

**Board: 1**      ♠ Q54      You bid first.

Dealer: North      ♥ AK732      The opponents are silent.

Vul: None      ♦ A6

HCP: 13+1      ♣ T72

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**Board: 2**      ♠ A4      Partner bids first.

Dealer: South      ♥ T84      The opponents are silent.

Vul: N-S      ♦ KQT52

HCP: 10+1      ♣ J94

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**Board: 3**      ♠ Q83      You bid first.

Dealer: North      ♥ AT984      The opponents are silent.

Vul: E-W      ♦ QT4

HCP: 12+1      ♣ AT

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**Board: 4**      ♠ QJ5      Partner bids first.

Dealer: South      ♥ J8      The opponents are silent.

Vul: Both      ♦ 83

HCP: 8+2      ♣ KJT954

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

Dealer: South      ♥ J      The opponents are silent.

Vul: N-S      ♦ JT75

HCP: 8+2      ♣ KT7652

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q54	♠ T872		1♥	Pass	2♥
Vul: None	♥ AK732	♥ J54		All Pass		
North HCP: 13+1	♦ A6	♦ KT87				
South HCP: 7	♣ T72	♣ K5				
Contract: 2♥ South						

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A4	♠ QT7			1♥	
Vul: N-S	♥ T84	♥ KQJ62	Pass	1NT <sup>1</sup>	Pass	2♣
North HCP: 10+1	♦ KQT52	♦ A4	Pass	3♥	Pass	4♥
South HCP: 14+1	♣ J94	♣ QT2	All Pass			
Contract: 4♥ South				1. forcing 1NT		

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q83	♠ A9		1♥	Pass	2♥
Vul: E-W	♥ AT984	♥ QJ72	All Pass			
North HCP: 12+1	♦ QT4	♦ 86				
South HCP: 8+1	♣ AT	♣ J8754				
Contract: 2♥ South						

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ5	♠ 62			1♥	
Vul: Both	♥ J8	♥ AKQ963	Pass	1NT <sup>1</sup>	Pass	2♥
North HCP: 8+2	♦ 83	♦ K95	All Pass			
South HCP: 12+2	♣ KJT954	♣ 63		1. forcing 1NT		
Contract: 2♥ South						

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ	♠ AK865			1♠	
Vul: N-S	♥ J	♥ Q9732	Pass	1NT <sup>1</sup>	Pass	2♥
North HCP: 8+2	♦ JT75	♦ K9	Pass	3♣	All Pass	
South HCP: 12+2	♣ KT7652	♣ 3		1. forcing 1NT		
Contract: 3♣ North						

<b>Board: 1</b>	♠ T872	Partner bids first.
Dealer: North	♥ J54	The opponents are silent.
Vul: None	♦ KT87	
HCP: 7	♣ K5	

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<b>Board: 2</b>	♠ QT7	You bid first.
Dealer: South	♥ KQJ62	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 14+1	♣ QT2	

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<b>Board: 3</b>	♠ A9	Partner bids first.
Dealer: North	♥ QJ72	The opponents are silent.
Vul: E-W	♦ 86	
HCP: 8+1	♣ J8754	

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<b>Board: 4</b>	♠ 62	You bid first.
Dealer: South	♥ AKQ963	The opponents are silent.
Vul: Both	♦ K95	
HCP: 12+2	♣ 63	

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<b>Board: 5</b>	♠ AK865	You bid first.
Dealer: South	♥ Q9732	The opponents are silent.
Vul: N-S	♦ K9	
HCP: 12+2	♣ 3	

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q54	♠ T872		1♥	Pass	2♥
Vul: None	♥ AK732	♥ J54		All Pass		
North HCP: 13+1	♦ A6	♦ KT87				
South HCP: 7	♣ T72	♣ K5				
Contract: 2♥ South						

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A4	♠ QT7			1♥	
Vul: N-S	♥ T84	♥ KQJ62	Pass	1NT <sup>1</sup>	Pass	2♣
North HCP: 10+1	♦ KQT52	♦ A4	Pass	3♥	Pass	4♥
South HCP: 14+1	♣ J94	♣ QT2	All Pass			
Contract: 4♥ South				1. forcing 1NT		

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q83	♠ A9		1♥	Pass	2♥
Vul: E-W	♥ AT984	♥ QJ72	All Pass			
North HCP: 12+1	♦ QT4	♦ 86				
South HCP: 8+1	♣ AT	♣ J8754				
Contract: 2♥ South						

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ5	♠ 62			1♥	
Vul: Both	♥ J8	♥ AKQ963	Pass	1NT <sup>1</sup>	Pass	2♥
North HCP: 8+2	♦ 83	♦ K95	All Pass			
South HCP: 12+2	♣ KJT954	♣ 63		1. forcing 1NT		
Contract: 2♥ South						

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ	♠ AK865			1♠	
Vul: N-S	♥ J	♥ Q9732	Pass	1NT <sup>1</sup>	Pass	2♥
North HCP: 8+2	♦ JT75	♦ K9	Pass	3♣	All Pass	
South HCP: 12+2	♣ KT7652	♣ 3		1. forcing 1NT		
Contract: 3♣ North						

<b>Board: 6</b>	♠ A85	Partner bids first.
Dealer: South	♥ Q65	The opponents are silent.
Vul: E-W	♦ 974	
HCP: 10	♣ AT94	

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<b>Board: 7</b>	♠ Q2	You bid first.
Dealer: North	♥ AT842	The opponents are silent.
Vul: Both	♦ Q7	
HCP: 14+1	♣ AQ52	

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<b>Board: 8</b>	♠ T75	Partner bids first.
Dealer: South	♥ T75	The opponents are silent.
Vul: None	♦ K852	
HCP: 8	♣ KQT	

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<b>Board: 9</b>	♠ KQ985	You bid first.
Dealer: North	♥ J984	The opponents are silent.
Vul: E-W	♦ K42	
HCP: 13+1	♣ A	

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<b>Board: 10</b>	♠ T43	Partner bids first.
Dealer: South	♥ KQ8	The opponents are silent.
Vul: Both	♦ K42	
HCP: 9	♣ JT73	

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A85	♠ J9764				1 ♠
Vul: E-W	♥ Q65	♥ AKJ	Pass	2 ♠	All Pass	
North HCP: 10	♦ 974	♦ KJ2				
South HCP: 13+1	♣ AT94	♣ 76				
Contract: 2 ♠ North						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q2	♠ KJ3		1 ♥	Pass	2 ♥
Vul: Both	♥ AT842	♥ KJ9	All Pass			
North HCP: 14+1	♦ Q7	♦ J986				
South HCP: 9	♣ AQ52	♣ 987				
Contract: 2 ♥ South						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T75	♠ Q9				1 ♥
Vul: None	♥ T75	♥ QJ962	Pass	2 ♥	All Pass	
North HCP: 8	♦ K852	♦ A97				
South HCP: 13+1	♣ KQT	♣ A95				
Contract: 2 ♥ North						

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ985	♠ T62		1 ♠	Pass	2 ♠
Vul: E-W	♥ J984	♥ A7	All Pass			
North HCP: 13+1	♦ K42	♦ AT6				
South HCP: 8+1	♣ A	♣ 76542				
Contract: 2 ♠ South						

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T43	♠ AQ962				1 ♠
Vul: Both	♥ KQ8	♥ J7	Pass	2 ♠	All Pass	
North HCP: 9	♦ K42	♦ Q963				
South HCP: 14+1	♣ JT73	♣ KQ				
Contract: 2 ♠ North						

<b>Board: 6</b>	♠ J9764	You bid first.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: E-W	♦ KJ2	
HCP: 13+1	♣ 76	

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<b>Board: 7</b>	♠ KJ3	Partner bids first.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: Both	♦ J986	
HCP: 9	♣ 987	

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<b>Board: 8</b>	♠ Q9	You bid first.
Dealer: South	♥ QJ962	The opponents are silent.
Vul: None	♦ A97	
HCP: 13+1	♣ A95	

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<b>Board: 9</b>	♠ T62	Partner bids first.
Dealer: North	♥ A7	The opponents are silent.
Vul: E-W	♦ AT6	
HCP: 8+1	♣ 76542	

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<b>Board: 10</b>	♠ AQ962	You bid first.
Dealer: South	♥ J7	The opponents are silent.
Vul: Both	♦ Q963	
HCP: 14+1	♣ KQ	

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A85	♠ J9764				1 ♠
Vul: E-W	♥ Q65	♥ AKJ	Pass	2 ♠	All Pass	
North HCP: 10	♦ 974	♦ KJ2				
South HCP: 13+1	♣ AT94	♣ 76				
Contract: 2 ♠ North						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q2	♠ KJ3		1 ♥	Pass	2 ♥
Vul: Both	♥ AT842	♥ KJ9	All Pass			
North HCP: 14+1	♦ Q7	♦ J986				
South HCP: 9	♣ AQ52	♣ 987				
Contract: 2 ♥ South						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T75	♠ Q9				1 ♥
Vul: None	♥ T75	♥ QJ962	Pass	2 ♥	All Pass	
North HCP: 8	♦ K852	♦ A97				
South HCP: 13+1	♣ KQT	♣ A95				
Contract: 2 ♥ North						

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ985	♠ T62		1 ♠	Pass	2 ♠
Vul: E-W	♥ J984	♥ A7	All Pass			
North HCP: 13+1	♦ K42	♦ AT6				
South HCP: 8+1	♣ A	♣ 76542				
Contract: 2 ♠ South						

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T43	♠ AQ962				1 ♠
Vul: Both	♥ KQ8	♥ J7	Pass	2 ♠	All Pass	
North HCP: 9	♦ K42	♦ Q963				
South HCP: 14+1	♣ JT73	♣ KQ				
Contract: 2 ♠ North						

**Board: 11**      ♠ Q82      You bid first.

Dealer: North      ♥ AK872      The opponents are silent.

Vul: None      ♦ A6

HCP: 13+1      ♣ 532

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**Board: 12**      ♠ AQ92      Partner bids first.

Dealer: South      ♥ T64      The opponents are silent.

Vul: N-S      ♦ 643

HCP: 9      ♣ KT4

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**Board: 13**      ♠ KJ8      You bid first.

Dealer: North      ♥ KJ984      The opponents are silent.

Vul: Both      ♦ A

HCP: 13+1      ♣ J876

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**Board: 14**      ♠ KT86      Partner bids first.

Dealer: South      ♥ 873      West (RHO) Doubles 2♥ if possible.

Vul: None      ♦ QJ      East (LHO) bids 3♣ if possible.

HCP: 8      ♣ QT65

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**Board: 15**      ♠ A8652      You bid first.

Dealer: North      ♥ AJ4      The opponents are silent.

Vul: N-S      ♦ 974

HCP: 14+1      ♣ AJ

## Both hands (Answers Page)

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q82	♠ J93		1♥	Pass	1NT <sup>1</sup>
Vul: None	♥ AK872	♥ 3	Pass	2♣	All Pass	
North HCP: 13+1	♦ A6	♦ 9754				
South HCP: 7+1	♣ 532	♣ KQJ98	1. forcing 1NT			
Contract: 2♣ North						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ92	♠ JT6				1♥
Vul: N-S	♥ T64	♥ AKQ82	Pass	2♥	All Pass	
North HCP: 9	♦ 643	♦ 87				
South HCP: 12+1	♣ KT4	♣ Q97				
Contract: 2♥ North						

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ8	♠ 954		1♥	Pass	2♥
Vul: Both	♥ KJ984	♥ A63	All Pass			
North HCP: 13+1	♦ A	♦ KJT64				
South HCP: 8+1	♣ J876	♣ 42				
Contract: 2♥ South						

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT86	♠ AJ				1♥
Vul: None	♥ 873	♥ KJ962	Pass	2♥	Pass	Pass
North HCP: 8	♦ QJ	♦ KT742	X	Pass	3♣	3♥
South HCP: 12+2	♣ QT65	♣ 8	All Pass			
Contract: 3♥ South						

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A8652	♠ Q7		1♠	Pass	1NT <sup>1</sup>
Vul: N-S	♥ AJ4	♥ Q97	Pass	2♦	Pass	2♠
North HCP: 14+1	♦ 974	♦ KT62	All Pass			
South HCP: 7	♣ AJ	♣ T973	1. forcing 1NT			
Contract: 2♠ South						

<b>Board: 11</b>	♠ J93	Partner bids first.
Dealer: North	♥ 3	The opponents are silent.
Vul: None	♦ 9754	
HCP: 7+1	♣ KQJ98	

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<b>Board: 12</b>	♠ JT6	You bid first.
Dealer: South	♥ AKQ82	The opponents are silent.
Vul: N-S	♦ 87	
HCP: 12+1	♣ Q97	

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<b>Board: 13</b>	♠ 954	Partner bids first.
Dealer: North	♥ A63	The opponents are silent.
Vul: Both	♦ KJT64	
HCP: 8+1	♣ 42	

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<b>Board: 14</b>	♠ AJ	You bid first.
Dealer: South	♥ KJ962	West (LHO) Doubles 2♥ if possible.
Vul: None	♦ KT742	East (RHO) bids 3♣ if possible.
HCP: 12+2	♣ 8	

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<b>Board: 15</b>	♠ Q7	Partner bids first.
Dealer: North	♥ Q97	The opponents are silent.
Vul: N-S	♦ KT62	
HCP: 7	♣ T973	

## Both hands (Answers Page)

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q82	♠ J93		1♥	Pass	1NT <sup>1</sup>
Vul: None	♥ AK872	♥ 3	Pass	2♣	All Pass	
North HCP: 13+1	♦ A6	♦ 9754				
South HCP: 7+1	♣ 532	♣ KQJ98	1. forcing 1NT			
Contract: 2♣ North						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ92	♠ JT6				1♥
Vul: N-S	♥ T64	♥ AKQ82	Pass	2♥	All Pass	
North HCP: 9	♦ 643	♦ 87				
South HCP: 12+1	♣ KT4	♣ Q97				
Contract: 2♥ North						

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ8	♠ 954		1♥	Pass	2♥
Vul: Both	♥ KJ984	♥ A63	All Pass			
North HCP: 13+1	♦ A	♦ KJT64				
South HCP: 8+1	♣ J876	♣ 42				
Contract: 2♥ South						

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT86	♠ AJ				1♥
Vul: None	♥ 873	♥ KJ962	Pass	2♥	Pass	Pass
North HCP: 8	♦ QJ	♦ KT742	X	Pass	3♣	3♥
South HCP: 12+2	♣ QT65	♣ 8	All Pass			
Contract: 3♥ South						

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A8652	♠ Q7		1♠	Pass	1NT <sup>1</sup>
Vul: N-S	♥ AJ4	♥ Q97	Pass	2♦	Pass	2♠
North HCP: 14+1	♦ 974	♦ KT62	All Pass			
South HCP: 7	♣ AJ	♣ T973	1. forcing 1NT			
Contract: 2♠ South						

<b>Board: 16</b>	♠ J32	Partner bids first.
Dealer: South	♥ K92	The opponents are silent.
Vul: E-W	♦ KJ9	
HCP: 10	♣ Q953	

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<b>Board: 17</b>	♠ AQ973	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: None	♦ QJ8	
HCP: 12+1	♣ 9742	

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<b>Board: 18</b>	♠ AK5	Partner bids first.
Dealer: South	♥ 9543	The opponents are silent.
Vul: N-S	♦ KT5	
HCP: 10	♣ 432	

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<b>Board: 19</b>	♠ QJ642	You bid first.
Dealer: North	♥ QJ87	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 14+1	♣ J9	

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<b>Board: 20</b>	♠ A43	Partner bids first.
Dealer: South	♥ KT6	The opponents are silent.
Vul: Both	♦ T763	
HCP: 9	♣ Q64	

## Both hands (Answers Page)

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J32	♠ KQT				1 ♥
Vul: E-W	♥ K92	♥ AT643	Pass	2 ♥	All Pass	
North HCP: 10	♦ KJ9	♦ T8				
South HCP: 12+1	♣ Q953	♣ KT8				
Contract: 2 ♥ North						

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ973	♠ K64		1 ♠	Pass	2 ♠
Vul: None	♥ K	♥ QT86	All Pass			
North HCP: 12+1	♦ QJ8	♦ 943				
South HCP: 9	♣ 9742	♣ AT3				
Contract: 2 ♠ South						

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK5	♠ QJT64				1 ♠
Vul: N-S	♥ 9543	♥ QJ	Pass	1NT <sup>1</sup>	Pass	2 ♣
North HCP: 10	♦ KT5	♦ Q62	Pass	2 ♠	All Pass	
South HCP: 12+1	♣ 432	♣ A96				
Contract: 2 ♠ North			1. forcing 1NT			

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ642	♠ A73		1 ♠	Pass	2 ♠
Vul: E-W	♥ QJ87	♥ 952	All Pass			
North HCP: 14+1	♦ AK	♦ Q85				
South HCP: 10	♣ J9	♣ A763				
Contract: 2 ♠ South						

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A43	♠ J9872				1 ♠
Vul: Both	♥ KT6	♥ A3	Pass	2 ♠	All Pass	
North HCP: 9	♦ T763	♦ Q9				
South HCP: 14+1	♣ Q64	♣ AK83				
Contract: 2 ♠ North						

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

Dealer: South      ♥ AT643      The opponents are silent.

Vul: E-W      ♦ T8

HCP: 12+1      ♣ KT8

---

**Board: 17**      ♠ K64      Partner bids first.

Dealer: North      ♥ QT86      The opponents are silent.

Vul: None      ♦ 943

HCP: 9      ♣ AT3

---

**Board: 18**      ♠ QJT64      You bid first.

Dealer: South      ♥ QJ      The opponents are silent.

Vul: N-S      ♦ Q62

HCP: 12+1      ♣ A96

---

**Board: 19**      ♠ A73      Partner bids first.

Dealer: North      ♥ 952      The opponents are silent.

Vul: E-W      ♦ Q85

HCP: 10      ♣ A763

---

**Board: 20**      ♠ J9872      You bid first.

Dealer: South      ♥ A3      The opponents are silent.

Vul: Both      ♦ Q9

HCP: 14+1      ♣ AK83

## Both hands (Answers Page)

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J32	♠ KQT				1 ♥
Vul: E-W	♥ K92	♥ AT643	Pass	2 ♥	All Pass	
North HCP: 10	♦ KJ9	♦ T8				
South HCP: 12+1	♣ Q953	♣ KT8				
Contract: 2 ♥ North						

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ973	♠ K64		1 ♠	Pass	2 ♠
Vul: None	♥ K	♥ QT86	All Pass			
North HCP: 12+1	♦ QJ8	♦ 943				
South HCP: 9	♣ 9742	♣ AT3				
Contract: 2 ♠ South						

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK5	♠ QJT64				1 ♠
Vul: N-S	♥ 9543	♥ QJ	Pass	1NT <sup>1</sup>	Pass	2 ♣
North HCP: 10	♦ KT5	♦ Q62	Pass	2 ♠	All Pass	
South HCP: 12+1	♣ 432	♣ A96				
Contract: 2 ♠ North			1. forcing 1NT			

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ642	♠ A73		1 ♠	Pass	2 ♠
Vul: E-W	♥ QJ87	♥ 952	All Pass			
North HCP: 14+1	♦ AK	♦ Q85				
South HCP: 10	♣ J9	♣ A763				
Contract: 2 ♠ South						

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A43	♠ J9872				1 ♠
Vul: Both	♥ KT6	♥ A3	Pass	2 ♠	All Pass	
North HCP: 9	♦ T763	♦ Q9				
South HCP: 14+1	♣ Q64	♣ AK83				
Contract: 2 ♠ North						

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

Dealer: North      ♥ A8753      The opponents are silent.

Vul: N-S      ♦ A52

HCP: 13+1      ♣ 864

---

**Board: 22**      ♠ Q982      Partner bids first.

Dealer: South      ♥ AQT2      The opponents are silent.

Vul: E-W      ♦ 632

HCP: 8      ♣ 64

---

**Board: 23**      ♠ QT942      You bid first.

Dealer: North      ♥ QJ9      The opponents are silent.

Vul: Both      ♦ K2

HCP: 12+1      ♣ A92

---

**Board: 24**      ♠ J93      Partner bids first.

Dealer: South      ♥ QT82      The opponents are silent.

Vul: None      ♦ J87

HCP: 10      ♣ AQ8

---

**Board: 25**      ♠ AQ52      You bid first.

Dealer: North      ♥ Q9543      The opponents are silent.

Vul: E-W      ♦ KQ

HCP: 13+1      ♣ 53

## Both hands (Answers Page)

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ	♠ Q7642		1♥	Pass	1♠
Vul: N-S	♥ A8753	♥ T4	Pass	1NT	All Pass	
North HCP: 13+1	♦ A52	♦ Q9				
South HCP: 8+1	♣ 864	♣ A932				
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: South	♠ Q982	♠ AKJ73				1♠
Vul: E-W	♥ AQT2	♥ 86	Pass	2♠	All Pass	
North HCP: 8	♦ 632	♦ AJ4				
South HCP: 13+1	♣ 64	♣ 753				
Contract: 2♠ North						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QT942	♠ K763		1♠	Pass	2♠
Vul: Both	♥ QJ9	♥ T5	All Pass			
North HCP: 12+1	♦ K2	♦ AJ6				
South HCP: 8	♣ A92	♣ T763				
Contract: 2♠ 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	♠ J93	♠ AQT62				1♠
Vul: None	♥ QT82	♥ A3	Pass	2♠	All Pass	
North HCP: 10	♦ J87	♦ QT6				
South HCP: 12+1	♣ AQ8	♣ T75				
Contract: 2♠ North						

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ52	♠ J83		1♥	Pass	2♥
Vul: E-W	♥ Q9543	♥ T87	All Pass			
North HCP: 13+1	♦ KQ	♦ AT85				
South HCP: 9	♣ 53	♣ A84				
Contract: 2♥ South						

<b>Board: 21</b>	♠ Q7642	Partner bids first.
Dealer: North	♥ T4	The opponents are silent.
Vul: N-S	♦ Q9	
HCP: 8+1	♣ A932	

---

<b>Board: 22</b>	♠ AKJ73	You bid first.
Dealer: South	♥ 86	The opponents are silent.
Vul: E-W	♦ AJ4	
HCP: 13+1	♣ 753	

---

<b>Board: 23</b>	♠ K763	Partner bids first.
Dealer: North	♥ T5	The opponents are silent.
Vul: Both	♦ AJ6	
HCP: 8	♣ T763	

---

<b>Board: 24</b>	♠ AQT62	You bid first.
Dealer: South	♥ A3	The opponents are silent.
Vul: None	♦ QT6	
HCP: 12+1	♣ T75	

---

<b>Board: 25</b>	♠ J83	Partner bids first.
Dealer: North	♥ T87	The opponents are silent.
Vul: E-W	♦ AT85	
HCP: 9	♣ A84	

## Both hands (Answers Page)

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ	♠ Q7642		1♥	Pass	1♠
Vul: N-S	♥ A8753	♥ T4	Pass	1NT	All Pass	
North HCP: 13+1	♦ A52	♦ Q9				
South HCP: 8+1	♣ 864	♣ A932				
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: South	♠ Q982	♠ AKJ73				1♠
Vul: E-W	♥ AQT2	♥ 86	Pass	2♠	All Pass	
North HCP: 8	♦ 632	♦ AJ4				
South HCP: 13+1	♣ 64	♣ 753				
Contract: 2♠ North						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QT942	♠ K763		1♠	Pass	2♠
Vul: Both	♥ QJ9	♥ T5	All Pass			
North HCP: 12+1	♦ K2	♦ AJ6				
South HCP: 8	♣ A92	♣ T763				
Contract: 2♠ 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	♠ J93	♠ AQT62				1♠
Vul: None	♥ QT82	♥ A3	Pass	2♠	All Pass	
North HCP: 10	♦ J87	♦ QT6				
South HCP: 12+1	♣ AQ8	♣ T75				
Contract: 2♠ North						

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ52	♠ J83		1♥	Pass	2♥
Vul: E-W	♥ Q9543	♥ T87	All Pass			
North HCP: 13+1	♦ KQ	♦ AT85				
South HCP: 9	♣ 53	♣ A84				
Contract: 2♥ South						

<b>Board: 26</b>	♠ J9843	Partner bids first.
Dealer: South	♥ K72	The opponents are silent.
Vul: Both	♦ A8	
HCP: 8+1	♣ 743	

---

<b>Board: 27</b>	♠ Q6	Partner bids first.
Dealer: South	♥ 53	The opponents are silent.
Vul: None	♦ J98743	
HCP: 7+2	♣ A92	

---

<b>Board: 28</b>	♠ Q6	Partner bids first.
Dealer: South	♥ KT874	The opponents are silent.
Vul: N-S	♦ T643	
HCP: 9+1	♣ A9	

---

<b>Board: 29</b>	♠ A7643	You bid first.
Dealer: North	♥ A85	The opponents are silent.
Vul: Both	♦ AJT	
HCP: 13+1	♣ T9	

---

<b>Board: 30</b>	♠ Q9	Partner bids first.
Dealer: South	♥ Q954	The opponents are silent.
Vul: None	♦ J6	
HCP: 9+1	♣ KJ852	

## Both hands (Answers Page)

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J9843	♠ KQ				1 ♥
Vul: Both	♥ K72	♥ T8654	Pass	2 ♥	All Pass	
North HCP: 8+1	♦ A8	♦ K76				
South HCP: 14+1	♣ 743	♣ AQ8				
Contract: 2 ♥ North						

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q6	♠ KJ852				1 ♠
Vul: None	♥ 53	♥ AQ8	Pass	1NT <sup>1</sup>	Pass	2 ♣
North HCP: 7+2	♦ J98743	♦ Q2	Pass	2 ♦	Pass	3 ♦
South HCP: 14+1	♣ A92	♣ Q74	All Pass			
Contract: 3 ♦ South						1. forcing 1NT

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q6	♠ A9752				1 ♠
Vul: N-S	♥ KT874	♥ A2	Pass	1NT <sup>1</sup>	Pass	2 ♣
North HCP: 9+1	♦ T643	♦ A98	Pass	2 ♠	All Pass	
South HCP: 12+1	♣ A9	♣ T74				
Contract: 2 ♠ North						1. forcing 1NT

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A7643	♠ KQ8		1 ♠	Pass	1NT <sup>1</sup>
Vul: Both	♥ A85	♥ K6	Pass	2 ♦	Pass	3 ♠
North HCP: 13+1	♦ AJT	♦ 743	Pass	4 ♠	All Pass	
South HCP: 10+1	♣ T9	♣ Q8765				
Contract: 4 ♠ North						1. forcing 1NT

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q9	♠ A8654				1 ♠
Vul: None	♥ Q954	♥ T6	Pass	1NT <sup>1</sup>	Pass	2 ♦
North HCP: 9+1	♦ J6	♦ A984	Pass	2 ♠	All Pass	
South HCP: 12+1	♣ KJ852	♣ A6				
Contract: 2 ♠ North						1. forcing 1NT

**Board: 26**      ♠ KQ      You bid first.

Dealer: South      ♥ T8654      The opponents are silent.

Vul: Both      ♦ K76

HCP: 14+1      ♣ AQ8

---

**Board: 27**      ♠ KJ852      You bid first.

Dealer: South      ♥ AQ8      The opponents are silent.

Vul: None      ♦ Q2

HCP: 14+1      ♣ Q74

---

**Board: 28**      ♠ A9752      You bid first.

Dealer: South      ♥ A2      The opponents are silent.

Vul: N-S      ♦ A98

HCP: 12+1      ♣ T74

---

**Board: 29**      ♠ KQ8      Partner bids first.

Dealer: North      ♥ K6      The opponents are silent.

Vul: Both      ♦ 743

HCP: 10+1      ♣ Q8765

---

**Board: 30**      ♠ A8654      You bid first.

Dealer: South      ♥ T6      The opponents are silent.

Vul: None      ♦ A984

HCP: 12+1      ♣ A6

## Both hands (Answers Page)

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J9843	♠ KQ				1 ♥
Vul: Both	♥ K72	♥ T8654	Pass	2 ♥	All Pass	
North HCP: 8+1	♦ A8	♦ K76				
South HCP: 14+1	♣ 743	♣ AQ8				
Contract: 2 ♥ North						

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q6	♠ KJ852				1 ♠
Vul: None	♥ 53	♥ AQ8	Pass	1NT <sup>1</sup>	Pass	2 ♣
North HCP: 7+2	♦ J98743	♦ Q2	Pass	2 ♦	Pass	3 ♦
South HCP: 14+1	♣ A92	♣ Q74	All Pass			
Contract: 3 ♦ South						1. forcing 1NT

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q6	♠ A9752				1 ♠
Vul: N-S	♥ KT874	♥ A2	Pass	1NT <sup>1</sup>	Pass	2 ♣
North HCP: 9+1	♦ T643	♦ A98	Pass	2 ♠	All Pass	
South HCP: 12+1	♣ A9	♣ T74				
Contract: 2 ♠ North						1. forcing 1NT

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A7643	♠ KQ8		1 ♠	Pass	1NT <sup>1</sup>
Vul: Both	♥ A85	♥ K6	Pass	2 ♦	Pass	3 ♠
North HCP: 13+1	♦ AJT	♦ 743	Pass	4 ♠	All Pass	
South HCP: 10+1	♣ T9	♣ Q8765				
Contract: 4 ♠ North						1. forcing 1NT

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q9	♠ A8654				1 ♠
Vul: None	♥ Q954	♥ T6	Pass	1NT <sup>1</sup>	Pass	2 ♦
North HCP: 9+1	♦ J6	♦ A984	Pass	2 ♠	All Pass	
South HCP: 12+1	♣ KJ852	♣ A6				
Contract: 2 ♠ North						1. forcing 1NT

**Board: 31**      ♠ AK954      You bid first.

Dealer: North      ♥ J6      The opponents are silent.

Vul: N-S      ♦ Q82

HCP: 14+1      ♣ A84

---

**Board: 32**      ♠ J97      Partner bids first.

Dealer: South      ♥ AKJ7      The opponents are silent.

Vul: E-W      ♦ 862

HCP: 9      ♣ 983

---

**Board: 33**      ♠ AQJ85      You bid first.

Dealer: North      ♥ J8      The opponents are silent.

Vul: None      ♦ KJ86

HCP: 14+1      ♣ Q2

---

**Board: 34**      ♠ Q87      Partner bids first.

Dealer: South      ♥ QT987      The opponents are silent.

Vul: N-S      ♦ A832

HCP: 8+1      ♣ 3

---

**Board: 35**      ♠ 753      You bid first.

Dealer: North      ♥ AKJT53      The opponents are silent.

Vul: E-W      ♦ Q9

HCP: 14+2      ♣ A8

## Both hands (Answers Page)

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK954	♠ JT7		1 ♠	Pass	1NT <sup>1</sup>
Vul: N-S	♥ J6	♥ KT743	Pass	2 ♣	Pass	3 ♠
North HCP: 14+1	♦ Q82	♦ KJ7	Pass	4 ♠	All Pass	
South HCP: 10+1	♣ A84	♣ Q3				
Contract: 4 ♠ North						1. forcing 1NT

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J97	♠ Q8653				1 ♠
Vul: E-W	♥ AKJ7	♥ 653	Pass	2 ♠	All Pass	
North HCP: 9	♦ 862	♦ K7				
South HCP: 14+1	♣ 983	♣ AKQ				
Contract: 2 ♠ North						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ85	♠ 9432		1 ♠	Pass	3 ♠
Vul: None	♥ J8	♥ Q97	Pass	4 ♠	All Pass	
North HCP: 14+1	♦ KJ86	♦ QT3				
South HCP: 9	♣ Q2	♣ AJ6				
Contract: 4 ♠ North						

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q87	♠ AT952				1 ♠
Vul: N-S	♥ QT987	♥ A	Pass	2 ♠	All Pass	
North HCP: 8+1	♦ A832	♦ Q74				
South HCP: 13+1	♣ 3	♣ K652				
Contract: 2 ♠ North						

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 753	♠ AJ		1 ♥	Pass	1NT <sup>1</sup>
Vul: E-W	♥ AKJT53	♥ 986	Pass	2 ♥	Pass	4 ♥
North HCP: 14+2	♦ Q9	♦ T872	All Pass			
South HCP: 10	♣ A8	♣ KQ62				
Contract: 4 ♥ South						1. forcing 1NT

<b>Board: 31</b>	♠ JT7	Partner bids first.
Dealer: North	♥ KT743	The opponents are silent.
Vul: N-S	♦ KJ7	
HCP: 10+1	♣ Q3	

---

<b>Board: 32</b>	♠ Q8653	You bid first.
Dealer: South	♥ 653	The opponents are silent.
Vul: E-W	♦ K7	
HCP: 14+1	♣ AKQ	

---

<b>Board: 33</b>	♠ 9432	Partner bids first.
Dealer: North	♥ Q97	The opponents are silent.
Vul: None	♦ QT3	
HCP: 9	♣ AJ6	

---

<b>Board: 34</b>	♠ AT952	You bid first.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ Q74	
HCP: 13+1	♣ K652	

---

<b>Board: 35</b>	♠ AJ	Partner bids first.
Dealer: North	♥ 986	The opponents are silent.
Vul: E-W	♦ T872	
HCP: 10	♣ KQ62	

## Both hands (Answers Page)

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK954	♠ JT7		1 ♠	Pass	1NT <sup>1</sup>
Vul: N-S	♥ J6	♥ KT743	Pass	2 ♣	Pass	3 ♠
North HCP: 14+1	♦ Q82	♦ KJ7	Pass	4 ♠	All Pass	
South HCP: 10+1	♣ A84	♣ Q3				
Contract: 4 ♠ North						1. forcing 1NT

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J97	♠ Q8653				1 ♠
Vul: E-W	♥ AKJ7	♥ 653	Pass	2 ♠	All Pass	
North HCP: 9	♦ 862	♦ K7				
South HCP: 14+1	♣ 983	♣ AKQ				
Contract: 2 ♠ North						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ85	♠ 9432		1 ♠	Pass	3 ♠
Vul: None	♥ J8	♥ Q97	Pass	4 ♠	All Pass	
North HCP: 14+1	♦ KJ86	♦ QT3				
South HCP: 9	♣ Q2	♣ AJ6				
Contract: 4 ♠ North						

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q87	♠ AT952				1 ♠
Vul: N-S	♥ QT987	♥ A	Pass	2 ♠	All Pass	
North HCP: 8+1	♦ A832	♦ Q74				
South HCP: 13+1	♣ 3	♣ K652				
Contract: 2 ♠ North						

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 753	♠ AJ		1 ♥	Pass	1NT <sup>1</sup>
Vul: E-W	♥ AKJT53	♥ 986	Pass	2 ♥	Pass	4 ♥
North HCP: 14+2	♦ Q9	♦ T872	All Pass			
South HCP: 10	♣ A8	♣ KQ62				
Contract: 4 ♥ South						1. forcing 1NT

<b>Board: 36</b>	♠ Q63	Partner bids first.
Dealer: South	♥ Q984	The opponents are silent.
Vul: Both	♦ J5	
HCP: 8	♣ KT74	

---

<b>Board: 37</b>	♠ T7432	You bid first.
Dealer: North	♥ AQ7	The opponents are silent.
Vul: N-S	♦ A3	
HCP: 13+1	♣ KT7	

---

<b>Board: 38</b>	♠ K875	Partner bids first.
Dealer: South	♥ J32	The opponents are silent.
Vul: E-W	♦ QT86	
HCP: 6	♣ T6	

---

<b>Board: 39</b>	♠ KQJ76	You bid first.
Dealer: North	♥ 98	The opponents are silent.
Vul: Both	♦ K9	
HCP: 13+1	♣ KJT8	

---

<b>Board: 40</b>	♠ 8654	Partner bids first.
Dealer: South	♥ AQ2	West (RHO) Doubles 2♥ if possible.
Vul: None	♦ AT8	East (LHO) bids 3♣ if possible.
HCP: 10	♣ 873	

## Both hands (Answers Page)

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q63	♠ T9842				1 ♠
Vul: Both	♥ Q984	♥ AJ5	Pass	2 ♠	All Pass	
North HCP: 8	♦ J5	♦ K96				
South HCP: 12+1	♣ KT74	♣ A3				
Contract: 2 ♠ North						

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T7432	♠ K85		1 ♠	Pass	1NT <sup>1</sup>
Vul: N-S	♥ AQ7	♥ K5	Pass	2 ♣	Pass	3 ♠
North HCP: 13+1	♦ A3	♦ J9852	Pass	4 ♠	All Pass	
South HCP: 10+1	♣ KT7	♣ QJ4				
Contract: 4 ♠ North			1. forcing 1NT			

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K875	♠ Q6				1 ♥
Vul: E-W	♥ J32	♥ AKQ64	Pass	2 ♥	All Pass	
North HCP: 6	♦ QT86	♦ K7				
South HCP: 14+1	♣ T6	♣ 9874				
Contract: 2 ♥ North						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ76	♠ A98		1 ♠	Pass	1NT <sup>1</sup>
Vul: Both	♥ 98	♥ QJ	Pass	2 ♣	Pass	3 ♠
North HCP: 13+1	♦ K9	♦ QJT83	Pass	4 ♠	All Pass	
South HCP: 10+1	♣ KJT8	♣ 753				
Contract: 4 ♠ North			1. forcing 1NT			

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 8654	♠ A2				1 ♥
Vul: None	♥ AQ2	♥ J9863	Pass	2 ♥	Pass	Pass
North HCP: 10	♦ AT8	♦ KQ6	X	Pass	3 ♣	3 ♥
South HCP: 12+1	♣ 873	♣ Q96	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

**Board: 36**      ♠ T9842      You bid first.

Dealer: South      ♥ AJ5      The opponents are silent.

Vul: Both      ♦ K96

HCP: 12+1      ♣ A3

---

**Board: 37**      ♠ K85      Partner bids first.

Dealer: North      ♥ K5      The opponents are silent.

Vul: N-S      ♦ J9852

HCP: 10+1      ♣ QJ4

---

**Board: 38**      ♠ Q6      You bid first.

Dealer: South      ♥ AKQ64      The opponents are silent.

Vul: E-W      ♦ K7

HCP: 14+1      ♣ 9874

---

**Board: 39**      ♠ A98      Partner bids first.

Dealer: North      ♥ QJ      The opponents are silent.

Vul: Both      ♦ QJT83

HCP: 10+1      ♣ 753

---

**Board: 40**      ♠ A2      You bid first.

Dealer: South      ♥ J9863      West (LHO) Doubles 2♥ if possible.

Vul: None      ♦ KQ6      East (RHO) bids 3♣ if possible.

HCP: 12+1      ♣ Q96

## Both hands (Answers Page)

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q63	♠ T9842				1 ♠
Vul: Both	♥ Q984	♥ AJ5	Pass	2 ♠	All Pass	
North HCP: 8	♦ J5	♦ K96				
South HCP: 12+1	♣ KT74	♣ A3				
Contract: 2 ♠ North						

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T7432	♠ K85		1 ♠	Pass	1NT <sup>1</sup>
Vul: N-S	♥ AQ7	♥ K5	Pass	2 ♣	Pass	3 ♠
North HCP: 13+1	♦ A3	♦ J9852	Pass	4 ♠	All Pass	
South HCP: 10+1	♣ KT7	♣ QJ4				
Contract: 4 ♠ North			1. forcing 1NT			

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K875	♠ Q6				1 ♥
Vul: E-W	♥ J32	♥ AKQ64	Pass	2 ♥	All Pass	
North HCP: 6	♦ QT86	♦ K7				
South HCP: 14+1	♣ T6	♣ 9874				
Contract: 2 ♥ North						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ76	♠ A98		1 ♠	Pass	1NT <sup>1</sup>
Vul: Both	♥ 98	♥ QJ	Pass	2 ♣	Pass	3 ♠
North HCP: 13+1	♦ K9	♦ QJT83	Pass	4 ♠	All Pass	
South HCP: 10+1	♣ KJT8	♣ 753				
Contract: 4 ♠ North			1. forcing 1NT			

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 8654	♠ A2				1 ♥
Vul: None	♥ AQ2	♥ J9863	Pass	2 ♥	Pass	Pass
North HCP: 10	♦ AT8	♦ KQ6	X	Pass	3 ♣	3 ♥
South HCP: 12+1	♣ 873	♣ Q96	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

**Board: 41**      ♠ KQT95      You bid first.

Dealer: North      ♥ Q9      The opponents are silent.

Vul: E-W      ♦ AJT92

HCP: 12+2      ♣ 7

---

**Board: 42**      ♠ Q9      Partner bids first.

Dealer: South      ♥ T85      The opponents are silent.

Vul: Both      ♦ AJ964

HCP: 7+1      ♣ 972

---

**Board: 43**      ♠ 97      You bid first.

Dealer: North      ♥ KQJT4      The opponents are silent.

Vul: None      ♦ KJ9

HCP: 12+1      ♣ Q64

---

**Board: 44**      ♠ JT4      Partner bids first.

Dealer: South      ♥ A76      The opponents are silent.

Vul: N-S      ♦ KJ75

HCP: 9      ♣ T76

---

**Board: 45**      ♠ JT987      You bid first.

Dealer: North      ♥ AKJ      The opponents are silent.

Vul: Both      ♦ J3

HCP: 12+1      ♣ QT5

## Both hands (Answers Page)

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQT95	♠ 84		1 ♠	Pass	1NT <sup>1</sup>
Vul: E-W	♥ Q9	♥ J53	Pass	2 ♦	Pass	2 ♠
North HCP: 12+2	♦ AJT92	♦ KQ6	All Pass			
South HCP: 8+1	♣ 7	♣ QT864				1. forcing 1NT
Contract: 2 ♠ South						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q9	♠ AK82				1 ♥
Vul: Both	♥ T85	♥ KJ942	Pass	2 ♥	All Pass	
North HCP: 7+1	♦ AJ964	♦ QT				
South HCP: 14+1	♣ 972	♣ J3				
Contract: 2 ♥ North						

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 97	♠ K843		1 ♥	Pass	2 ♥
Vul: None	♥ KQJT4	♥ A92	All Pass			
North HCP: 12+1	♦ KJ9	♦ Q74				
South HCP: 9	♣ Q64	♣ T85				
Contract: 2 ♥ South						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT4	♠ K8632				1 ♠
Vul: N-S	♥ A76	♥ K94	Pass	2 ♠	All Pass	
North HCP: 9	♦ KJ75	♦ A2				
South HCP: 13+1	♣ T76	♣ K42				
Contract: 2 ♠ North						

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT987	♠ K65		1 ♠	Pass	2 ♠
Vul: Both	♥ AKJ	♥ Q5	All Pass			
North HCP: 12+1	♦ J3	♦ 8754				
South HCP: 9	♣ QT5	♣ A932				
Contract: 2 ♠ South						

<b>Board: 41</b>	♠ 84	Partner bids first.
Dealer: North	♥ J53	The opponents are silent.
Vul: E-W	♦ KQ6	
HCP: 8+1	♣ QT864	

---

<b>Board: 42</b>	♠ AK82	You bid first.
Dealer: South	♥ KJ942	The opponents are silent.
Vul: Both	♦ QT	
HCP: 14+1	♣ J3	

---

<b>Board: 43</b>	♠ K843	Partner bids first.
Dealer: North	♥ A92	The opponents are silent.
Vul: None	♦ Q74	
HCP: 9	♣ T85	

---

<b>Board: 44</b>	♠ K8632	You bid first.
Dealer: South	♥ K94	The opponents are silent.
Vul: N-S	♦ A2	
HCP: 13+1	♣ K42	

---

<b>Board: 45</b>	♠ K65	Partner bids first.
Dealer: North	♥ Q5	The opponents are silent.
Vul: Both	♦ 8754	
HCP: 9	♣ A932	

## Both hands (Answers Page)

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQT95	♠ 84		1 ♠	Pass	1NT <sup>1</sup>
Vul: E-W	♥ Q9	♥ J53	Pass	2 ♦	Pass	2 ♠
North HCP: 12+2	♦ AJT92	♦ KQ6	All Pass			
South HCP: 8+1	♣ 7	♣ QT864				1. forcing 1NT
Contract: 2 ♠ South						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q9	♠ AK82				1 ♥
Vul: Both	♥ T85	♥ KJ942	Pass	2 ♥	All Pass	
North HCP: 7+1	♦ AJ964	♦ QT				
South HCP: 14+1	♣ 972	♣ J3				
Contract: 2 ♥ North						

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 97	♠ K843		1 ♥	Pass	2 ♥
Vul: None	♥ KQJT4	♥ A92	All Pass			
North HCP: 12+1	♦ KJ9	♦ Q74				
South HCP: 9	♣ Q64	♣ T85				
Contract: 2 ♥ South						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT4	♠ K8632				1 ♠
Vul: N-S	♥ A76	♥ K94	Pass	2 ♠	All Pass	
North HCP: 9	♦ KJ75	♦ A2				
South HCP: 13+1	♣ T76	♣ K42				
Contract: 2 ♠ North						

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT987	♠ K65		1 ♠	Pass	2 ♠
Vul: Both	♥ AKJ	♥ Q5	All Pass			
North HCP: 12+1	♦ J3	♦ 8754				
South HCP: 9	♣ QT5	♣ A932				
Contract: 2 ♠ South						

<b>Board: 46</b>	♠ K763	Partner bids first.
Dealer: South	♥ K2	The opponents are silent.
Vul: None	♦ QT852	
HCP: 8+1	♣ 85	

---

<b>Board: 47</b>	♠ A92	You bid first.
Dealer: North	♥ Q5432	The opponents are silent.
Vul: N-S	♦ AQ3	
HCP: 13+1	♣ J3	

---

<b>Board: 48</b>	♠ J84	Partner bids first.
Dealer: South	♥ AK932	The opponents are silent.
Vul: E-W	♦ Q9	
HCP: 10+1	♣ T32	

---

<b>Board: 49</b>	♠ J8753	You bid first.
Dealer: North	♥ A95	The opponents are silent.
Vul: None	♦ AK2	
HCP: 13+1	♣ J4	

---

<b>Board: 50</b>	♠ A2	Partner bids first.
Dealer: South	♥ QT7	The opponents are silent.
Vul: N-S	♦ J832	
HCP: 9	♣ Q954	

## Both hands (Answers Page)

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K763	♠ Q42				1♥
Vul: None	♥ K2	♥ AT653	Pass	1♠	Pass	1NT
North HCP: 8+1	♦ QT852	♦ J3		All Pass		
South HCP: 13+1	♣ 85	♣ AQ3				
Contract: 1NT South						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A92	♠ QJ4		1♥	Pass	2♥
Vul: N-S	♥ Q5432	♥ K87		All Pass		
North HCP: 13+1	♦ AQ3	♦ K86				
South HCP: 9	♣ J3	♣ T974				
Contract: 2♥ South						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J84	♠ A9532				1♠
Vul: E-W	♥ AK932	♥ QT	Pass	1NT <sup>1</sup>	Pass	2♦
North HCP: 10+1	♦ Q9	♦ K652	Pass	3♠	Pass	4♠
South HCP: 13+1	♣ T32	♣ A5		All Pass		
Contract: 4♠ South						1. forcing 1NT

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J8753	♠ KQ		1♠	Pass	1NT <sup>1</sup>
Vul: None	♥ A95	♥ 643	Pass	2♦	Pass	2♠
North HCP: 13+1	♦ AK2	♦ 843		All Pass		
South HCP: 9+1	♣ J4	♣ A9865				1. forcing 1NT
Contract: 2♠ South						

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A2	♠ KT654				1♠
Vul: N-S	♥ QT7	♥ K8	Pass	1NT <sup>1</sup>	Pass	2♦
North HCP: 9	♦ J832	♦ A754	Pass	2♠	All Pass	
South HCP: 13+1	♣ Q954	♣ K6				1. forcing 1NT
Contract: 2♠ North						

**Board: 46**      ♠ Q42      You bid first.

Dealer: South      ♥ AT653      The opponents are silent.

Vul: None      ♦ J3

HCP: 13+1      ♣ AQ3

---

**Board: 47**      ♠ QJ4      Partner bids first.

Dealer: North      ♥ K87      The opponents are silent.

Vul: N-S      ♦ K86

HCP: 9      ♣ T974

---

**Board: 48**      ♠ A9532      You bid first.

Dealer: South      ♥ QT      The opponents are silent.

Vul: E-W      ♦ K652

HCP: 13+1      ♣ A5

---

**Board: 49**      ♠ KQ      Partner bids first.

Dealer: North      ♥ 643      The opponents are silent.

Vul: None      ♦ 843

HCP: 9+1      ♣ A9865

---

**Board: 50**      ♠ KT654      You bid first.

Dealer: South      ♥ K8      The opponents are silent.

Vul: N-S      ♦ A754

HCP: 13+1      ♣ K6

## Both hands (Answers Page)

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K763	♠ Q42				1♥
Vul: None	♥ K2	♥ AT653	Pass	1♠	Pass	1NT
North HCP: 8+1	♦ QT852	♦ J3		All Pass		
South HCP: 13+1	♣ 85	♣ AQ3				
Contract: 1NT South						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A92	♠ QJ4		1♥	Pass	2♥
Vul: N-S	♥ Q5432	♥ K87		All Pass		
North HCP: 13+1	♦ AQ3	♦ K86				
South HCP: 9	♣ J3	♣ T974				
Contract: 2♥ South						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J84	♠ A9532				1♠
Vul: E-W	♥ AK932	♥ QT	Pass	1NT <sup>1</sup>	Pass	2♦
North HCP: 10+1	♦ Q9	♦ K652	Pass	3♠	Pass	4♠
South HCP: 13+1	♣ T32	♣ A5		All Pass		
Contract: 4♠ South						1. forcing 1NT

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J8753	♠ KQ		1♠	Pass	1NT <sup>1</sup>
Vul: None	♥ A95	♥ 643	Pass	2♦	Pass	2♠
North HCP: 13+1	♦ AK2	♦ 843		All Pass		
South HCP: 9+1	♣ J4	♣ A9865				1. forcing 1NT
Contract: 2♠ South						

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A2	♠ KT654				1♠
Vul: N-S	♥ QT7	♥ K8	Pass	1NT <sup>1</sup>	Pass	2♦
North HCP: 9	♦ J832	♦ A754	Pass	2♠	All Pass	
South HCP: 13+1	♣ Q954	♣ K6				1. forcing 1NT
Contract: 2♠ North						