bid first.

Dealer: South      ♥ K97      The opponents are silent.

Vul: None      ♦ KQ63

HCP: 12      ♣ A953

## Both hands (Answers Page)

Board: 213	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ JT432			1♦	Pass
Vul: N-S	♥ AKT9542	♥ J86	1NT	3♥	Pass	Pass
North HCP: 11+3	♦ 4	♦ Q2	X	All Pass		
South HCP: 7+1	♣ JT63	♣ K72				
Contract: 3♥X North						

Board: 214	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ A82			1♦	
Vul: Both	♥ K42	♥ 97	Pass	1NT	Pass	2♦
North HCP: 9+1	♦ 62	♦ AQJ87	All Pass			
South HCP: 13+1	♣ KJT63	♣ Q74				
Contract: 2♦ South						

Board: 215	North:	South:	W	N	E	S
Dealer: South	♠ KJ5	♠ 86			1♦	
Vul: None	♥ K42	♥ QT86	Pass	1NT	All Pass	
North HCP: 10	♦ 9863	♦ AK42				
South HCP: 12	♣ QJ8	♣ K93				
Contract: 1NT North						

Board: 216	North:	South:	W	N	E	S
Dealer: North	♠ KT52	♠ Q74		1♦	Pass	1NT
Vul: N-S	♥ 9854	♥ AJ	All Pass			
North HCP: 12	♦ AKJT	♦ 9632				
South HCP: 9	♣ J	♣ QT85				
Contract: 1NT South						

Board: 217	North:	South:	W	N	E	S
Dealer: South	♠ A83	♠ 75			1♦	
Vul: None	♥ A53	♥ K97	Pass	1NT	All Pass	
North HCP: 10	♦ T985	♦ KQ63				
South HCP: 12	♣ QT7	♣ A953				
Contract: 1NT North						

## North hands

## Spear

<b>Board: 218</b>	♠ T83
Dealer: North	♥ 32
Vul: E-W	♦ AKQ9
HCP: 13	♣ A865

You bid first.  
The opponents are silent.

<b>Board: 219</b>	♠ K74
Dealer: South	♥ Q53
Vul: E-W	♦ Q8
HCP: 9+1	♣ Q5432

Partner bids first.  
East (LHO) bids 2♥ if possible.

<b>Board: 220</b>	♠ A64
Dealer: South	♥ Q95
Vul: N-S	♦ J8
HCP: 9+1	♣ QT932

Partner bids first.  
East (LHO) bids 2♠ if possible.

<b>Board: 221</b>	♠ T54
Dealer: East	♥ AQJ872
Vul: None	♦ K62
HCP: 10+2	♣ 7

LHO opens the bidding 1♦.  
Partner bids next.  
West (RHO) bids 1NT if possible.  
East (LHO) bids 3♣ if possible.

<b>Board: 222</b>	♠ A74
Dealer: South	♥ A94
Vul: N-S	♦ 7542
HCP: 10	♣ Q63

Partner bids first.  
The opponents are silent.

## Both hands (Answers Page)

**Board: 218**

Dealer: North      **North:** ♠ T83      **South:** ♠ Q74      **W**      **N**      **E**      **S**  
 1♦      Pass      1NT

Vul: E-W

North HCP: 13      ♦ AKQ9      ♦ T862      All Pass

South HCP: 9      ♣ A865      ♣ K943

Contract: 1NT South

**Board: 219**

Dealer: South      **North:** ♠ K74      **South:** ♠ QJ95      **W**      **N**      **E**      **S**  
 1♦

Vul: E-W

North HCP: 9+1      ♦ Q8      ♦ AK9742      Pass      1NT      2♥      3♦

South HCP: 14+2      ♣ Q5432      ♣ A9

Contract: 3NT North

**Board: 220**

Dealer: South      **North:** ♠ A64      **South:** ♠ 52      **W**      **N**      **E**      **S**  
 1♦

Vul: N-S

North HCP: 9+1      ♦ J8      ♦ AQ93      Pass      1NT      2♠      3♣

South HCP: 14      ♣ QT932      ♣ AK86

Contract: 3♣ South

**Board: 221**

Dealer: East      **North:** ♠ T54      **South:** ♠ 932      **W**      **N**      **E**      **S**  
 1♦      Pass

Vul: None

North HCP: 10+2      ♦ K62      ♦ A53      1NT      2♥      3♣      3♥

South HCP: 8      ♣ 7      ♣ KJ32

Contract: 3♥ South

**Board: 222**

Dealer: South      **North:** ♠ A74      **South:** ♠ Q98      **W**      **N**      **E**      **S**  
 1♦

Vul: N-S

North HCP: 10      ♦ 7542      ♦ AKT93      Pass      1NT      Pass      2♦

South HCP: 14+1      ♣ Q63      ♣ A9

Contract: 3♦ North

## South hands

## Spear

<b>Board: 218</b>	♠ Q74	Partner bids first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: E-W	♦ T862	
HCP: 9	♣ K943	

---

<b>Board: 219</b>	♠ QJ95	You bid first.
Dealer: South	♥ 6	East (RHO) bids 2♥ if possible.
Vul: E-W	♦ AK9742	
HCP: 14+2	♣ A9	

---

<b>Board: 220</b>	♠ 52	You bid first.
Dealer: South	♥ J73	East (RHO) bids 2♠ if possible.
Vul: N-S	♦ AQ93	
HCP: 14	♣ AK86	

---

<b>Board: 221</b>	♠ 932	RHO opens the bidding 1♦.
Dealer: East	♥ T93	You bid next.
Vul: None	♦ A53	West (LHO) bids 1NT if possible.
HCP: 8	♣ KJ32	East (RHO) bids 3♣ if possible.

---

<b>Board: 222</b>	♠ Q98	You bid first.
Dealer: South	♥ J82	The opponents are silent.
Vul: N-S	♦ AKT93	
HCP: 14+1	♣ A9	

## Both hands (Answers Page)

**Board: 218**

Dealer: North

**North:**

♠ T83

**South:**

♠ Q74

W N E S

1♦ Pass 1NT

Vul: E-W

♥ 32

♥ KJ

All Pass

North HCP: 13

♦ AKQ9

♦ T862

South HCP: 9

♣ A865

♣ K943

Contract: 1NT South

**Board: 219**

Dealer: South

**North:**

♠ K74

**South:**

♠ QJ95

W N E S

1♦

Vul: E-W

♥ Q53

♥ 6

Pass 1NT 2♥ 3♦

North HCP: 9+1

♦ Q8

♦ AK9742

Pass 3NT All Pass

South HCP: 14+2

♣ Q5432

♣ A9

Contract: 3NT North

**Board: 220**

Dealer: South

**North:**

♠ A64

**South:**

♠ 52

W N E S

1♦

Vul: N-S

♥ Q95

♥ J73

Pass 1NT 2♠ 3♣

North HCP: 9+1

♦ J8

♦ AQ93

All Pass

South HCP: 14

♣ QT932

♣ AK86

Contract: 3♣ South

**Board: 221**

Dealer: East

**North:**

♠ T54

**South:**

♠ 932

W N E S

1♦ Pass

Vul: None

♥ AQJ872

♥ T93

1NT 2♥ 3♣ 3♥

North HCP: 10+2

♦ K62

♦ A53

All Pass

South HCP: 8

♣ 7

♣ KJ32

Contract: 3♥ South

**Board: 222**

Dealer: South

**North:**

♠ A74

**South:**

♠ Q98

W N E S

1♦

Vul: N-S

♥ A94

♥ J82

Pass 1NT Pass 2♦

North HCP: 10

♦ 7542

♦ AKT93

Pass 3♦ All Pass

South HCP: 14+1

♣ Q63

♣ A9

Contract: 3♦ North

## North hands

## Spear

---

<b>Board: 223</b>	♠ K75	Partner bids first.
Dealer: South	♥ A6	The opponents are silent.
Vul: None	♦ 9743	
HCP: 10	♣ K532	

---

<b>Board: 224</b>	♠ KT3	Partner bids first.
Dealer: South	♥ Q43	East (LHO) bids 2♥ if possible.
Vul: E-W	♦ 64	
HCP: 10+1	♣ KQT43	

---

<b>Board: 225</b>	♠ 6	You bid first.
Dealer: North	♥ 8752	The opponents are silent.
Vul: Both	♦ AK863	
HCP: 14+1	♣ AK5	

---

<b>Board: 226</b>	♠ QJ8	Partner bids first.
Dealer: South	♥ K92	The opponents are silent.
Vul: None	♦ 652	
HCP: 10	♣ KJ74	

---

<b>Board: 227</b>	♠ KJ6	Partner bids first.
Dealer: South	♥ KJ9	The opponents are silent.
Vul: E-W	♦ 632	
HCP: 10	♣ Q763	

## Both hands (Answers Page)

Board: 223	North:	South:	W	N	E	S
Dealer: South	♠ K75	♠ AJ42				1♦
Vul: None	♥ A6	♥ KT3	Pass	1NT	All Pass	
North HCP: 10	♦ 9743	♦ QJ82				
South HCP: 12	♣ K532	♣ J4				
Contract: 1NT North						

Board: 224	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ AJ				1♦
Vul: E-W	♥ Q43	♥ J92	Pass	1NT	Pass	2♦
North HCP: 10+1	♦ 64	♦ AKJ982	Pass	Pass	2♥	3♦
South HCP: 14+2	♣ KQT43	♣ 65	Pass	3♥ <sup>1</sup>	Pass	3♠
Contract: 4♦ North			Pass	4♦	All Pass	

1. limit raise or better in !D

Board: 225	North:	South:	W	N	E	S
Dealer: North	♠ 6	♠ Q53		1♦	Pass	1NT
Vul: Both	♥ 8752	♥ A3	Pass	2♦	Pass	3♦
North HCP: 14+1	♦ AK863	♦ Q752	Pass	5♦	All Pass	
South HCP: 10	♣ AK5	♣ QT76				
Contract: 5♦ North						

Board: 226	North:	South:	W	N	E	S
Dealer: South	♠ QJ8	♠ AKT9				1♦
Vul: None	♥ K92	♥ J	Pass	1NT	Pass	2♣
North HCP: 10	♦ 652	♦ T943	All Pass			
South HCP: 12	♣ KJ74	♣ AT53				
Contract: 2♣ South						

Board: 227	North:	South:	W	N	E	S
Dealer: South	♠ KJ6	♠ 32				1♦
Vul: E-W	♥ KJ9	♥ T652	Pass	1NT	All Pass	
North HCP: 10	♦ 632	♦ AKJ4				
South HCP: 12	♣ Q763	♣ KJ9				
Contract: 1NT North						

## South hands

## Spear

**Board: 223**      ♠ AJ42      You bid first.

Dealer: South      ♥ KT3      The opponents are silent.

Vul: None      ♦ QJ82

HCP: 12      ♣ J4

---

**Board: 224**      ♠ AJ      You bid first.

Dealer: South      ♥ J92      East (RHO) bids 2♥ if possible.

Vul: E-W      ♦ AKJ982

HCP: 14+2      ♣ 65

---

**Board: 225**      ♠ Q53      Partner bids first.

Dealer: North      ♥ A3      The opponents are silent.

Vul: Both      ♦ Q752

HCP: 10      ♣ QT76

---

**Board: 226**      ♠ AKT9      You bid first.

Dealer: South      ♥ J      The opponents are silent.

Vul: None      ♦ T943

HCP: 12      ♣ AT53

---

**Board: 227**      ♠ 32      You bid first.

Dealer: South      ♥ T652      The opponents are silent.

Vul: E-W      ♦ AKJ4

HCP: 12      ♣ KJ9

## Both hands (Answers Page)

Board: 223	North:	South:	W	N	E	S
Dealer: South	♠ K75	♠ AJ42				1♦
Vul: None	♥ A6	♥ KT3	Pass	1NT	All Pass	
North HCP: 10	♦ 9743	♦ QJ82				
South HCP: 12	♣ K532	♣ J4				
Contract: 1NT North						

Board: 224	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ AJ				1♦
Vul: E-W	♥ Q43	♥ J92	Pass	1NT	Pass	2♦
North HCP: 10+1	♦ 64	♦ AKJ982	Pass	Pass	2♥	3♦
South HCP: 14+2	♣ KQT43	♣ 65	Pass	3♥ <sup>1</sup>	Pass	3♠
Contract: 4♦ North			Pass	4♦	All Pass	

1. limit raise or better in !D

Board: 225	North:	South:	W	N	E	S
Dealer: North	♠ 6	♠ Q53		1♦	Pass	1NT
Vul: Both	♥ 8752	♥ A3	Pass	2♦	Pass	3♦
North HCP: 14+1	♦ AK863	♦ Q752	Pass	5♦	All Pass	
South HCP: 10	♣ AK5	♣ QT76				
Contract: 5♦ North						

Board: 226	North:	South:	W	N	E	S
Dealer: South	♠ QJ8	♠ AKT9				1♦
Vul: None	♥ K92	♥ J	Pass	1NT	Pass	2♣
North HCP: 10	♦ 652	♦ T943	All Pass			
South HCP: 12	♣ KJ74	♣ AT53				
Contract: 2♣ South						

Board: 227	North:	South:	W	N	E	S
Dealer: South	♠ KJ6	♠ 32				1♦
Vul: E-W	♥ KJ9	♥ T652	Pass	1NT	All Pass	
North HCP: 10	♦ 632	♦ AKJ4				
South HCP: 12	♣ Q763	♣ KJ9				
Contract: 1NT North						

**Board: 228**      ♠ 7642      RHO opens the bidding 1♦.

Dealer: West      ♥ J84      You bid next.

Vul: E-W      ♦ Q973      East (LHO) bids 1NT if possible.

HCP: 7      ♣ KJ      East (LHO) Doubles 4♣ if possible.

---

**Board: 229**      ♠ AK74      You bid first.

Dealer: North      ♥ 4      The opponents are silent.

Vul: None      ♦ KT62

HCP: 14      ♣ KJ32

---

**Board: 230**      ♠ J32      RHO opens the bidding 1♦.

Dealer: West      ♥ 7      You bid next.

Vul: N-S      ♦ AKJ7      East (LHO) bids 1NT if possible.

HCP: 9+1      ♣ T8764

---

**Board: 231**      ♠ J2      You bid first.

Dealer: North      ♥ 2      West (RHO) bids 2♦ if possible.

Vul: N-S      ♦ AK874      West (RHO) bids 3♥ if possible.

HCP: 14+2      ♣ AQ975

---

**Board: 232**      ♠ AT9      Partner bids first.

Dealer: South      ♥ QJ9      The opponents are silent.

Vul: Both      ♦ 743

HCP: 9      ♣ Q953

## Both hands (Answers Page)

<b>Board: 228</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 7642	♠ KQJT95	1♦	Pass	1NT	2♠
Vul: E-W	♥ J84	♥ KT9	Pass	4♦	X	All Pass
North HCP: 7	♦ Q973	♦ 4				
South HCP: 11+2	♣ KJ	♣ Q93				
Contract: 4♠X North						

<b>Board: 229</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK74	♠ QT5	1♦	Pass	1NT	
Vul: None	♥ 4	♥ Q85	Pass	2♣	All Pass	
North HCP: 14	♦ KT62	♦ J84				
South HCP: 7	♣ KJ32	♣ Q986				
Contract: 2♣ North						

<b>Board: 230</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J32	♠ KQ98	1♦	Pass	1NT	2♥
Vul: N-S	♥ 7	♥ KJT642	All Pass			
North HCP: 9+1	♦ AKJ7	♦ T9				
South HCP: 10+2	♣ T8764	♣ J				
Contract: 2♥ South						

<b>Board: 231</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J2	♠ Q87	1♦	Pass	1NT	
Vul: N-S	♥ 2	♥ Q95	2♦ <sup>1</sup>	3♣	Pass	Pass
North HCP: 14+2	♦ AK874	♦ QT2	3♥	4♣	All Pass	
South HCP: 10	♣ AQ975	♣ KJT6				
Contract: 4♣ North			1. Michaels Cuebid			

<b>Board: 232</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT9	♠ J64				1♦
Vul: Both	♥ QJ9	♥ A63	Pass	1NT	Pass	2♦
North HCP: 9	♦ 743	♦ AJT985	All Pass			
South HCP: 14+2	♣ Q953	♣ A				
Contract: 2♦ South						

**South hands****Spear**

<b>Board: 228</b>	♠ KQJT95	LHO opens the bidding 1♦.
Dealer: West	♥ KT9	Partner bids next.
Vul: E-W	♦ 4	East (RHO) bids 1NT if possible.
HCP: 11+2	♣ Q93	East (RHO) Doubles 4♠ if possible.

---

<b>Board: 229</b>	♠ QT5	Partner bids first.
Dealer: North	♥ Q85	The opponents are silent.
Vul: None	♦ J84	
HCP: 7	♣ Q986	

---

<b>Board: 230</b>	♠ KQ98	LHO opens the bidding 1♦.
Dealer: West	♥ KJT642	Partner bids next.
Vul: N-S	♦ T9	East (RHO) bids 1NT if possible.
HCP: 10+2	♣ J	

---

<b>Board: 231</b>	♠ Q87	Partner bids first.
Dealer: North	♥ Q95	West (LHO) bids 2♦ if possible.
Vul: N-S	♦ QT2	West (LHO) bids 3♥ if possible.
HCP: 10	♣ KJT6	

---

<b>Board: 232</b>	♠ J64	You bid first.
Dealer: South	♥ A63	The opponents are silent.
Vul: Both	♦ AJT985	
HCP: 14+2	♣ A	

## Both hands (Answers Page)

<b>Board: 228</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 7642	♠ KQJT95	1♦	Pass	1NT	2♠
Vul: E-W	♥ J84	♥ KT9	Pass	4♦	X	All Pass
North HCP: 7	♦ Q973	♦ 4				
South HCP: 11+2	♣ KJ	♣ Q93				
Contract: 4♠X North						

<b>Board: 229</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK74	♠ QT5	1♦	Pass	1NT	
Vul: None	♥ 4	♥ Q85	Pass	2♣	All Pass	
North HCP: 14	♦ KT62	♦ J84				
South HCP: 7	♣ KJ32	♣ Q986				
Contract: 2♣ North						

<b>Board: 230</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J32	♠ KQ98	1♦	Pass	1NT	2♥
Vul: N-S	♥ 7	♥ KJT642	All Pass			
North HCP: 9+1	♦ AKJ7	♦ T9				
South HCP: 10+2	♣ T8764	♣ J				
Contract: 2♥ South						

<b>Board: 231</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J2	♠ Q87	1♦	Pass	1NT	
Vul: N-S	♥ 2	♥ Q95	2♦ <sup>1</sup>	3♣	Pass	Pass
North HCP: 14+2	♦ AK874	♦ QT2	3♥	4♣	All Pass	
South HCP: 10	♣ AQ975	♣ KJT6				
Contract: 4♣ North			1. Michaels Cuebid			

<b>Board: 232</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT9	♠ J64				1♦
Vul: Both	♥ QJ9	♥ A63	Pass	1NT	Pass	2♦
North HCP: 9	♦ 743	♦ AJT985	All Pass			
South HCP: 14+2	♣ Q953	♣ A				
Contract: 2♦ South						

<b>Board: 233</b>	♠ AJ95	You bid first.
Dealer: North	♥ T97	West (RHO) bids 2♥ if possible.
Vul: E-W	♦ KQ982	
HCP: 12+1	♣ Q	

---

<b>Board: 234</b>	♠ 83	RHO opens the bidding 1♦.
Dealer: West	♥ T83	You bid next.
Vul: E-W	♦ QJ93	East (LHO) bids 1NT if possible.
HCP: 8	♣ KQ43	East (LHO) Doubles 3♠ if possible.

---

<b>Board: 235</b>	♠ AKT98	LHO opens the bidding 1♦.
Dealer: East	♥ KJT	Partner bids next.
Vul: Both	♦ 32	West (RHO) bids 1NT if possible.
HCP: 14+1	♣ KT4	East (LHO) bids 2♦ if possible.

---

<b>Board: 236</b>	♠ A86	Partner bids first.
Dealer: South	♥ Q76	The opponents are silent.
Vul: N-S	♦ T8	
HCP: 8+1	♣ QT974	

---

<b>Board: 237</b>	♠ QJ5	Partner bids first.
Dealer: South	♥ QT8	The opponents are silent.
Vul: Both	♦ Q643	
HCP: 9	♣ Q52	

## Both hands (Answers Page)

Board: 233	North:	South:	W	N	E	S
Dealer: North	♠ AJ95	♠ K3		1♦	Pass	1NT
Vul: E-W	♥ T97	♥ Q63	Pass	2♦	Pass	Pass
North HCP: 12+1	♦ KQ982	♦ 653	2♥	Pass	Pass	3♦
South HCP: 8+1	♣ Q	♣ K8643	All Pass			
Contract:	3♦ South					

Board: 234	North:	South:	W	N	E	S
Dealer: West	♠ 83	♠ AKJ7654	1♦	Pass	1NT	3♠
Vul: E-W	♥ T83	♥ 952	Pass	Pass	X	All Pass
North HCP: 8	♦ QJ93	♦ K				
South HCP: 11+3	♣ KQ43	♣ T7				
Contract:	3♠X South					

Board: 235	North:	South:	W	N	E	S
Dealer: East	♠ AKT98	♠ 63		1♦	Pass	
Vul: Both	♥ KJT	♥ Q9732	1NT	Pass	2♦	Pass
North HCP: 14+1	♦ 32	♦ AT8	Pass	2♠	All Pass	
South HCP: 6+1	♣ KT4	♣ 865				
Contract:	2♠ North					

Board: 236	North:	South:	W	N	E	S
Dealer: South	♠ A86	♠ 5			1♦	
Vul: N-S	♥ Q76	♥ 8543	Pass	1NT	Pass	2♣
North HCP: 8+1	♦ T8	♦ AK94	Pass	3♣	All Pass	
South HCP: 14	♣ QT974	♣ AK32				
Contract:	3♣ North					

Board: 237	North:	South:	W	N	E	S
Dealer: South	♠ QJ5	♠ 984			1♦	
Vul: Both	♥ QT8	♥ 74	Pass	1NT	All Pass	
North HCP: 9	♦ Q643	♦ AKT8				
South HCP: 12	♣ Q52	♣ AJ63				
Contract:	1NT North					

## South hands

## Spear

**Board: 233**      ♠ K3      Partner bids first.

Dealer: North      ♥ Q63      West (LHO) bids 2♥ if possible.

Vul: E-W      ♦ 653

HCP: 8+1      ♣ K8643

**Board: 234**      ♠ AKJ7654      LHO opens the bidding 1♦.

Dealer: West      ♥ 952      Partner bids next.

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

HCP: 11+3      ♣ T7      East (RHO) Doubles 3♠ if possible.

**Board: 235**      ♠ 63      RHO opens the bidding 1♦.

Dealer: East      ♥ Q9732      You bid next.

Vul: Both      ♦ AT8      West (LHO) bids 1NT if possible.

HCP: 6+1      ♣ 865      East (RHO) bids 2♦ if possible.

**Board: 236**      ♠ 5      You bid first.

Dealer: South      ♥ 8543      The opponents are silent.

Vul: N-S      ♦ AK94

HCP: 14      ♣ AK32

**Board: 237**      ♠ 984      You bid first.

Dealer: South      ♥ 74      The opponents are silent.

Vul: Both      ♦ AKT8

HCP: 12      ♣ AJ63

## Both hands (Answers Page)

Board: 233	North:	South:	W	N	E	S
Dealer: North	♠ AJ95	♠ K3		1♦	Pass	1NT
Vul: E-W	♥ T97	♥ Q63	Pass	2♦	Pass	Pass
North HCP: 12+1	♦ KQ982	♦ 653	2♥	Pass	Pass	3♦
South HCP: 8+1	♣ Q	♣ K8643	All Pass			
Contract:	3♦ South					

Board: 234	North:	South:	W	N	E	S
Dealer: West	♠ 83	♠ AKJ7654	1♦	Pass	1NT	3♠
Vul: E-W	♥ T83	♥ 952	Pass	Pass	X	All Pass
North HCP: 8	♦ QJ93	♦ K				
South HCP: 11+3	♣ KQ43	♣ T7				
Contract:	3♠X South					

Board: 235	North:	South:	W	N	E	S
Dealer: East	♠ AKT98	♠ 63		1♦	Pass	
Vul: Both	♥ KJT	♥ Q9732	1NT	Pass	2♦	Pass
North HCP: 14+1	♦ 32	♦ AT8	Pass	2♠	All Pass	
South HCP: 6+1	♣ KT4	♣ 865				
Contract:	2♠ North					

Board: 236	North:	South:	W	N	E	S
Dealer: South	♠ A86	♠ 5			1♦	
Vul: N-S	♥ Q76	♥ 8543	Pass	1NT	Pass	2♣
North HCP: 8+1	♦ T8	♦ AK94	Pass	3♣	All Pass	
South HCP: 14	♣ QT974	♣ AK32				
Contract:	3♣ North					

Board: 237	North:	South:	W	N	E	S
Dealer: South	♠ QJ5	♠ 984			1♦	
Vul: Both	♥ QT8	♥ 74	Pass	1NT	All Pass	
North HCP: 9	♦ Q643	♦ AKT8				
South HCP: 12	♣ Q52	♣ AJ63				
Contract:	1NT North					

<b>Board: 238</b>	♠ Q74	Partner bids first.
Dealer: South	♥ A54	East (LHO) Doubles 1NT if possible.
Vul: None	♦ J642	West (RHO) bids 2♣ if possible.
HCP: 10	♣ KT5	

---

<b>Board: 239</b>	♠ 82	You bid first.
Dealer: North	♥ A764	West (RHO) bids 2♠ if possible.
Vul: E-W	♦ AKT2	
HCP: 14	♣ K92	

---

<b>Board: 240</b>	♠ 97	You bid first.
Dealer: North	♥ AQ82	The opponents are silent.
Vul: Both	♦ K732	
HCP: 12	♣ K65	

---

<b>Board: 241</b>	♠ AJ6	Partner bids first.
Dealer: South	♥ Q9	The opponents are silent.
Vul: None	♦ J975	
HCP: 10	♣ Q962	

---

<b>Board: 242</b>	♠ AT2	Partner bids first.
Dealer: South	♥ K95	East (LHO) bids 2♦ if possible.
Vul: E-W	♦ T64	West (RHO) bids 4♠ if possible.
HCP: 9	♣ QT54	East (LHO) Doubles 5♦ if possible.

## Both hands (Answers Page)

Board: 238	North:	South:	W	N	E	S
Dealer: South	♠ Q74	♠ JT9				1♦
Vul: None	♥ A54	♥ K98	Pass	1NT	X	Pass
North HCP: 10	♦ J642	♦ AK98	2♣	2♦	All Pass	
South HCP: 14	♣ KT5	♣ QJ6				
Contract: 2♦ North						

Board: 239	North:	South:	W	N	E	S
Dealer: North	♠ 82	♠ A4		1♦	Pass	1NT
Vul: E-W	♥ A764	♥ QT3	2♠	Pass	Pass	X
North HCP: 14	♦ AKT2	♦ Q865	Pass	3♥	Pass	4♦
South HCP: 10	♣ K92	♣ QT54	All Pass			
Contract: 4♦ South						

Board: 240	North:	South:	W	N	E	S
Dealer: North	♠ 97	♠ QT		1♦	Pass	1NT
Vul: Both	♥ AQ82	♥ K96	All Pass			
North HCP: 12	♦ K732	♦ QT95				
South HCP: 10	♣ K65	♣ QJ43				
Contract: 1NT South						

Board: 241	North:	South:	W	N	E	S
Dealer: South	♠ AJ6	♠ 92				1♦
Vul: None	♥ Q9	♥ AJ64	Pass	1NT	All Pass	
North HCP: 10	♦ J975	♦ AT32				
South HCP: 13	♣ Q962	♣ A85				
Contract: 1NT North						

Board: 242	North:	South:	W	N	E	S
Dealer: South	♠ AT2	♠ 7				1♦
Vul: E-W	♥ K95	♥ 7	Pass	1NT	2♦ <sup>1</sup>	3♦
North HCP: 9	♦ T64	♦ AK98532	4♠	5♦	X	All Pass
South HCP: 12+3	♣ QT54	♣ AJ76				
Contract: 5♦ X North						1. Michaels Cuebid

**South hands****Spear**

<b>Board: 238</b>	♠ JT9	You bid first.
Dealer: South	♥ K98	East (RHO) Doubles 1NT if possible.
Vul: None	♦ AK98	West (LHO) bids 2♣ if possible.
HCP: 14	♣ QJ6	

---

<b>Board: 239</b>	♠ A4	Partner bids first.
Dealer: North	♥ QT3	West (LHO) bids 2♠ if possible.
Vul: E-W	♦ Q865	
HCP: 10	♣ QT54	

---

<b>Board: 240</b>	♠ QT	Partner bids first.
Dealer: North	♥ K96	The opponents are silent.
Vul: Both	♦ QT95	
HCP: 10	♣ QJ43	

---

<b>Board: 241</b>	♠ 92	You bid first.
Dealer: South	♥ AJ64	The opponents are silent.
Vul: None	♦ AT32	
HCP: 13	♣ A85	

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<b>Board: 242</b>	♠ 7	You bid first.
Dealer: South	♥ 7	East (RHO) bids 2♦ if possible.
Vul: E-W	♦ AK98532	West (LHO) bids 4♠ if possible.
HCP: 12+3	♣ AJ76	East (RHO) Doubles 5♦ if possible.

## Both hands (Answers Page)

Board: 238	North:	South:	W	N	E	S
Dealer: South	♠ Q74	♠ JT9				1♦
Vul: None	♥ A54	♥ K98	Pass	1NT	X	Pass
North HCP: 10	♦ J642	♦ AK98	2♣	2♦	All Pass	
South HCP: 14	♣ KT5	♣ QJ6				
Contract: 2♦ North						

Board: 239	North:	South:	W	N	E	S
Dealer: North	♠ 82	♠ A4		1♦	Pass	1NT
Vul: E-W	♥ A764	♥ QT3	2♠	Pass	Pass	X
North HCP: 14	♦ AKT2	♦ Q865	Pass	3♥	Pass	4♦
South HCP: 10	♣ K92	♣ QT54	All Pass			
Contract: 4♦ South						

Board: 240	North:	South:	W	N	E	S
Dealer: North	♠ 97	♠ QT		1♦	Pass	1NT
Vul: Both	♥ AQ82	♥ K96	All Pass			
North HCP: 12	♦ K732	♦ QT95				
South HCP: 10	♣ K65	♣ QJ43				
Contract: 1NT South						

Board: 241	North:	South:	W	N	E	S
Dealer: South	♠ AJ6	♠ 92				1♦
Vul: None	♥ Q9	♥ AJ64	Pass	1NT	All Pass	
North HCP: 10	♦ J975	♦ AT32				
South HCP: 13	♣ Q962	♣ A85				
Contract: 1NT North						

Board: 242	North:	South:	W	N	E	S
Dealer: South	♠ AT2	♠ 7				1♦
Vul: E-W	♥ K95	♥ 7	Pass	1NT	2♦ <sup>1</sup>	3♦
North HCP: 9	♦ T64	♦ AK98532	4♠	5♦	X	All Pass
South HCP: 12+3	♣ QT54	♣ AJ76				
Contract: 5♦ X North						1. Michaels Cuebid

<b>Board: 243</b>	♠ J865	You bid first.
Dealer: North	♥ T76	West (RHO) Doubles 1NT if possible.
Vul: None	♦ AKT62	West (RHO) Doubles 2♦ if possible.
HCP: 12+1	♣ A	East (LHO) bids 3♣ if possible.

<b>Board: 244</b>	♠ Q5	Partner bids first.
Dealer: South	♥ K94	East (LHO) bids 2♦ if possible.
Vul: E-W	♦ K974	West (RHO) bids 4♥ if possible.
HCP: 10	♣ Q765	

<b>Board: 245</b>	♠ AKJT7542	LHO opens the bidding 1♦.
Dealer: East	♥ QJ3	Partner bids next.
Vul: Both	♦ T	West (RHO) bids 1NT if possible.
HCP: 12+4	♣ J	East (LHO) Doubles 4♠ if possible.

<b>Board: 246</b>	♠ QJ3	Partner bids first.
Dealer: South	♥ K95	East (LHO) bids 2♥ if possible.
Vul: E-W	♦ 92	
HCP: 10+1	♣ A8542	

<b>Board: 247</b>	♠ Q92	Partner bids first.
Dealer: South	♥ Q97	The opponents are silent.
Vul: N-S	♦ Q7	
HCP: 10+1	♣ A6532	

## Both hands (Answers Page)

Board: 243	North:	South:	W	N	E	S
Dealer: North	♠ J865	♠ A97		1♦	Pass	1NT
Vul: None	♥ T76	♥ K98	X	2♦	Pass	Pass
North HCP: 12+1	♦ AKT62	♦ 853	X	Pass	3♣	3♦
South HCP: 9	♣ A	♣ Q543	All Pass			
Contract: 3♦ South						

Board: 244	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ K94			1♦	
Vul: E-W	♥ K94	♥ 5	Pass	1NT	2♦ <sup>1</sup>	3♦
North HCP: 10	♦ K974	♦ AQJT32	4♥	5♦	All Pass	
South HCP: 14+2	♣ Q765	♣ A94				1. Michaels Cuebid
Contract: 5♦ North						

Board: 245	North:	South:	W	N	E	S
Dealer: East	♠ AKJT7542	♠ 8		1♦	Pass	
Vul: Both	♥ QJ3	♥ 8754	1NT	4♠	X	All Pass
North HCP: 12+4	♦ T	♦ Q842				
South HCP: 6	♣ J	♣ A982				
Contract: 4♠ X North						

Board: 246	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ 2			1♦	
Vul: E-W	♥ K95	♥ A8	Pass	1NT	2♥	3♣
North HCP: 10+1	♦ 92	♦ AQT864	All Pass			
South HCP: 13+2	♣ A8542	♣ QJ96				
Contract: 3♣ South						

Board: 247	North:	South:	W	N	E	S
Dealer: South	♠ Q92	♠ AT			1♦	
Vul: N-S	♥ Q97	♥ A632	Pass	1NT	All Pass	
North HCP: 10+1	♦ Q7	♦ A853				
South HCP: 12	♣ A6532	♣ 984				
Contract: 1NT North						

## South hands

## Spear

<b>Board: 243</b>	♠ A97	Partner bids first.
Dealer: North	♥ K98	West (LHO) Doubles 1NT if possible.
Vul: None	♦ 853	West (LHO) Doubles 2♦ if possible.
HCP: 9	♣ Q543	East (RHO) bids 3♣ if possible.

<b>Board: 244</b>	♠ K94	You bid first.
Dealer: South	♥ 5	East (RHO) bids 2♦ if possible.
Vul: E-W	♦ AQJT32	West (LHO) bids 4♥ if possible.
HCP: 14+2	♣ A94	

<b>Board: 245</b>	♠ 8	RHO opens the bidding 1♦.
Dealer: East	♥ 8754	You bid next.
Vul: Both	♦ Q842	West (LHO) bids 1NT if possible.
HCP: 6	♣ A982	East (RHO) Doubles 4♠ if possible.

<b>Board: 246</b>	♠ 2	You bid first.
Dealer: South	♥ A8	East (RHO) bids 2♥ if possible.
Vul: E-W	♦ AQT864	
HCP: 13+2	♣ QJ96	

<b>Board: 247</b>	♠ AT	You bid first.
Dealer: South	♥ A632	The opponents are silent.
Vul: N-S	♦ A853	
HCP: 12	♣ 984	

## Both hands (Answers Page)

Board: 243	North:	South:	W	N	E	S
Dealer: North	♠ J865	♠ A97		1♦	Pass	1NT
Vul: None	♥ T76	♥ K98	X	2♦	Pass	Pass
North HCP: 12+1	♦ AKT62	♦ 853	X	Pass	3♣	3♦
South HCP: 9	♣ A	♣ Q543	All Pass			
Contract: 3♦ South						

Board: 244	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ K94			1♦	
Vul: E-W	♥ K94	♥ 5	Pass	1NT	2♦ <sup>1</sup>	3♦
North HCP: 10	♦ K974	♦ AQJT32	4♥	5♦	All Pass	
South HCP: 14+2	♣ Q765	♣ A94				1. Michaels Cuebid
Contract: 5♦ North						

Board: 245	North:	South:	W	N	E	S
Dealer: East	♠ AKJT7542	♠ 8		1♦	Pass	
Vul: Both	♥ QJ3	♥ 8754	1NT	4♠	X	All Pass
North HCP: 12+4	♦ T	♦ Q842				
South HCP: 6	♣ J	♣ A982				
Contract: 4♠ X North						

Board: 246	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ 2			1♦	
Vul: E-W	♥ K95	♥ A8	Pass	1NT	2♥	3♣
North HCP: 10+1	♦ 92	♦ AQT864	All Pass			
South HCP: 13+2	♣ A8542	♣ QJ96				
Contract: 3♣ South						

Board: 247	North:	South:	W	N	E	S
Dealer: South	♠ Q92	♠ AT			1♦	
Vul: N-S	♥ Q97	♥ A632	Pass	1NT	All Pass	
North HCP: 10+1	♦ Q7	♦ A853				
South HCP: 12	♣ A6532	♣ 984				
Contract: 1NT North						

**Board: 248**      ♠ KQT86      RHO opens the bidding 1♦.

Dealer: West      ♥ J      You bid next.

Vul: Both      ♦ 742      East (LHO) bids 1NT if possible.

HCP: 7+1      ♣ J852      East (LHO) Doubles 3♥ if possible.

---

**Board: 249**      ♠ QJ4      You bid first.

Dealer: North      ♥ J3      West (RHO) bids 2♥ if possible.

Vul: N-S      ♦ AJ9643

HCP: 13+2      ♣ A4

---

**Board: 250**      ♠ K92      Partner bids first.

Dealer: South      ♥ KT9      The opponents are silent.

Vul: None      ♦ 642

HCP: 10      ♣ KJ87

---

**Board: 251**      ♠ 7      You bid first.

Dealer: North      ♥ A532      The opponents are silent.

Vul: E-W      ♦ AQ8732

HCP: 13+2      ♣ K4

---

**Board: 252**      ♠ 873      RHO opens the bidding 1♦.

Dealer: West      ♥ 986      You bid next.

Vul: None      ♦ J5      East (LHO) bids 1NT if possible.

HCP: 1+1      ♣ T9632      West (RHO) bids 2♦ if possible.

## Both hands (Answers Page)

<b>Board: 248</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQT86	♠ 742	1♦	Pass	1NT	3♥
Vul: Both	♥ J	♥ AKT7654	Pass	Pass	X	All Pass
North HCP: 7+1	♦ 742	♦ J9				
South HCP: 10+3	♣ J852	♣ Q				
Contract: 3♥X South						

<b>Board: 249</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ4	♠ KT	1♦	Pass	1NT	
Vul: N-S	♥ J3	♥ Q97	2♥	3♦	Pass	4♦
North HCP: 13+2	♦ AJ9643	♦ T875	All Pass			
South HCP: 8	♣ A4	♣ K965				
Contract: 4♦ South						

<b>Board: 250</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K92	♠ 3			1♦	
Vul: None	♥ KT9	♥ AQJ8	Pass	1NT	Pass	2♦
North HCP: 10	♦ 642	♦ AK875	All Pass			
South HCP: 14+1	♣ KJ87	♣ 942				
Contract: 2♦ South						

<b>Board: 251</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 7	♠ AT8	1♦	Pass	1NT	
Vul: E-W	♥ A532	♥ Q84	Pass	2♦	All Pass	
North HCP: 13+2	♦ AQ8732	♦ JT				
South HCP: 9+1	♣ K4	♣ Q9652				
Contract: 2♦ North						

<b>Board: 252</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 873	♠ AK94	1♦	Pass	1NT	X
Vul: None	♥ 986	♥ AJT542	2♦	Pass	Pass	3♥
North HCP: 1+1	♦ J5	♦ A2	All Pass			
South HCP: 19+2	♣ T9632	♣ K				
Contract: 3♥ South						

**South hands****Spear**

**Board: 248**      ♠ 742      LHO opens the bidding 1♦.

Dealer: West      ♥ AKT7654      Partner bids next.

Vul: Both      ♦ J9      East (RHO) bids 1NT if possible.

HCP: 10+3      ♣ Q      East (RHO) Doubles 3♥ if possible.

---

**Board: 249**      ♠ KT      Partner bids first.

Dealer: North      ♥ Q97      West (LHO) bids 2♥ if possible.

Vul: N-S      ♦ T875

HCP: 8      ♣ K965

---

**Board: 250**      ♠ 3      You bid first.

Dealer: South      ♥ AQJ8      The opponents are silent.

Vul: None      ♦ AK875

HCP: 14+1      ♣ 942

---

**Board: 251**      ♠ AT8      Partner bids first.

Dealer: North      ♥ Q84      The opponents are silent.

Vul: E-W      ♦ JT

HCP: 9+1      ♣ Q9652

---

**Board: 252**      ♠ AK94      LHO opens the bidding 1♦.

Dealer: West      ♥ AJT542      Partner bids next.

Vul: None      ♦ A2      East (RHO) bids 1NT if possible.

HCP: 19+2      ♣ K      West (LHO) bids 2♦ if possible.

## Both hands (Answers Page)

<b>Board: 248</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQT86	♠ 742	1♦	Pass	1NT	3♥
Vul: Both	♥ J	♥ AKT7654	Pass	Pass	X	All Pass
North HCP: 7+1	♦ 742	♦ J9				
South HCP: 10+3	♣ J852	♣ Q				
Contract: 3♥X South						

<b>Board: 249</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ4	♠ KT	1♦	Pass	1NT	
Vul: N-S	♥ J3	♥ Q97	2♥	3♦	Pass	4♦
North HCP: 13+2	♦ AJ9643	♦ T875	All Pass			
South HCP: 8	♣ A4	♣ K965				
Contract: 4♦ South						

<b>Board: 250</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K92	♠ 3			1♦	
Vul: None	♥ KT9	♥ AQJ8	Pass	1NT	Pass	2♦
North HCP: 10	♦ 642	♦ AK875	All Pass			
South HCP: 14+1	♣ KJ87	♣ 942				
Contract: 2♦ South						

<b>Board: 251</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 7	♠ AT8	1♦	Pass	1NT	
Vul: E-W	♥ A532	♥ Q84	Pass	2♦	All Pass	
North HCP: 13+2	♦ AQ8732	♦ JT				
South HCP: 9+1	♣ K4	♣ Q9652				
Contract: 2♦ North						

<b>Board: 252</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 873	♠ AK94	1♦	Pass	1NT	X
Vul: None	♥ 986	♥ AJT542	2♦	Pass	Pass	3♥
North HCP: 1+1	♦ J5	♦ A2	All Pass			
South HCP: 19+2	♣ T9632	♣ K				
Contract: 3♥ South						

<b>Board: 253</b>	♠ Q65
Dealer: South	♥ QJ4
Vul: E-W	♦ Q5
HCP: 10+1	♣ K9542

Partner bids first.

The opponents are silent.

<b>Board: 254</b>	♠ T9532	RHO opens the bidding 1♦.
Dealer: West	♥ T63	You bid next.
Vul: E-W	♦ T63	East (LHO) bids 1NT if possible.
HCP: 0+1	♣ 97	West (RHO) bids 2♦ if possible.
		East (LHO) bids 3♦ if possible.
		East (LHO) Doubles 3♥ if possible.

<b>Board: 255</b>	♠ AKJ985	LHO opens the bidding 1♦.
Dealer: East	♥ J953	Partner bids next.
Vul: E-W	♦ 7	West (RHO) bids 1NT if possible.
HCP: 14+2	♣ KQ	East (LHO) bids 3♣ if possible.
		West (RHO) Doubles 4♠ if possible.

<b>Board: 256</b>	♠ T632	RHO opens the bidding 1♦.
Dealer: West	♥ 42	You bid next.
Vul: Both	♦ 8532	East (LHO) bids 1NT if possible.
HCP: 7	♣ AK5	West (RHO) bids 2♦ if possible.

## Both hands (Answers Page)

Board: 253	North:	South:	W	N	E	S
Dealer: South	♠ Q65	♠ KT9				1♦
Vul: E-W	♥ QJ4	♥ A96	Pass	1NT	All Pass	
North HCP: 10+1	♦ Q5	♦ A432				
South HCP: 12	♣ K9542	♣ J76				
Contract: 1NT North						

Board: 254	North:	South:	W	N	E	S
Dealer: West	♠ T9532	♠ 87	1♦	Pass	1NT	X
Vul: E-W	♥ T63	♥ AJ984	2♦	Pass	Pass	2♥
North HCP: 0+1	♦ T63	♦ AQ	Pass	Pass	3♦	Pass
South HCP: 18+1	♣ 97	♣ AKT6	Pass	3♥	X	All Pass
Contract: 3♥X North						

Board: 255	North:	South:	W	N	E	S
Dealer: East	♠ AKJ985	♠ 7432			1♦	Pass
Vul: E-W	♥ J953	♥ T74	1NT	2♠	3♣	4♠
North HCP: 14+2	♦ 7	♦ QJ54	X	All Pass		
South HCP: 3	♣ KQ	♣ 63				
Contract: 4♠X South						

Board: 256	North:	South:	W	N	E	S
Dealer: West	♠ T632	♠ 74	1♦	Pass	1NT	Pass
Vul: Both	♥ 42	♥ AQJT7	2♦	Pass	Pass	2♥
North HCP: 7	♦ 8532	♦ A9		All Pass		
South HCP: 11+1	♣ AK5	♣ 7432				
Contract: 2♥ South						

## South hands

## Spear

<b>Board: 253</b>	♠ KT9
Dealer: South	♥ A96
Vul: E-W	♦ A432
HCP: 12	♣ J76

You bid first.

The opponents are silent.

<b>Board: 254</b>	♠ 87
Dealer: West	♥ AJ984
Vul: E-W	♦ AQ
HCP: 18+1	♣ AKT6

LHO opens the bidding 1♦.

Partner bids next.

East (RHO) bids 1NT if possible.

West (LHO) bids 2♦ if possible.

East (RHO) bids 3♦ if possible.

East (RHO) Doubles 3♥ if possible.

<b>Board: 255</b>	♠ 7432
Dealer: East	♥ T74
Vul: E-W	♦ QJ54
HCP: 3	♣ 63

RHO opens the bidding 1♦.

You bid next.

West (LHO) bids 1NT if possible.

East (RHO) bids 3♣ if possible.

West (LHO) Doubles 4♠ if possible.

<b>Board: 256</b>	♠ 74
Dealer: West	♥ AQJT7
Vul: Both	♦ A9
HCP: 11+1	♣ 7432

LHO opens the bidding 1♦.

Partner bids next.

East (RHO) bids 1NT if possible.

West (LHO) bids 2♦ if possible.

## Both hands (Answers Page)

Board: 253	North:	South:	W	N	E	S
Dealer: South	♠ Q65	♠ KT9				1♦
Vul: E-W	♥ QJ4	♥ A96	Pass	1NT	All Pass	
North HCP: 10+1	♦ Q5	♦ A432				
South HCP: 12	♣ K9542	♣ J76				
Contract: 1NT North						

Board: 254	North:	South:	W	N	E	S
Dealer: West	♠ T9532	♠ 87	1♦	Pass	1NT	X
Vul: E-W	♥ T63	♥ AJ984	2♦	Pass	Pass	2♥
North HCP: 0+1	♦ T63	♦ AQ	Pass	Pass	3♦	Pass
South HCP: 18+1	♣ 97	♣ AKT6	Pass	3♥	X	All Pass
Contract: 3♥X North						

Board: 255	North:	South:	W	N	E	S
Dealer: East	♠ AKJ985	♠ 7432			1♦	Pass
Vul: E-W	♥ J953	♥ T74	1NT	2♠	3♣	4♠
North HCP: 14+2	♦ 7	♦ QJ54	X	All Pass		
South HCP: 3	♣ KQ	♣ 63				
Contract: 4♠X South						

Board: 256	North:	South:	W	N	E	S
Dealer: West	♠ T632	♠ 74	1♦	Pass	1NT	Pass
Vul: Both	♥ 42	♥ AQJT7	2♦	Pass	Pass	2♥
North HCP: 7	♦ 8532	♦ A9		All Pass		
South HCP: 11+1	♣ AK5	♣ 7432				
Contract: 2♥ South						

<b>Board: 257</b>	♠ K973	LHO opens the bidding 1♦.
Dealer: East	♥ AQJ875	Partner bids next.
Vul: N-S	♦ Q85	West (RHO) bids 1NT if possible.
HCP: 12+2	♣ -	

---

<b>Board: 258</b>	♠ Q84	Partner bids first.
Dealer: South	♥ A97	The opponents are silent.
Vul: N-S	♦ 973	
HCP: 10	♣ KJT9	

---

<b>Board: 259</b>	♠ 762	You bid first.
Dealer: North	♥ AT2	The opponents are silent.
Vul: None	♦ AKJ98	
HCP: 13+1	♣ J3	

---

<b>Board: 260</b>	♠ AJ52	You bid first.
Dealer: North	♥ J3	The opponents are silent.
Vul: N-S	♦ A982	
HCP: 13	♣ KT3	

---

<b>Board: 261</b>	♠ AJT4	You bid first.
Dealer: North	♥ 75	West (RHO) Doubles 2♦ if possible.
Vul: Both	♦ KJ862	East (LHO) bids 2♥ if possible.
HCP: 12+1	♣ QJ	

## Both hands (Answers Page)

Board: 257	North:	South:	W	N	E	S
Dealer: East	♠ K973	♠ AJ4			1♦	Pass
Vul: N-S	♥ AQJ875	♥ T9	1NT	2♥	All Pass	
North HCP: 12+2	♦ Q85	♦ JT62				
South HCP: 8	♣ -	♣ Q632				
Contract: 2♥ North						

Board: 258	North:	South:	W	N	E	S
Dealer: South	♠ Q84	♠ AT65			1♦	
Vul: N-S	♥ A97	♥ 4	Pass	1NT	Pass	2♣
North HCP: 10	♦ 973	♦ KT64	All Pass			
South HCP: 13	♣ KJT9	♣ AQ65				
Contract: 2♣ South						

Board: 259	North:	South:	W	N	E	S
Dealer: North	♠ 762	♠ AT		1♦	Pass	1NT
Vul: None	♥ AT2	♥ Q86	Pass	2♦	Pass	3♦
North HCP: 13+1	♦ AKJ98	♦ 5432	All Pass			
South HCP: 9	♣ J3	♣ K742				
Contract: 3♦ South						

Board: 260	North:	South:	W	N	E	S
Dealer: North	♠ AJ52	♠ Q3		1♦	Pass	1NT
Vul: N-S	♥ J3	♥ QT6	All Pass			
North HCP: 13	♦ A982	♦ QT3				
South HCP: 8+1	♣ KT3	♣ Q7652				
Contract: 1NT South						

Board: 261	North:	South:	W	N	E	S
Dealer: North	♠ AJT4	♠ Q96		1♦	Pass	1NT
Vul: Both	♥ 75	♥ KT6	Pass	2♦	Pass	Pass
North HCP: 12+1	♦ KJ862	♦ Q94	X	Pass	2♥	3♦
South HCP: 10	♣ QJ	♣ K832	All Pass			
Contract: 3♦ South						

**South hands****Spear**

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<b>Board: 257</b>	♠ AJ4	RHO opens the bidding 1♦.
Dealer: East	♥ T9	You bid next.
Vul: N-S	♦ JT62	West (LHO) bids 1NT if possible.
HCP: 8	♣ Q632	

---

<b>Board: 258</b>	♠ AT65	You bid first.
Dealer: South	♥ 4	The opponents are silent.
Vul: N-S	♦ KT64	
HCP: 13	♣ AQ65	

---

<b>Board: 259</b>	♠ AT	Partner bids first.
Dealer: North	♥ Q86	The opponents are silent.
Vul: None	♦ 5432	
HCP: 9	♣ K742	

---

<b>Board: 260</b>	♠ Q3	Partner bids first.
Dealer: North	♥ QT6	The opponents are silent.
Vul: N-S	♦ QT3	
HCP: 8+1	♣ Q7652	

---

<b>Board: 261</b>	♠ Q96	Partner bids first.
Dealer: North	♥ KT6	West (LHO) Doubles 2♦ if possible.
Vul: Both	♦ Q94	East (RHO) bids 2♥ if possible.
HCP: 10	♣ K832	

## Both hands (Answers Page)

Board: 257	North:	South:	W	N	E	S
Dealer: East	♠ K973	♠ AJ4			1♦	Pass
Vul: N-S	♥ AQJ875	♥ T9	1NT	2♥	All Pass	
North HCP: 12+2	♦ Q85	♦ JT62				
South HCP: 8	♣ -	♣ Q632				
Contract: 2♥ North						

Board: 258	North:	South:	W	N	E	S
Dealer: South	♠ Q84	♠ AT65			1♦	
Vul: N-S	♥ A97	♥ 4	Pass	1NT	Pass	2♣
North HCP: 10	♦ 973	♦ KT64	All Pass			
South HCP: 13	♣ KJT9	♣ AQ65				
Contract: 2♣ South						

Board: 259	North:	South:	W	N	E	S
Dealer: North	♠ 762	♠ AT		1♦	Pass	1NT
Vul: None	♥ AT2	♥ Q86	Pass	2♦	Pass	3♦
North HCP: 13+1	♦ AKJ98	♦ 5432	All Pass			
South HCP: 9	♣ J3	♣ K742				
Contract: 3♦ South						

Board: 260	North:	South:	W	N	E	S
Dealer: North	♠ AJ52	♠ Q3		1♦	Pass	1NT
Vul: N-S	♥ J3	♥ QT6	All Pass			
North HCP: 13	♦ A982	♦ QT3				
South HCP: 8+1	♣ KT3	♣ Q7652				
Contract: 1NT South						

Board: 261	North:	South:	W	N	E	S
Dealer: North	♠ AJT4	♠ Q96		1♦	Pass	1NT
Vul: Both	♥ 75	♥ KT6	Pass	2♦	Pass	Pass
North HCP: 12+1	♦ KJ862	♦ Q94	X	Pass	2♥	3♦
South HCP: 10	♣ QJ	♣ K832	All Pass			
Contract: 3♦ South						

**Board: 262**      ♠ K532      You bid first.

Dealer: North      ♥ KT97      The opponents are silent.

Vul: E-W      ♦ AK92

HCP: 13      ♣ 4

---

**Board: 263**      ♠ K93      Partner bids first.

Dealer: South      ♥ K54      The opponents are silent.

Vul: None      ♦ JT2

HCP: 9      ♣ QT98

---

**Board: 264**      ♠ A73      You bid first.

Dealer: North      ♥ 532      The opponents are silent.

Vul: E-W      ♦ A862

HCP: 12      ♣ A87

---

**Board: 265**      ♠ QT7      Partner bids first.

Dealer: South      ♥ A32      The opponents are silent.

Vul: N-S      ♦ J7

HCP: 10+1      ♣ K8542

---

**Board: 266**      ♠ K98      Partner bids first.

Dealer: South      ♥ A4      The opponents are silent.

Vul: Both      ♦ 9863

HCP: 9      ♣ Q952

## Both hands (Answers Page)

**Board: 262**

Dealer: North

**North:**

♠ K532

**South:**

♠ Q7

W N E S

1♦ Pass 1NT

Vul: E-W

♥ KT97

♥ Q53

All Pass

North HCP: 13

♦ AK92

♦ 643

South HCP: 8+1

♣ 4

♣ A9852

Contract: 1NT South

**Board: 263**

Dealer: South

**North:**

♠ K93

**South:**

♠ QJ4

W N E S

1♦

Vul: None

♥ K54

♥ 973

Pass 1NT All Pass

North HCP: 9

♦ JT2

♦ AK95

South HCP: 14

♣ QT98

♣ A42

Contract: 1NT North

**Board: 264**

Dealer: North

**North:**

♠ A73

**South:**

♠ K84

W N E S

1♦ Pass 1NT

Vul: E-W

♥ 532

♥ Q8

All Pass

North HCP: 12

♦ A862

♦ JT73

South HCP: 10

♣ A87

♣ KJT6

Contract: 1NT South

**Board: 265**

Dealer: South

**North:**

♠ QT7

**South:**

♠ A842

W N E S

1♦

Vul: N-S

♥ A32

♥ Q94

Pass 1NT All Pass

North HCP: 10+1

♦ J7

♦ AK92

South HCP: 14

♣ K8542

♣ J6

Contract: 1NT North

**Board: 266**

Dealer: South

**North:**

♠ K98

**South:**

♠ A42

W N E S

1♦

Vul: Both

♥ A4

♥ J92

Pass 1NT Pass 2♦

North HCP: 9

♦ 9863

♦ AQJ52

Pass 3♦ All Pass

South HCP: 12+1

♣ Q952

♣ 83

Contract: 3♦ North

**South hands****Spear**

<b>Board: 262</b>	♠ Q7	Partner bids first.
Dealer: North	♥ Q53	The opponents are silent.
Vul: E-W	♦ 643	
HCP: 8+1	♣ A9852	

---

<b>Board: 263</b>	♠ QJ4	You bid first.
Dealer: South	♥ 973	The opponents are silent.
Vul: None	♦ AK95	
HCP: 14	♣ A42	

---

<b>Board: 264</b>	♠ K84	Partner bids first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: E-W	♦ JT73	
HCP: 10	♣ KJT6	

---

<b>Board: 265</b>	♠ A842	You bid first.
Dealer: South	♥ Q94	The opponents are silent.
Vul: N-S	♦ AK92	
HCP: 14	♣ J6	

---

<b>Board: 266</b>	♠ A42	You bid first.
Dealer: South	♥ J92	The opponents are silent.
Vul: Both	♦ AQJ52	
HCP: 12+1	♣ 83	

## Both hands (Answers Page)

**Board: 262**

Dealer: North

**North:**

♠ K532

**South:**

♠ Q7

W N E S

1♦ Pass 1NT

Vul: E-W

♥ KT97

♥ Q53

All Pass

North HCP: 13

♦ AK92

♦ 643

South HCP: 8+1

♣ 4

♣ A9852

Contract: 1NT South

**Board: 263**

Dealer: South

**North:**

♠ K93

**South:**

♠ QJ4

W N E S

1♦

Vul: None

♥ K54

♥ 973

Pass 1NT All Pass

North HCP: 9

♦ JT2

♦ AK95

South HCP: 14

♣ QT98

♣ A42

Contract: 1NT North

**Board: 264**

Dealer: North

**North:**

♠ A73

**South:**

♠ K84

W N E S

1♦ Pass 1NT

Vul: E-W

♥ 532

♥ Q8

All Pass

North HCP: 12

♦ A862

♦ JT73

South HCP: 10

♣ A87

♣ KJT6

Contract: 1NT South

**Board: 265**

Dealer: South

**North:**

♠ QT7

**South:**

♠ A842

W N E S

1♦

Vul: N-S

♥ A32

♥ Q94

Pass 1NT All Pass

North HCP: 10+1

♦ J7

♦ AK92

South HCP: 14

♣ K8542

♣ J6

Contract: 1NT North

**Board: 266**

Dealer: South

**North:**

♠ K98

**South:**

♠ A42

W N E S

1♦

Vul: Both

♥ A4

♥ J92

Pass 1NT Pass 2♦

North HCP: 9

♦ 9863

♦ AQJ52

Pass 3♦ All Pass

South HCP: 12+1

♣ Q952

♣ 83

Contract: 3♦ North

<b>Board: 267</b>	♠ AKJ852	LHO opens the bidding 1♦.
Dealer: East	♥ 765	Partner bids next.
Vul: E-W	♦ 64	West (RHO) bids 1NT if possible.
HCP: 8+2	♣ 42	
<b>Board: 268</b>	♠ 82	RHO opens the bidding 1♦.
Dealer: West	♥ K872	You bid next.
Vul: Both	♦ 874	East (LHO) bids 1NT if possible.
HCP: 7	♣ A642	
<b>Board: 269</b>	♠ Q5	Partner bids first.
Dealer: South	♥ QT8	The opponents are silent.
Vul: None	♦ Q86	
HCP: 9+1	♣ KT953	
<b>Board: 270</b>	♠ JT75	RHO opens the bidding 1♦.
Dealer: West	♥ 874	You bid next.
Vul: Both	♦ T7	East (LHO) bids 1NT if possible.
HCP: 6	♣ AJ54	
<b>Board: 271</b>	♠ 72	You bid first.
Dealer: North	♥ AK7	The opponents are silent.
Vul: None	♦ 432	
HCP: 14+1	♣ AQJ64	

## Both hands (Answers Page)

Board: 267	North:	South:	W	N	E	S
Dealer: East	♠ AKJ852	♠ T96			1♦	Pass
Vul: E-W	♥ 765	♥ JT4	1NT	2♠	Pass	3♠
North HCP: 8+2	♦ 64	♦ AK87			All Pass	
South HCP: 11	♣ 42	♣ QJT				
Contract: 3♠ South						

Board: 268	North:	South:	W	N	E	S
Dealer: West	♠ 82	♠ AKT965	1♦	Pass	1NT	2♠
Vul: Both	♥ K872	♥ QJ43			All Pass	
North HCP: 7	♦ 874	♦ 96				
South HCP: 10+2	♣ A642	♣ 9				
Contract: 2♠ South						

Board: 269	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ 6432			1♦	
Vul: None	♥ QT8	♥ A53	Pass	1NT	All Pass	
North HCP: 9+1	♦ Q86	♦ AKJ4				
South HCP: 14	♣ KT953	♣ Q8				
Contract: 1NT North						

Board: 270	North:	South:	W	N	E	S
Dealer: West	♠ JT75	♠ 82	1♦	Pass	1NT	2♥
Vul: Both	♥ 874	♥ AQJ932			All Pass	
North HCP: 6	♦ T7	♦ AJ92				
South HCP: 12+2	♣ AJ54	♣ T				
Contract: 2♥ South						

Board: 271	North:	South:	W	N	E	S
Dealer: North	♠ 72	♠ AJ5		1♣	Pass	1NT
Vul: None	♥ AK7	♥ QT4	Pass	3♣	All Pass	
North HCP: 14+1	♦ 432	♦ Q85				
South HCP: 9	♣ AQJ64	♣ 9873				
Contract: 3♣ North						

## South hands

## Spear

<b>Board: 267</b>	♠ T96	RHO opens the bidding 1♦.
Dealer: East	♥ JT4	You bid next.
Vul: E-W	♦ AK87	West (LHO) bids 1NT if possible.
HCP: 11	♣ QJT	

---

<b>Board: 268</b>	♠ AKT965	LHO opens the bidding 1♦.
Dealer: West	♥ QJ43	Partner bids next.
Vul: Both	♦ 96	East (RHO) bids 1NT if possible.
HCP: 10+2	♣ 9	

---

<b>Board: 269</b>	♠ 6432	You bid first.
Dealer: South	♥ A53	The opponents are silent.
Vul: None	♦ AKJ4	
HCP: 14	♣ Q8	

---

<b>Board: 270</b>	♠ 82	LHO opens the bidding 1♦.
Dealer: West	♥ AQJ932	Partner bids next.
Vul: Both	♦ AJ92	East (RHO) bids 1NT if possible.
HCP: 12+2	♣ T	

---

<b>Board: 271</b>	♠ AJ5	Partner bids first.
Dealer: North	♥ QT4	The opponents are silent.
Vul: None	♦ Q85	
HCP: 9	♣ 9873	

## Both hands (Answers Page)

Board: 267	North:	South:	W	N	E	S
Dealer: East	♠ AKJ852	♠ T96			1♦	Pass
Vul: E-W	♥ 765	♥ JT4	1NT	2♠	Pass	3♠
North HCP: 8+2	♦ 64	♦ AK87			All Pass	
South HCP: 11	♣ 42	♣ QJT				
Contract: 3♠ South						

Board: 268	North:	South:	W	N	E	S
Dealer: West	♠ 82	♠ AKT965	1♦	Pass	1NT	2♠
Vul: Both	♥ K872	♥ QJ43			All Pass	
North HCP: 7	♦ 874	♦ 96				
South HCP: 10+2	♣ A642	♣ 9				
Contract: 2♠ South						

Board: 269	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ 6432			1♦	
Vul: None	♥ QT8	♥ A53	Pass	1NT	All Pass	
North HCP: 9+1	♦ Q86	♦ AKJ4				
South HCP: 14	♣ KT953	♣ Q8				
Contract: 1NT North						

Board: 270	North:	South:	W	N	E	S
Dealer: West	♠ JT75	♠ 82	1♦	Pass	1NT	2♥
Vul: Both	♥ 874	♥ AQJ932			All Pass	
North HCP: 6	♦ T7	♦ AJ92				
South HCP: 12+2	♣ AJ54	♣ T				
Contract: 2♥ South						

Board: 271	North:	South:	W	N	E	S
Dealer: North	♠ 72	♠ AJ5	1♣	Pass	1NT	
Vul: None	♥ AK7	♥ QT4	Pass	3♣	All Pass	
North HCP: 14+1	♦ 432	♦ Q85				
South HCP: 9	♣ AQJ64	♣ 9873				
Contract: 3♣ North						

**Board: 272**      ♠ A75      You bid first.

Dealer: North      ♥ K32      The opponents are silent.

Vul: N-S      ♦ K742

HCP: 14      ♣ A53

---

**Board: 273**      ♠ A73      Partner bids first.

Dealer: South      ♥ Q64      The opponents are silent.

Vul: None      ♦ JT65

HCP: 10      ♣ K86

---

**Board: 274**      ♠ QT8      Partner bids first.

Dealer: South      ♥ QT2      East (LHO) bids 2♥ if possible.

Vul: E-W      ♦ 98      West (RHO) bids 3♥ if possible.

HCP: 9+1      ♣ KQ872

---

**Board: 275**      ♠ KJ7      Partner bids first.

Dealer: South      ♥ Q75      The opponents are silent.

Vul: N-S      ♦ T832

HCP: 10      ♣ KJ4

---

**Board: 276**      ♠ 943      You bid first.

Dealer: North      ♥ 84      The opponents are silent.

Vul: Both      ♦ AQT9

HCP: 13      ♣ AK74

## Both hands (Answers Page)

Board: 272	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ Q9		1♦	Pass	1NT
Vul: N-S	♥ K32	♥ QT7		All Pass		
North HCP: 14	♦ K742	♦ Q85				
South HCP: 8+1	♣ A53	♣ Q9872				
Contract: 1NT South						

Board: 273	North:	South:	W	N	E	S
Dealer: South	♠ A73	♠ T654			1♦	
Vul: None	♥ Q64	♥ J8	Pass	1NT	All Pass	
North HCP: 10	♦ JT65	♦ AQ94				
South HCP: 14	♣ K86	♣ AQJ				
Contract: 1NT North						

Board: 274	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ A94			1♦	
Vul: E-W	♥ QT2	♥ J	Pass	1NT	2♥	3♦
North HCP: 9+1	♦ 98	♦ KQJ6543	3♥	4♦	All Pass	
South HCP: 12+3	♣ KQ872	♣ J6				
Contract: 4♦ North						

Board: 275	North:	South:	W	N	E	S
Dealer: South	♠ KJ7	♠ 93			1♦	
Vul: N-S	♥ Q75	♥ T94	Pass	1NT	All Pass	
North HCP: 10	♦ T832	♦ AKJ6				
South HCP: 12	♣ KJ4	♣ AT65				
Contract: 1NT North						

Board: 276	North:	South:	W	N	E	S
Dealer: North	♠ 943	♠ K72		1♦	Pass	1NT
Vul: Both	♥ 84	♥ KT2		All Pass		
North HCP: 13	♦ AQT9	♦ J83				
South HCP: 10	♣ AK74	♣ QJ86				
Contract: 1NT South						

## South hands

## Spear

<b>Board:</b> 272	♠ Q9	Partner bids first.
Dealer: North	♥ QT7	The opponents are silent.
Vul: N-S	♦ Q85	
HCP: 8+1	♣ Q9872	

---

<b>Board:</b> 273	♠ T654	You bid first.
Dealer: South	♥ J8	The opponents are silent.
Vul: None	♦ AQ94	
HCP: 14	♣ AQJ	

---

<b>Board:</b> 274	♠ A94	You bid first.
Dealer: South	♥ J	East (RHO) bids 2♥ if possible.
Vul: E-W	♦ KQJ6543	West (LHO) bids 3♥ if possible.
HCP: 12+3	♣ J6	

---

<b>Board:</b> 275	♠ 93	You bid first.
Dealer: South	♥ T94	The opponents are silent.
Vul: N-S	♦ AKJ6	
HCP: 12	♣ AT65	

---

<b>Board:</b> 276	♠ K72	Partner bids first.
Dealer: North	♥ KT2	The opponents are silent.
Vul: Both	♦ J83	
HCP: 10	♣ QJ86	

## Both hands (Answers Page)

Board: 272	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ Q9		1♦	Pass	1NT
Vul: N-S	♥ K32	♥ QT7		All Pass		
North HCP: 14	♦ K742	♦ Q85				
South HCP: 8+1	♣ A53	♣ Q9872				
Contract: 1NT South						

Board: 273	North:	South:	W	N	E	S
Dealer: South	♠ A73	♠ T654			1♦	
Vul: None	♥ Q64	♥ J8	Pass	1NT	All Pass	
North HCP: 10	♦ JT65	♦ AQ94				
South HCP: 14	♣ K86	♣ AQJ				
Contract: 1NT North						

Board: 274	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ A94			1♦	
Vul: E-W	♥ QT2	♥ J	Pass	1NT	2♥	3♦
North HCP: 9+1	♦ 98	♦ KQJ6543	3♥	4♦	All Pass	
South HCP: 12+3	♣ KQ872	♣ J6				
Contract: 4♦ North						

Board: 275	North:	South:	W	N	E	S
Dealer: South	♠ KJ7	♠ 93			1♦	
Vul: N-S	♥ Q75	♥ T94	Pass	1NT	All Pass	
North HCP: 10	♦ T832	♦ AKJ6				
South HCP: 12	♣ KJ4	♣ AT65				
Contract: 1NT North						

Board: 276	North:	South:	W	N	E	S
Dealer: North	♠ 943	♠ K72		1♦	Pass	1NT
Vul: Both	♥ 84	♥ KT2		All Pass		
North HCP: 13	♦ AQT9	♦ J83				
South HCP: 10	♣ AK74	♣ QJ86				
Contract: 1NT South						

**Board: 277**      ♠ K65      You bid first.

Dealer: North      ♥ 6      The opponents are silent.

Vul: E-W      ♦ AT932

HCP: 12+1      ♣ AJT6

---

**Board: 278**      ♠ T5      You bid first.

Dealer: North      ♥ 976      The opponents are silent.

Vul: N-S      ♦ AQJ8

HCP: 12      ♣ AJT8

---

**Board: 279**      ♠ A5      Partner bids first.

Dealer: South      ♥ A63      The opponents are silent.

Vul: N-S      ♦ 952

HCP: 10+1      ♣ QT763

---

**Board: 280**      ♠ KJ852      RHO opens the bidding 1♦.

Dealer: West      ♥ 32      You bid next.

Vul: Both      ♦ T73      East (LHO) bids 1NT if possible.

HCP: 7+1      ♣ K43

---

**Board: 281**      ♠ K73      Partner bids first.

Dealer: South      ♥ A6      The opponents are silent.

Vul: E-W      ♦ JT3

HCP: 10+1      ♣ QT752

## Both hands (Answers Page)

**Board: 277**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K65	♠ QT9		1♦	Pass	1NT
Vul: E-W	♥ 6	♥ QJ5	Pass	2♣	All Pass	
North HCP: 12+1	♦ AT932	♦ 754				
South HCP: 10	♣ AJT6	♣ KQ82				
Contract: 2♣ North						

**Board: 278**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T5	♠ K64		1♦	Pass	1NT
Vul: N-S	♥ 976	♥ Q53	All Pass			
North HCP: 12	♦ AQJ8	♦ T42				
South HCP: 7	♣ AJT8	♣ Q762				
Contract: 1NT South						

**Board: 279**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A5	♠ 86			1♦	
Vul: N-S	♥ A63	♥ KT95	Pass	1NT	All Pass	
North HCP: 10+1	♦ 952	♦ AK73				
South HCP: 13	♣ QT763	♣ K42				
Contract: 1NT North						

**Board: 280**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KJ852	♠ T3	1♦	Pass	1NT	2♥
Vul: Both	♥ 32	♥ AQJT94	All Pass			
North HCP: 7+1	♦ T73	♦ K6				
South HCP: 11+2	♣ K43	♣ JT2				
Contract: 2♥ South						

**Board: 281**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K73	♠ A64			1♦	
Vul: E-W	♥ A6	♥ KQ42	Pass	1NT	All Pass	
North HCP: 10+1	♦ JT3	♦ A942				
South HCP: 13	♣ QT752	♣ 43				
Contract: 1NT North						

## South hands

## Spear

<b>Board: 277</b>	♠ QT9	Partner bids first.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: E-W	♦ 754	
HCP: 10	♣ KQ82	

---

<b>Board: 278</b>	♠ K64	Partner bids first.
Dealer: North	♥ Q53	The opponents are silent.
Vul: N-S	♦ T42	
HCP: 7	♣ Q762	

---

<b>Board: 279</b>	♠ 86	You bid first.
Dealer: South	♥ KT95	The opponents are silent.
Vul: N-S	♦ AK73	
HCP: 13	♣ K42	

---

<b>Board: 280</b>	♠ T3	LHO opens the bidding 1♦.
Dealer: West	♥ AQJT94	Partner bids next.
Vul: Both	♦ K6	East (RHO) bids 1NT if possible.
HCP: 11+2	♣ JT2	

---

<b>Board: 281</b>	♠ A64	You bid first.
Dealer: South	♥ KQ42	The opponents are silent.
Vul: E-W	♦ A942	
HCP: 13	♣ 43	

## Both hands (Answers Page)

**Board: 277**

	North:	South:	W	N	E	S
Dealer: North	♠ K65	♠ QT9		1♦	Pass	1NT
Vul: E-W	♥ 6	♥ QJ5	Pass	2♣	All Pass	
North HCP: 12+1	♦ AT932	♦ 754				
South HCP: 10	♣ AJT6	♣ KQ82				
Contract: 2♣ North						

**Board: 278**

	North:	South:	W	N	E	S
Dealer: North	♠ T5	♠ K64		1♦	Pass	1NT
Vul: N-S	♥ 976	♥ Q53	All Pass			
North HCP: 12	♦ AQJ8	♦ T42				
South HCP: 7	♣ AJT8	♣ Q762				
Contract: 1NT South						

**Board: 279**

	North:	South:	W	N	E	S
Dealer: South	♠ A5	♠ 86			1♦	
Vul: N-S	♥ A63	♥ KT95	Pass	1NT	All Pass	
North HCP: 10+1	♦ 952	♦ AK73				
South HCP: 13	♣ QT763	♣ K42				
Contract: 1NT North						

**Board: 280**

	North:	South:	W	N	E	S
Dealer: West	♠ KJ852	♠ T3	1♦	Pass	1NT	2♥
Vul: Both	♥ 32	♥ AQJT94	All Pass			
North HCP: 7+1	♦ T73	♦ K6				
South HCP: 11+2	♣ K43	♣ JT2				
Contract: 2♥ South						

**Board: 281**

	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ A64			1♦	
Vul: E-W	♥ A6	♥ KQ42	Pass	1NT	All Pass	
North HCP: 10+1	♦ JT3	♦ A942				
South HCP: 13	♣ QT752	♣ 43				
Contract: 1NT North						

**Board: 282**      ♠ 862      You bid first.

Dealer: North      ♥ A42      The opponents are silent.

Vul: Both      ♦ 863

HCP: 12      ♣ AKJT

---

**Board: 283**      ♠ A5      You bid first.

Dealer: North      ♥ 4      The opponents are silent.

Vul: E-W      ♦ AQ532

HCP: 14+2      ♣ A7642

---

**Board: 284**      ♠ Q53      Partner bids first.

Dealer: South      ♥ K98      The opponents are silent.

Vul: N-S      ♦ K43

HCP: 8      ♣ 8754

---

**Board: 285**      ♠ Q85      LHO opens the bidding 1♦.

Dealer: East      ♥ AKT732      Partner bids next.

Vul: None      ♦ J6      West (RHO) bids 1NT if possible.

HCP: 11+2      ♣ J7

---

**Board: 286**      ♠ K7      Partner bids first.

Dealer: South      ♥ Q64      The opponents are silent.

Vul: E-W      ♦ 542

HCP: 8+1      ♣ KT965

## Both hands (Answers Page)

Board: 282	North:	South:	W	N	E	S
Dealer: North	♠ 862	♠ K54		1♣	Pass	1NT
Vul: Both	♥ A42	♥ Q97		All Pass		
North HCP: 12	♦ 863	♦ A95				
South HCP: 9	♣ AKJT	♣ 8742				
Contract: 1NT South						

Board: 283	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ Q64		1♦	Pass	1NT
Vul: E-W	♥ 4	♥ K82	Pass	2♣	Pass	2♦
North HCP: 14+2	♦ AQ532	♦ KT97	Pass	3♦	Pass	3NT
South HCP: 10	♣ A7642	♣ QT3	Pass	5♦	All Pass	
Contract: 5♦ North						

Board: 284	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ 97			1♣	
Vul: N-S	♥ K98	♥ 65	Pass	1NT	Pass	3♣
North HCP: 8	♦ K43	♦ AQ86		All Pass		
South HCP: 13+1	♣ 8754	♣ AK962				
Contract: 3♣ South						

Board: 285	North:	South:	W	N	E	S
Dealer: East	♠ Q85	♠ JT74			1♦	Pass
Vul: None	♥ AKT732	♥ 8	1NT	2♥	All Pass	
North HCP: 11+2	♦ J6	♦ Q52				
South HCP: 7+1	♣ J7	♣ AT654				
Contract: 2♥ North						

Board: 286	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ J9			1♦	
Vul: E-W	♥ Q64	♥ AJ52	Pass	1NT	Pass	2♦
North HCP: 8+1	♦ 542	♦ AJT73		All Pass		
South HCP: 12+1	♣ KT965	♣ J3				
Contract: 2♦ South						

## South hands

## Spear

---

<b>Board: 282</b>	♠ K54	Partner bids first.
Dealer: North	♥ Q97	The opponents are silent.
Vul: Both	♦ A95	
HCP: 9	♣ 8742	

---

<b>Board: 283</b>	♠ Q64	Partner bids first.
Dealer: North	♥ K82	The opponents are silent.
Vul: E-W	♦ KT97	
HCP: 10	♣ QT3	

---

<b>Board: 284</b>	♠ 97	You bid first.
Dealer: South	♥ 65	The opponents are silent.
Vul: N-S	♦ AQ86	
HCP: 13+1	♣ AK962	

---

<b>Board: 285</b>	♠ JT74	RHO opens the bidding 1♦.
Dealer: East	♥ 8	You bid next.
Vul: None	♦ Q52	West (LHO) bids 1NT if possible.
HCP: 7+1	♣ AT654	

---

<b>Board: 286</b>	♠ J9	You bid first.
Dealer: South	♥ AJ52	The opponents are silent.
Vul: E-W	♦ AJT73	
HCP: 12+1	♣ J3	

## Both hands (Answers Page)

Board: 282	North:	South:	W	N	E	S
Dealer: North	♠ 862	♠ K54		1♣	Pass	1NT
Vul: Both	♥ A42	♥ Q97		All Pass		
North HCP: 12	♦ 863	♦ A95				
South HCP: 9	♣ AKJT	♣ 8742				
Contract: 1NT South						

Board: 283	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ Q64		1♦	Pass	1NT
Vul: E-W	♥ 4	♥ K82	Pass	2♣	Pass	2♦
North HCP: 14+2	♦ AQ532	♦ KT97	Pass	3♦	Pass	3NT
South HCP: 10	♣ A7642	♣ QT3	Pass	5♦	All Pass	
Contract: 5♦ North						

Board: 284	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ 97			1♣	
Vul: N-S	♥ K98	♥ 65	Pass	1NT	Pass	3♣
North HCP: 8	♦ K43	♦ AQ86		All Pass		
South HCP: 13+1	♣ 8754	♣ AK962				
Contract: 3♣ South						

Board: 285	North:	South:	W	N	E	S
Dealer: East	♠ Q85	♠ JT74			1♦	Pass
Vul: None	♥ AKT732	♥ 8	1NT	2♥	All Pass	
North HCP: 11+2	♦ J6	♦ Q52				
South HCP: 7+1	♣ J7	♣ AT654				
Contract: 2♥ North						

Board: 286	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ J9			1♦	
Vul: E-W	♥ Q64	♥ AJ52	Pass	1NT	Pass	2♦
North HCP: 8+1	♦ 542	♦ AJT73		All Pass		
South HCP: 12+1	♣ KT965	♣ J3				
Contract: 2♦ South						

<b>Board: 287</b>	♠ J	You bid first.
Dealer: North	♥ AJ7	West (RHO) bids 2♠ if possible.
Vul: N-S	♦ KQJ642	
HCP: 14+2	♣ Q98	

<b>Board: 288</b>	♠ AQ875	LHO opens the bidding 1♦.
Dealer: East	♥ AJT753	Partner bids next.
Vul: Both	♦ 3	West (RHO) bids 1NT if possible.
HCP: 11+3	♣ T	East (LHO) bids 5♣ if possible.
		West (RHO) Doubles 5♠ if possible.

<b>Board: 289</b>	♠ 3	You bid first.
Dealer: North	♥ A853	West (RHO) bids 2♠ if possible.
Vul: N-S	♦ AJ94	
HCP: 13	♣ A764	

<b>Board: 290</b>	♠ Q86	Partner bids first.
Dealer: South	♥ K73	The opponents are silent.
Vul: Both	♦ T52	
HCP: 9	♣ KJT5	

<b>Board: 291</b>	♠ AQT42	LHO opens the bidding 1♦.
Dealer: East	♥ AJ98	Partner bids next.
Vul: None	♦ T5	West (RHO) bids 1NT if possible.
HCP: 15+1	♣ KJ	East (LHO) bids 2♦ if possible.

## Both hands (Answers Page)

**Board: 287**

	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ KT5		1♦	Pass	1NT
Vul: N-S	♥ AJ7	♥ Q54	Pass	2♦	Pass	Pass
North HCP: 14+2	♦ KQJ642	♦ 83	2♠	3♦	Pass	3♠ <sup>1</sup>
South HCP: 10+1	♣ Q98	♣ AJT63	Pass	4♦	All Pass	
Contract: 4♦ North						1. limit raise or better in !D

**Board: 288**

	North:	South:	W	N	E	S
Dealer: East	♠ AQ875	♠ J9632		1♦	Pass	
Vul: Both	♥ AJT753	♥ Q6	1NT	2♦ <sup>1</sup>	5♣	5♠
North HCP: 11+3	♦ 3	♦ K874	X	All Pass		
South HCP: 6+1	♣ T	♣ 94				1. Michaels Cuebid
Contract: 5♠ X South						

**Board: 289**

	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ A94		1♦	Pass	1NT
Vul: N-S	♥ A853	♥ Q42	2♠	3♣	All Pass	
North HCP: 13	♦ AJ94	♦ 865				
South HCP: 9	♣ A764	♣ K932				
Contract: 3♣ North						

**Board: 290**

	North:	South:	W	N	E	S
Dealer: South	♠ Q86	♠ KT32			1♦	
Vul: Both	♥ K73	♥ 62	Pass	1NT	Pass	2♦
North HCP: 9	♦ T52	♦ AQ974	All Pass			
South HCP: 13+1	♣ KJT5	♣ A3				
Contract: 2♦ South						

**Board: 291**

	North:	South:	W	N	E	S
Dealer: East	♠ AQT42	♠ 63		1♦	Pass	
Vul: None	♥ AJ98	♥ T63	1NT	Pass	2♦	Pass
North HCP: 15+1	♦ T5	♦ AJ2	Pass	2♠	All Pass	
South HCP: 5+1	♣ KJ	♣ T7532				
Contract: 2♠ North						

## South hands

## Spear

<b>Board: 287</b>	♠ KT5	Partner bids first.
Dealer: North	♥ Q54	West (LHO) bids 2♠ if possible.
Vul: N-S	♦ 83	
HCP: 10+1	♣ AJT63	

---

<b>Board: 288</b>	♠ J9632	RHO opens the bidding 1♦.
Dealer: East	♥ Q6	You bid next.
Vul: Both	♦ K874	West (LHO) bids 1NT if possible.
HCP: 6+1	♣ 94	East (RHO) bids 5♣ if possible.
		West (LHO) Doubles 5♠ if possible.

---

<b>Board: 289</b>	♠ A94	Partner bids first.
Dealer: North	♥ Q42	West (LHO) bids 2♠ if possible.
Vul: N-S	♦ 865	
HCP: 9	♣ K932	

---

<b>Board: 290</b>	♠ KT32	You bid first.
Dealer: South	♥ 62	The opponents are silent.
Vul: Both	♦ AQ974	
HCP: 13+1	♣ A3	

---

<b>Board: 291</b>	♠ 63	RHO opens the bidding 1♦.
Dealer: East	♥ T63	You bid next.
Vul: None	♦ AJ2	West (LHO) bids 1NT if possible.
HCP: 5+1	♣ T7532	East (RHO) bids 2♦ if possible.

## Both hands (Answers Page)

**Board: 287**

	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ KT5		1♦	Pass	1NT
Vul: N-S	♥ AJ7	♥ Q54	Pass	2♦	Pass	Pass
North HCP: 14+2	♦ KQJ642	♦ 83	2♠	3♦	Pass	3♠ <sup>1</sup>
South HCP: 10+1	♣ Q98	♣ AJT63	Pass	4♦	All Pass	
Contract: 4♦ North						1. limit raise or better in !D

**Board: 288**

	North:	South:	W	N	E	S
Dealer: East	♠ AQ875	♠ J9632		1♦	Pass	
Vul: Both	♥ AJT753	♥ Q6	1NT	2♦ <sup>1</sup>	5♣	5♠
North HCP: 11+3	♦ 3	♦ K874	X	All Pass		
South HCP: 6+1	♣ T	♣ 94				1. Michaels Cuebid
Contract: 5♠ X South						

**Board: 289**

	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ A94		1♦	Pass	1NT
Vul: N-S	♥ A853	♥ Q42	2♠	3♣	All Pass	
North HCP: 13	♦ AJ94	♦ 865				
South HCP: 9	♣ A764	♣ K932				
Contract: 3♣ North						

**Board: 290**

	North:	South:	W	N	E	S
Dealer: South	♠ Q86	♠ KT32			1♦	
Vul: Both	♥ K73	♥ 62	Pass	1NT	Pass	2♦
North HCP: 9	♦ T52	♦ AQ974	All Pass			
South HCP: 13+1	♣ KJT5	♣ A3				
Contract: 2♦ South						

**Board: 291**

	North:	South:	W	N	E	S
Dealer: East	♠ AQT42	♠ 63		1♦	Pass	
Vul: None	♥ AJ98	♥ T63	1NT	Pass	2♦	Pass
North HCP: 15+1	♦ T5	♦ AJ2	Pass	2♠	All Pass	
South HCP: 5+1	♣ KJ	♣ T7532				
Contract: 2♠ North						

**Board: 292**      ♠ J3      You bid first.

Dealer: North      ♥ Q62      The opponents are silent.

Vul: N-S      ♦ A953

HCP: 12      ♣ AJT5

---

**Board: 293**      ♠ AQT862      LHO opens the bidding 1♦.

Dealer: East      ♥ KQ4      Partner bids next.

Vul: Both      ♦ 3      West (RHO) bids 1NT if possible.

HCP: 16+2      ♣ AJ8

---

**Board: 294**      ♠ T75      RHO opens the bidding 1♦.

Dealer: West      ♥ 9      You bid next.

Vul: None      ♦ KQ654      East (LHO) bids 1NT if possible.

HCP: 9+1      ♣ A942

---

**Board: 295**      ♠ QT5      Partner bids first.

Dealer: South      ♥ A92      The opponents are silent.

Vul: E-W      ♦ T86

HCP: 8      ♣ Q432

---

**Board: 296**      ♠ AQT9      You bid first.

Dealer: North      ♥ T54      The opponents are silent.

Vul: Both      ♦ 952

HCP: 13      ♣ AK7

## Both hands (Answers Page)

Board: 292	North:	South:	W	N	E	S
Dealer: North	♠ J3	♠ Q8		1♦	Pass	1NT
Vul: N-S	♥ Q62	♥ KJ4		All Pass		
North HCP: 12	♦ A953	♦ 8762				
South HCP: 9	♣ AJT5	♣ K942				
Contract: 1NT South						

Board: 293	North:	South:	W	N	E	S
Dealer: East	♠ AQT862	♠ 73		1♦	Pass	
Vul: Both	♥ KQ4	♥ T8765	1NT	2♠	All Pass	
North HCP: 16+2	♦ 3	♦ QT98				
South HCP: 2+1	♣ AJ8	♣ 92				
Contract: 2♠ North						

Board: 294	North:	South:	W	N	E	S
Dealer: West	♠ T75	♠ AK62	1♦	Pass	1NT	2♥
Vul: None	♥ 9	♥ AJT763		All Pass		
North HCP: 9+1	♦ KQ654	♦ -				
South HCP: 12+2	♣ A942	♣ T53				
Contract: 2♥ South						

Board: 295	North:	South:	W	N	E	S
Dealer: South	♠ QT5	♠ 94			1♦	
Vul: E-W	♥ A92	♥ Q843	Pass	1NT	All Pass	
North HCP: 8	♦ T86	♦ AQ42				
South HCP: 13	♣ Q432	♣ AJT				
Contract: 1NT North						

Board: 296	North:	South:	W	N	E	S
Dealer: North	♠ AQT9	♠ K76		1♣	Pass	1NT
Vul: Both	♥ T54	♥ QJ6		All Pass		
North HCP: 13	♦ 952	♦ QT7				
South HCP: 8	♣ AK7	♣ T652				
Contract: 1NT South						

## South hands

## Spear

<b>Board: 292</b>	♠ Q8	Partner bids first.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: N-S	♦ 8762	
HCP: 9	♣ K942	

---

<b>Board: 293</b>	♠ 73	RHO opens the bidding 1♦.
Dealer: East	♥ T8765	You bid next.
Vul: Both	♦ QT98	West (LHO) bids 1NT if possible.
HCP: 2+1	♣ 92	

---

<b>Board: 294</b>	♠ AK62	LHO opens the bidding 1♦.
Dealer: West	♥ AJT763	Partner bids next.
Vul: None	♦ -	East (RHO) bids 1NT if possible.
HCP: 12+2	♣ T53	

---

<b>Board: 295</b>	♠ 94	You bid first.
Dealer: South	♥ Q843	The opponents are silent.
Vul: E-W	♦ AQ42	
HCP: 13	♣ AJT	

---

<b>Board: 296</b>	♠ K76	Partner bids first.
Dealer: North	♥ QJ6	The opponents are silent.
Vul: Both	♦ QT7	
HCP: 8	♣ T652	

## Both hands (Answers Page)

Board: 292	North:	South:	W	N	E	S
Dealer: North	♠ J3	♠ Q8		1♦	Pass	1NT
Vul: N-S	♥ Q62	♥ KJ4		All Pass		
North HCP: 12	♦ A953	♦ 8762				
South HCP: 9	♣ AJT5	♣ K942				
Contract: 1NT South						

Board: 293	North:	South:	W	N	E	S
Dealer: East	♠ AQT862	♠ 73		1♦	Pass	
Vul: Both	♥ KQ4	♥ T8765	1NT	2♠	All Pass	
North HCP: 16+2	♦ 3	♦ QT98				
South HCP: 2+1	♣ AJ8	♣ 92				
Contract: 2♠ North						

Board: 294	North:	South:	W	N	E	S
Dealer: West	♠ T75	♠ AK62	1♦	Pass	1NT	2♥
Vul: None	♥ 9	♥ AJT763		All Pass		
North HCP: 9+1	♦ KQ654	♦ -				
South HCP: 12+2	♣ A942	♣ T53				
Contract: 2♥ South						

Board: 295	North:	South:	W	N	E	S
Dealer: South	♠ QT5	♠ 94			1♦	
Vul: E-W	♥ A92	♥ Q843	Pass	1NT	All Pass	
North HCP: 8	♦ T86	♦ AQ42				
South HCP: 13	♣ Q432	♣ AJT				
Contract: 1NT North						

Board: 296	North:	South:	W	N	E	S
Dealer: North	♠ AQT9	♠ K76		1♣	Pass	1NT
Vul: Both	♥ T54	♥ QJ6		All Pass		
North HCP: 13	♦ 952	♦ QT7				
South HCP: 8	♣ AK7	♣ T652				
Contract: 1NT South						

<b>Board: 297</b>	♠ AJ62	You bid first.
Dealer: North	♥ 95	The opponents are silent.
Vul: None	♦ AKQ65	
HCP: 14+1	♣ 63	
<b>Board: 298</b>	♠ KJ6	Partner bids first.
Dealer: South	♥ K54	East (LHO) bids 2♥ if possible.
Vul: E-W	♦ T97	
HCP: 10	♣ KT32	
<b>Board: 299</b>	♠ QT2	Partner bids first.
Dealer: South	♥ Q63	The opponents are silent.
Vul: N-S	♦ 8652	
HCP: 8	♣ AT5	
<b>Board: 300</b>	♠ T763	RHO opens the bidding 1♦.
Dealer: West	♥ K942	You bid next.
Vul: N-S	♦ AT7	East (LHO) bids 1NT if possible.
HCP: 7	♣ 87	West (RHO) bids 3♣ if possible.
<b>Board: 301</b>	♠ J87	You bid first.
Dealer: North	♥ Q64	West (RHO) bids 2♠ if possible.
Vul: N-S	♦ AKQT32	
HCP: 12+2	♣ 7	

## Both hands (Answers Page)

Board: 297	North:	South:	W	N	E	S
Dealer: North	♠ AJ62	♠ Q98		1♦	Pass	1NT
Vul: None	♥ 95	♥ QT	Pass	2♦	Pass	3♦
North HCP: 14+1	♦ AKQ65	♦ JT73	Pass	5♦	All Pass	
South HCP: 10	♣ 63	♣ AJT9				
Contract: 5♦ North						

Board: 298	North:	South:	W	N	E	S
Dealer: South	♠ KJ6	♠ AQ2			1♦	
Vul: E-W	♥ K54	♥ Q9	Pass	1NT	Pass	2♦
North HCP: 10	♦ T97	♦ KQ862	Pass	Pass	2♥	Pass
South HCP: 14+1	♣ KT32	♣ J87	Pass	3♦	All Pass	
Contract: 3♦ North						

Board: 299	North:	South:	W	N	E	S
Dealer: South	♠ QT2	♠ AJ54			1♦	
Vul: N-S	♥ Q63	♥ J2	Pass	1NT	All Pass	
North HCP: 8	♦ 8652	♦ KT93				
South HCP: 13	♣ AT5	♣ KJ6				
Contract: 1NT North						

Board: 300	North:	South:	W	N	E	S
Dealer: West	♠ T763	♠ AK82	1♦	Pass	1NT	2♥
Vul: N-S	♥ K942	♥ AJ8765	3♣	3♥	All Pass	
North HCP: 7	♦ AT7	♦ 9				
South HCP: 13+2	♣ 87	♣ J5				
Contract: 3♥ North						

Board: 301	North:	South:	W	N	E	S
Dealer: North	♠ J87	♠ KT		1♦	Pass	1NT
Vul: N-S	♥ Q64	♥ KJ3	2♠	3♦	Pass	4♦
North HCP: 12+2	♦ AKQT32	♦ 9654	All Pass			
South HCP: 9	♣ 7	♣ QT93				
Contract: 4♦ South						

## South hands

## Spear

<b>Board: 297</b>	♠ Q98	Partner bids first.
Dealer: North	♥ QT	The opponents are silent.
Vul: None	♦ JT73	
HCP: 10	♣ AJT9	

---

<b>Board: 298</b>	♠ AQ2	You bid first.
Dealer: South	♥ Q9	East (RHO) bids 2♥ if possible.
Vul: E-W	♦ KQ862	
HCP: 14+1	♣ J87	

---

<b>Board: 299</b>	♠ AJ54	You bid first.
Dealer: South	♥ J2	The opponents are silent.
Vul: N-S	♦ KT93	
HCP: 13	♣ KJ6	

---

<b>Board: 300</b>	♠ AK82	LHO opens the bidding 1♦.
Dealer: West	♥ AJ8765	Partner bids next.
Vul: N-S	♦ 9	East (RHO) bids 1NT if possible.
HCP: 13+2	♣ J5	West (LHO) bids 3♣ if possible.

---

<b>Board: 301</b>	♠ KT	Partner bids first.
Dealer: North	♥ KJ3	West (LHO) bids 2♠ if possible.
Vul: N-S	♦ 9654	
HCP: 9	♣ QT93	

## Both hands (Answers Page)

Board: 297	North:	South:	W	N	E	S
Dealer: North	♠ AJ62	♠ Q98		1♦	Pass	1NT
Vul: None	♥ 95	♥ QT	Pass	2♦	Pass	3♦
North HCP: 14+1	♦ AKQ65	♦ JT73	Pass	5♦	All Pass	
South HCP: 10	♣ 63	♣ AJT9				
Contract: 5♦ North						

Board: 298	North:	South:	W	N	E	S
Dealer: South	♠ KJ6	♠ AQ2			1♦	
Vul: E-W	♥ K54	♥ Q9	Pass	1NT	Pass	2♦
North HCP: 10	♦ T97	♦ KQ862	Pass	Pass	2♥	Pass
South HCP: 14+1	♣ KT32	♣ J87	Pass	3♦	All Pass	
Contract: 3♦ North						

Board: 299	North:	South:	W	N	E	S
Dealer: South	♠ QT2	♠ AJ54			1♦	
Vul: N-S	♥ Q63	♥ J2	Pass	1NT	All Pass	
North HCP: 8	♦ 8652	♦ KT93				
South HCP: 13	♣ AT5	♣ KJ6				
Contract: 1NT North						

Board: 300	North:	South:	W	N	E	S
Dealer: West	♠ T763	♠ AK82	1♦	Pass	1NT	2♥
Vul: N-S	♥ K942	♥ AJ8765	3♣	3♥	All Pass	
North HCP: 7	♦ AT7	♦ 9				
South HCP: 13+2	♣ 87	♣ J5				
Contract: 3♥ North						

Board: 301	North:	South:	W	N	E	S
Dealer: North	♠ J87	♠ KT		1♦	Pass	1NT
Vul: N-S	♥ Q64	♥ KJ3	2♠	3♦	Pass	4♦
North HCP: 12+2	♦ AKQT32	♦ 9654	All Pass			
South HCP: 9	♣ 7	♣ QT93				
Contract: 4♦ South						

<b>Board: 302</b>	♠ K42	Partner bids first.
Dealer: South	♥ QJ3	The opponents are silent.
Vul: Both	♦ Q3	
HCP: 10+1	♣ QT754	

---

<b>Board: 303</b>	♠ K76	Partner bids first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: N-S	♦ J432	
HCP: 10	♣ QJT5	

---

<b>Board: 304</b>	♠ JT8	RHO opens the bidding 1♦.
Dealer: West	♥ AT65	You bid next.
Vul: Both	♦ QJT84	East (LHO) bids 1NT if possible.
HCP: 8+1	♣ 4	

---

<b>Board: 305</b>	♠ J	You bid first.
Dealer: North	♥ JT87	West (RHO) bids 2♠ if possible.
Vul: N-S	♦ A52	
HCP: 13+1	♣ AKT93	

---

<b>Board: 306</b>	♠ QT2	Partner bids first.
Dealer: South	♥ QJ6	The opponents are silent.
Vul: None	♦ JT3	
HCP: 8	♣ QT64	

## Both hands (Answers Page)

Board: 302	North:	South:	W	N	E	S
Dealer: South	♠ K42	♠ 985				1♦
Vul: Both	♥ QJ3	♥ 8	Pass	1NT	Pass	2♦
North HCP: 10+1	♦ Q3	♦ AJT875	All Pass			
South HCP: 12+2	♣ QT754	♣ AK8				
Contract: 2♦ South						

Board: 303	North:	South:	W	N	E	S
Dealer: South	♠ K76	♠ T532				1♦
Vul: N-S	♥ QJ	♥ 432	Pass	1NT	All Pass	
North HCP: 10	♦ J432	♦ KQ76				
South HCP: 12	♣ QJT5	♣ AK				
Contract: 1NT North						

Board: 304	North:	South:	W	N	E	S
Dealer: West	♠ JT8	♠ AK5432	1♦	Pass	1NT	2♠
Vul: Both	♥ AT65	♥ J9	Pass	3♠	All Pass	
North HCP: 8+1	♦ QJT84	♦ -				
South HCP: 11+3	♣ 4	♣ K9652				
Contract: 3♠ North						

Board: 305	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ K84		1♣	Pass	1NT
Vul: N-S	♥ JT87	♥ Q93	2♠	3♣	All Pass	
North HCP: 13+1	♦ A52	♦ Q97				
South HCP: 10	♣ AKT93	♣ QJ52				
Contract: 3♣ North						

Board: 306	North:	South:	W	N	E	S
Dealer: South	♠ QT2	♠ A853				1♦
Vul: None	♥ QJ6	♥ 8	Pass	1NT	Pass	2♦
North HCP: 8	♦ JT3	♦ AKQ942	All Pass			
South HCP: 13+2	♣ QT64	♣ 87				
Contract: 2♦ South						

## South hands

## Spear

<b>Board: 302</b>	♠ 985	You bid first.
Dealer: South	♥ 8	The opponents are silent.
Vul: Both	♦ AJT875	
HCP: 12+2	♣ AK8	

---

<b>Board: 303</b>	♠ T532	You bid first.
Dealer: South	♥ 432	The opponents are silent.
Vul: N-S	♦ KQ76	
HCP: 12	♣ AK	

---

<b>Board: 304</b>	♠ AK5432	LHO opens the bidding 1♦.
Dealer: West	♥ J9	Partner bids next.
Vul: Both	♦ -	East (RHO) bids 1NT if possible.
HCP: 11+3	♣ K9652	

---

<b>Board: 305</b>	♠ K84	Partner bids first.
Dealer: North	♥ Q93	West (LHO) bids 2♠ if possible.
Vul: N-S	♦ Q97	
HCP: 10	♣ QJ52	

---

<b>Board: 306</b>	♠ A853	You bid first.
Dealer: South	♥ 8	The opponents are silent.
Vul: None	♦ AKQ942	
HCP: 13+2	♣ 87	

## Both hands (Answers Page)

Board: 302	North:	South:	W	N	E	S
Dealer: South	♠ K42	♠ 985			1♦	
Vul: Both	♥ QJ3	♥ 8	Pass	1NT	Pass	2♦
North HCP: 10+1	♦ Q3	♦ AJT875	All Pass			
South HCP: 12+2	♣ QT754	♣ AK8				
Contract: 2♦ South						

Board: 303	North:	South:	W	N	E	S
Dealer: South	♠ K76	♠ T532			1♦	
Vul: N-S	♥ QJ	♥ 432	Pass	1NT	All Pass	
North HCP: 10	♦ J432	♦ KQ76				
South HCP: 12	♣ QJT5	♣ AK				
Contract: 1NT North						

Board: 304	North:	South:	W	N	E	S
Dealer: West	♠ JT8	♠ AK5432	1♦	Pass	1NT	2♠
Vul: Both	♥ AT65	♥ J9	Pass	3♠	All Pass	
North HCP: 8+1	♦ QJT84	♦ -				
South HCP: 11+3	♣ 4	♣ K9652				
Contract: 3♠ North						

Board: 305	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ K84		1♣	Pass	1NT
Vul: N-S	♥ JT87	♥ Q93	2♠	3♣	All Pass	
North HCP: 13+1	♦ A52	♦ Q97				
South HCP: 10	♣ AKT93	♣ QJ52				
Contract: 3♣ North						

Board: 306	North:	South:	W	N	E	S
Dealer: South	♠ QT2	♠ A853			1♦	
Vul: None	♥ QJ6	♥ 8	Pass	1NT	Pass	2♦
North HCP: 8	♦ JT3	♦ AKQ942	All Pass			
South HCP: 13+2	♣ QT64	♣ 87				
Contract: 2♦ South						

<b>Board: 307</b>	♠ K87	Partner bids first.
Dealer: South	♥ QT8	The opponents are silent.
Vul: None	♦ 93	
HCP: 7+1	♣ QT642	

<b>Board: 308</b>	♠ QJ86532	LHO opens the bidding 1♦.
Dealer: East	♥ KJ765	Partner bids next.
Vul: E-W	♦ -	West (RHO) bids 1NT if possible.
HCP: 9+4	♣ Q	East (LHO) bids 3♣ if possible. West (RHO) Doubles 4♠ if possible.

<b>Board: 309</b>	♠ AKJ943	LHO opens the bidding 1♦.
Dealer: East	♥ 765	Partner bids next.
Vul: None	♦ -	West (RHO) bids 1NT if possible.
HCP: 13+2	♣ KQ75	

<b>Board: 310</b>	♠ Q42	Partner bids first.
Dealer: South	♥ K76	East (LHO) bids 2♠ if possible.
Vul: E-W	♦ J75	
HCP: 9	♣ K873	

<b>Board: 311</b>	♠ AQ942	LHO opens the bidding 1♦.
Dealer: East	♥ 752	Partner bids next.
Vul: E-W	♦ 98	West (RHO) bids 1NT if possible.
HCP: 11+1	♣ AJ5	East (LHO) bids 2♦ if possible.

## Both hands (Answers Page)

**Board: 307**

Dealer: South

**North:**

♠ K87

**South:**

♠ T5

**W N E S**

1♦

Vul: None

♥ QT8

♥ K74

Pass 1NT All Pass

North HCP: 7+1

♦ 93

♦ KT42

South HCP: 13

♣ QT642

♣ AK85

Contract: 1NT North

**Board: 308**

Dealer: East

**North:**

♠ QJ86532

**South:**

♠ KT94

**W N E S**

1♦ Pass

Vul: E-W

♥ KJ765

♥ 9

 1NT 2♦<sup>1</sup> 3♣ 4♠

North HCP: 9+4

♦ -

♦ K752

X All Pass

South HCP: 7

♣ Q

♣ J542

1. Michaels Cuebid

Contract: 4♠X South

**Board: 309**

Dealer: East

**North:**

♠ AKJ943

**South:**

♠ 8

**W N E S**

1♦ Pass

Vul: None

♥ 765

♥ T82

1NT 2♠ All Pass

North HCP: 13+2

♦ -

♦ Q8632

South HCP: 3+1

♣ KQ75

♣ J942

Contract: 2♠ North

**Board: 310**

Dealer: South

**North:**

♠ Q42

**South:**

♠ T3

**W N E S**

1♦

Vul: E-W

♥ K76

♥ 93

Pass 1NT Pass 2♦

North HCP: 9

♦ J75

♦ AKQT93

Pass Pass 2♠ 3♦

South HCP: 13+2

♣ K873

♣ A62

All Pass

Contract: 3♦ South

**Board: 311**

Dealer: East

**North:**

♠ AQ942

**South:**

♠ 8

**W N E S**

1♦ Pass

Vul: E-W

♥ 752

♥ AJT4

1NT Pass 2♦ Pass

North HCP: 11+1

♦ 98

♦ QT75

Pass 2♠ All Pass

South HCP: 7

♣ AJ5

♣ 7432

Contract: 2♠ North

**Board: 307**      ♠ T5      You bid first.

Dealer: South      ♥ K74      The opponents are silent.

Vul: None      ♦ KT42

HCP: 13      ♣ AK85

---

**Board: 308**      ♠ KT94      RHO opens the bidding 1♦.

Dealer: East      ♥ 9      You bid next.

Vul: E-W      ♦ K752      West (LHO) bids 1NT if possible.

HCP: 7      ♣ J542      East (RHO) bids 3♣ if possible.

West (LHO) Doubles 4♠ if possible.

---

**Board: 309**      ♠ 8      RHO opens the bidding 1♦.

Dealer: East      ♥ T82      You bid next.

Vul: None      ♦ Q8632      West (LHO) bids 1NT if possible.

HCP: 3+1      ♣ J942

---

**Board: 310**      ♠ T3      You bid first.

Dealer: South      ♥ 93      East (RHO) bids 2♠ if possible.

Vul: E-W      ♦ AKQT93

HCP: 13+2      ♣ A62

---

**Board: 311**      ♠ 8      RHO opens the bidding 1♦.

Dealer: East      ♥ AJT4      You bid next.

Vul: E-W      ♦ QT75      West (LHO) bids 1NT if possible.

HCP: 7      ♣ 7432      East (RHO) bids 2♦ if possible.

## Both hands (Answers Page)

**Board: 307**

Dealer: South

**North:**

♠ K87

**South:**

♠ T5

**W N E S**

1♦

Vul: None

♥ QT8

♥ K74

Pass 1NT All Pass

North HCP: 7+1

♦ 93

♦ KT42

South HCP: 13

♣ QT642

♣ AK85

Contract: 1NT North

**Board: 308**

Dealer: East

**North:**

♠ QJ86532

**South:**

♠ KT94

**W N E S**

1♦ Pass

Vul: E-W

♥ KJ765

♥ 9

 1NT 2♦<sup>1</sup> 3♣ 4♠

North HCP: 9+4

♦ -

♦ K752

X All Pass

South HCP: 7

♣ Q

♣ J542

1. Michaels Cuebid

Contract: 4♠X South

**Board: 309**

Dealer: East

**North:**

♠ AKJ943

**South:**

♠ 8

**W N E S**

1♦ Pass

Vul: None

♥ 765

♥ T82

1NT 2♠ All Pass

North HCP: 13+2

♦ -

♦ Q8632

South HCP: 3+1

♣ KQ75

♣ J942

Contract: 2♠ North

**Board: 310**

Dealer: South

**North:**

♠ Q42

**South:**

♠ T3

**W N E S**

1♦

Vul: E-W

♥ K76

♥ 93

Pass 1NT Pass 2♦

North HCP: 9

♦ J75

♦ AKQT93

Pass Pass 2♠ 3♦

South HCP: 13+2

♣ K873

♣ A62

All Pass

Contract: 3♦ South

**Board: 311**

Dealer: East

**North:**

♠ AQ942

**South:**

♠ 8

**W N E S**

1♦ Pass

Vul: E-W

♥ 752

♥ AJT4

1NT Pass 2♦ Pass

North HCP: 11+1

♦ 98

♦ QT75

Pass 2♠ All Pass

South HCP: 7

♣ AJ5

♣ 7432

Contract: 2♠ North

**Board: 312**      ♠ T      You bid first.

Dealer: North      ♥ A84      West (RHO) bids 3♠ if possible.

Vul: Both      ♦ AKQT7

HCP: 14+1      ♣ J952

---

**Board: 313**      ♠ J      You bid first.

Dealer: North      ♥ K8      West (RHO) bids 3♠ if possible.

Vul: E-W      ♦ AKJT9873

HCP: 12+4      ♣ 97

---

**Board: 314**      ♠ A84      Partner bids first.

Dealer: South      ♥ QJ7      The opponents are silent.

Vul: Both      ♦ 64

HCP: 10+1      ♣ K9763

---

**Board: 315**      ♠ AJ73      You bid first.

Dealer: North      ♥ 962      West (RHO) Doubles 1NT if possible.

Vul: None      ♦ AKT52

HCP: 12+1      ♣ 3

---

**Board: 316**      ♠ J962      You bid first.

Dealer: North      ♥ K984      The opponents are silent.

Vul: N-S      ♦ AKJ

HCP: 12      ♣ 63

## Both hands (Answers Page)

Board: 312	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ K82		1♦	Pass	1NT
Vul: Both	♥ A84	♥ QJ3	3♠	X	Pass	3NT
North HCP: 14+1	♦ AKQT7	♦ 952			All Pass	
South HCP: 10	♣ J952	♣ A863				
Contract: 3NT South						

Board: 313	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ Q62		1♦	Pass	1NT
Vul: E-W	♥ K8	♥ QJ5	3♠	4♦	Pass	4♠ <sup>1</sup>
North HCP: 12+4	♦ AKJT9873	♦ 62	Pass	5♦	All Pass	
South HCP: 10+1	♣ 97	♣ KQT83				1. limit raise or better in !D
Contract: 5♦ North						

Board: 314	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ KJ95				1♦
Vul: Both	♥ QJ7	♥ 6	Pass	1NT	Pass	2♣
North HCP: 10+1	♦ 64	♦ KQT8	Pass	3♣	All Pass	
South HCP: 13	♣ K9763	♣ A852				
Contract: 3♣ North						

Board: 315	North:	South:	W	N	E	S
Dealer: North	♠ AJ73	♠ K65		1♦	Pass	1NT
Vul: None	♥ 962	♥ Q7	X	2♦	All Pass	
North HCP: 12+1	♦ AKT52	♦ J93				
South HCP: 9+1	♣ 3	♣ QJ762				
Contract: 2♦ North						

Board: 316	North:	South:	W	N	E	S
Dealer: North	♠ J962	♠ Q75		1♦	Pass	1NT
Vul: N-S	♥ K984	♥ QT			All Pass	
North HCP: 12	♦ AKJ	♦ QT96				
South HCP: 8	♣ 63	♣ QT52				
Contract: 1NT South						

**South hands****Spear**

**Board: 312**      ♠ K82      Partner bids first.

Dealer: North      ♥ QJ3      West (LHO) bids 3♠ if possible.

Vul: Both      ♦ 952

HCP: 10      ♣ A863

---

**Board: 313**      ♠ Q62      Partner bids first.

Dealer: North      ♥ QJ5      West (LHO) bids 3♠ if possible.

Vul: E-W      ♦ 62

HCP: 10+1      ♣ KQT83

---

**Board: 314**      ♠ KJ95      You bid first.

Dealer: South      ♥ 6      The opponents are silent.

Vul: Both      ♦ KQT8

HCP: 13      ♣ A852

---

**Board: 315**      ♠ K65      Partner bids first.

Dealer: North      ♥ Q7      West (LHO) Doubles 1NT if possible.

Vul: None      ♦ J93

HCP: 9+1      ♣ QJ762

---

**Board: 316**      ♠ Q75      Partner bids first.

Dealer: North      ♥ QT      The opponents are silent.

Vul: N-S      ♦ QT96

HCP: 8      ♣ QT52

## Both hands (Answers Page)

Board: 312	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ K82		1♦	Pass	1NT
Vul: Both	♥ A84	♥ QJ3	3♠	X	Pass	3NT
North HCP: 14+1	♦ AKQT7	♦ 952			All Pass	
South HCP: 10	♣ J952	♣ A863				
Contract: 3NT South						

Board: 313	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ Q62		1♦	Pass	1NT
Vul: E-W	♥ K8	♥ QJ5	3♠	4♦	Pass	4♠ <sup>1</sup>
North HCP: 12+4	♦ AKJT9873	♦ 62	Pass	5♦	All Pass	
South HCP: 10+1	♣ 97	♣ KQT83				1. limit raise or better in !D
Contract: 5♦ North						

Board: 314	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ KJ95				1♦
Vul: Both	♥ QJ7	♥ 6	Pass	1NT	Pass	2♣
North HCP: 10+1	♦ 64	♦ KQT8	Pass	3♣	All Pass	
South HCP: 13	♣ K9763	♣ A852				
Contract: 3♣ North						

Board: 315	North:	South:	W	N	E	S
Dealer: North	♠ AJ73	♠ K65		1♦	Pass	1NT
Vul: None	♥ 962	♥ Q7	X	2♦	All Pass	
North HCP: 12+1	♦ AKT52	♦ J93				
South HCP: 9+1	♣ 3	♣ QJ762				
Contract: 2♦ North						

Board: 316	North:	South:	W	N	E	S
Dealer: North	♠ J962	♠ Q75		1♦	Pass	1NT
Vul: N-S	♥ K984	♥ QT			All Pass	
North HCP: 12	♦ AKJ	♦ QT96				
South HCP: 8	♣ 63	♣ QT52				
Contract: 1NT South						

<b>Board: 317</b>	♠ Q63	You bid first.
Dealer: North	♥ JT	West (RHO) bids 2♥ if possible.
Vul: Both	♦ KQJ742	
HCP: 12+2	♣ QJ	

---

<b>Board: 318</b>	♠ KT7	You bid first.
Dealer: North	♥ JT2	The opponents are silent.
Vul: None	♦ K432	
HCP: 14	♣ AK7	

---

<b>Board: 319</b>	♠ T95	You bid first.
Dealer: North	♥ K653	The opponents are silent.
Vul: E-W	♦ AKQ53	
HCP: 12+1	♣ 3	

---

<b>Board: 320</b>	♠ KT86	RHO opens the bidding 1♦.
Dealer: West	♥ J64	You bid next.
Vul: Both	♦ 83	East (LHO) bids 1NT if possible.
HCP: 4	♣ 6542	West (RHO) bids 2♣ if possible.

---

<b>Board: 321</b>	♠ K3	Partner bids first.
Dealer: South	♥ K95	The opponents are silent.
Vul: None	♦ 865	
HCP: 8+1	♣ Q9762	

## Both hands (Answers Page)

Board: 317	North:	South:	W	N	E	S
Dealer: North	♠ Q63	♠ KJ4		1♦	Pass	1NT
Vul: Both	♥ JT	♥ Q96	Pass	2♦	Pass	Pass
North HCP: 12+2	♦ KQJ742	♦ T85	2♥	Pass	Pass	3♦
South HCP: 10	♣ QJ	♣ A932	All Pass			
Contract:	3♦ South					

Board: 318	North:	South:	W	N	E	S
Dealer: North	♠ KT7	♠ Q94		1♦	Pass	1NT
Vul: None	♥ JT2	♥ K73	All Pass			
North HCP: 14	♦ K432	♦ J7				
South HCP: 8+1	♣ AK7	♣ Q9642				
Contract:	1NT South					

Board: 319	North:	South:	W	N	E	S
Dealer: North	♠ T95	♠ Q86		1♦	Pass	1NT
Vul: E-W	♥ K653	♥ QT	Pass	2♦	All Pass	
North HCP: 12+1	♦ AKQ53	♦ J98				
South HCP: 10+1	♣ 3	♣ AJ984				
Contract:	2♦ North					

Board: 320	North:	South:	W	N	E	S
Dealer: West	♠ KT86	♠ J754	1♦	Pass	1NT	Pass
Vul: Both	♥ J64	♥ AK752	2♣	Pass	Pass	2♥
North HCP: 4	♦ 83	♦ AQJ	All Pass			
South HCP: 15+1	♣ 6542	♣ 8				
Contract:	2♥ South					

Board: 321	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ Q9				1♦
Vul: None	♥ K95	♥ J42	Pass	1NT	All Pass	
North HCP: 8+1	♦ 865	♦ KQJ2				
South HCP: 13	♣ Q9762	♣ AT53				
Contract:	1NT North					

**South hands****Spear**

**Board: 317**      ♠ KJ4      Partner bids first.

Dealer: North      ♥ Q96      West (LHO) bids 2♥ if possible.

Vul: Both      ♦ T85

HCP: 10      ♣ A932

---

**Board: 318**      ♠ Q94      Partner bids first.

Dealer: North      ♥ K73      The opponents are silent.

Vul: None      ♦ J7

HCP: 8+1      ♣ Q9642

---

**Board: 319**      ♠ Q86      Partner bids first.

Dealer: North      ♥ QT      The opponents are silent.

Vul: E-W      ♦ J98

HCP: 10+1      ♣ AJ984

---

**Board: 320**      ♠ J754      LHO opens the bidding 1♦.

Dealer: West      ♥ AK752      Partner bids next.

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

HCP: 15+1      ♣ 8      West (LHO) bids 2♣ if possible.

---

**Board: 321**      ♠ Q9      You bid first.

Dealer: South      ♥ J42      The opponents are silent.

Vul: None      ♦ KQJ2

HCP: 13      ♣ AT53

## Both hands (Answers Page)

Board: 317	North:	South:	W	N	E	S
Dealer: North	♠ Q63	♠ KJ4		1♦	Pass	1NT
Vul: Both	♥ JT	♥ Q96	Pass	2♦	Pass	Pass
North HCP: 12+2	♦ KQJ742	♦ T85	2♥	Pass	Pass	3♦
South HCP: 10	♣ QJ	♣ A932	All Pass			
Contract:	3♦ South					

Board: 318	North:	South:	W	N	E	S
Dealer: North	♠ KT7	♠ Q94		1♦	Pass	1NT
Vul: None	♥ JT2	♥ K73	All Pass			
North HCP: 14	♦ K432	♦ J7				
South HCP: 8+1	♣ AK7	♣ Q9642				
Contract:	1NT South					

Board: 319	North:	South:	W	N	E	S
Dealer: North	♠ T95	♠ Q86		1♦	Pass	1NT
Vul: E-W	♥ K653	♥ QT	Pass	2♦	All Pass	
North HCP: 12+1	♦ AKQ53	♦ J98				
South HCP: 10+1	♣ 3	♣ AJ984				
Contract:	2♦ North					

Board: 320	North:	South:	W	N	E	S
Dealer: West	♠ KT86	♠ J754	1♦	Pass	1NT	Pass
Vul: Both	♥ J64	♥ AK752	2♣	Pass	Pass	2♥
North HCP: 4	♦ 83	♦ AQJ	All Pass			
South HCP: 15+1	♣ 6542	♣ 8				
Contract:	2♥ South					

Board: 321	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ Q9				1♦
Vul: None	♥ K95	♥ J42	Pass	1NT	All Pass	
North HCP: 8+1	♦ 865	♦ KQJ2				
South HCP: 13	♣ Q9762	♣ AT53				
Contract:	1NT North					

**Board: 322**      ♠ J93      You bid first.

Dealer: North      ♥ T93      The opponents are silent.

Vul: E-W      ♦ AJ83

HCP: 13      ♣ AK5

---

**Board: 323**      ♠ QT6      Partner bids first.

Dealer: South      ♥ K98      The opponents are silent.

Vul: N-S      ♦ Q5

HCP: 9+1      ♣ Q9743

---

**Board: 324**      ♠ A43      Partner bids first.

Dealer: South      ♥ K5      East (LHO) bids 2♥ if possible.

Vul: None      ♦ 874

HCP: 10+1      ♣ K6532

---

**Board: 325**      ♠ 752      You bid first.

Dealer: North      ♥ AJ2      West (RHO) Doubles 2♦ if possible.

Vul: Both      ♦ A8642

HCP: 12+1      ♣ K5

---

**Board: 326**      ♠ 853      RHO opens the bidding 1♦.

Dealer: West      ♥ 873      You bid next.

Vul: E-W      ♦ KQ62      East (LHO) bids 1NT if possible.

HCP: 5      ♣ 872

## Both hands (Answers Page)

Board: 322	North:	South:	W	N	E	S
Dealer: North	♠ J93	♠ A8		1♦	Pass	1NT
Vul: E-W	♥ T93	♥ Q84		All Pass		
North HCP: 13	♦ AJ83	♦ T752				
South HCP: 8	♣ AK5	♣ Q876				
Contract: 1NT South						

Board: 323	North:	South:	W	N	E	S
Dealer: South	♠ QT6	♠ 532			1♦	
Vul: N-S	♥ K98	♥ AQJ4	Pass	1NT	All Pass	
North HCP: 9+1	♦ Q5	♦ K862				
South HCP: 14	♣ Q9743	♣ A5				
Contract: 1NT North						

Board: 324	North:	South:	W	N	E	S
Dealer: South	♠ A43	♠ KQ92			1♦	
Vul: None	♥ K5	♥ 82	Pass	1NT	Pass	2♦
North HCP: 10+1	♦ 874	♦ AKT92	Pass	Pass	2♥	Pass
South HCP: 12+1	♣ K6532	♣ 94	Pass	3♦	All Pass	
Contract: 3♦ North						

Board: 325	North:	South:	W	N	E	S
Dealer: North	♠ 752	♠ AT3		1♦	Pass	1NT
Vul: Both	♥ AJ2	♥ K5	Pass	2♦	Pass	Pass
North HCP: 12+1	♦ A8642	♦ J73	X	All Pass		
South HCP: 10+1	♣ K5	♣ Q8632				
Contract: 2♦X North						

Board: 326	North:	South:	W	N	E	S
Dealer: West	♠ 853	♠ QJ7	1♦	Pass	1NT	2♥
Vul: E-W	♥ 873	♥ KQJT95		All Pass		
North HCP: 5	♦ KQ62	♦ 87				
South HCP: 12+2	♣ 872	♣ K5				
Contract: 2♥ South						

## South hands

## Spear

---

<b>Board: 322</b>	♠ A8	Partner bids first.
Dealer: North	♥ Q84	The opponents are silent.
Vul: E-W	♦ T752	
HCP: 8	♣ Q876	

---

<b>Board: 323</b>	♠ 532	You bid first.
Dealer: South	♥ AQJ4	The opponents are silent.
Vul: N-S	♦ K862	
HCP: 14	♣ A5	

---

<b>Board: 324</b>	♠ KQ92	You bid first.
Dealer: South	♥ 82	East (RHO) bids 2♥ if possible.
Vul: None	♦ AKT92	
HCP: 12+1	♣ 94	

---

<b>Board: 325</b>	♠ AT3	Partner bids first.
Dealer: North	♥ K5	West (LHO) Doubles 2♦ if possible.
Vul: Both	♦ J73	
HCP: 10+1	♣ Q8632	

---

<b>Board: 326</b>	♠ QJ7	LHO opens the bidding 1♦.
Dealer: West	♥ KQJT95	Partner bids next.
Vul: E-W	♦ 87	East (RHO) bids 1NT if possible.
HCP: 12+2	♣ K5	

## Both hands (Answers Page)

Board: 322	North:	South:	W	N	E	S
Dealer: North	♠ J93	♠ A8		1♦	Pass	1NT
Vul: E-W	♥ T93	♥ Q84		All Pass		
North HCP: 13	♦ AJ83	♦ T752				
South HCP: 8	♣ AK5	♣ Q876				
Contract: 1NT South						

Board: 323	North:	South:	W	N	E	S
Dealer: South	♠ QT6	♠ 532			1♦	
Vul: N-S	♥ K98	♥ AQJ4	Pass	1NT	All Pass	
North HCP: 9+1	♦ Q5	♦ K862				
South HCP: 14	♣ Q9743	♣ A5				
Contract: 1NT North						

Board: 324	North:	South:	W	N	E	S
Dealer: South	♠ A43	♠ KQ92			1♦	
Vul: None	♥ K5	♥ 82	Pass	1NT	Pass	2♦
North HCP: 10+1	♦ 874	♦ AKT92	Pass	Pass	2♥	Pass
South HCP: 12+1	♣ K6532	♣ 94	Pass	3♦	All Pass	
Contract: 3♦ North						

Board: 325	North:	South:	W	N	E	S
Dealer: North	♠ 752	♠ AT3		1♦	Pass	1NT
Vul: Both	♥ AJ2	♥ K5	Pass	2♦	Pass	Pass
North HCP: 12+1	♦ A8642	♦ J73	X	All Pass		
South HCP: 10+1	♣ K5	♣ Q8632				
Contract: 2♦X North						

Board: 326	North:	South:	W	N	E	S
Dealer: West	♠ 853	♠ QJ7	1♦	Pass	1NT	2♥
Vul: E-W	♥ 873	♥ KQJT95		All Pass		
North HCP: 5	♦ KQ62	♦ 87				
South HCP: 12+2	♣ 872	♣ K5				
Contract: 2♥ South						

## North hands

## Spear

<b>Board: 327</b>	♠ K63	You bid first.
Dealer: North	♥ 873	West (RHO) bids 2♥ if possible.
Vul: Both	♦ AKQJ3	
HCP: 13+1	♣ 62	

---

<b>Board: 328</b>	♠ Q93	Partner bids first.
Dealer: South	♥ QT3	East (LHO) bids 2♠ if possible.
Vul: Both	♦ 942	West (RHO) bids 3♠ if possible.
HCP: 7	♣ KT93	

---

<b>Board: 329</b>	♠ AKJ873	LHO opens the bidding 1♦.
Dealer: East	♥ J873	Partner bids next.
Vul: None	♦ 2	West (RHO) bids 1NT if possible.
HCP: 13+2	♣ A2	

---

<b>Board: 330</b>	♠ Q92	Partner bids first.
Dealer: South	♥ Q62	The opponents are silent.
Vul: E-W	♦ 543	
HCP: 9	♣ AJ43	

---

<b>Board: 331</b>	♠ KT3	Partner bids first.
Dealer: South	♥ A65	The opponents are silent.
Vul: Both	♦ KT9	
HCP: 10	♣ 9873	

## Both hands (Answers Page)

**Board: 327**

	North:	South:	W	N	E	S
Dealer: North	♠ K63	♠ Q7		1♦	Pass	1NT
Vul: Both	♥ 873	♥ A42	Pass	2♦	Pass	Pass
North HCP: 13+1	♦ AKQJ3	♦ T52	2♥	Pass	Pass	3♦
South HCP: 8+1	♣ 62	♣ QT983	All Pass			

Contract: 3♦ South

**Board: 328**

	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ -			1♦	
Vul: Both	♥ QT3	♥ A	Pass	1NT	2♠	3♣
North HCP: 7	♦ 942	♦ KQJT8753	3♠	Pass	Pass	6♦
South HCP: 14+4	♣ KT93	♣ A875	All Pass			

Contract: 6♦ South

**Board: 329**

	North:	South:	W	N	E	S
Dealer: East	♠ AKJ873	♠ T952			1♦	Pass
Vul: None	♥ J873	♥ A95	1NT	2♠	Pass	3♠
North HCP: 13+2	♦ 2	♦ KT6	Pass	4♠	All Pass	
South HCP: 7	♣ A2	♣ 976				

Contract: 4♠ North

**Board: 330**

	North:	South:	W	N	E	S
Dealer: South	♠ Q92	♠ KJ5			1♦	
Vul: E-W	♥ Q62	♥ T7	Pass	1NT	Pass	2♦
North HCP: 9	♦ 543	♦ AJ987	All Pass			
South HCP: 12+1	♣ AJ43	♣ K92				

Contract: 2♦ South

**Board: 331**

	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ A742			1♣	
Vul: Both	♥ A65	♥ 2	Pass	1NT	Pass	3♣
North HCP: 10	♦ KT9	♦ Q8	Pass	3NT	All Pass	
South HCP: 13+2	♣ 9873	♣ AKT642				

Contract: 3NT North

## South hands

## Spear

**Board: 327**      ♠ Q7      Partner bids first.

Dealer: North      ♥ A42      West (LHO) bids 2♥ if possible.

Vul: Both      ♦ T52

HCP: 8+1      ♣ QT983

---

**Board: 328**      ♠ -      You bid first.

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

Vul: Both      ♦ KQJT8753      West (LHO) bids 3♠ if possible.

HCP: 14+4      ♣ A875

---

**Board: 329**      ♠ T952      RHO opens the bidding 1♦.

Dealer: East      ♥ A95      You bid next.

Vul: None      ♦ KT6      West (LHO) bids 1NT if possible.

HCP: 7      ♣ 976

---

**Board: 330**      ♠ KJ5      You bid first.

Dealer: South      ♥ T7      The opponents are silent.

Vul: E-W      ♦ AJ987

HCP: 12+1      ♣ K92

---

**Board: 331**      ♠ A742      You bid first.

Dealer: South      ♥ 2      The opponents are silent.

Vul: Both      ♦ Q8

HCP: 13+2      ♣ AKT642

## Both hands (Answers Page)

**Board: 327**

	North:	South:	W	N	E	S
Dealer: North	♠ K63	♠ Q7		1♦	Pass	1NT
Vul: Both	♥ 873	♥ A42	Pass	2♦	Pass	Pass
North HCP: 13+1	♦ AKQJ3	♦ T52	2♥	Pass	Pass	3♦
South HCP: 8+1	♣ 62	♣ QT983	All Pass			

Contract: 3♦ South

**Board: 328**

	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ -			1♦	
Vul: Both	♥ QT3	♥ A	Pass	1NT	2♠	3♣
North HCP: 7	♦ 942	♦ KQJT8753	3♠	Pass	Pass	6♦
South HCP: 14+4	♣ KT93	♣ A875	All Pass			

Contract: 6♦ South

**Board: 329**

	North:	South:	W	N	E	S
Dealer: East	♠ AKJ873	♠ T952		1♦	Pass	
Vul: None	♥ J873	♥ A95	1NT	2♠	Pass	3♠
North HCP: 13+2	♦ 2	♦ KT6	Pass	4♠	All Pass	
South HCP: 7	♣ A2	♣ 976				

Contract: 4♠ North

**Board: 330**

	North:	South:	W	N	E	S
Dealer: South	♠ Q92	♠ KJ5		1♦		
Vul: E-W	♥ Q62	♥ T7	Pass	1NT	Pass	2♦
North HCP: 9	♦ 543	♦ AJ987	All Pass			
South HCP: 12+1	♣ AJ43	♣ K92				

Contract: 2♦ South

**Board: 331**

	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ A742			1♣	
Vul: Both	♥ A65	♥ 2	Pass	1NT	Pass	3♣
North HCP: 10	♦ KT9	♦ Q8	Pass	3NT	All Pass	
South HCP: 13+2	♣ 9873	♣ AKT642				

Contract: 3NT North

<b>Board: 332</b>	♠ 98	RHO opens the bidding 1♦.
Dealer: West	♥ 9742	You bid next.
Vul: N-S	♦ 97	East (LHO) bids 1NT if possible.
HCP: 5+1	♣ AJT92	

---

<b>Board: 333</b>	♠ K63	Partner bids first.
Dealer: South	♥ A98	The opponents are silent.
Vul: N-S	♦ Q65	
HCP: 9	♣ T753	

---

<b>Board: 334</b>	♠ T73	You bid first.
Dealer: North	♥ A73	The opponents are silent.
Vul: None	♦ A984	
HCP: 12	♣ AT5	

---

<b>Board: 335</b>	♠ T53	You bid first.
Dealer: North	♥ QT9	The opponents are silent.
Vul: E-W	♦ AKJ98	
HCP: 12+1	♣ Q2	

---

<b>Board: 336</b>	♠ 9543	RHO opens the bidding 1♦.
Dealer: West	♥ AKT9	You bid next.
Vul: Both	♦ 5	East (LHO) bids 1NT if possible.
HCP: 9	♣ Q852	East (LHO) Doubles 4♠ if possible.

## Both hands (Answers Page)

Board: 332	North:	South:	W	N	E	S
Dealer: West	♠ 98	♠ Q632	1♦	Pass	1NT	2♥
Vul: N-S	♥ 9742	♥ AKT853		All Pass		
North HCP: 5+1	♦ 97	♦ KQ5				
South HCP: 14+2	♣ AJT92	♣ -				
Contract: 2♥ South						

Board: 333	North:	South:	W	N	E	S
Dealer: South	♠ K63	♠ AT98				1♣
Vul: N-S	♥ A98	♥ J3	Pass	1NT	All Pass	
North HCP: 9	♦ Q65	♦ KT8				
South HCP: 14	♣ T753	♣ AQ82				
Contract: 1NT North						

Board: 334	North:	South:	W	N	E	S
Dealer: North	♠ T73	♠ A8		1♦	Pass	1NT
Vul: None	♥ A73	♥ Q95		All Pass		
North HCP: 12	♦ A984	♦ 632				
South HCP: 10+1	♣ AT5	♣ KJ983				
Contract: 1NT South						

Board: 335	North:	South:	W	N	E	S
Dealer: North	♠ T53	♠ K98		1♦	Pass	1NT
Vul: E-W	♥ QT9	♥ A42	Pass	2♦	All Pass	
North HCP: 12+1	♦ AKJ98	♦ T64				
South HCP: 10	♣ Q2	♣ K976				
Contract: 2♦ North						

Board: 336	North:	South:	W	N	E	S
Dealer: West	♠ 9543	♠ AKJ762	1♦	Pass	1NT	2♠
Vul: Both	♥ AKT9	♥ J42	Pass	4♠	X	All Pass
North HCP: 9	♦ 5	♦ T42				
South HCP: 9+2	♣ Q852	♣ 4				
Contract: 4♠X North						

## South hands

## Spear

<b>Board: 332</b>	♠ Q632	LHO opens the bidding 1♦.
Dealer: West	♥ AKT853	Partner bids next.
Vul: N-S	♦ KQ5	East (RHO) bids 1NT if possible.
HCP: 14+2	♣ -	

---

<b>Board: 333</b>	♠ AT98	You bid first.
Dealer: South	♥ J3	The opponents are silent.
Vul: N-S	♦ KT8	
HCP: 14	♣ AQ82	

---

<b>Board: 334</b>	♠ A8	Partner bids first.
Dealer: North	♥ Q95	The opponents are silent.
Vul: None	♦ 632	
HCP: 10+1	♣ KJ983	

---

<b>Board: 335</b>	♠ K98	Partner bids first.
Dealer: North	♥ A42	The opponents are silent.
Vul: E-W	♦ T64	
HCP: 10	♣ K976	

---

<b>Board: 336</b>	♠ AKJ762	LHO opens the bidding 1♦.
Dealer: West	♥ J42	Partner bids next.
Vul: Both	♦ T42	East (RHO) bids 1NT if possible.
HCP: 9+2	♣ 4	East (RHO) Doubles 4♠ if possible.

## Both hands (Answers Page)

Board: 332	North:	South:	W	N	E	S
Dealer: West	♠ 98	♠ Q632	1♦	Pass	1NT	2♥
Vul: N-S	♥ 9742	♥ AKT853		All Pass		
North HCP: 5+1	♦ 97	♦ KQ5				
South HCP: 14+2	♣ AJT92	♣ -				
Contract: 2♥ South						

Board: 333	North:	South:	W	N	E	S
Dealer: South	♠ K63	♠ AT98				1♣
Vul: N-S	♥ A98	♥ J3	Pass	1NT	All Pass	
North HCP: 9	♦ Q65	♦ KT8				
South HCP: 14	♣ T753	♣ AQ82				
Contract: 1NT North						

Board: 334	North:	South:	W	N	E	S
Dealer: North	♠ T73	♠ A8		1♦	Pass	1NT
Vul: None	♥ A73	♥ Q95		All Pass		
North HCP: 12	♦ A984	♦ 632				
South HCP: 10+1	♣ AT5	♣ KJ983				
Contract: 1NT South						

Board: 335	North:	South:	W	N	E	S
Dealer: North	♠ T53	♠ K98		1♦	Pass	1NT
Vul: E-W	♥ QT9	♥ A42	Pass	2♦	All Pass	
North HCP: 12+1	♦ AKJ98	♦ T64				
South HCP: 10	♣ Q2	♣ K976				
Contract: 2♦ North						

Board: 336	North:	South:	W	N	E	S
Dealer: West	♠ 9543	♠ AKJ762	1♦	Pass	1NT	2♠
Vul: Both	♥ AKT9	♥ J42	Pass	4♠	X	All Pass
North HCP: 9	♦ 5	♦ T42				
South HCP: 9+2	♣ Q852	♣ 4				
Contract: 4♠X North						

**Board: 337**      ♠ 972      You bid first.

Dealer: North      ♥ AT6      West (RHO) Doubles 2♦ if possible.

Vul: E-W      ♦ AKJ53

HCP: 14+1      ♣ Q2

---

**Board: 338**      ♠ A73      Partner bids first.

Dealer: South      ♥ Q84      The opponents are silent.

Vul: Both      ♦ 863

HCP: 10      ♣ KJ52

---

**Board: 339**      ♠ QJ63      LHO opens the bidding 1♦.

Dealer: East      ♥ AK9543      Partner bids next.

Vul: E-W      ♦ 94      West (RHO) bids 1NT if possible.

HCP: 10+2      ♣ 5

---

**Board: 340**      ♠ JT9      RHO opens the bidding 1♦.

Dealer: West      ♥ A752      You bid next.

Vul: None      ♦ Q65      East (LHO) bids 1NT if possible.

HCP: 9      ♣ Q92

---

**Board: 341**      ♠ KJ6      Partner bids first.

Dealer: South      ♥ Q63      The opponents are silent.

Vul: E-W      ♦ QT5

HCP: 10      ♣ Q973

## Both hands (Answers Page)

Board: 337	North:	South:	W	N	E	S
Dealer: North	♠ 972	♠ A65		1♦	Pass	1NT
Vul: E-W	♥ AT6	♥ K94	Pass	2♦	Pass	Pass
North HCP: 14+1	♦ AKJ53	♦ 942	X	All Pass		
South HCP: 10	♣ Q2	♣ KT64				
Contract:	2♦ X	North				

Board: 338	North:	South:	W	N	E	S
Dealer: South	♠ A73	♠ JT			1♦	
Vul: Both	♥ Q84	♥ 65	Pass	1NT	Pass	2♦
North HCP: 10	♦ 863	♦ AKQT74	All Pass			
South HCP: 14+2	♣ KJ52	♣ AT7				
Contract:	2♦	South				

Board: 339	North:	South:	W	N	E	S
Dealer: East	♠ QJ63	♠ T52		1♦	Pass	
Vul: E-W	♥ AK9543	♥ T2	1NT	2♥	All Pass	
North HCP: 10+2	♦ 94	♦ AJ63				
South HCP: 10	♣ 5	♣ AJ63				
Contract:	2♥	North				

Board: 340	North:	South:	W	N	E	S
Dealer: West	♠ JT9	♠ AK7643	1♦	Pass	1NT	2♠
Vul: None	♥ A752	♥ 93	Pass	3♠	All Pass	
North HCP: 9	♦ Q65	♦ AJ2				
South HCP: 12+2	♣ Q92	♣ T6				
Contract:	3♠	North				

Board: 341	North:	South:	W	N	E	S
Dealer: South	♠ KJ6	♠ T52			1♣	
Vul: E-W	♥ Q63	♥ AK95	Pass	1NT	All Pass	
North HCP: 10	♦ QT5	♦ AJ				
South HCP: 13	♣ Q973	♣ J842				
Contract:	1NT	North				

## South hands

## Spear

**Board: 337**      ♠ A65      Partner bids first.

Dealer: North      ♥ K94      West (LHO) Doubles 2♦ if possible.

Vul: E-W      ♦ 942

HCP: 10      ♣ KT64

---

**Board: 338**      ♠ JT      You bid first.

Dealer: South      ♥ 65      The opponents are silent.

Vul: Both      ♦ AKQT74

HCP: 14+2      ♣ AT7

---

**Board: 339**      ♠ T52      RHO opens the bidding 1♦.

Dealer: East      ♥ T2      You bid next.

Vul: E-W      ♦ AJ63      West (LHO) bids 1NT if possible.

HCP: 10      ♣ AJ63

---

**Board: 340**      ♠ AK7643      LHO opens the bidding 1♦.

Dealer: West      ♥ 93      Partner bids next.

Vul: None      ♦ AJ2      East (RHO) bids 1NT if possible.

HCP: 12+2      ♣ T6

---

**Board: 341**      ♠ T52      You bid first.

Dealer: South      ♥ AK95      The opponents are silent.

Vul: E-W      ♦ AJ

HCP: 13      ♣ J842

## Both hands (Answers Page)

Board: 337	North:	South:	W	N	E	S
Dealer: North	♠ 972	♠ A65		1♦	Pass	1NT
Vul: E-W	♥ AT6	♥ K94	Pass	2♦	Pass	Pass
North HCP: 14+1	♦ AKJ53	♦ 942	X	All Pass		
South HCP: 10	♣ Q2	♣ KT64				
Contract:	2♦ X	North				

Board: 338	North:	South:	W	N	E	S
Dealer: South	♠ A73	♠ JT			1♦	
Vul: Both	♥ Q84	♥ 65	Pass	1NT	Pass	2♦
North HCP: 10	♦ 863	♦ AKQT74	All Pass			
South HCP: 14+2	♣ KJ52	♣ AT7				
Contract:	2♦	South				

Board: 339	North:	South:	W	N	E	S
Dealer: East	♠ QJ63	♠ T52		1♦	Pass	
Vul: E-W	♥ AK9543	♥ T2	1NT	2♥	All Pass	
North HCP: 10+2	♦ 94	♦ AJ63				
South HCP: 10	♣ 5	♣ AJ63				
Contract:	2♥	North				

Board: 340	North:	South:	W	N	E	S
Dealer: West	♠ JT9	♠ AK7643	1♦	Pass	1NT	2♠
Vul: None	♥ A752	♥ 93	Pass	3♠	All Pass	
North HCP: 9	♦ Q65	♦ AJ2				
South HCP: 12+2	♣ Q92	♣ T6				
Contract:	3♠	North				

Board: 341	North:	South:	W	N	E	S
Dealer: South	♠ KJ6	♠ T52			1♣	
Vul: E-W	♥ Q63	♥ AK95	Pass	1NT	All Pass	
North HCP: 10	♦ QT5	♦ AJ				
South HCP: 13	♣ Q973	♣ J842				
Contract:	1NT	North				

**Board: 342**      ♠ K732      You bid first.

Dealer: North      ♥ K62      The opponents are silent.

Vul: None      ♦ AK92

HCP: 13      ♣ 65

---

**Board: 343**      ♠ T7      RHO opens the bidding 1♦.

Dealer: West      ♥ 952      You bid next.

Vul: None      ♦ A9653      East (LHO) bids 1NT if possible.

HCP: 5+1      ♣ J82

---

**Board: 344**      ♠ J      RHO opens the bidding 1♦.

Dealer: West      ♥ J82      You bid next.

Vul: N-S      ♦ J765      East (LHO) bids 1NT if possible.

HCP: 5+1      ♣ Q9875

---

**Board: 345**      ♠ QT73      RHO opens the bidding 1♦.

Dealer: West      ♥ 9      You bid next.

Vul: E-W      ♦ T732      East (LHO) bids 1NT if possible.

HCP: 4      ♣ Q632      West (RHO) Doubles 2♦ if possible.

---

**Board: 346**      ♠ AKT4      You bid first.

Dealer: North      ♥ J93      The opponents are silent.

Vul: Both      ♦ A983

HCP: 13      ♣ J6

## Both hands (Answers Page)

**Board: 342**

Dealer: North

**North:**

♠ K732

**South:**

♠ AT9

W N E S

1♦ Pass 1NT

Vul: None

♥ K62

♥ Q95

All Pass

North HCP: 13

♦ AK92

♦ 54

South HCP: 9+1

♣ 65

♣ KT832

Contract: 1NT South

**Board: 343**

Dealer: West

**North:**

♠ T7

**South:**

♠ AJ432

W N E S

 1♦ Pass 1NT 2♦<sup>1</sup>

Vul: None

♥ 952

♥ AJ764

Pass 3♥ All Pass

North HCP: 5+1

♦ A9653

♦ Q

1. Michaels Cuebid

South HCP: 16+2

♣ J82

♣ A6

Contract: 3♥ North

**Board: 344**

Dealer: West

**North:**

♠ J

**South:**

♠ AKT975

W N E S

1♦ Pass 1NT 2♠

Vul: N-S

♥ J82

♥ QT94

All Pass

North HCP: 5+1

♦ J765

♦ A

South HCP: 13+2

♣ Q9875

♣ 42

Contract: 2♠ South

**Board: 345**

Dealer: West

**North:**

♠ QT73

**South:**

♠ AJ965

W N E S

 1♦ Pass 1NT 2♦<sup>1</sup>

Vul: E-W

♥ 9

♥ AK862

X 4♠ All Pass

North HCP: 4

♦ T732

♦ 54

1. Michaels Cuebid

South HCP: 13+2

♣ Q632

♣ J

Contract: 4♠ North

**Board: 346**

Dealer: North

**North:**

♠ AKT4

**South:**

♠ Q2

W N E S

1♦ Pass 1NT

Vul: Both

♥ J93

♥ KT7

All Pass

North HCP: 13

♦ A983

♦ T765

South HCP: 8

♣ J6

♣ KT83

Contract: 1NT South

**South hands****Spear**

---

<b>Board: 342</b>	♠ AT9	Partner bids first.
Dealer: North	♥ Q95	The opponents are silent.
Vul: None	♦ 54	
HCP: 9+1	♣ KT832	
<b>Board: 343</b>	♠ AJ432	LHO opens the bidding 1♦.
Dealer: West	♥ AJ764	Partner bids next.
Vul: None	♦ Q	East (RHO) bids 1NT if possible.
HCP: 16+2	♣ A6	
<b>Board: 344</b>	♠ AKT975	LHO opens the bidding 1♦.
Dealer: West	♥ QT94	Partner bids next.
Vul: N-S	♦ A	East (RHO) bids 1NT if possible.
HCP: 13+2	♣ 42	
<b>Board: 345</b>	♠ AJ965	LHO opens the bidding 1♦.
Dealer: West	♥ AK862	Partner bids next.
Vul: E-W	♦ 54	East (RHO) bids 1NT if possible.
HCP: 13+2	♣ J	West (LHO) Doubles 2♦ if possible.
<b>Board: 346</b>	♠ Q2	Partner bids first.
Dealer: North	♥ KT7	The opponents are silent.
Vul: Both	♦ T765	
HCP: 8	♣ KT83	

## Both hands (Answers Page)

Board: 342	North:	South:	W	N	E	S
Dealer: North	♠ K732	♠ AT9		1♦	Pass	1NT
Vul: None	♥ K62	♥ Q95		All Pass		
North HCP: 13	♦ AK92	♦ 54				
South HCP: 9+1	♣ 65	♣ KT832				
Contract: 1NT South						

Board: 343	North:	South:	W	N	E	S
Dealer: West	♠ T7	♠ AJ432	1♦	Pass	1NT	2♦ <sup>1</sup>
Vul: None	♥ 952	♥ AJ764	Pass	3♥	All Pass	
North HCP: 5+1	♦ A9653	♦ Q				
South HCP: 16+2	♣ J82	♣ A6				1. Michaels Cuebid
Contract: 3♥ North						

Board: 344	North:	South:	W	N	E	S
Dealer: West	♠ J	♠ AKT975	1♦	Pass	1NT	2♠
Vul: N-S	♥ J82	♥ QT94		All Pass		
North HCP: 5+1	♦ J765	♦ A				
South HCP: 13+2	♣ Q9875	♣ 42				
Contract: 2♠ South						

Board: 345	North:	South:	W	N	E	S
Dealer: West	♠ QT73	♠ AJ965	1♦	Pass	1NT	2♦ <sup>1</sup>
Vul: E-W	♥ 9	♥ AK862	X	4♠	All Pass	
North HCP: 4	♦ T732	♦ 54				
South HCP: 13+2	♣ Q632	♣ J				1. Michaels Cuebid
Contract: 4♠ North						

Board: 346	North:	South:	W	N	E	S
Dealer: North	♠ AKT4	♠ Q2		1♦	Pass	1NT
Vul: Both	♥ J93	♥ KT7		All Pass		
North HCP: 13	♦ A983	♦ T765				
South HCP: 8	♣ J6	♣ KT83				
Contract: 1NT South						

<b>Board: 347</b>	♠ Q95
Dealer: South	♥ QT
Vul: None	♦ Q53
HCP: 9+1	♣ K6432

Partner bids first.

The opponents are silent.

<b>Board: 348</b>	♠ T754	RHO opens the bidding 1♣.
Dealer: West	♥ J987	You bid next.
Vul: E-W	♦ T64	East (LHO) bids 1NT if possible.
HCP: 5	♣ A5	West (RHO) bids 2♣ if possible.
		West (RHO) bids 3♣ if possible.
		East (LHO) bids 4♣ if possible.

<b>Board: 349</b>	♠ T4
Dealer: North	♥ K75
Vul: Both	♦ AJT5
HCP: 14	♣ AQ83

You bid first.

The opponents are silent.

<b>Board: 350</b>	♠ A943
Dealer: North	♥ J63
Vul: None	♦ AK82
HCP: 14	♣ Q7

You bid first.

The opponents are silent.

## Both hands (Answers Page)

**Board: 347**

Dealer: South

**North:**

♠ Q95

**South:**

♠ A7

W N E S

1♦

Vul: None

♥ QT

♥ AK94

Pass 1NT All Pass

North HCP: 9+1

♦ Q53

♦ T962

South HCP: 14

♣ K6432

♣ QJ5

Contract: 1NT North

**Board: 348**

Dealer: West

**North:**

♠ T754

**South:**

♠ KJ

W N E S

1♣ Pass 1NT Pass

Vul: E-W

♥ J987

♥ KQ642

2♣ Pass Pass 2♥

North HCP: 5

♦ T64

♦ AJ97

3♣ 3♥ 4♣ 4♥

South HCP: 14+1

♣ A5

♣ T6

All Pass

Contract: 4♥ South

**Board: 349**

Dealer: North

**North:**

♠ T4

**South:**

♠ Q96

W N E S

1♦ Pass 1NT

Vul: Both

♥ K75

♥ Q32

Pass 2♣ Pass 2♦

North HCP: 14

♦ AJT5

♦ Q987

All Pass

South HCP: 10

♣ AQ83

♣ KJ7

Contract: 2♦ South

**Board: 350**

Dealer: North

**North:**

♠ A943

**South:**

♠ Q5

W N E S

1♦ Pass 1NT

Vul: None

♥ J63

♥ Q42

All Pass

North HCP: 14

♦ AK82

♦ T653

South HCP: 8

♣ Q7

♣ A642

Contract: 1NT South

## South hands

## Spear

**Board: 347**      ♠ A7      You bid first.

Dealer: South      ♥ AK94      The opponents are silent.

Vul: None      ♦ T962

HCP: 14      ♣ QJ5

---

**Board: 348**      ♠ KJ      LHO opens the bidding 1♣.

Dealer: West      ♥ KQ642      Partner bids next.

Vul: E-W      ♦ AJ97      East (RHO) bids 1NT if possible.

HCP: 14+1      ♣ T6      West (LHO) bids 2♣ if possible.

West (LHO) bids 3♣ if possible.

East (RHO) bids 4♣ if possible.

---

**Board: 349**      ♠ Q96      Partner bids first.

Dealer: North      ♥ Q32      The opponents are silent.

Vul: Both      ♦ Q987

HCP: 10      ♣ KJ7

---

**Board: 350**      ♠ Q5      Partner bids first.

Dealer: North      ♥ Q42      The opponents are silent.

Vul: None      ♦ T653

HCP: 8      ♣ A642

## Both hands (Answers Page)

Board: 347	North:	South:	W	N	E	S
Dealer: South	♠ Q95	♠ A7				1♦
Vul: None	♥ QT	♥ AK94	Pass	1NT	All Pass	
North HCP: 9+1	♦ Q53	♦ T962				
South HCP: 14	♣ K6432	♣ QJ5				
Contract: 1NT North						

Board: 348	North:	South:	W	N	E	S
Dealer: West	♠ T754	♠ KJ	1♣	Pass	1NT	Pass
Vul: E-W	♥ J987	♥ KQ642	2♣	Pass	Pass	2♥
North HCP: 5	♦ T64	♦ AJ97	3♣	3♥	4♣	4♥
South HCP: 14+1	♣ A5	♣ T6	All Pass			
Contract: 4♥ South						

Board: 349	North:	South:	W	N	E	S
Dealer: North	♠ T4	♠ Q96		1♦	Pass	1NT
Vul: Both	♥ K75	♥ Q32	Pass	2♣	Pass	2♦
North HCP: 14	♦ AJT5	♦ Q987	All Pass			
South HCP: 10	♣ AQ83	♣ KJ7				
Contract: 2♦ South						

Board: 350	North:	South:	W	N	E	S
Dealer: North	♠ A943	♠ Q5		1♦	Pass	1NT
Vul: None	♥ J63	♥ Q42	All Pass			
North HCP: 14	♦ AK82	♦ T653				
South HCP: 8	♣ Q7	♣ A642				
Contract: 1NT South						

<b>Board: 351</b>	♠ K9	Partner bids first.
Dealer: South	♥ A73	The opponents are silent.
Vul: E-W	♦ 753	
HCP: 10+1	♣ K9843	

---

<b>Board: 352</b>	♠ QJ42	You bid first.
Dealer: North	♥ A32	The opponents are silent.
Vul: Both	♦ KQT2	
HCP: 13	♣ J8	

---

<b>Board: 353</b>	♠ Q8	Partner bids first.
Dealer: South	♥ Q85	The opponents are silent.
Vul: None	♦ 8542	
HCP: 8	♣ A963	

---

<b>Board: 354</b>	♠ KT4	You bid first.
Dealer: North	♥ J8	The opponents are silent.
Vul: N-S	♦ AQ95	
HCP: 13	♣ KT54	

---

<b>Board: 355</b>	♠ Q64	Partner bids first.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: None	♦ J4	
HCP: 10+1	♣ KJ863	

## Both hands (Answers Page)

Board: 351	North:	South:	W	N	E	S
Dealer: South	♠ K9	♠ 7632				1♦
Vul: E-W	♥ A73	♥ KQT6	Pass	1NT	All Pass	
North HCP: 10+1	♦ 753	♦ K42				
South HCP: 12	♣ K9843	♣ A6				
Contract: 1NT North						

Board: 352	North:	South:	W	N	E	S
Dealer: North	♠ QJ42	♠ K85		1♦	Pass	1NT
Vul: Both	♥ A32	♥ KT5	All Pass			
North HCP: 13	♦ KQT2	♦ 86				
South HCP: 10+1	♣ J8	♣ AT942				
Contract: 1NT South						

Board: 353	North:	South:	W	N	E	S
Dealer: South	♠ Q8	♠ AT3				1♦
Vul: None	♥ Q85	♥ 76	Pass	1NT	All Pass	
North HCP: 8	♦ 8542	♦ QJ73				
South HCP: 12	♣ A963	♣ KQ82				
Contract: 1NT North						

Board: 354	North:	South:	W	N	E	S
Dealer: North	♠ KT4	♠ A87		1♦	Pass	1NT
Vul: N-S	♥ J8	♥ Q32	All Pass			
North HCP: 13	♦ AQ95	♦ 76				
South HCP: 8+1	♣ KT54	♣ Q9832				
Contract: 1NT South						

Board: 355	North:	South:	W	N	E	S
Dealer: South	♠ Q64	♠ AJ7				1♦
Vul: None	♥ QJ8	♥ 54	Pass	1NT	All Pass	
North HCP: 10+1	♦ J4	♦ AT97				
South HCP: 13	♣ KJ863	♣ A952				
Contract: 1NT North						

**South hands****Spear**

**Board: 351**      ♠ 7632      You bid first.

Dealer: South      ♥ KQT6      The opponents are silent.

Vul: E-W      ♦ K42

HCP: 12      ♣ A6

---

**Board: 352**      ♠ K85      Partner bids first.

Dealer: North      ♥ KT5      The opponents are silent.

Vul: Both      ♦ 86

HCP: 10+1      ♣ AT942

---

**Board: 353**      ♠ AT3      You bid first.

Dealer: South      ♥ 76      The opponents are silent.

Vul: None      ♦ QJ73

HCP: 12      ♣ KQ82

---

**Board: 354**      ♠ A87      Partner bids first.

Dealer: North      ♥ Q32      The opponents are silent.

Vul: N-S      ♦ 76

HCP: 8+1      ♣ Q9832

---

**Board: 355**      ♠ AJ7      You bid first.

Dealer: South      ♥ 54      The opponents are silent.

Vul: None      ♦ AT97

HCP: 13      ♣ A952

## Both hands (Answers Page)

Board: 351	North:	South:	W	N	E	S
Dealer: South	♠ K9	♠ 7632				1♦
Vul: E-W	♥ A73	♥ KQT6	Pass	1NT	All Pass	
North HCP: 10+1	♦ 753	♦ K42				
South HCP: 12	♣ K9843	♣ A6				
Contract: 1NT North						

Board: 352	North:	South:	W	N	E	S
Dealer: North	♠ QJ42	♠ K85		1♦	Pass	1NT
Vul: Both	♥ A32	♥ KT5	All Pass			
North HCP: 13	♦ KQT2	♦ 86				
South HCP: 10+1	♣ J8	♣ AT942				
Contract: 1NT South						

Board: 353	North:	South:	W	N	E	S
Dealer: South	♠ Q8	♠ AT3				1♦
Vul: None	♥ Q85	♥ 76	Pass	1NT	All Pass	
North HCP: 8	♦ 8542	♦ QJ73				
South HCP: 12	♣ A963	♣ KQ82				
Contract: 1NT North						

Board: 354	North:	South:	W	N	E	S
Dealer: North	♠ KT4	♠ A87		1♦	Pass	1NT
Vul: N-S	♥ J8	♥ Q32	All Pass			
North HCP: 13	♦ AQ95	♦ 76				
South HCP: 8+1	♣ KT54	♣ Q9832				
Contract: 1NT South						

Board: 355	North:	South:	W	N	E	S
Dealer: South	♠ Q64	♠ AJ7				1♦
Vul: None	♥ QJ8	♥ 54	Pass	1NT	All Pass	
North HCP: 10+1	♦ J4	♦ AT97				
South HCP: 13	♣ KJ863	♣ A952				
Contract: 1NT North						

## North hands

## Spear

---

<b>Board: 356</b>	♠ 87	RHO opens the bidding 1♦.
Dealer: West	♥ J843	You bid next.
Vul: N-S	♦ 763	East (LHO) bids 1NT if possible.
HCP: 2	♣ J954	West (RHO) bids 2♦ if possible.

---

<b>Board: 357</b>	♠ AQT9	LHO opens the bidding 1♦.
Dealer: East	♥ AKT83	Partner bids next.
Vul: E-W	♦ 3	West (RHO) bids 1NT if possible.
HCP: 16+1	♣ K52	East (LHO) bids 2♦ if possible.
		East (LHO) bids 3♦ if possible.

---

<b>Board: 358</b>	♠ T92	You bid first.
Dealer: North	♥ KQ	The opponents are silent.
Vul: Both	♦ KJ93	
HCP: 13	♣ A876	

---

<b>Board: 359</b>	♠ QJ9	Partner bids first.
Dealer: South	♥ Q6	The opponents are silent.
Vul: None	♦ J862	
HCP: 8	♣ Q865	

## Both hands (Answers Page)

**Board: 356**

Dealer: West

**North:**

♠ 87

**South:**

♠ AK543

**W    N    E    S**

1♦    Pass    1NT    Pass

Vul: N-S

♥ J843

♥ Q75

2♦    Pass    Pass    2♠

North HCP: 2

♦ 763

♦ KJ2

All Pass

South HCP: 16+1

♣ J954

♣ K6

Contract: 2♠ South

**Board: 357**

Dealer: East

**North:**

♠ AQT9

**South:**

♠ 8652

**W    N    E    S**

1♦    Pass

Vul: E-W

♥ AKT83

♥ 6542

1NT    X    2♦    Pass

North HCP: 16+1

♦ 3

♦ 2

Pass    2♥    3♦    4♥

South HCP: 4

♣ K52

♣ A843

All Pass

Contract: 4♥ South

**Board: 358**

Dealer: North

**North:**

♠ T92

**South:**

♠ Q87

**W    N    E    S**

1♦    Pass    1NT

Vul: Both

♥ KQ

♥ AJ5

All Pass

North HCP: 13

♦ KJ93

♦ 876

South HCP: 10

♣ A876

♣ QJT4

Contract: 1NT South

**Board: 359**

Dealer: South

**North:**

♠ QJ9

**South:**

♠ 73

**W    N    E    S**

1♦

Vul: None

♥ Q6

♥ KJ97

Pass    1NT    All Pass

North HCP: 8

♦ J862

♦ AK73

South HCP: 12

♣ Q865

♣ J97

Contract: 1NT North

## South hands

## Spear

<b>Board: 356</b>	♠ AK543	LHO opens the bidding 1♦.
Dealer: West	♥ Q75	Partner bids next.
Vul: N-S	♦ KJ2	East (RHO) bids 1NT if possible.
HCP: 16+1	♣ K6	West (LHO) bids 2♦ if possible.

---

<b>Board: 357</b>	♠ 8652	RHO opens the bidding 1♦.
Dealer: East	♥ 6542	You bid next.
Vul: E-W	♦ 2	West (LHO) bids 1NT if possible.
HCP: 4	♣ A843	East (RHO) bids 2♦ if possible. East (RHO) bids 3♦ if possible.

---

<b>Board: 358</b>	♠ Q87	Partner bids first.
Dealer: North	♥ AJ5	The opponents are silent.
Vul: Both	♦ 876	
HCP: 10	♣ QJT4	

---

<b>Board: 359</b>	♠ 73	You bid first.
Dealer: South	♥ KJ97	The opponents are silent.
Vul: None	♦ AK73	
HCP: 12	♣ J97	

## Both hands (Answers Page)

**Board: 356**

Dealer: West

**North:**

♠ 87

**South:**

♠ AK543

**W    N    E    S**

1♦    Pass    1NT    Pass

Vul: N-S

♥ J843

♥ Q75

2♦    Pass    Pass    2♠

North HCP: 2

♦ 763

♦ KJ2

All Pass

South HCP: 16+1

♣ J954

♣ K6

Contract: 2♠ South

**Board: 357**

Dealer: East

**North:**

♠ AQT9

**South:**

♠ 8652

**W    N    E    S**

1♦    Pass

Vul: E-W

♥ AKT83

♥ 6542

1NT    X    2♦    Pass

North HCP: 16+1

♦ 3

♦ 2

Pass    2♥    3♦    4♥

South HCP: 4

♣ K52

♣ A843

All Pass

Contract: 4♥ South

**Board: 358**

Dealer: North

**North:**

♠ T92

**South:**

♠ Q87

**W    N    E    S**

1♦    Pass    1NT

Vul: Both

♥ KQ

♥ AJ5

All Pass

North HCP: 13

♦ KJ93

♦ 876

South HCP: 10

♣ A876

♣ QJT4

Contract: 1NT South

**Board: 359**

Dealer: South

**North:**

♠ QJ9

**South:**

♠ 73

**W    N    E    S**

1♦

Vul: None

♥ Q6

♥ KJ97

Pass    1NT    All Pass

North HCP: 8

♦ J862

♦ AK73

South HCP: 12

♣ Q865

♣ J97

Contract: 1NT North

## North hands

## Spear

**Board: 360**      ♠ Q83      Partner bids first.

Dealer: South      ♥ KT4      East (LHO) bids 2♥ if possible.

Vul: Both      ♦ 762

HCP: 9      ♣ AT84

---

**Board: 361**      ♠ A8      You bid first.

Dealer: North      ♥ 852      The opponents are silent.

Vul: None      ♦ AKT9

HCP: 14      ♣ QJ87

---

**Board: 362**      ♠ K53      Partner bids first.

Dealer: South      ♥ Q9      The opponents are silent.

Vul: Both      ♦ T987

HCP: 8      ♣ KT43

---

**Board: 363**      ♠ AT65      You bid first.

Dealer: North      ♥ A      West (RHO) bids 2♥ if possible.

Vul: None      ♦ Q9542

HCP: 14+1      ♣ A85

---

**Board: 364**      ♠ T6      You bid first.

Dealer: North      ♥ K753      The opponents are silent.

Vul: E-W      ♦ K963

HCP: 13      ♣ AK8

## Both hands (Answers Page)

Board: 360	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ J9				1♦
Vul: Both	♥ KT4	♥ J93	Pass	1NT	Pass	2♦
North HCP: 9	♦ 762	♦ AKQJ93	Pass	Pass	2♥	3♦
South HCP: 14+2	♣ AT84	♣ Q5	Pass	3♥ <sup>1</sup>	Pass	4♦
Contract: 4♦ South			All Pass			

1. limit raise or better in !D

Board: 361	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ Q63		1♦	Pass	1NT
Vul: None	♥ 852	♥ QT6	Pass	2♣	Pass	3♣
North HCP: 14	♦ AKT9	♦ 32	All Pass			
South HCP: 8+1	♣ QJ87	♣ AT652				
Contract: 3♣ South						

Board: 362	North:	South:	W	N	E	S
Dealer: South	♠ K53	♠ T9				1♦
Vul: Both	♥ Q9	♥ 43	Pass	1NT	Pass	2♦
North HCP: 8	♦ T987	♦ AQJ642	All Pass			
South HCP: 12+2	♣ KT43	♣ AJ8				
Contract: 2♦ South						

Board: 363	North:	South:	W	N	E	S
Dealer: North	♠ AT65	♠ Q43		1♦	Pass	1NT
Vul: None	♥ A	♥ Q83	Pass	2♦	Pass	Pass
North HCP: 14+1	♦ Q9542	♦ K87	2♥	Pass	Pass	3♦
South HCP: 10	♣ A85	♣ K432	All Pass			
Contract: 3♦ South						

Board: 364	North:	South:	W	N	E	S
Dealer: North	♠ T6	♠ K87		1♦	Pass	1NT
Vul: E-W	♥ K753	♥ Q84	All Pass			
North HCP: 13	♦ K963	♦ Q7				
South HCP: 9+1	♣ AK8	♣ QT954				
Contract: 1NT South						

## South hands

## Spear

---

<b>Board: 360</b>	♠ J9	You bid first.
Dealer: South	♥ J93	East (RHO) bids 2♥ if possible.
Vul: Both	♦ AKQJ93	
HCP: 14+2	♣ Q5	

---

<b>Board: 361</b>	♠ Q63	Partner bids first.
Dealer: North	♥ QT6	The opponents are silent.
Vul: None	♦ 32	
HCP: 8+1	♣ AT652	

---

<b>Board: 362</b>	♠ T9	You bid first.
Dealer: South	♥ 43	The opponents are silent.
Vul: Both	♦ AQJ642	
HCP: 12+2	♣ AJ8	

---

<b>Board: 363</b>	♠ Q43	Partner bids first.
Dealer: North	♥ Q83	West (LHO) bids 2♥ if possible.
Vul: None	♦ K87	
HCP: 10	♣ K432	

---

<b>Board: 364</b>	♠ K87	Partner bids first.
Dealer: North	♥ Q84	The opponents are silent.
Vul: E-W	♦ Q7	
HCP: 9+1	♣ QT954	

## Both hands (Answers Page)

Board: 360	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ J9				1♦
Vul: Both	♥ KT4	♥ J93	Pass	1NT	Pass	2♦
North HCP: 9	♦ 762	♦ AKQJ93	Pass	Pass	2♥	3♦
South HCP: 14+2	♣ AT84	♣ Q5	Pass	3♥ <sup>1</sup>	Pass	4♦
Contract: 4♦ South			All Pass			

1. limit raise or better in !D

Board: 361	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ Q63		1♦	Pass	1NT
Vul: None	♥ 852	♥ QT6	Pass	2♣	Pass	3♣
North HCP: 14	♦ AKT9	♦ 32	All Pass			
South HCP: 8+1	♣ QJ87	♣ AT652				
Contract: 3♣ South						

Board: 362	North:	South:	W	N	E	S
Dealer: South	♠ K53	♠ T9				1♦
Vul: Both	♥ Q9	♥ 43	Pass	1NT	Pass	2♦
North HCP: 8	♦ T987	♦ AQJ642	All Pass			
South HCP: 12+2	♣ KT43	♣ AJ8				
Contract: 2♦ South						

Board: 363	North:	South:	W	N	E	S
Dealer: North	♠ AT65	♠ Q43		1♦	Pass	1NT
Vul: None	♥ A	♥ Q83	Pass	2♦	Pass	Pass
North HCP: 14+1	♦ Q9542	♦ K87	2♥	Pass	Pass	3♦
South HCP: 10	♣ A85	♣ K432	All Pass			
Contract: 3♦ South						

Board: 364	North:	South:	W	N	E	S
Dealer: North	♠ T6	♠ K87		1♦	Pass	1NT
Vul: E-W	♥ K753	♥ Q84	All Pass			
North HCP: 13	♦ K963	♦ Q7				
South HCP: 9+1	♣ AK8	♣ QT954				
Contract: 1NT South						

## North hands

## Spear

<b>Board: 365</b>	♠ AK8764	LHO opens the bidding 1♦.
Dealer: East	♥ AJ43	Partner bids next.
Vul: E-W	♦ 5	West (RHO) bids 1NT if possible.
HCP: 12+2	♣ 82	East (LHO) bids 3♣ if possible.

---

<b>Board: 366</b>	♠ Q52	Partner bids first.
Dealer: South	♥ QT7	The opponents are silent.
Vul: Both	♦ 932	
HCP: 9	♣ KQ98	

## Both hands (Answers Page)

**Board: 365**

Dealer: East	<b>North:</b> ♠ AK8764	<b>South:</b> ♠ T532	W	N	E	S
Vul: E-W	♥ AJ43	♥ K75	1NT	2♦	3♣	3♠
North HCP: 12+2	♦ 5	♦ QJ7	All Pass			
South HCP: 6	♣ 82	♣ 973				

Contract: 3♠ South

**Board: 366**

Dealer: South	<b>North:</b> ♠ Q52	<b>South:</b> ♠ AT	W	N	E	S
Vul: Both	♥ QT7	♥ 965	Pass	1NT	Pass	2♦
North HCP: 9	♦ 932	♦ AKQJT5	All Pass			
South HCP: 14+2	♣ KQ98	♣ 73				

Contract: 2♦ South

<b>Board: 365</b>	♠ T532	RHO opens the bidding 1♦.
Dealer: East	♥ K75	You bid next.
Vul: E-W	♦ QJ7	West (LHO) bids 1NT if possible.
HCP: 6	♣ 973	East (RHO) bids 3♣ if possible.

---

<b>Board: 366</b>	♠ AT	You bid first.
Dealer: South	♥ 965	The opponents are silent.
Vul: Both	♦ AKQJT5	
HCP: 14+2	♣ 73	

## Both hands (Answers Page)

**Board: 365**

Dealer: East	<b>North:</b> ♠ AK8764	<b>South:</b> ♠ T532	W	N	E	S
Vul: E-W	♥ AJ43	♥ K75	1NT	2♦	3♣	3♠
North HCP: 12+2	♦ 5	♦ QJ7	All Pass			
South HCP: 6	♣ 82	♣ 973				

Contract: 3♠ South

**Board: 366**

Dealer: South	<b>North:</b> ♠ Q52	<b>South:</b> ♠ AT	W	N	E	S
Vul: Both	♥ QT7	♥ 965	Pass	1NT	Pass	2♦
North HCP: 9	♦ 932	♦ AKQJT5	All Pass			
South HCP: 14+2	♣ KQ98	♣ 73				

Contract: 2♦ South