

**Board: 1**      ♠ T84      West (RHO) bids 1♥ if possible.

Dealer: West      ♥ QJ5

Vul: None      ♦ KQ8

HCP: 11      ♣ K764

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**Board: 2**      ♠ 873      Partner bids first.

Dealer: South      ♥ AQ9      LHO opens the bidding 1♦.

Vul: E-W      ♦ 872      Partner bids next.

HCP: 11      ♣ KQ52      West (RHO) Doubles 1♠ if possible.

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**Board: 3**      ♠ 74      East (LHO) bids 1♠ if possible.

Dealer: East      ♥ Q76

Vul: E-W      ♦ A983

HCP: 13      ♣ AQJ2

---

**Board: 4**      ♠ K32      Partner bids first.

Dealer: South      ♥ K75      The opponents are silent.

Vul: Both      ♦ JT92

HCP: 10      ♣ K75

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**Board: 5**      ♠ AQ2      You bid first.

Dealer: West      ♥ AT52      The opponents are silent.

Vul: N-S      ♦ J64

HCP: 11      ♣ 752

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ T84	♠ 765	Pass	Pass	Pass	1♣
Vul: None	♥ QJ5	♥ A7	1♥	1NT	All Pass	
North HCP: 11	♦ KQ8	♦ A65				
South HCP: 12+1	♣ K764	♣ AT932				
Contract: 1NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ 873	♠ KJ642				Pass
Vul: E-W	♥ AQ9	♥ 543	Pass	Pass	1♦	1♠
North HCP: 11	♦ 872	♦ A9	X	2♠	All Pass	
South HCP: 9+1	♣ KQ52	♣ JT8				
Contract: 2♠ North						

Board: 3	North:	South:	W	N	E	S
Dealer: East	♠ 74	♠ AK3			Pass	Pass
Vul: E-W	♥ Q76	♥ KT82	Pass	1♦	1♠	X
North HCP: 13	♦ A983	♦ 652	Pass	2♥	All Pass	
South HCP: 10	♣ AQJ2	♣ 763				
Contract: 2♥ North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ K32	♠ J9				Pass Out
Vul: Both	♥ K75	♥ QT82				
North HCP: 10	♦ JT92	♦ A754				
South HCP: 10	♣ K75	♣ QJ9				

Board: 5	North:	South:	W	N	E	S
Dealer: West	♠ AQ2	♠ KT3	Pass	Pass	Pass	1♣
Vul: N-S	♥ AT52	♥ J96	Pass	1♥	All Pass	
North HCP: 11	♦ J64	♦ AQ9				
South HCP: 12	♣ 752	♣ QT94				
Contract: 1♥ North						

**Board: 1**      ♠ 765      West (LHO) bids 1♥ if possible.

Dealer: West      ♥ A7

Vul: None      ♦ A65

HCP: 12+1      ♣ AT932

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**Board: 2**      ♠ KJ642      You bid first.

Dealer: South      ♥ 543      RHO opens the bidding 1♦.

Vul: E-W      ♦ A9      You bid next.

HCP: 9+1      ♣ JT8      West (LHO) Doubles 1♠ if possible.

---

**Board: 3**      ♠ AK3      East (RHO) bids 1♠ if possible.

Dealer: East      ♥ KT82

Vul: E-W      ♦ 652

HCP: 10      ♣ 763

---

**Board: 4**      ♠ J9      You bid first.

Dealer: South      ♥ QT82      The opponents are silent.

Vul: Both      ♦ A754

HCP: 10      ♣ QJ9

---

**Board: 5**      ♠ KT3      Partner bids first.

Dealer: West      ♥ J96      The opponents are silent.

Vul: N-S      ♦ AQ9

HCP: 12      ♣ QT94

## Both hands (Answers Page)

**Board: 1**

	North:	South:	W	N	E	S
Dealer: West	♠ T84	♠ 765	Pass	Pass	Pass	1♣
Vul: None	♥ QJ5	♥ A7	1♥	1NT	All Pass	
North HCP: 11	♦ KQ8	♦ A65				
South HCP: 12+1	♣ K764	♣ AT932				

Contract: 1NT North

**Board: 2**

	North:	South:	W	N	E	S
Dealer: South	♠ 873	♠ KJ642				Pass
Vul: E-W	♥ AQ9	♥ 543	Pass	Pass	1♦	1♠
North HCP: 11	♦ 872	♦ A9	X	2♠	All Pass	
South HCP: 9+1	♣ KQ52	♣ JT8				

Contract: 2♠ North

**Board: 3**

	North:	South:	W	N	E	S
Dealer: East	♠ 74	♠ AK3			Pass	Pass
Vul: E-W	♥ Q76	♥ KT82	Pass	1♦	1♠	X
North HCP: 13	♦ A983	♦ 652	Pass	2♥	All Pass	
South HCP: 10	♣ AQJ2	♣ 763				

Contract: 2♥ North

**Board: 4**

	North:	South:	W	N	E	S
Dealer: South	♠ K32	♠ J9				Pass Out
Vul: Both	♥ K75	♥ QT82				
North HCP: 10	♦ JT92	♦ A754				
South HCP: 10	♣ K75	♣ QJ9				

**Board: 5**

	North:	South:	W	N	E	S
Dealer: West	♠ AQ2	♠ KT3	Pass	Pass	Pass	1♣
Vul: N-S	♥ AT52	♥ J96	Pass	1♥	All Pass	
North HCP: 11	♦ J64	♦ AQ9				
South HCP: 12	♣ 752	♣ QT94				

Contract: 1♥ North

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<b>Board: 6</b>	♠ K63	Partner bids first.
Dealer: South	♥ KJT86	LHO opens the bidding 1♣.
Vul: N-S	♦ QT2	Partner bids next.
HCP: 11+1	♣ Q4	West (RHO) bids 1NT if possible.

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<b>Board: 7</b>	♠ J6	You bid first.
Dealer: North	♥ J762	The opponents are silent.
Vul: Both	♦ K542	
HCP: 10	♣ AJ5	

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<b>Board: 8</b>	♠ AQ8	Partner bids first.
Dealer: South	♥ J76	The opponents are silent.
Vul: None	♦ T985	
HCP: 11	♣ A83	

---

<b>Board: 9</b>	♠ Q9	Partner bids first.
Dealer: East	♥ KQ42	The opponents are silent.
Vul: Both	♦ AJ62	
HCP: 13	♣ J73	

---

<b>Board: 10</b>	♠ QJ3	Partner bids first.
Dealer: South	♥ T6	The opponents are silent.
Vul: None	♦ K97	
HCP: 11+1	♣ AJ983	

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ K63	♠ 542				Pass
Vul: N-S	♥ KJT86	♥ A9	Pass	Pass	1♣	1♦
North HCP: 11+1	♦ QT2	♦ AJ543	1NT	2♦	All Pass	
South HCP: 10+1	♣ Q4	♣ J97				
Contract: 2♦ North						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ J6	♠ AT43				Pass Out
Vul: Both	♥ J762	♥ AT93				
North HCP: 10	♦ K542	♦ Q63				
South HCP: 10	♣ AJ5	♣ 86				

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ AQ8	♠ T5				Pass Out
Vul: None	♥ J76	♥ QT42				
North HCP: 11	♦ T985	♦ KJ6				
South HCP: 9	♣ A83	♣ K976				

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ Q9	♠ KT52			Pass	Pass
Vul: Both	♥ KQ42	♥ 96	Pass	1♦	Pass	1♠
North HCP: 13	♦ AJ62	♦ KQ94	Pass	1NT	Pass	3NT
South HCP: 11	♣ J73	♣ K85	All Pass			

Contract: 3NT South

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ 986				Pass Out
Vul: None	♥ T6	♥ AJ42				
North HCP: 11+1	♦ K97	♦ 854				
South HCP: 8	♣ AJ983	♣ K54				

<b>Board: 6</b>	♠ 542	You bid first.
Dealer: South	♥ A9	RHO opens the bidding 1♣.
Vul: N-S	♦ AJ543	You bid next.
HCP: 10+1	♣ J97	West (LHO) bids 1NT if possible.

---

<b>Board: 7</b>	♠ AT43	Partner bids first.
Dealer: North	♥ AT93	The opponents are silent.
Vul: Both	♦ Q63	
HCP: 10	♣ 86	

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<b>Board: 8</b>	♠ T5	You bid first.
Dealer: South	♥ QT42	The opponents are silent.
Vul: None	♦ KJ6	
HCP: 9	♣ K976	

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<b>Board: 9</b>	♠ KT52	You bid first.
Dealer: East	♥ 96	The opponents are silent.
Vul: Both	♦ KQ94	
HCP: 11	♣ K85	

---

<b>Board: 10</b>	♠ 986	You bid first.
Dealer: South	♥ AJ42	The opponents are silent.
Vul: None	♦ 854	
HCP: 8	♣ K54	

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ K63	♠ 542				Pass
Vul: N-S	♥ KJT86	♥ A9	Pass	Pass	1♣	1♦
North HCP: 11+1	♦ QT2	♦ AJ543	1NT	2♦	All Pass	
South HCP: 10+1	♣ Q4	♣ J97				
Contract: 2♦ North						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ J6	♠ AT43				Pass Out
Vul: Both	♥ J762	♥ AT93				
North HCP: 10	♦ K542	♦ Q63				
South HCP: 10	♣ AJ5	♣ 86				

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ AQ8	♠ T5				Pass Out
Vul: None	♥ J76	♥ QT42				
North HCP: 11	♦ T985	♦ KJ6				
South HCP: 9	♣ A83	♣ K976				

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ Q9	♠ KT52			Pass	Pass
Vul: Both	♥ KQ42	♥ 96	Pass	1♦	Pass	1♠
North HCP: 13	♦ AJ62	♦ KQ94	Pass	1NT	Pass	3NT
South HCP: 11	♣ J73	♣ K85	All Pass			

Contract: 3NT South

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ 986				Pass Out
Vul: None	♥ T6	♥ AJ42				
North HCP: 11+1	♦ K97	♦ 854				
South HCP: 8	♣ AJ983	♣ K54				

<b>Board: 11</b>	♠ KT9	Partner bids first.
Dealer: East	♥ QJ874	The opponents are silent.
Vul: N-S	♦ AQ3	
HCP: 12+1	♣ 73	

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<b>Board: 12</b>	♠ QJ64	West (RHO) Doubles 1♠ if possible.
Dealer: West	♥ KQ3	East (LHO) bids 2♣ if possible.
Vul: Both	♦ QT54	
HCP: 10	♣ 97	

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<b>Board: 13</b>	♠ AQ	You bid first.
Dealer: West	♥ 964	The opponents are silent.
Vul: None	♦ 632	
HCP: 9+1	♣ QJ976	

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<b>Board: 14</b>	♠ T963	You bid first.
Dealer: West	♥ T5	The opponents are silent.
Vul: E-W	♦ AKJ2	
HCP: 9	♣ J65	

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<b>Board: 15</b>	♠ 7	Partner bids first.
Dealer: East	♥ AJ975	The opponents are silent.
Vul: Both	♦ AQ53	
HCP: 14+1	♣ K86	

## Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: East	♠ KT9	♠ Q874			Pass	Pass
Vul: N-S	♥ QJ874	♥ AT2	Pass	1 ♥	Pass	2 ♣ <sup>1</sup>
North HCP: 12+1	♦ AQ3	♦ K72	Pass	2 ♥	Pass	3 ♥
South HCP: 11	♣ 73	♣ QT4	All Pass			
Contract: 3 ♥ South			1. Reverse drury			

Board: 12	North:	South:	W	N	E	S
Dealer: West	♠ QJ64	♠ T87	Pass	Pass	Pass	1 ♦
Vul: Both	♥ KQ3	♥ AT4	Pass	1 ♠	Pass	Pass
North HCP: 10	♦ QT54	♦ AJ62	X	XX	2 ♣	X
South HCP: 12	♣ 97	♣ QJ6	Pass	3 ♦	All Pass	
Contract: 3 ♦ North						

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ AQ	♠ 7652	Pass	Pass	Pass	1 ♦
Vul: None	♥ 964	♥ AK32	Pass	1 NT	All Pass	
North HCP: 9+1	♦ 632	♦ A85				
South HCP: 11	♣ QJ976	♣ 84				
Contract: 1 NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: West	♠ T963	♠ A5	Pass	Pass	Pass	1 ♥
Vul: E-W	♥ T5	♥ KQ982	Pass	1 ♠	Pass	2 ♦
North HCP: 9	♦ AKJ2	♦ T964	Pass	2 ♥	All Pass	
South HCP: 13+1	♣ J65	♣ A2				
Contract: 2 ♥ North						

Board: 15	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ AT854			Pass	Pass
Vul: Both	♥ AJ975	♥ T86	Pass	1 ♥	Pass	1 ♠
North HCP: 14+1	♦ AQ53	♦ 94	Pass	2 ♦	Pass	2 ♥
South HCP: 8+1	♣ K86	♣ A53	All Pass			
Contract: 2 ♥ South						

**Board: 11**      ♠ Q874      You bid first.

Dealer: East      ♥ AT2      The opponents are silent.

Vul: N-S      ♦ K72

HCP: 11      ♣ QT4

---

**Board: 12**      ♠ T87      West (LHO) Doubles 1♠ if possible.

Dealer: West      ♥ AT4      East (RHO) bids 2♣ if possible.

Vul: Both      ♦ AJ62

HCP: 12      ♣ QJ6

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**Board: 13**      ♠ 7652      Partner bids first.

Dealer: West      ♥ AK32      The opponents are silent.

Vul: None      ♦ A85

HCP: 11      ♣ 84

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**Board: 14**      ♠ A5      Partner bids first.

Dealer: West      ♥ KQ982      The opponents are silent.

Vul: E-W      ♦ T964

HCP: 13+1      ♣ A2

---

**Board: 15**      ♠ AT854      You bid first.

Dealer: East      ♥ T86      The opponents are silent.

Vul: Both      ♦ 94

HCP: 8+1      ♣ A53

## Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: East	♠ KT9	♠ Q874			Pass	Pass
Vul: N-S	♥ QJ874	♥ AT2	Pass	1 ♥	Pass	2 ♣ <sup>1</sup>
North HCP: 12+1	♦ AQ3	♦ K72	Pass	2 ♥	Pass	3 ♥
South HCP: 11	♣ 73	♣ QT4	All Pass			
Contract: 3 ♥ South			1. Reverse drury			

Board: 12	North:	South:	W	N	E	S
Dealer: West	♠ QJ64	♠ T87	Pass	Pass	Pass	1 ♦
Vul: Both	♥ KQ3	♥ AT4	Pass	1 ♠	Pass	Pass
North HCP: 10	♦ QT54	♦ AJ62	X	XX	2 ♣	X
South HCP: 12	♣ 97	♣ QJ6	Pass	3 ♦	All Pass	
Contract: 3 ♦ North						

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ AQ	♠ 7652	Pass	Pass	Pass	1 ♦
Vul: None	♥ 964	♥ AK32	Pass	1 NT	All Pass	
North HCP: 9+1	♦ 632	♦ A85				
South HCP: 11	♣ QJ976	♣ 84				
Contract: 1 NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: West	♠ T963	♠ A5	Pass	Pass	Pass	1 ♥
Vul: E-W	♥ T5	♥ KQ982	Pass	1 ♠	Pass	2 ♦
North HCP: 9	♦ AKJ2	♦ T964	Pass	2 ♥	All Pass	
South HCP: 13+1	♣ J65	♣ A2				
Contract: 2 ♥ North						

Board: 15	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ AT854			Pass	Pass
Vul: Both	♥ AJ975	♥ T86	Pass	1 ♥	Pass	1 ♠
North HCP: 14+1	♦ AQ53	♦ 94	Pass	2 ♦	Pass	2 ♥
South HCP: 8+1	♣ K86	♣ A53	All Pass			
Contract: 2 ♥ South						

**Board: 16**      ♠ AKT9      You bid first.

Dealer: West      ♥ 875      The opponents are silent.

Vul: N-S      ♦ JT86

HCP: 9      ♣ J3

---

**Board: 17**      ♠ A43      Partner bids first.

Dealer: East      ♥ AJ3      The opponents are silent.

Vul: E-W      ♦ J63

HCP: 12      ♣ Q632

---

**Board: 18**      ♠ J9      Partner bids first.

Dealer: East      ♥ QJT8      The opponents are silent.

Vul: Both      ♦ AKT

HCP: 13      ♣ QT83

---

**Board: 19**      ♠ 763      You bid first.

Dealer: West      ♥ KJ52      The opponents are silent.

Vul: None      ♦ AT8

HCP: 9      ♣ J76

---

**Board: 20**      ♠ 972      Partner bids first.

Dealer: South      ♥ AQT8      The opponents are silent.

Vul: N-S      ♦ A864

HCP: 10      ♣ 74

## Both hands (Answers Page)

**Board: 16**

Dealer: West  
Vul: N-S  
North HCP: 9  
South HCP: 14+1  
Contract: 4♥ South

**North:**

♠ AKT9  
♥ 875  
♦ JT86  
♣ J3

**South:**

♠ Q  
♥ AKJ92  
♦ 932  
♣ AT94

**W N E S**

Pass Pass Pass 1♥  
Pass 2♣<sup>1</sup> Pass 2♦<sup>2</sup>  
Pass 2♥ Pass 4♥  
All Pass

1. Reverse drury

2. artificial

**Board: 17**

Dealer: East  
Vul: E-W  
North HCP: 12  
South HCP: 7  
Contract: 1NT North

**North:**

♠ A43  
♥ AJ3  
♦ J63  
♣ Q632

**South:**

♠ T95  
♥ 984  
♦ A742  
♣ K98

**W N E S**

Pass Pass Pass  
Pass 1♣ Pass 1♦  
Pass 1NT All Pass

**Board: 18**

Dealer: East  
Vul: Both  
North HCP: 13  
South HCP: 11  
Contract: 2♥ North

**North:**

♠ J9  
♥ QJT8  
♦ AKT  
♣ QT83

**South:**

♠ 52  
♥ AK43  
♦ J975  
♣ K62

**W N E S**

Pass Pass Pass  
Pass 1♣ Pass 1♥  
Pass 2♥ All Pass

**Board: 19**

Dealer: West  
Vul: None  
North HCP: 9  
South HCP: 12  
Contract: 1♥ North

**North:**

♠ 763  
♥ KJ52  
♦ AT8  
♣ J76

**South:**

♠ 985  
♥ AT9  
♦ KJ9  
♣ A952

**W N E S**

Pass Pass Pass 1♣  
Pass 1♥ All Pass

**Board: 20**

Dealer: South  
Vul: N-S  
North HCP: 10  
South HCP: 10

**North:**

♠ 972  
♥ AQT8  
♦ A864  
♣ 74

**South:**

♠ 86  
♥ 653  
♦ KQT9  
♣ KQ85

**W N E S**

Pass Out

<b>Board: 16</b>	♠ Q	Partner bids first.
Dealer: West	♥ AKJ92	The opponents are silent.
Vul: N-S	♦ 932	
HCP: 14+1	♣ AT94	

---

<b>Board: 17</b>	♠ T95	You bid first.
Dealer: East	♥ 984	The opponents are silent.
Vul: E-W	♦ A742	
HCP: 7	♣ K98	

---

<b>Board: 18</b>	♠ 52	You bid first.
Dealer: East	♥ AK43	The opponents are silent.
Vul: Both	♦ J975	
HCP: 11	♣ K62	

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<b>Board: 19</b>	♠ 985	Partner bids first.
Dealer: West	♥ AT9	The opponents are silent.
Vul: None	♦ KJ9	
HCP: 12	♣ A952	

---

<b>Board: 20</b>	♠ 86	You bid first.
Dealer: South	♥ 653	The opponents are silent.
Vul: N-S	♦ KQT9	
HCP: 10	♣ KQ85	

## Both hands (Answers Page)

### Board: 16

Dealer: West  
Vul: N-S  
North HCP: 9  
South HCP: 14+1  
Contract: 4♥ South

### North:

♠ AKT9  
♥ 875  
♦ JT86  
♣ J3

### South:

♠ Q  
♥ AKJ92  
♦ 932  
♣ AT94

### W N E S

Pass	Pass	Pass	1♥
Pass	2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>
Pass	2♥	Pass	4♥
All Pass			

1. Reverse drury

2. artificial

### Board: 17

Dealer: East  
Vul: E-W  
North HCP: 12  
South HCP: 7

### North:

♠ A43  
♥ AJ3  
♦ J63  
♣ Q632

### South:

♠ T95  
♥ 984  
♦ A742  
♣ K98

### W N E S

		Pass	Pass
Pass	1♣	Pass	1♦
Pass	1NT	All Pass	

Contract: 1NT North

### Board: 18

Dealer: East  
Vul: Both  
North HCP: 13  
South HCP: 11

### North:

♠ J9  
♥ QJT8  
♦ AKT  
♣ QT83

### South:

♠ 52  
♥ AK43  
♦ J975  
♣ K62

### W N E S

		Pass	Pass
Pass	1♣	Pass	1♥
Pass	2♥	All Pass	

Contract: 2♥ North

### Board: 19

Dealer: West  
Vul: None  
North HCP: 9  
South HCP: 12

### North:

♠ 763  
♥ KJ52  
♦ AT8  
♣ J76

### South:

♠ 985  
♥ AT9  
♦ KJ9  
♣ A952

### W N E S

Pass	Pass	Pass	1♣
Pass	1♥	All Pass	

Contract: 1♥ North

### Board: 20

Dealer: South  
Vul: N-S  
North HCP: 10  
South HCP: 10

### North:

♠ 972  
♥ AQT8  
♦ A864  
♣ 74

### South:

♠ 86  
♥ 653  
♦ KQT9  
♣ KQ85

### W N E S

Pass Out

**Board: 21**      ♠ KQ6      You bid first.

Dealer: North      ♥ J753      The opponents are silent.

Vul: Both      ♦ JT63

HCP: 11      ♣ A5

---

**Board: 22**      ♠ 965      Partner bids first.

Dealer: East      ♥ J8      The opponents are silent.

Vul: N-S      ♦ KQ643

HCP: 12+1      ♣ AQ6

---

**Board: 23**      ♠ AT92      Partner bids first.

Dealer: East      ♥ K97653      The opponents are silent.

Vul: Both      ♦ 3

HCP: 11+2      ♣ KJ

---

**Board: 24**      ♠ K92      Partner bids first.

Dealer: East      ♥ J43      The opponents are silent.

Vul: None      ♦ AJ9

HCP: 12      ♣ K942

## Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ KQ6	♠ JT5			Pass	Out
Vul: Both	♥ J753	♥ AQ2				
North HCP: 11	♦ JT63	♦ Q92				
South HCP: 9	♣ A5	♣ T874				

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ 965	♠ K32			Pass	Pass
Vul: N-S	♥ J8	♥ AK43	Pass	1♦	Pass	1♥
North HCP: 12+1	♦ KQ643	♦ T2			All Pass	
South HCP: 10	♣ AQ6	♣ T853				

Contract: 1♥ South

Board: 23	North:	South:	W	N	E	S
Dealer: East	♠ AT92	♠ 863			Pass	Pass
Vul: Both	♥ K97653	♥ 84	Pass	1♥	Pass	2♦
North HCP: 11+2	♦ 3	♦ AQT87	Pass	2♥	All Pass	
South HCP: 10+1	♣ KJ	♣ A52				

Contract: 2♥ North

Board: 24	North:	South:	W	N	E	S
Dealer: East	♠ K92	♠ AT74			Pass	Pass
Vul: None	♥ J43	♥ Q96	Pass	1♣	Pass	1♠
North HCP: 12	♦ AJ9	♦ K83			All Pass	
South HCP: 10	♣ K942	♣ J85				

Contract: 1♠ South

---

<b>Board: 21</b>	♠ JT5	Partner bids first.
Dealer: North	♥ AQ2	The opponents are silent.
Vul: Both	♦ Q92	
HCP: 9	♣ T874	

---

<b>Board: 22</b>	♠ K32	You bid first.
Dealer: East	♥ AK43	The opponents are silent.
Vul: N-S	♦ T2	
HCP: 10	♣ T853	

---

<b>Board: 23</b>	♠ 863	You bid first.
Dealer: East	♥ 84	The opponents are silent.
Vul: Both	♦ AQT87	
HCP: 10+1	♣ A52	

---

<b>Board: 24</b>	♠ AT74	You bid first.
Dealer: East	♥ Q96	The opponents are silent.
Vul: None	♦ K83	
HCP: 10	♣ J85	

## Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ KQ6	♠ JT5			Pass	Out
Vul: Both	♥ J753	♥ AQ2				
North HCP: 11	♦ JT63	♦ Q92				
South HCP: 9	♣ A5	♣ T874				

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ 965	♠ K32			Pass	Pass
Vul: N-S	♥ J8	♥ AK43	Pass	1♦	Pass	1♥
North HCP: 12+1	♦ KQ643	♦ T2			All Pass	
South HCP: 10	♣ AQ6	♣ T853				

Contract: 1♥ South

Board: 23	North:	South:	W	N	E	S
Dealer: East	♠ AT92	♠ 863			Pass	Pass
Vul: Both	♥ K97653	♥ 84	Pass	1♥	Pass	2♦
North HCP: 11+2	♦ 3	♦ AQT87	Pass	2♥	All Pass	
South HCP: 10+1	♣ KJ	♣ A52				

Contract: 2♥ North

Board: 24	North:	South:	W	N	E	S
Dealer: East	♠ K92	♠ AT74			Pass	Pass
Vul: None	♥ J43	♥ Q96	Pass	1♣	Pass	1♠
North HCP: 12	♦ AJ9	♦ K83			All Pass	
South HCP: 10	♣ K942	♣ J85				

Contract: 1♠ South

---

**Board: 25****♠ J97**

You bid first.

Dealer: North

**♥ QT9**

RHO opens the bidding 1♥.

Vul: E-W

**♦ Q95**

You bid next.

HCP: 9

**♣ A643**

East (LHO) bids 2♣ if possible.

West (RHO) bids 2♥ if possible.

East (LHO) Doubles 3♣ if possible.

---

**Board: 26****♠ T862**

East (LHO) bids 1♠ if possible.

Dealer: West

**♥ Q8**

West (RHO) bids 3♣ if possible.

Vul: E-W

**♦ K63**

HCP: 5

**♣ 7632**

---

**Board: 27****♠ K8**

Partner bids first.

Dealer: East

**♥ QT**

The opponents are silent.

Vul: N-S

**♦ QJT65**

HCP: 13+1

**♣ AJ73**

---

**Board: 28****♠ 952**

You bid first.

Dealer: West

**♥ AQ642**

The opponents are silent.

Vul: E-W

**♦ A4**

HCP: 10+1

**♣ 632**

## Both hands (Answers Page)

**Board: 25**

Dealer: North

**North:**

♠ J97

**South:**

♠ AK8

**W**
**N**
**E**      **S**

Pass   Pass   Pass

Vul: E-W

♥ QT9

♥ 73

1 ♥

Pass

 2 ♣<sup>1</sup>   Pass

North HCP: 9

♦ Q95

♦ T7643

2 ♥

Pass

Pass   X

South HCP: 10+1

♣ A643

♣ KT8

Pass

3 ♣

X

All Pass

Contract: 3 ♣ X North

1. Reverse drury

**Board: 26**

Dealer: West

**North:**

♠ T862

**South:**

♠ -

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

Pass   Pass   Pass   1 ♣

Vul: E-W

♥ Q8

♥ 9763

Pass

Pass

1 ♠   2 ♥

North HCP: 5

♦ K63

♦ AJT9

 3 ♣<sup>1</sup>

4 ♣

All Pass

South HCP: 15+1

♣ 7632

♣ AKQJ8

1. limit raise or better in !S

Contract: 4 ♣ North

**Board: 27**

Dealer: East

**North:**

♠ K8

**South:**

♠ AQ65

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

Pass   Pass

Vul: N-S

♥ QT

♥ K954

Pass

1 ♦

Pass   1 ♥

North HCP: 13+1

♦ QJT65

♦ 83

Pass

2 ♣

All Pass

South HCP: 9

♣ AJ73

♣ T96

Contract: 2 ♣ North

**Board: 28**

Dealer: West

**North:**

♠ 952

**South:**

♠ Q64

**W**
**N**
**E**      **S**

Pass   Pass   Pass   1 ♦

Vul: E-W

♥ AQ642

♥ J

Pass

1 ♥

Pass   2 ♣

North HCP: 10+1

♦ A4

♦ KT876

All Pass

South HCP: 12+1

♣ 632

♣ AQ98

Contract: 2 ♣ South

---

**Board: 25**

Dealer: North

Vul: E-W

HCP: 10+1

**♠ AK8****♥ 73****♦ T7643****♣ KT8**

Partner bids first.

LHO opens the bidding 1♥.

Partner bids next.

East (RHO) bids 2♣ if possible.

West (LHO) bids 2♥ if possible.

East (RHO) Doubles 3♣ if possible.

---

**Board: 26**

Dealer: West

Vul: E-W

HCP: 15+1

**♠ -****♥ 9763****♦ AJT9****♣ AKQJ8**

East (RHO) bids 1♠ if possible.

West (LHO) bids 3♣ if possible.

---

**Board: 27**

Dealer: East

Vul: N-S

HCP: 9

**♠ AQ65****♥ K954****♦ 83****♣ T96**

You bid first.

The opponents are silent.

---

**Board: 28**

Dealer: West

Vul: E-W

HCP: 12+1

**♠ Q64****♥ J****♦ KT876****♣ AQ98**

Partner bids first.

The opponents are silent.

## Both hands (Answers Page)

**Board: 25**

Dealer: North

**North:**

♠ J97

**South:**

♠ AK8

**W**
**N**
**E**      **S**

Pass   Pass   Pass

Vul: E-W

♥ QT9

♥ 73

1 ♥

Pass

 2 ♣<sup>1</sup>   Pass

North HCP: 9

♦ Q95

♦ T7643

2 ♥

Pass

Pass   X

South HCP: 10+1

♣ A643

♣ KT8

Pass

3 ♣

X

All Pass

Contract: 3 ♣ X North

1. Reverse drury

**Board: 26**

Dealer: West

**North:**

♠ T862

**South:**

♠ -

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

Pass   Pass   Pass   1 ♣

Vul: E-W

♥ Q8

♥ 9763

Pass

Pass

1 ♠   2 ♥

North HCP: 5

♦ K63

♦ AJT9

 3 ♣<sup>1</sup>

4 ♣

All Pass

South HCP: 15+1

♣ 7632

♣ AKQJ8

1. limit raise or better in !S

Contract: 4 ♣ North

**Board: 27**

Dealer: East

**North:**

♠ K8

**South:**

♠ AQ65

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

Pass   Pass

Vul: N-S

♥ QT

♥ K954

Pass

1 ♦

Pass   1 ♥

North HCP: 13+1

♦ QJT65

♦ 83

Pass

2 ♣

All Pass

South HCP: 9

♣ AJ73

♣ T96

Contract: 2 ♣ North

**Board: 28**

Dealer: West

**North:**

♠ 952

**South:**

♠ Q64

**W**
**N**
**E**      **S**

Pass   Pass   Pass   1 ♦

Vul: E-W

♥ AQ642

♥ J

Pass

1 ♥

Pass   2 ♣

North HCP: 10+1

♦ A4

♦ KT876

All Pass

South HCP: 12+1

♣ 632

♣ AQ98

Contract: 2 ♣ South

**Board: 29**      ♠ AT87      You bid first.

Dealer: West      ♥ KT842      The opponents are silent.

Vul: Both      ♦ 73

HCP: 7+1      ♣ 86

---

**Board: 30**      ♠ KQ74      You bid first.

Dealer: West      ♥ Q9      The opponents are silent.

Vul: N-S      ♦ QT85

HCP: 9      ♣ T62

---

**Board: 31**      ♠ A5      East (LHO) bids 1 ♠ if possible.

Dealer: West      ♥ J976      West (RHO) bids 2 ♠ if possible.

Vul: E-W      ♦ AT96

HCP: 10      ♣ JT2

---

**Board: 32**      ♠ QT3      Partner bids first.

Dealer: East      ♥ J6      The opponents are silent.

Vul: Both      ♦ AKJ62

HCP: 12+1      ♣ JT4

---

**Board: 33**      ♠ J96      West (RHO) bids 1 ♥ if possible.

Dealer: West      ♥ J874

Vul: None      ♦ A64

HCP: 10      ♣ A85

## Both hands (Answers Page)

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT87	♠ 53	Pass	Pass	Pass	1♣
Vul: Both	♥ KT842	♥ AJ65	Pass	1♥	Pass	2♥
North HCP: 7+1	♦ 73	♦ KT6	All Pass			
South HCP: 13	♣ 86	♣ KQ53				
Contract: 2♥ South						

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQ74	♠ J6	Pass	Pass	Pass	1♦
Vul: N-S	♥ Q9	♥ KJ7	Pass	1♠	Pass	1NT
North HCP: 9	♦ QT85	♦ KJ76	Pass	2NT	All Pass	
South HCP: 13	♣ T62	♣ A754				
Contract: 2NT North						

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A5	♠ K72	Pass	Pass	Pass	1♣
Vul: E-W	♥ J976	♥ KQ83	Pass	1♥	1♠	2♥
North HCP: 10	♦ AT96	♦ KJ8	2♠	3♥	All Pass	
South HCP: 12	♣ JT2	♣ 954				
Contract: 3♥ North						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QT3	♠ 964			Pass	Pass
Vul: Both	♥ J6	♥ AKT52	Pass	1♦	Pass	1♥
North HCP: 12+1	♦ AKJ62	♦ 87	All Pass			
South HCP: 10+1	♣ JT4	♣ K75				
Contract: 1♥ South						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J96	♠ 842	Pass	Pass	Pass	1♦
Vul: None	♥ J874	♥ A2	1♥	1NT	All Pass	
North HCP: 10	♦ A64	♦ KT85				
South HCP: 12	♣ A85	♣ KQ96				
Contract: 1NT North						

---

<b>Board: 29</b>	♠ 53	Partner bids first.
Dealer: West	♥ AJ65	The opponents are silent.
Vul: Both	♦ KT6	
HCP: 13	♣ KQ53	

---

<b>Board: 30</b>	♠ J6	Partner bids first.
Dealer: West	♥ KJ7	The opponents are silent.
Vul: N-S	♦ KJ76	
HCP: 13	♣ A754	

---

<b>Board: 31</b>	♠ K72	East (RHO) bids 1♠ if possible.
Dealer: West	♥ KQ83	West (LHO) bids 2♠ if possible.
Vul: E-W	♦ KJ8	
HCP: 12	♣ 954	

---

<b>Board: 32</b>	♠ 964	You bid first.
Dealer: East	♥ AKT52	The opponents are silent.
Vul: Both	♦ 87	
HCP: 10+1	♣ K75	

---

<b>Board: 33</b>	♠ 842	West (LHO) bids 1♥ if possible.
Dealer: West	♥ A2	
Vul: None	♦ KT85	
HCP: 12	♣ KQ96	

## Both hands (Answers Page)

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT87	♠ 53	Pass	Pass	Pass	1♣
Vul: Both	♥ KT842	♥ AJ65	Pass	1♥	Pass	2♥
North HCP: 7+1	♦ 73	♦ KT6	All Pass			
South HCP: 13	♣ 86	♣ KQ53				
Contract: 2♥ South						

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQ74	♠ J6	Pass	Pass	Pass	1♦
Vul: N-S	♥ Q9	♥ KJ7	Pass	1♠	Pass	1NT
North HCP: 9	♦ QT85	♦ KJ76	Pass	2NT	All Pass	
South HCP: 13	♣ T62	♣ A754				
Contract: 2NT North						

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A5	♠ K72	Pass	Pass	Pass	1♣
Vul: E-W	♥ J976	♥ KQ83	Pass	1♥	1♠	2♥
North HCP: 10	♦ AT96	♦ KJ8	2♠	3♥	All Pass	
South HCP: 12	♣ JT2	♣ 954				
Contract: 3♥ North						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QT3	♠ 964			Pass	Pass
Vul: Both	♥ J6	♥ AKT52	Pass	1♦	Pass	1♥
North HCP: 12+1	♦ AKJ62	♦ 87	All Pass			
South HCP: 10+1	♣ JT4	♣ K75				
Contract: 1♥ South						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J96	♠ 842	Pass	Pass	Pass	1♦
Vul: None	♥ J874	♥ A2	1♥	1NT	All Pass	
North HCP: 10	♦ A64	♦ KT85				
South HCP: 12	♣ A85	♣ KQ96				
Contract: 1NT North						

<b>Board: 34</b>	♠ J94
Dealer: East	♥ T5
Vul: Both	♦ K54
HCP: 12+1	♣ AKJ42

Partner bids first.

The opponents are silent.

<b>Board: 35</b>	♠ 953	You bid first.
Dealer: North	♥ KQT54	RHO opens the bidding 1♦.
Vul: None	♦ 65	You bid next.
HCP: 9+1	♣ KJ5	East (LHO) bids 1♠ if possible. West (RHO) bids 3♣ if possible.

Partner bids first.

LHO opens the bidding 1♣.

Partner bids next.

<b>Board: 36</b>	♠ JT32
Dealer: South	♥ AK3
Vul: E-W	♦ QJT9
HCP: 11	♣ 95

<b>Board: 37</b>	♠ Q2	Partner bids first.
Dealer: East	♥ AQT74	The opponents are silent.
Vul: Both	♦ A85	
HCP: 13+1	♣ JT4	

## Both hands (Answers Page)

**Board: 34**

Dealer: East

**North:**

♠ J94

**South:**

♠ KT8

W N E S

Pass Pass

Vul: Both

♥ T5

♥ KQ82

Pass 1♣ Pass 1♥

North HCP: 12+1

♦ K54

♦ QJ8

All Pass

South HCP: 11

♣ AKJ42

♣ 975

Contract: 1♥ South

**Board: 35**

Dealer: North

**North:**

♠ 953

**South:**

♠ KQJ2

W N E S

Pass Pass Pass

Vul: None

♥ KQT54

♥ 872

 1♦ 1♥ 1♠ 2♦<sup>1</sup>

North HCP: 9+1

♦ 65

♦ AT72

3♣ 3♥ All Pass

South HCP: 10

♣ KJ5

♣ 98

1. limit raise or better in !H

Contract: 3♥ North

**Board: 36**

Dealer: South

**North:**

♠ JT32

**South:**

♠ 964

W N E S

Pass

Vul: E-W

♥ AK3

♥ QJT64

Pass Pass 1♣ 1♥

North HCP: 11

♦ QJT9

♦ 85

Pass 2♥ All Pass

South HCP: 7+1

♣ 95

♣ A87

Contract: 2♥ North

**Board: 37**

Dealer: East

**North:**

♠ Q2

**South:**

♠ K75

W N E S

Pass Pass

Vul: Both

♥ AQT74

♥ J63

 Pass 1♥ Pass 2♣<sup>1</sup>

North HCP: 13+1

♦ A85

♦ K743

 Pass 2♦<sup>2</sup> Pass 2♥

South HCP: 10

♣ JT4

♣ K53

Pass 3♥ All Pass

Contract: 3♥ North

1. Reverse drury

2. artificial

**Board: 34**      ♠ KT8      You bid first.

Dealer: East      ♥ KQ82      The opponents are silent.

Vul: Both      ♦ QJ8

HCP: 11      ♣ 975

---

**Board: 35**      ♠ KQJ2      Partner bids first.

Dealer: North      ♥ 872      LHO opens the bidding 1♦.

Vul: None      ♦ AT72      Partner bids next.

HCP: 10      ♣ 98      East (RHO) bids 1♠ if possible.

West (LHO) bids 3♣ if possible.

---

**Board: 36**      ♠ 964      You bid first.

Dealer: South      ♥ QJT64      RHO opens the bidding 1♣.

Vul: E-W      ♦ 85      You bid next.

HCP: 7+1      ♣ A87

---

**Board: 37**      ♠ K75      You bid first.

Dealer: East      ♥ J63      The opponents are silent.

Vul: Both      ♦ K743

HCP: 10      ♣ K53

## Both hands (Answers Page)

**Board: 34**

Dealer: East

**North:**

♠ J94

**South:**

♠ KT8

W N E S

Pass Pass

Vul: Both

♥ T5

♥ KQ82

Pass 1♣ Pass 1♥

North HCP: 12+1

♦ K54

♦ QJ8

All Pass

South HCP: 11

♣ AKJ42

♣ 975

Contract: 1♥ South

**Board: 35**

Dealer: North

**North:**

♠ 953

**South:**

♠ KQJ2

W N E S

Pass Pass Pass

Vul: None

♥ KQT54

♥ 872

 1♦ 1♥ 1♠ 2♦<sup>1</sup>

North HCP: 9+1

♦ 65

♦ AT72

3♣ 3♥ All Pass

South HCP: 10

♣ KJ5

♣ 98

1. limit raise or better in !H

Contract: 3♥ North

**Board: 36**

Dealer: South

**North:**

♠ JT32

**South:**

♠ 964

W N E S

Pass

Vul: E-W

♥ AK3

♥ QJT64

Pass Pass 1♣ 1♥

North HCP: 11

♦ QJT9

♦ 85

Pass 2♥ All Pass

South HCP: 7+1

♣ 95

♣ A87

Contract: 2♥ North

**Board: 37**

Dealer: East

**North:**

♠ Q2

**South:**

♠ K75

W N E S

Pass Pass

Vul: Both

♥ AQT74

♥ J63

 Pass 1♥ Pass 2♣<sup>1</sup>

North HCP: 13+1

♦ A85

♦ K743

 Pass 2♦<sup>2</sup> Pass 2♥

South HCP: 10

♣ JT4

♣ K53

Pass 3♥ All Pass

Contract: 3♥ North

1. Reverse drury

2. artificial

---

<b>Board: 38</b>	♠ KQ83	You bid first.
Dealer: West	♥ 432	The opponents are silent.
Vul: N-S	♦ QT4	
HCP: 11	♣ A62	

---

<b>Board: 39</b>	♠ 86	You bid first.
Dealer: West	♥ A83	The opponents are silent.
Vul: Both	♦ A964	
HCP: 9	♣ J643	

---

<b>Board: 40</b>	♠ QJ86	You bid first.
Dealer: West	♥ 765	The opponents are silent.
Vul: None	♦ AK98	
HCP: 10	♣ T4	

---

<b>Board: 41</b>	♠ K982	Partner bids first.
Dealer: East	♥ A53	The opponents are silent.
Vul: E-W	♦ AT52	
HCP: 11	♣ 72	

---

<b>Board: 42</b>	♠ K43	West (RHO) Doubles 1♥ if possible.
Dealer: West	♥ AQ876	East (LHO) bids 1♠ if possible.
Vul: None	♦ 73	
HCP: 9+1	♣ T72	

## Both hands (Answers Page)

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ KQ83	♠ J6	Pass	Pass	Pass	1♣
Vul: N-S	♥ 432	♥ AQ5	Pass	1♠	Pass	1NT
North HCP: 11	♦ QT4	♦ A75	Pass	3NT	All Pass	
South HCP: 13+1	♣ A62	♣ QT743				
Contract:	3NT North					

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ 86	♠ T52	Pass	Pass	Pass	1♦
Vul: Both	♥ A83	♥ KQT	Pass	1NT	All Pass	
North HCP: 9	♦ A964	♦ K873				
South HCP: 12	♣ J643	♣ A52				
Contract:	1NT North					

Board: 40	North:	South:	W	N	E	S
Dealer: West	♠ QJ86	♠ AT	Pass	Pass	Pass	1♣
Vul: None	♥ 765	♥ QJ43	Pass	1♠	Pass	1NT
North HCP: 10	♦ AK98	♦ T54	Pass	2NT	All Pass	
South HCP: 13	♣ T4	♣ AQ85				
Contract:	2NT North					

Board: 41	North:	South:	W	N	E	S
Dealer: East	♠ K982	♠ Q54			Pass	Pass
Vul: E-W	♥ A53	♥ QJ	Pass	1♦	Pass	2♣
North HCP: 11	♦ AT52	♦ K764	Pass	2NT	All Pass	
South HCP: 11	♣ 72	♣ KT93				
Contract:	2NT North					

Board: 42	North:	South:	W	N	E	S
Dealer: West	♠ K43	♠ Q62	Pass	Pass	Pass	1♦
Vul: None	♥ AQ876	♥ T3	Pass	1♥	Pass	Pass
North HCP: 9+1	♦ 73	♦ AQ954	X	XX	1♠	2♦
South HCP: 12+1	♣ T72	♣ A64		All Pass		
Contract:	2♦ South					

---

<b>Board: 38</b>	♠ J6	Partner bids first.
Dealer: West	♥ AQ5	The opponents are silent.
Vul: N-S	♦ A75	
HCP: 13+1	♣ QT743	

---

<b>Board: 39</b>	♠ T52	Partner bids first.
Dealer: West	♥ KQT	The opponents are silent.
Vul: Both	♦ K873	
HCP: 12	♣ A52	

---

<b>Board: 40</b>	♠ AT	Partner bids first.
Dealer: West	♥ QJ43	The opponents are silent.
Vul: None	♦ T54	
HCP: 13	♣ AQ85	

---

<b>Board: 41</b>	♠ Q54	You bid first.
Dealer: East	♥ QJ	The opponents are silent.
Vul: E-W	♦ K764	
HCP: 11	♣ KT93	

---

<b>Board: 42</b>	♠ Q62	West (LHO) Doubles 1♥ if possible.
Dealer: West	♥ T3	East (RHO) bids 1♠ if possible.
Vul: None	♦ AQ954	
HCP: 12+1	♣ A64	

## Both hands (Answers Page)

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ KQ83	♠ J6	Pass	Pass	Pass	1♣
Vul: N-S	♥ 432	♥ AQ5	Pass	1♠	Pass	1NT
North HCP: 11	♦ QT4	♦ A75	Pass	3NT	All Pass	
South HCP: 13+1	♣ A62	♣ QT743				
Contract:	3NT North					

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ 86	♠ T52	Pass	Pass	Pass	1♦
Vul: Both	♥ A83	♥ KQT	Pass	1NT	All Pass	
North HCP: 9	♦ A964	♦ K873				
South HCP: 12	♣ J643	♣ A52				
Contract:	1NT North					

Board: 40	North:	South:	W	N	E	S
Dealer: West	♠ QJ86	♠ AT	Pass	Pass	Pass	1♣
Vul: None	♥ 765	♥ QJ43	Pass	1♠	Pass	1NT
North HCP: 10	♦ AK98	♦ T54	Pass	2NT	All Pass	
South HCP: 13	♣ T4	♣ AQ85				
Contract:	2NT North					

Board: 41	North:	South:	W	N	E	S
Dealer: East	♠ K982	♠ Q54			Pass	Pass
Vul: E-W	♥ A53	♥ QJ	Pass	1♦	Pass	2♣
North HCP: 11	♦ AT52	♦ K764	Pass	2NT	All Pass	
South HCP: 11	♣ 72	♣ KT93				
Contract:	2NT North					

Board: 42	North:	South:	W	N	E	S
Dealer: West	♠ K43	♠ Q62	Pass	Pass	Pass	1♦
Vul: None	♥ AQ876	♥ T3	Pass	1♥	Pass	Pass
North HCP: 9+1	♦ 73	♦ AQ954	X	XX	1♠	2♦
South HCP: 12+1	♣ T72	♣ A64		All Pass		
Contract:	2♦ South					

**Board: 43**      ♠ J9      You bid first.

Dealer: North      ♥ AK5      The opponents are silent.

Vul: Both      ♦ 7542

HCP: 9      ♣ JT74

---

**Board: 44**      ♠ 82      Partner bids first.

Dealer: South      ♥ 963      The opponents are silent.

Vul: None      ♦ AT92

HCP: 8      ♣ A754

---

**Board: 45**      ♠ T6      You bid first.

Dealer: North      ♥ AQ96      The opponents are silent.

Vul: N-S      ♦ K653

HCP: 9      ♣ 865

---

**Board: 46**      ♠ KQ98      Partner bids first.

Dealer: South      ♥ A98      LHO opens the bidding 1♦.

Vul: None      ♦ 92      Partner bids next.

HCP: 10      ♣ J872      West (RHO) bids 2♦ if possible.

---

**Board: 47**      ♠ Q86      You bid first.

Dealer: West      ♥ KQ54      The opponents are silent.

Vul: N-S      ♦ J63

HCP: 9      ♣ J74

## Both hands (Answers Page)

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ J9	♠ K53				Pass Out
Vul: Both	♥ AK5	♥ 974				
North HCP: 9	♦ 7542	♦ AQ8				
South HCP: 11	♣ JT74	♣ Q952				

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ AJ76				Pass Out
Vul: None	♥ 963	♥ KT2				
North HCP: 8	♦ AT92	♦ Q875				
South HCP: 11	♣ A754	♣ J8				

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ T6	♠ AKQ				Pass Out
Vul: N-S	♥ AQ96	♥ T54				
North HCP: 9	♦ K653	♦ T42				
South HCP: 11	♣ 865	♣ Q942				

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ KQ98	♠ 532				Pass
Vul: None	♥ A98	♥ KQJT4	Pass	Pass	1♦	1♥
North HCP: 10	♦ 92	♦ T73	2♦	2♥	All Pass	
South HCP: 9+1	♣ J872	♣ K3				

Contract: 2♥ North

Board: 47	North:	South:	W	N	E	S
Dealer: West	♠ Q86	♠ T43	Pass	Pass	Pass	1♣
Vul: N-S	♥ KQ54	♥ 96	Pass	1♥	All Pass	
North HCP: 9	♦ J63	♦ AK9				
South HCP: 12+1	♣ J74	♣ KQT65				

Contract: 1♥ North

---

<b>Board: 43</b>	♠ K53	Partner bids first.
Dealer: North	♥ 974	The opponents are silent.
Vul: Both	♦ AQ8	
HCP: 11	♣ Q952	

---

<b>Board: 44</b>	♠ AJ76	You bid first.
Dealer: South	♥ KT2	The opponents are silent.
Vul: None	♦ Q875	
HCP: 11	♣ J8	

---

<b>Board: 45</b>	♠ AKQ	Partner bids first.
Dealer: North	♥ T54	The opponents are silent.
Vul: N-S	♦ T42	
HCP: 11	♣ Q942	

---

<b>Board: 46</b>	♠ 532	You bid first.
Dealer: South	♥ KQJT4	RHO opens the bidding 1♦.
Vul: None	♦ T73	You bid next.
HCP: 9+1	♣ K3	West (LHO) bids 2♦ if possible.

---

<b>Board: 47</b>	♠ T43	Partner bids first.
Dealer: West	♥ 96	The opponents are silent.
Vul: N-S	♦ AK9	
HCP: 12+1	♣ KQT65	

## Both hands (Answers Page)

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ J9	♠ K53				Pass Out
Vul: Both	♥ AK5	♥ 974				
North HCP: 9	♦ 7542	♦ AQ8				
South HCP: 11	♣ JT74	♣ Q952				

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ AJ76				Pass Out
Vul: None	♥ 963	♥ KT2				
North HCP: 8	♦ AT92	♦ Q875				
South HCP: 11	♣ A754	♣ J8				

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ T6	♠ AKQ				Pass Out
Vul: N-S	♥ AQ96	♥ T54				
North HCP: 9	♦ K653	♦ T42				
South HCP: 11	♣ 865	♣ Q942				

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ KQ98	♠ 532				Pass
Vul: None	♥ A98	♥ KQJT4	Pass	Pass	1♦	1♥
North HCP: 10	♦ 92	♦ T73	2♦	2♥	All Pass	
South HCP: 9+1	♣ J872	♣ K3				

Contract: 2♥ North

Board: 47	North:	South:	W	N	E	S
Dealer: West	♠ Q86	♠ T43	Pass	Pass	Pass	1♣
Vul: N-S	♥ KQ54	♥ 96	Pass	1♥	All Pass	
North HCP: 9	♦ J63	♦ AK9				
South HCP: 12+1	♣ J74	♣ KQT65				

Contract: 1♥ North

<b>Board: 48</b>	♠ KJ85	West (RHO) Doubles 2♥ if possible.
Dealer: West	♥ 9632	East (LHO) bids 2♠ if possible.
Vul: N-S	♦ Q3	
HCP: 6	♣ T52	

---

<b>Board: 49</b>	♠ A853	Partner bids first.
Dealer: East	♥ A87	The opponents are silent.
Vul: E-W	♦ T4	
HCP: 11	♣ K732	

---

<b>Board: 50</b>	♠ 9863	Partner bids first.
Dealer: South	♥ A7	The opponents are silent.
Vul: Both	♦ JT9	
HCP: 9	♣ KJ86	

## Both hands (Answers Page)

**Board: 48**

Dealer: West

**North:**

♠ KJ85

**South:**

♠ 43

**W N E S**

Pass Pass Pass 1♥

Vul: N-S

♥ 9632

♥ AQJT4

Pass 2♥ Pass Pass

North HCP: 6

♦ Q3

♦ J4

X Pass 2♠ 3♥

South HCP: 13+1

♣ T52

♣ AJ73

All Pass

Contract: 3♥ South

**Board: 49**

Dealer: East

**North:**

♠ A853

**South:**

♠ Q9

**W N E S**

Pass Pass

Vul: E-W

♥ A87

♥ T54

Pass 1♣ Pass 1♦

North HCP: 11

♦ T4

♦ K765

Pass 1♠ Pass 2♣

South HCP: 11

♣ K732

♣ AQ65

All Pass

Contract: 2♣ South

**Board: 50**

Dealer: South

**North:**

♠ 9863

**South:**

♠ A5

**W N E S**

Pass Out

Vul: Both

♥ A7

♥ J962

North HCP: 9

♦ JT9

♦ K654

South HCP: 10

♣ KJ86

♣ Q72

<b>Board: 48</b>	♠ 43	West (LHO) Doubles 2♥ if possible.
Dealer: West	♥ AQJT4	East (RHO) bids 2♠ if possible.
Vul: N-S	♦ J4	
HCP: 13+1	♣ AJ73	

---

<b>Board: 49</b>	♠ Q9	You bid first.
Dealer: East	♥ T54	The opponents are silent.
Vul: E-W	♦ K765	
HCP: 11	♣ AQ65	

---

<b>Board: 50</b>	♠ A5	You bid first.
Dealer: South	♥ J962	The opponents are silent.
Vul: Both	♦ K654	
HCP: 10	♣ Q72	

## Both hands (Answers Page)

**Board: 48**

Dealer: West

**North:**

♠ KJ85

**South:**

♠ 43

**W N E S**

Pass Pass Pass 1♥

Vul: N-S

♥ 9632

♥ AQJT4

Pass 2♥ Pass Pass

North HCP: 6

♦ Q3

♦ J4

X Pass 2♠ 3♥

South HCP: 13+1

♣ T52

♣ AJ73

All Pass

Contract: 3♥ South

**Board: 49**

Dealer: East

**North:**

♠ A853

**South:**

♠ Q9

**W N E S**

Pass Pass

Vul: E-W

♥ A87

♥ T54

Pass 1♣ Pass 1♦

North HCP: 11

♦ T4

♦ K765

Pass 1♠ Pass 2♣

South HCP: 11

♣ K732

♣ AQ65

All Pass

Contract: 2♣ South

**Board: 50**

Dealer: South

**North:**

♠ 9863

**South:**

♠ A5

**W N E S**

Pass Out

Vul: Both

♥ A7

♥ J962

North HCP: 9

♦ JT9

♦ K654

South HCP: 10

♣ KJ86

♣ Q72