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

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

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

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

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

## Both hands (Answers Page)

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

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

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

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

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

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

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

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

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

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

## Both hands (Answers Page)

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

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

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

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

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

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

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

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

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

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

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ AJ654	♠ 7				1♦
Vul: E-W	♥ 953	♥ KT4	Pass	1♠	Pass	2♦
North HCP: 8+1	♦ 42	♦ AQJT98		All Pass		
South HCP: 14+2	♣ KT6	♣ A94				
Contract: 2♦ South						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ KT652	♠ A94				1♦
Vul: Both	♥ A4	♥ Q7	Pass	1♠	Pass	2♦
North HCP: 12+1	♦ T8	♦ AJ7432	Pass	3NT	All Pass	
South HCP: 12+2	♣ KQT8	♣ J6				
Contract: 3NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ J983	♠ A4				1♣
Vul: E-W	♥ T986	♥ Q3	Pass	1♥	Pass	2♣
North HCP: 6	♦ AJ87	♦ KT		All Pass		
South HCP: 14+3	♣ 7	♣ KQT8654				
Contract: 2♣ South						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ QJ83		1♦	Pass	1♠
Vul: Both	♥ Q83	♥ 974	Pass	2♦	All Pass	
North HCP: 13+2	♦ AQJ942	♦ KT3				
South HCP: 7	♣ 98	♣ J54				
Contract: 2♦ North						

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ AKJ4		1♣	Pass	1♦
Vul: N-S	♥ A63	♥ J84	Pass	2♣	Pass	2♦
North HCP: 13+2	♦ J64	♦ Q9732	Pass	3♦	All Pass	
South HCP: 11+1	♣ KQJT75	♣ 2				
Contract: 3♦ North						

**Board: 6**      ♠ 7      You bid first.

Dealer: South      ♥ KT4      The opponents are silent.

Vul: E-W      ♦ AQJT98

HCP: 14+2      ♣ A94

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**Board: 7**      ♠ A94      You bid first.

Dealer: South      ♥ Q7      The opponents are silent.

Vul: Both      ♦ AJ7432

HCP: 12+2      ♣ J6

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**Board: 8**      ♠ A4      You bid first.

Dealer: South      ♥ Q3      The opponents are silent.

Vul: E-W      ♦ KT

HCP: 14+3      ♣ KQT8654

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**Board: 9**      ♠ QJ83      Partner bids first.

Dealer: North      ♥ 974      The opponents are silent.

Vul: Both      ♦ KT3

HCP: 7      ♣ J54

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**Board: 10**      ♠ AKJ4      Partner bids first.

Dealer: North      ♥ J84      The opponents are silent.

Vul: N-S      ♦ Q9732

HCP: 11+1      ♣ 2

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ AJ654	♠ 7				1♦
Vul: E-W	♥ 953	♥ KT4	Pass	1♠	Pass	2♦
North HCP: 8+1	♦ 42	♦ AQJT98		All Pass		
South HCP: 14+2	♣ KT6	♣ A94				
Contract: 2♦ South						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ KT652	♠ A94				1♦
Vul: Both	♥ A4	♥ Q7	Pass	1♠	Pass	2♦
North HCP: 12+1	♦ T8	♦ AJ7432	Pass	3NT	All Pass	
South HCP: 12+2	♣ KQT8	♣ J6				
Contract: 3NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ J983	♠ A4				1♣
Vul: E-W	♥ T986	♥ Q3	Pass	1♥	Pass	2♣
North HCP: 6	♦ AJ87	♦ KT		All Pass		
South HCP: 14+3	♣ 7	♣ KQT8654				
Contract: 2♣ South						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ QJ83		1♦	Pass	1♠
Vul: Both	♥ Q83	♥ 974	Pass	2♦	All Pass	
North HCP: 13+2	♦ AQJ942	♦ KT3				
South HCP: 7	♣ 98	♣ J54				
Contract: 2♦ North						

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ AKJ4		1♣	Pass	1♦
Vul: N-S	♥ A63	♥ J84	Pass	2♣	Pass	2♦
North HCP: 13+2	♦ J64	♦ Q9732	Pass	3♦	All Pass	
South HCP: 11+1	♣ KQJT75	♣ 2				
Contract: 3♦ North						

**Board: 11**      ♠ J6      You bid first.

Dealer: North      ♥ AK7      The opponents are silent.

Vul: Both      ♦ AQT832

HCP: 14+2      ♣ 53

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**Board: 12**      ♠ Q54      Partner bids first.

Dealer: South      ♥ KJ5      The opponents are silent.

Vul: None      ♦ T3

HCP: 10+1      ♣ A8743

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**Board: 13**      ♠ 5      You bid first.

Dealer: North      ♥ KT4      The opponents are silent.

Vul: N-S      ♦ K65

HCP: 13+2      ♣ AKT865

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**Board: 14**      ♠ QJ7      You bid first.

Dealer: North      ♥ J5      The opponents are silent.

Vul: None      ♦ QT

HCP: 13+2      ♣ AK9876

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**Board: 15**      ♠ AK9      You bid first.

Dealer: North      ♥ 93      The opponents are silent.

Vul: N-S      ♦ AK9654

HCP: 14+2      ♣ T3

## Both hands (Answers Page)

**Board: 11**

Dealer: North

**North:**

♠ J6

**South:**

♠ KQ874

W N E S

1♦ Pass 1♠

Vul: Both

♥ AK7

♥ 852

Pass 2♦ All Pass

North HCP: 14+2

♦ AQT832

♦ 4

South HCP: 9+1

♣ 53

♣ AT97

Contract: 2♦ North

**Board: 12**

Dealer: South

**North:**

♠ Q54

**South:**

♠ J97

W N E S

1♦

Vul: None

♥ KJ5

♥ Q93

Pass 1NT Pass 2♦

North HCP: 10+1

♦ T3

♦ AQ9764

All Pass

South HCP: 12+2

♣ A8743

♣ K

Contract: 2♦ South

**Board: 13**

Dealer: North

**North:**

♠ 5

**South:**

♠ KJT7

W N E S

1♣ Pass 1♦

Vul: N-S

♥ KT4

♥ Q3

Pass 2♣ Pass 3♣

North HCP: 13+2

♦ K65

♦ AQT43

All Pass

South HCP: 12+1

♣ AKT865

♣ 92

Contract: 3♣ South

**Board: 14**

Dealer: North

**North:**

♠ QJ7

**South:**

♠ A9543

W N E S

1♣ Pass 1♠

Vul: None

♥ J5

♥ AT42

Pass 2♣ Pass 2♥

North HCP: 13+2

♦ QT

♦ K843

Pass 4♠ All Pass

South HCP: 11+1

♣ AK9876

♣ -

Contract: 4♠ North

**Board: 15**

Dealer: North

**North:**

♠ AK9

**South:**

♠ 865

W N E S

1♦ Pass 1♥

Vul: N-S

♥ 93

♥ AJ642

Pass 2♦ Pass 3♦

North HCP: 14+2

♦ AK9654

♦ 83

Pass 4♦ All Pass

South HCP: 10+1

♣ T3

♣ KQ6

Contract: 4♦ North

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

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

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

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

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

## Both hands (Answers Page)

**Board: 11**

Dealer: North

**North:**

♠ J6

**South:**

♠ KQ874

W N E S

1♦ Pass 1♠

Vul: Both

♥ AK7

♥ 852

Pass 2♦ All Pass

North HCP: 14+2

♦ AQT832

♦ 4

South HCP: 9+1

♣ 53

♣ AT97

Contract: 2♦ North

**Board: 12**

Dealer: South

**North:**

♠ Q54

**South:**

♠ J97

W N E S

1♦

Vul: None

♥ KJ5

♥ Q93

Pass 1NT Pass 2♦

North HCP: 10+1

♦ T3

♦ AQ9764

All Pass

South HCP: 12+2

♣ A8743

♣ K

Contract: 2♦ South

**Board: 13**

Dealer: North

**North:**

♠ 5

**South:**

♠ KJT7

W N E S

1♣ Pass 1♦

Vul: N-S

♥ KT4

♥ Q3

Pass 2♣ Pass 3♣

North HCP: 13+2

♦ K65

♦ AQT43

All Pass

South HCP: 12+1

♣ AKT865

♣ 92

Contract: 3♣ South

**Board: 14**

Dealer: North

**North:**

♠ QJ7

**South:**

♠ A9543

W N E S

1♣ Pass 1♠

Vul: None

♥ J5

♥ AT42

Pass 2♣ Pass 2♥

North HCP: 13+2

♦ QT

♦ K843

Pass 4♠ All Pass

South HCP: 11+1

♣ AK9876

♣ -

Contract: 4♠ North

**Board: 15**

Dealer: North

**North:**

♠ AK9

**South:**

♠ 865

W N E S

1♦ Pass 1♥

Vul: N-S

♥ 93

♥ AJ642

Pass 2♦ Pass 3♦

North HCP: 14+2

♦ AK9654

♦ 83

Pass 4♦ All Pass

South HCP: 10+1

♣ T3

♣ KQ6

Contract: 4♦ North

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

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

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

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

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

## Both hands (Answers Page)

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 75	♠ AJ				1♣
Vul: E-W	♥ A965	♥ Q7	Pass	1♦	Pass	2♣
North HCP: 11+1	♦ K9753	♦ A2	Pass	3♣	Pass	3NT
South HCP: 14+3	♣ A2	♣ KT87543	All Pass			
Contract:	3NT South					

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 9	♠ K8653		1♣	Pass	1♠
Vul: Both	♥ A4	♥ K632	Pass	2♣	Pass	2♥
North HCP: 14+2	♦ A654	♦ J3	Pass	3NT	All Pass	
South HCP: 11+1	♣ KQJ874	♣ A6				
Contract:	3NT North					

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J	♠ AQ943		1♦	Pass	1♠
Vul: N-S	♥ QJT	♥ K98	Pass	2♦	Pass	3NT
North HCP: 13+2	♦ KQJT84	♦ 5	All Pass			
South HCP: 12+1	♣ QJ2	♣ KT83				
Contract:	3NT South					

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T852	♠ Q9				1♦
Vul: E-W	♥ A864	♥ 932	Pass	1♥	Pass	2♦
North HCP: 11	♦ Q	♦ AKT9742	Pass	2NT	Pass	3NT
South HCP: 13+3	♣ KQ62	♣ A	All Pass			
Contract:	3NT South					

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J87	♠ KQ42		1♣	Pass	1♥
Vul: Both	♥ Q9	♥ AK43	Pass	2♣	Pass	2NT
North HCP: 14+2	♦ Q2	♦ T965	Pass	3NT	All Pass	
South HCP: 12	♣ AKQ843	♣ 2				
Contract:	3NT North					

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

Dealer: South      ♥ Q7      The opponents are silent.

Vul: E-W      ♦ A2

HCP: 14+3      ♣ KT87543

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**Board: 17**      ♠ K8653      Partner bids first.

Dealer: North      ♥ K632      The opponents are silent.

Vul: Both      ♦ J3

HCP: 11+1      ♣ A6

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**Board: 18**      ♠ AQ943      Partner bids first.

Dealer: North      ♥ K98      The opponents are silent.

Vul: N-S      ♦ 5

HCP: 12+1      ♣ KT83

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**Board: 19**      ♠ Q9      You bid first.

Dealer: South      ♥ 932      The opponents are silent.

Vul: E-W      ♦ AKT9742

HCP: 13+3      ♣ A

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**Board: 20**      ♠ KQ42      Partner bids first.

Dealer: North      ♥ AK43      The opponents are silent.

Vul: Both      ♦ T965

HCP: 12      ♣ 2

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

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 9	♠ K8653		1♣	Pass	1♠
Vul: Both	♥ A4	♥ K632	Pass	2♣	Pass	2♥
North HCP: 14+2	♦ A654	♦ J3	Pass	3NT	All Pass	
South HCP: 11+1	♣ KQJ874	♣ A6				
Contract: 3NT North						

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J	♠ AQ943		1♦	Pass	1♠
Vul: N-S	♥ QJT	♥ K98	Pass	2♦	Pass	3NT
North HCP: 13+2	♦ KQJT84	♦ 5	All Pass			
South HCP: 12+1	♣ QJ2	♣ KT83				
Contract: 3NT South						

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T852	♠ Q9				1♦
Vul: E-W	♥ A864	♥ 932	Pass	1♥	Pass	2♦
North HCP: 11	♦ Q	♦ AKT9742	Pass	2NT	Pass	3NT
South HCP: 13+3	♣ KQ62	♣ A	All Pass			
Contract: 3NT South						

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J87	♠ KQ42		1♣	Pass	1♥
Vul: Both	♥ Q9	♥ AK43	Pass	2♣	Pass	2NT
North HCP: 14+2	♦ Q2	♦ T965	Pass	3NT	All Pass	
South HCP: 12	♣ AKQ843	♣ 2				
Contract: 3NT North						

**Board: 21**      ♠ QJ6      You bid first.

Dealer: North      ♥ 3      The opponents are silent.

Vul: None      ♦ AKT653

HCP: 14+2      ♣ AT5

---

**Board: 22**      ♠ Q7      Partner bids first.

Dealer: South      ♥ AK975      The opponents are silent.

Vul: E-W      ♦ KT85

HCP: 12+1      ♣ 53

---

**Board: 23**      ♠ A643      Partner bids first.

Dealer: South      ♥ A9853      The opponents are silent.

Vul: Both      ♦ J6

HCP: 12+1      ♣ K2

---

**Board: 24**      ♠ QJ975      Partner bids first.

Dealer: South      ♥ AT43      The opponents are silent.

Vul: None      ♦ T95

HCP: 7+1      ♣ 2

---

**Board: 25**      ♠ AJT64      Partner bids first.

Dealer: South      ♥ Q9863      The opponents are silent.

Vul: N-S      ♦ -

HCP: 11+2      ♣ A76

## Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ QJ6	♠ 932		1♦	Pass	1♥
Vul: None	♥ 3	♥ AKQ86	Pass	2♦	Pass	3♦
North HCP: 14+2	♦ AKT653	♦ 74		All Pass		
South HCP: 9+1	♣ AT5	♣ 742				
Contract: 3♦ South						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ Q7	♠ A92				1♣
Vul: E-W	♥ AK975	♥ -	Pass	1♥	Pass	2♣
North HCP: 12+1	♦ KT85	♦ QJ2	Pass	3♣	Pass	4♣
South HCP: 13+3	♣ 53	♣ AQT9874	All Pass			
Contract: 4♣ South						

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ A643	♠ JT				1♦
Vul: Both	♥ A9853	♥ Q76	Pass	1♥	Pass	2♦
North HCP: 12+1	♦ J6	♦ AKT984	Pass	3NT	All Pass	
South HCP: 14+2	♣ K2	♣ A4				
Contract: 3NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ QJ975	♠ A6				1♣
Vul: None	♥ AT43	♥ 62	Pass	1♠	Pass	2♣
North HCP: 7+1	♦ T95	♦ AQ8	All Pass			
South HCP: 14+2	♣ 2	♣ KJ9843				
Contract: 2♣ South						

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ AJT64	♠ Q9				1♦
Vul: N-S	♥ Q9863	♥ JT2	Pass	1♠	Pass	2♦
North HCP: 11+2	♦ -	♦ AQ9732	Pass	4♥	All Pass	
South HCP: 12+2	♣ A76	♣ KT				
Contract: 4♥ North						

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ QJ6	♠ 932		1♦	Pass	1♥
Vul: None	♥ 3	♥ AKQ86	Pass	2♦	Pass	3♦
North HCP: 14+2	♦ AKT653	♦ 74		All Pass		
South HCP: 9+1	♣ AT5	♣ 742				
Contract: 3♦ South						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ Q7	♠ A92				1♣
Vul: E-W	♥ AK975	♥ -	Pass	1♥	Pass	2♣
North HCP: 12+1	♦ KT85	♦ QJ2	Pass	3♣	Pass	4♣
South HCP: 13+3	♣ 53	♣ AQT9874	All Pass			
Contract: 4♣ South						

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ A643	♠ JT				1♦
Vul: Both	♥ A9853	♥ Q76	Pass	1♥	Pass	2♦
North HCP: 12+1	♦ J6	♦ AKT984	Pass	3NT	All Pass	
South HCP: 14+2	♣ K2	♣ A4				
Contract: 3NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ QJ975	♠ A6				1♣
Vul: None	♥ AT43	♥ 62	Pass	1♠	Pass	2♣
North HCP: 7+1	♦ T95	♦ AQ8	All Pass			
South HCP: 14+2	♣ 2	♣ KJ9843				
Contract: 2♣ South						

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ AJT64	♠ Q9				1♦
Vul: N-S	♥ Q9863	♥ JT2	Pass	1♠	Pass	2♦
North HCP: 11+2	♦ -	♦ AQ9732	Pass	4♥	All Pass	
South HCP: 12+2	♣ A76	♣ KT				
Contract: 4♥ North						

---

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ K83				1♦
Vul: Both	♥ J9642	♥ AK	Pass	1♥	Pass	2♦
North HCP: 7+1	♦ KT	♦ QJ8654	All Pass			
South HCP: 14+2	♣ KT65	♣ J3				
Contract: 2♦ South						

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ A876	♠ 94				1♦
Vul: None	♥ KQ2	♥ J3	Pass	1♠	Pass	2♦
North HCP: 12+1	♦ 4	♦ AJT875	Pass	3NT	All Pass	
South HCP: 12+2	♣ K9764	♣ AQ5				
Contract: 3NT North						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ K9876	♠ T5				1♣
Vul: N-S	♥ K98	♥ QJ3	Pass	1♠	Pass	2♣
North HCP: 7+1	♦ 952	♦ KQ	All Pass			
South HCP: 14+2	♣ J7	♣ AQ8653				
Contract: 2♣ South						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ 9532		1♦	Pass	1♠
Vul: E-W	♥ 954	♥ A83	Pass	2♦	All Pass	
North HCP: 14+2	♦ KQJT83	♦ 9				
South HCP: 7+1	♣ J5	♣ K9742				
Contract: 2♦ North						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ A652	♠ KQ3				1♣
Vul: None	♥ JT86	♥ Q4	Pass	1♦	Pass	2♣
North HCP: 11+1	♦ AQ865	♦ K7	Pass	2♥	Pass	3NT
South HCP: 14+2	♣ -	♣ KJ8532	All Pass			
Contract: 3NT South						

**Board: 26**      ♠ K83      You bid first.

Dealer: South      ♥ AK      The opponents are silent.

Vul: Both      ♦ QJ8654

HCP: 14+2      ♣ J3

---

**Board: 27**      ♠ 94      You bid first.

Dealer: South      ♥ J3      The opponents are silent.

Vul: None      ♦ AJT875

HCP: 12+2      ♣ AQ5

---

**Board: 28**      ♠ T5      You bid first.

Dealer: South      ♥ QJ3      The opponents are silent.

Vul: N-S      ♦ KQ

HCP: 14+2      ♣ AQ8653

---

**Board: 29**      ♠ 9532      Partner bids first.

Dealer: North      ♥ A83      The opponents are silent.

Vul: E-W      ♦ 9

HCP: 7+1      ♣ K9742

---

**Board: 30**      ♠ KQ3      You bid first.

Dealer: South      ♥ Q4      The opponents are silent.

Vul: None      ♦ K7

HCP: 14+2      ♣ KJ8532

## Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ K83				1♦
Vul: Both	♥ J9642	♥ AK	Pass	1♥	Pass	2♦
North HCP: 7+1	♦ KT	♦ QJ8654	All Pass			
South HCP: 14+2	♣ KT65	♣ J3				
Contract: 2♦ South						

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ A876	♠ 94				1♦
Vul: None	♥ KQ2	♥ J3	Pass	1♠	Pass	2♦
North HCP: 12+1	♦ 4	♦ AJT875	Pass	3NT	All Pass	
South HCP: 12+2	♣ K9764	♣ AQ5				
Contract: 3NT North						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ K9876	♠ T5				1♣
Vul: N-S	♥ K98	♥ QJ3	Pass	1♠	Pass	2♣
North HCP: 7+1	♦ 952	♦ KQ	All Pass			
South HCP: 14+2	♣ J7	♣ AQ8653				
Contract: 2♣ South						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ 9532		1♦	Pass	1♠
Vul: E-W	♥ 954	♥ A83	Pass	2♦	All Pass	
North HCP: 14+2	♦ KQJT83	♦ 9				
South HCP: 7+1	♣ J5	♣ K9742				
Contract: 2♦ North						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ A652	♠ KQ3				1♣
Vul: None	♥ JT86	♥ Q4	Pass	1♦	Pass	2♣
North HCP: 11+1	♦ AQ865	♦ K7	Pass	2♥	Pass	3NT
South HCP: 14+2	♣ -	♣ KJ8532	All Pass			
Contract: 3NT South						

**Board: 31**      ♠ A52      You bid first.

Dealer: North      ♥ 73      The opponents are silent.

Vul: N-S      ♦ KQT985

HCP: 13+2      ♣ A9

---

**Board: 32**      ♠ AQ9      Partner bids first.

Dealer: South      ♥ J94      The opponents are silent.

Vul: E-W      ♦ T63

HCP: 10      ♣ KT87

---

**Board: 33**      ♠ A432      Partner bids first.

Dealer: South      ♥ QJ76      The opponents are silent.

Vul: Both      ♦ A964

HCP: 11      ♣ 9

---

**Board: 34**      ♠ AT754      Partner bids first.

Dealer: South      ♥ AQ93      The opponents are silent.

Vul: N-S      ♦ 82

HCP: 12+1      ♣ Q6

---

**Board: 35**      ♠ T42      You bid first.

Dealer: North      ♥ Q4      The opponents are silent.

Vul: E-W      ♦ AKQ863

HCP: 13+2      ♣ Q2

## Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ QJ9		1♦	Pass	1NT
Vul: N-S	♥ 73	♥ A94	Pass	2♦	All Pass	
North HCP: 13+2	♦ KQT985	♦ 632				
South HCP: 8	♣ A9	♣ J753				
Contract: 2♦ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ AQ9	♠ T64			1♦	
Vul: E-W	♥ J94	♥ 63	Pass	1NT	Pass	2♦
North HCP: 10	♦ T63	♦ AKQ954	All Pass			
South HCP: 13+2	♣ KT87	♣ A2				
Contract: 2♦ South						

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ A432	♠ QT8			1♣	
Vul: Both	♥ QJ76	♥ A9	Pass	1♥	Pass	2♣
North HCP: 11	♦ A964	♦ K8	Pass	2NT	All Pass	
South HCP: 12+2	♣ 9	♣ K86543				
Contract: 2NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ AT754	♠ KQ			1♣	
Vul: N-S	♥ AQ93	♥ 64	Pass	1♠	Pass	2♣
North HCP: 12+1	♦ 82	♦ J53	Pass	2♥	Pass	2NT
South HCP: 13+2	♣ Q6	♣ AK7542	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ T42	♠ K7		1♦	Pass	1♥
Vul: E-W	♥ Q4	♥ AK98	Pass	2♦	Pass	3♦
North HCP: 13+2	♦ AKQ863	♦ T75	Pass	3NT	All Pass	
South HCP: 10	♣ Q2	♣ 8643				
Contract: 3NT North						

---

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ QJ9		1♦	Pass	1NT
Vul: N-S	♥ 73	♥ A94	Pass	2♦	All Pass	
North HCP: 13+2	♦ KQT985	♦ 632				
South HCP: 8	♣ A9	♣ J753				
Contract: 2♦ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ AQ9	♠ T64			1♦	
Vul: E-W	♥ J94	♥ 63	Pass	1NT	Pass	2♦
North HCP: 10	♦ T63	♦ AKQ954	All Pass			
South HCP: 13+2	♣ KT87	♣ A2				
Contract: 2♦ South						

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ A432	♠ QT8			1♣	
Vul: Both	♥ QJ76	♥ A9	Pass	1♥	Pass	2♣
North HCP: 11	♦ A964	♦ K8	Pass	2NT	All Pass	
South HCP: 12+2	♣ 9	♣ K86543				
Contract: 2NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ AT754	♠ KQ			1♣	
Vul: N-S	♥ AQ93	♥ 64	Pass	1♠	Pass	2♣
North HCP: 12+1	♦ 82	♦ J53	Pass	2♥	Pass	2NT
South HCP: 13+2	♣ Q6	♣ AK7542	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ T42	♠ K7		1♦	Pass	1♥
Vul: E-W	♥ Q4	♥ AK98	Pass	2♦	Pass	3♦
North HCP: 13+2	♦ AKQ863	♦ T75	Pass	3NT	All Pass	
South HCP: 10	♣ Q2	♣ 8643				
Contract: 3NT North						

---

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ J7				1♦
Vul: Both	♥ A72	♥ QT9	Pass	1NT	Pass	2♦
North HCP: 9+1	♦ T9	♦ AKQ743	All Pass			
South HCP: 13+2	♣ Q8764	♣ JT				
Contract: 2♦ South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ 86542	♠ AKT				1♦
Vul: E-W	♥ AQ953	♥ 6	Pass	1♠	Pass	2♦
North HCP: 10+2	♦ -	♦ AJ7543	Pass	2♥	Pass	3♠
South HCP: 14+2	♣ A94	♣ Q76	Pass	4♠	All Pass	
Contract: 4♠ North						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ 97432		1♣	Pass	1♠
Vul: Both	♥ Q63	♥ KJ87	Pass	2♣	Pass	2♥
North HCP: 13+2	♦ J96	♦ AQ3	All Pass			
South HCP: 10+1	♣ AKQJT8	♣ 9				
Contract: 2♥ South						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ AT65		1♦	Pass	1♠
Vul: None	♥ 76	♥ T93	Pass	2♦	All Pass	
North HCP: 12+2	♦ Q76432	♦ A				
South HCP: 12+1	♣ KQ7	♣ A9863				
Contract: 2♦ North						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ Q632	♠ K7				1♦
Vul: N-S	♥ A9542	♥ T87	Pass	1♥	Pass	2♦
North HCP: 10+1	♦ 8	♦ AKJ652	All Pass			
South HCP: 12+2	♣ AT5	♣ J9				
Contract: 2♦ South						

**Board: 36**      ♠ J7      You bid first.

Dealer: South      ♥ QT9      The opponents are silent.

Vul: Both      ♦ AKQ743

HCP: 13+2      ♣ JT

---

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

Dealer: South      ♥ 6      The opponents are silent.

Vul: E-W      ♦ AJ7543

HCP: 14+2      ♣ Q76

---

**Board: 38**      ♠ 97432      Partner bids first.

Dealer: North      ♥ KJ87      The opponents are silent.

Vul: Both      ♦ AQ3

HCP: 10+1      ♣ 9

---

**Board: 39**      ♠ AT65      Partner bids first.

Dealer: North      ♥ T93      The opponents are silent.

Vul: None      ♦ A

HCP: 12+1      ♣ A9863

---

**Board: 40**      ♠ K7      You bid first.

Dealer: South      ♥ T87      The opponents are silent.

Vul: N-S      ♦ AKJ652

HCP: 12+2      ♣ J9

## Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ J7				1♦
Vul: Both	♥ A72	♥ QT9	Pass	1NT	Pass	2♦
North HCP: 9+1	♦ T9	♦ AKQ743	All Pass			
South HCP: 13+2	♣ Q8764	♣ JT				
Contract: 2♦ South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ 86542	♠ AKT				1♦
Vul: E-W	♥ AQ953	♥ 6	Pass	1♠	Pass	2♦
North HCP: 10+2	♦ -	♦ AJ7543	Pass	2♥	Pass	3♠
South HCP: 14+2	♣ A94	♣ Q76	Pass	4♠	All Pass	
Contract: 4♠ North						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ 97432		1♣	Pass	1♠
Vul: Both	♥ Q63	♥ KJ87	Pass	2♣	Pass	2♥
North HCP: 13+2	♦ J96	♦ AQ3	All Pass			
South HCP: 10+1	♣ AKQJT8	♣ 9				
Contract: 2♥ South						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ AT65		1♦	Pass	1♠
Vul: None	♥ 76	♥ T93	Pass	2♦	All Pass	
North HCP: 12+2	♦ Q76432	♦ A				
South HCP: 12+1	♣ KQ7	♣ A9863				
Contract: 2♦ North						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ Q632	♠ K7				1♦
Vul: N-S	♥ A9542	♥ T87	Pass	1♥	Pass	2♦
North HCP: 10+1	♦ 8	♦ AKJ652	All Pass			
South HCP: 12+2	♣ AT5	♣ J9				
Contract: 2♦ South						

---

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ K52				1♣
Vul: Both	♥ QJ732	♥ KT	Pass	1♥	Pass	2♣
North HCP: 9+2	♦ AQT84	♦ 53	Pass	2♦	Pass	2♥
South HCP: 14+2	♣ T	♣ AKJ762	All Pass			
Contract:	2♥ South					

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ KQT87		1♦	Pass	1♠
Vul: None	♥ QT2	♥ K743	Pass	2♦	Pass	2♥
North HCP: 14+2	♦ AKQT75	♦ -	All Pass			
South HCP: 12+1	♣ Q7	♣ A643				
Contract:	2♥ South					

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ J9		1♣	Pass	1♥
Vul: N-S	♥ 76	♥ KJ54	Pass	2♣	All Pass	
North HCP: 14+2	♦ A5	♦ KQ93				
South HCP: 10	♣ AK9754	♣ 632				
Contract:	2♣ North					

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ A72				1♦
Vul: E-W	♥ K87	♥ QJ	Pass	1NT	Pass	2♦
North HCP: 8+1	♦ 54	♦ AQT762	All Pass			
South HCP: 13+2	♣ Q8632	♣ 95				
Contract:	2♦ South					

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ T6	♠ Q73		1♦	Pass	1♥
Vul: None	♥ AT7	♥ KQ942	Pass	2♦	All Pass	
North HCP: 12+2	♦ AJT863	♦ Q				
South HCP: 10+1	♣ K7	♣ J543				
Contract:	2♦ North					

**Board: 41**      ♠ K52      You bid first.

Dealer: South      ♥ KT      The opponents are silent.

Vul: Both      ♦ 53

HCP: 14+2      ♣ AKJ762

---

**Board: 42**      ♠ KQT87      Partner bids first.

Dealer: North      ♥ K743      The opponents are silent.

Vul: None      ♦ -

HCP: 12+1      ♣ A643

---

**Board: 43**      ♠ J9      Partner bids first.

Dealer: North      ♥ KJ54      The opponents are silent.

Vul: N-S      ♦ KQ93

HCP: 10      ♣ 632

---

**Board: 44**      ♠ A72      You bid first.

Dealer: South      ♥ QJ      The opponents are silent.

Vul: E-W      ♦ AQT762

HCP: 13+2      ♣ 95

---

**Board: 45**      ♠ Q73      Partner bids first.

Dealer: North      ♥ KQ942      The opponents are silent.

Vul: None      ♦ Q

HCP: 10+1      ♣ J543

## Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ K52				1♣
Vul: Both	♥ QJ732	♥ KT	Pass	1♥	Pass	2♣
North HCP: 9+2	♦ AQT84	♦ 53	Pass	2♦	Pass	2♥
South HCP: 14+2	♣ T	♣ AKJ762	All Pass			
Contract: 2♥ South						

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ KQT87		1♦	Pass	1♠
Vul: None	♥ QT2	♥ K743	Pass	2♦	Pass	2♥
North HCP: 14+2	♦ AKQT75	♦ -	All Pass			
South HCP: 12+1	♣ Q7	♣ A643				
Contract: 2♥ South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ J9		1♣	Pass	1♥
Vul: N-S	♥ 76	♥ KJ54	Pass	2♣	All Pass	
North HCP: 14+2	♦ A5	♦ KQ93				
South HCP: 10	♣ AK9754	♣ 632				
Contract: 2♣ North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ A72				1♦
Vul: E-W	♥ K87	♥ QJ	Pass	1NT	Pass	2♦
North HCP: 8+1	♦ 54	♦ AQT762	All Pass			
South HCP: 13+2	♣ Q8632	♣ 95				
Contract: 2♦ South						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ T6	♠ Q73		1♦	Pass	1♥
Vul: None	♥ AT7	♥ KQ942	Pass	2♦	All Pass	
North HCP: 12+2	♦ AJT863	♦ Q				
South HCP: 10+1	♣ K7	♣ J543				
Contract: 2♦ North						

**Board: 46**      ♠ J82      You bid first.

Dealer: North      ♥ J      The opponents are silent.

Vul: N-S      ♦ KJT832

HCP: 12+2      ♣ KQJ

---

**Board: 47**      ♠ A64      You bid first.

Dealer: North      ♥ J93      The opponents are silent.

Vul: E-W      ♦ 5

HCP: 14+2      ♣ AKQ632

---

**Board: 48**      ♠ K5      Partner bids first.

Dealer: South      ♥ AK753      The opponents are silent.

Vul: Both      ♦ 32

HCP: 10+1      ♣ 8543

---

**Board: 49**      ♠ T9      You bid first.

Dealer: North      ♥ AT8      The opponents are silent.

Vul: N-S      ♦ A3

HCP: 14+2      ♣ AQT873

---

**Board: 50**      ♠ K74      Partner bids first.

Dealer: South      ♥ 7643      The opponents are silent.

Vul: E-W      ♦ Q4

HCP: 9      ♣ KJ65

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

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A64	♠ JT92		1♣	Pass	1♦
Vul: E-W	♥ J93	♥ AT5	Pass	2♣	Pass	2♦
North HCP: 14+2	♦ 5	♦ KQ862	Pass	3NT	All Pass	
South HCP: 10+1	♣ AKQ632	♣ T				
Contract: 3NT North						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K5	♠ A87				1♦
Vul: Both	♥ AK753	♥ 42	Pass	1♥	Pass	2♦
North HCP: 10+1	♦ 32	♦ AJT976	Pass	3♦	All Pass	
South HCP: 12+2	♣ 8543	♣ K9				
Contract: 3♦ North						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T9	♠ K84		1♣	Pass	1♥
Vul: N-S	♥ AT8	♥ Q9764	Pass	2♣	Pass	3♣
North HCP: 14+2	♦ A3	♦ K87	Pass	4♣	All Pass	
South HCP: 11+1	♣ AQT873	♣ K5				
Contract: 4♣ North						

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K74	♠ J82				1♦
Vul: E-W	♥ 7643	♥ AQ	Pass	1♥	Pass	2♦
North HCP: 9	♦ Q4	♦ AJT832	All Pass			
South HCP: 14+2	♣ KJ65	♣ Q7				
Contract: 2♦ South						

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

**Board: 46**

Dealer: North

**North:**

♠ J82

**South:**

♠ AQ94

**W N E S**

1♦ Pass 1♥

Vul: N-S

♥ J

♥ Q8542

Pass 2♦ Pass 3NT

North HCP: 12+2

♦ KJT832

♦ 5

All Pass

South HCP: 12+1

♣ KQJ

♣ A94

Contract: 3NT South

**Board: 47**

Dealer: North

**North:**

♠ A64

**South:**

♠ JT92

**W N E S**

1♣ Pass 1♦

Vul: E-W

♥ J93

♥ AT5

Pass 2♣ Pass 2♦

North HCP: 14+2

♦ 5

♦ KQ862

Pass 3NT All Pass

South HCP: 10+1

♣ AKQ632

♣ T

Contract: 3NT North

**Board: 48**

Dealer: South

**North:**

♠ K5

**South:**

♠ A87

**W N E S**

1♦

Vul: Both

♥ AK753

♥ 42

Pass 1♥ Pass 2♦

North HCP: 10+1

♦ 32

♦ AJT976

Pass 3♦ All Pass

South HCP: 12+2

♣ 8543

♣ K9

Contract: 3♦ North

**Board: 49**

Dealer: North

**North:**

♠ T9

**South:**

♠ K84

**W N E S**

1♣ Pass 1♥

Vul: N-S

♥ AT8

♥ Q9764

Pass 2♣ Pass 3♣

North HCP: 14+2

♦ A3

♦ K87

Pass 4♣ All Pass

South HCP: 11+1

♣ AQT873

♣ K5

Contract: 4♣ North

**Board: 50**

Dealer: South

**North:**

♠ K74

**South:**

♠ J82

**W N E S**

1♦

Vul: E-W

♥ 7643

♥ AQ

Pass 1♥ Pass 2♦

North HCP: 9

♦ Q4

♦ AJT832

All Pass

South HCP: 14+2

♣ KJ65

♣ Q7

Contract: 2♦ South

---

<b>Board: 51</b>	♠ AJ3	You bid first.
Dealer: North	♥ 85	The opponents are silent.
Vul: Both	♦ A4	
HCP: 14+2	♣ AJ9642	

---

<b>Board: 52</b>	♠ A7543	Partner bids first.
Dealer: South	♥ J94	The opponents are silent.
Vul: None	♦ T6	
HCP: 8+1	♣ K53	

---

<b>Board: 53</b>	♠ 5	You bid first.
Dealer: North	♥ AT6	The opponents are silent.
Vul: E-W	♦ A76	
HCP: 13+2	♣ AJ8543	

---

<b>Board: 54</b>	♠ Q94	Partner bids first.
Dealer: South	♥ AQJT2	The opponents are silent.
Vul: Both	♦ 875	
HCP: 9+1	♣ 32	

---

<b>Board: 55</b>	♠ 53	You bid first.
Dealer: North	♥ 73	The opponents are silent.
Vul: None	♦ KQJ985	
HCP: 13+2	♣ AK9	

## Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ K852		1♣	Pass	1♥
Vul: Both	♥ 85	♥ AT964	Pass	2♣	All Pass	
North HCP: 14+2	♦ A4	♦ Q32				
South HCP: 9+1	♣ AJ9642	♣ T				
Contract: 2♣ North						

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ A7543	♠ QT			1♦	
Vul: None	♥ J94	♥ KT5	Pass	1♠	Pass	2♦
North HCP: 8+1	♦ T6	♦ AK9872	All Pass			
South HCP: 13+2	♣ K53	♣ J2				
Contract: 2♦ South						

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ 5	♠ KQ84		1♣	Pass	1♥
Vul: E-W	♥ AT6	♥ J987	Pass	2♣	All Pass	
North HCP: 13+2	♦ A76	♦ K953				
South HCP: 9	♣ AJ8543	♣ 6				
Contract: 2♣ North						

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ Q94	♠ A85			1♣	
Vul: Both	♥ AQJT2	♥ K8	Pass	1♥	Pass	2♣
North HCP: 9+1	♦ 875	♦ T2	All Pass			
South HCP: 13+2	♣ 32	♣ KQJ987				
Contract: 2♣ South						

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ 53	♠ A94		1♦	Pass	1♥
Vul: None	♥ 73	♥ AQ842	Pass	2♦	All Pass	
North HCP: 13+2	♦ KQJ985	♦ T				
South HCP: 10+1	♣ AK9	♣ T742				
Contract: 2♦ North						

---

<b>Board: 51</b>	♠ K852	Partner bids first.
Dealer: North	♥ AT964	The opponents are silent.
Vul: Both	♦ Q32	
HCP: 9+1	♣ T	

---

<b>Board: 52</b>	♠ QT	You bid first.
Dealer: South	♥ KT5	The opponents are silent.
Vul: None	♦ AK9872	
HCP: 13+2	♣ J2	

---

<b>Board: 53</b>	♠ KQ84	Partner bids first.
Dealer: North	♥ J987	The opponents are silent.
Vul: E-W	♦ K953	
HCP: 9	♣ 6	

---

<b>Board: 54</b>	♠ A85	You bid first.
Dealer: South	♥ K8	The opponents are silent.
Vul: Both	♦ T2	
HCP: 13+2	♣ KQJ987	

---

<b>Board: 55</b>	♠ A94	Partner bids first.
Dealer: North	♥ AQ842	The opponents are silent.
Vul: None	♦ T	
HCP: 10+1	♣ T742	

## Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ K852		1♣	Pass	1♥
Vul: Both	♥ 85	♥ AT964	Pass	2♣	All Pass	
North HCP: 14+2	♦ A4	♦ Q32				
South HCP: 9+1	♣ AJ9642	♣ T				
Contract: 2♣ North						

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ A7543	♠ QT			1♦	
Vul: None	♥ J94	♥ KT5	Pass	1♠	Pass	2♦
North HCP: 8+1	♦ T6	♦ AK9872	All Pass			
South HCP: 13+2	♣ K53	♣ J2				
Contract: 2♦ South						

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ 5	♠ KQ84		1♣	Pass	1♥
Vul: E-W	♥ AT6	♥ J987	Pass	2♣	All Pass	
North HCP: 13+2	♦ A76	♦ K953				
South HCP: 9	♣ AJ8543	♣ 6				
Contract: 2♣ North						

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ Q94	♠ A85			1♣	
Vul: Both	♥ AQJT2	♥ K8	Pass	1♥	Pass	2♣
North HCP: 9+1	♦ 875	♦ T2	All Pass			
South HCP: 13+2	♣ 32	♣ KQJ987				
Contract: 2♣ South						

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ 53	♠ A94		1♦	Pass	1♥
Vul: None	♥ 73	♥ AQ842	Pass	2♦	All Pass	
North HCP: 13+2	♦ KQJ985	♦ T				
South HCP: 10+1	♣ AK9	♣ T742				
Contract: 2♦ North						

---

<b>Board: 56</b>	♠ K4	Partner bids first.
Dealer: South	♥ J953	The opponents are silent.
Vul: N-S	♦ QT54	
HCP: 6	♣ 965	

---

<b>Board: 57</b>	♠ Q	You bid first.
Dealer: North	♥ J7	The opponents are silent.
Vul: N-S	♦ AK94	
HCP: 14+2	♣ KJT943	

---

<b>Board: 58</b>	♠ K73	You bid first.
Dealer: North	♥ Q9	The opponents are silent.
Vul: E-W	♦ T2	
HCP: 12+2	♣ AQJ872	

---

<b>Board: 59</b>	♠ K96	You bid first.
Dealer: North	♥ K86	The opponents are silent.
Vul: None	♦ AKT975	
HCP: 13+2	♣ 7	

---

<b>Board: 60</b>	♠ Q987	Partner bids first.
Dealer: South	♥ KT94	The opponents are silent.
Vul: E-W	♦ T4	
HCP: 10	♣ KQ7	

## Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ A85				1♣
Vul: N-S	♥ J953	♥ T6	Pass	1♥	Pass	2♣
North HCP: 6	♦ QT54	♦ J9		All Pass		
South HCP: 14+2	♣ 965	♣ AKQ832				
Contract: 2♣ South						

Board: 57	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ AJ62		1♣	Pass	1♠
Vul: N-S	♥ J7	♥ T64	Pass	2♣	All Pass	
North HCP: 14+2	♦ AK94	♦ 8653				
South HCP: 9	♣ KJT943	♣ A6				
Contract: 2♣ North						

Board: 58	North:	South:	W	N	E	S
Dealer: North	♠ K73	♠ Q94		1♣	Pass	1♥
Vul: E-W	♥ Q9	♥ AKJT4	Pass	2♣	Pass	2♦
North HCP: 12+2	♦ T2	♦ J9873	Pass	2♥	All Pass	
South HCP: 11+2	♣ AQJ872	♣ -				
Contract: 2♥ North						

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ K96	♠ JT43		1♦	Pass	1♠
Vul: None	♥ K86	♥ 54	Pass	2♦	All Pass	
North HCP: 13+2	♦ AKT975	♦ Q3				
South HCP: 8+1	♣ 7	♣ KQT42				
Contract: 2♦ North						

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ Q987	♠ J				1♣
Vul: E-W	♥ KT94	♥ 876	Pass	1♥	Pass	2♣
North HCP: 10	♦ T4	♦ AQ3	Pass	3♣	All Pass	
South HCP: 12+2	♣ KQ7	♣ AJ9653				
Contract: 3♣ North						

---

<b>Board: 56</b>	♠ A85	You bid first.
Dealer: South	♥ T6	The opponents are silent.
Vul: N-S	♦ J9	
HCP: 14+2	♣ AKQ832	

---

<b>Board: 57</b>	♠ AJ62	Partner bids first.
Dealer: North	♥ T64	The opponents are silent.
Vul: N-S	♦ 8653	
HCP: 9	♣ A6	

---

<b>Board: 58</b>	♠ Q94	Partner bids first.
Dealer: North	♥ AKJT4	The opponents are silent.
Vul: E-W	♦ J9873	
HCP: 11+2	♣ -	

---

<b>Board: 59</b>	♠ JT43	Partner bids first.
Dealer: North	♥ 54	The opponents are silent.
Vul: None	♦ Q3	
HCP: 8+1	♣ KQT42	

---

<b>Board: 60</b>	♠ J	You bid first.
Dealer: South	♥ 876	The opponents are silent.
Vul: E-W	♦ AQ3	
HCP: 12+2	♣ AJ9653	

## Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ A85				1♣
Vul: N-S	♥ J953	♥ T6	Pass	1♥	Pass	2♣
North HCP: 6	♦ QT54	♦ J9		All Pass		
South HCP: 14+2	♣ 965	♣ AKQ832				
Contract: 2♣ South						

Board: 57	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ AJ62		1♣	Pass	1♠
Vul: N-S	♥ J7	♥ T64	Pass	2♣	All Pass	
North HCP: 14+2	♦ AK94	♦ 8653				
South HCP: 9	♣ KJT943	♣ A6				
Contract: 2♣ North						

Board: 58	North:	South:	W	N	E	S
Dealer: North	♠ K73	♠ Q94		1♣	Pass	1♥
Vul: E-W	♥ Q9	♥ AKJT4	Pass	2♣	Pass	2♦
North HCP: 12+2	♦ T2	♦ J9873	Pass	2♥	All Pass	
South HCP: 11+2	♣ AQJ872	♣ -				
Contract: 2♥ North						

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ K96	♠ JT43		1♦	Pass	1♠
Vul: None	♥ K86	♥ 54	Pass	2♦	All Pass	
North HCP: 13+2	♦ AKT975	♦ Q3				
South HCP: 8+1	♣ 7	♣ KQT42				
Contract: 2♦ North						

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ Q987	♠ J				1♣
Vul: E-W	♥ KT94	♥ 876	Pass	1♥	Pass	2♣
North HCP: 10	♦ T4	♦ AQ3	Pass	3♣	All Pass	
South HCP: 12+2	♣ KQ7	♣ AJ9653				
Contract: 3♣ North						

---

<b>Board: 61</b>	♠ K63	You bid first.
Dealer: North	♥ 3	The opponents are silent.
Vul: Both	♦ AT8	
HCP: 14+2	♣ AK8752	

---

<b>Board: 62</b>	♠ 64	Partner bids first.
Dealer: South	♥ KQ974	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 8+2	♣ QJ753	

---

<b>Board: 63</b>	♠ 2	You bid first.
Dealer: North	♥ KQ	The opponents are silent.
Vul: E-W	♦ A863	
HCP: 14+2	♣ KQ9832	

---

<b>Board: 64</b>	♠ 98543	Partner bids first.
Dealer: South	♥ K985	The opponents are silent.
Vul: Both	♦ K5	
HCP: 8+1	♣ Q5	

---

<b>Board: 65</b>	♠ A9	You bid first.
Dealer: North	♥ A2	The opponents are silent.
Vul: None	♦ Q96	
HCP: 13+2	♣ K98542	

## Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: North	♠ K63	♠ A874		1♣	Pass	1♥
Vul: Both	♥ 3	♥ QJT42	Pass	2♣	All Pass	
North HCP: 14+2	♦ AT8	♦ K95				
South HCP: 10+1	♣ AK8752	♣ 6				
Contract: 2♣ North						

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ 64	♠ A75			1♦	
Vul: N-S	♥ KQ974	♥ A5	Pass	1♥	Pass	2♦
North HCP: 8+2	♦ 5	♦ AQT876	All Pass			
South HCP: 14+2	♣ QJ753	♣ T2				
Contract: 2♦ South						

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ A8765		1♣	Pass	1♠
Vul: E-W	♥ KQ	♥ T954	Pass	2♣	All Pass	
North HCP: 14+2	♦ A863	♦ KJT				
South HCP: 9+1	♣ KQ9832	♣ J				
Contract: 2♣ North						

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ 98543	♠ A6			1♣	
Vul: Both	♥ K985	♥ 6	Pass	1♠	Pass	2♣
North HCP: 8+1	♦ K5	♦ A986	All Pass			
South HCP: 12+2	♣ Q5	♣ KJ9863				
Contract: 2♣ South						

Board: 65	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ KJ62		1♣	Pass	1♥
Vul: None	♥ A2	♥ J9653	Pass	2♣	All Pass	
North HCP: 13+2	♦ Q96	♦ AT5				
South HCP: 9+1	♣ K98542	♣ T				
Contract: 2♣ North						

---

<b>Board: 61</b>	♠ A874	Partner bids first.
Dealer: North	♥ QJT42	The opponents are silent.
Vul: Both	♦ K95	
HCP: 10+1	♣ 6	

---

<b>Board: 62</b>	♠ A75	You bid first.
Dealer: South	♥ A5	The opponents are silent.
Vul: N-S	♦ AQT876	
HCP: 14+2	♣ T2	

---

<b>Board: 63</b>	♠ A8765	Partner bids first.
Dealer: North	♥ T954	The opponents are silent.
Vul: E-W	♦ KJT	
HCP: 9+1	♣ J	

---

<b>Board: 64</b>	♠ A6	You bid first.
Dealer: South	♥ 6	The opponents are silent.
Vul: Both	♦ A986	
HCP: 12+2	♣ KJ9863	

---

<b>Board: 65</b>	♠ KJ62	Partner bids first.
Dealer: North	♥ J9653	The opponents are silent.
Vul: None	♦ AT5	
HCP: 9+1	♣ T	

## Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: North	♠ K63	♠ A874		1♣	Pass	1♥
Vul: Both	♥ 3	♥ QJT42	Pass	2♣	All Pass	
North HCP: 14+2	♦ AT8	♦ K95				
South HCP: 10+1	♣ AK8752	♣ 6				
Contract: 2♣ North						

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ 64	♠ A75			1♦	
Vul: N-S	♥ KQ974	♥ A5	Pass	1♥	Pass	2♦
North HCP: 8+2	♦ 5	♦ AQT876	All Pass			
South HCP: 14+2	♣ QJ753	♣ T2				
Contract: 2♦ South						

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ A8765		1♣	Pass	1♠
Vul: E-W	♥ KQ	♥ T954	Pass	2♣	All Pass	
North HCP: 14+2	♦ A863	♦ KJT				
South HCP: 9+1	♣ KQ9832	♣ J				
Contract: 2♣ North						

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ 98543	♠ A6			1♣	
Vul: Both	♥ K985	♥ 6	Pass	1♠	Pass	2♣
North HCP: 8+1	♦ K5	♦ A986	All Pass			
South HCP: 12+2	♣ Q5	♣ KJ9863				
Contract: 2♣ South						

Board: 65	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ KJ62		1♣	Pass	1♥
Vul: None	♥ A2	♥ J9653	Pass	2♣	All Pass	
North HCP: 13+2	♦ Q96	♦ AT5				
South HCP: 9+1	♣ K98542	♣ T				
Contract: 2♣ North						

<b>Board: 66</b>	♠ KJ98	Partner bids first.
Dealer: South	♥ Q982	The opponents are silent.
Vul: E-W	♦ 73	
HCP: 10	♣ KJ5	

---

<b>Board: 67</b>	♠ AK73	Partner bids first.
Dealer: South	♥ AJ7	The opponents are silent.
Vul: Both	♦ 7	
HCP: 12+1	♣ T8632	

---

<b>Board: 68</b>	♠ KT754	Partner bids first.
Dealer: South	♥ QJ93	The opponents are silent.
Vul: None	♦ 2	
HCP: 9+1	♣ QJ3	

---

<b>Board: 69</b>	♠ AQ8	Partner bids first.
Dealer: South	♥ AT875	The opponents are silent.
Vul: N-S	♦ J853	
HCP: 11+1	♣ 8	

---

<b>Board: 70</b>	♠ AKJT4	Partner bids first.
Dealer: South	♥ J84	The opponents are silent.
Vul: Both	♦ 2	
HCP: 9+1	♣ 9532	

## Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ KJ98	♠ A3			1 ♦	
Vul: E-W	♥ Q982	♥ T4	Pass	1 ♥	Pass	2 ♦
North HCP: 10	♦ 73	♦ AKJ982	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ KJ5	♣ 987				
Contract: 3 ♦ North						

Board: 67	North:	South:	W	N	E	S
Dealer: South	♠ AK73	♠ 84			1 ♦	
Vul: Both	♥ AJ7	♥ 863	Pass	1 ♠	Pass	2 ♦
North HCP: 12+1	♦ 7	♦ AQT962	Pass	3NT	All Pass	
South HCP: 12+2	♣ T8632	♣ AQ				
Contract: 3NT North						

Board: 68	North:	South:	W	N	E	S
Dealer: South	♠ KT754	♠ AJ6			1 ♦	
Vul: None	♥ QJ93	♥ 6	Pass	1 ♠	Pass	2 ♦
North HCP: 9+1	♦ 2	♦ AKJ986	All Pass			
South HCP: 13+2	♣ QJ3	♣ 764				
Contract: 2 ♦ South						

Board: 69	North:	South:	W	N	E	S
Dealer: South	♠ AQ8	♠ JT3			1 ♣	
Vul: N-S	♥ AT875	♥ -	Pass	1 ♥	Pass	2 ♣
North HCP: 11+1	♦ J853	♦ KQ62	Pass	2NT	Pass	3NT
South HCP: 13+2	♣ 8	♣ AKT953	All Pass			
Contract: 3NT South						

Board: 70	North:	South:	W	N	E	S
Dealer: South	♠ AKJT4	♠ 97			1 ♦	
Vul: Both	♥ J84	♥ T97	Pass	1 ♠	Pass	2 ♦
North HCP: 9+1	♦ 2	♦ AKQ764	All Pass			
South HCP: 14+2	♣ 9532	♣ AJ				
Contract: 2 ♦ South						

**Board: 66**      ♠ A3      You bid first.

Dealer: South      ♥ T4      The opponents are silent.

Vul: E-W      ♦ AKJ982

HCP: 12+2      ♣ 987

---

**Board: 67**      ♠ 84      You bid first.

Dealer: South      ♥ 863      The opponents are silent.

Vul: Both      ♦ AQT962

HCP: 12+2      ♣ AQ

---

**Board: 68**      ♠ AJ6      You bid first.

Dealer: South      ♥ 6      The opponents are silent.

Vul: None      ♦ AKJ986

HCP: 13+2      ♣ 764

---

**Board: 69**      ♠ JT3      You bid first.

Dealer: South      ♥ -      The opponents are silent.

Vul: N-S      ♦ KQ62

HCP: 13+2      ♣ AKT953

---

**Board: 70**      ♠ 97      You bid first.

Dealer: South      ♥ T97      The opponents are silent.

Vul: Both      ♦ AKQ764

HCP: 14+2      ♣ AJ

## Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ KJ98	♠ A3			1 ♦	
Vul: E-W	♥ Q982	♥ T4	Pass	1 ♥	Pass	2 ♦
North HCP: 10	♦ 73	♦ AKJ982	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ KJ5	♣ 987				
Contract: 3 ♦ North						

Board: 67	North:	South:	W	N	E	S
Dealer: South	♠ AK73	♠ 84			1 ♦	
Vul: Both	♥ AJ7	♥ 863	Pass	1 ♠	Pass	2 ♦
North HCP: 12+1	♦ 7	♦ AQT962	Pass	3NT	All Pass	
South HCP: 12+2	♣ T8632	♣ AQ				
Contract: 3NT North						

Board: 68	North:	South:	W	N	E	S
Dealer: South	♠ KT754	♠ AJ6			1 ♦	
Vul: None	♥ QJ93	♥ 6	Pass	1 ♠	Pass	2 ♦
North HCP: 9+1	♦ 2	♦ AKJ986	All Pass			
South HCP: 13+2	♣ QJ3	♣ 764				
Contract: 2 ♦ South						

Board: 69	North:	South:	W	N	E	S
Dealer: South	♠ AQ8	♠ JT3			1 ♣	
Vul: N-S	♥ AT875	♥ -	Pass	1 ♥	Pass	2 ♣
North HCP: 11+1	♦ J853	♦ KQ62	Pass	2NT	Pass	3NT
South HCP: 13+2	♣ 8	♣ AKT953	All Pass			
Contract: 3NT South						

Board: 70	North:	South:	W	N	E	S
Dealer: South	♠ AKJT4	♠ 97			1 ♦	
Vul: Both	♥ J84	♥ T97	Pass	1 ♠	Pass	2 ♦
North HCP: 9+1	♦ 2	♦ AKQ764	All Pass			
South HCP: 14+2	♣ 9532	♣ AJ				
Contract: 2 ♦ South						

<b>Board: 71</b>	♠ Q65	You bid first.
Dealer: North	♥ Q6	The opponents are silent.
Vul: None	♦ K9	
HCP: 14+2	♣ AQJ752	

---

<b>Board: 72</b>	♠ AT8	Partner bids first.
Dealer: South	♥ KJ863	The opponents are silent.
Vul: N-S	♦ T84	
HCP: 8+1	♣ 97	

---

<b>Board: 73</b>	♠ KQ972	Partner bids first.
Dealer: South	♥ A9765	The opponents are silent.
Vul: E-W	♦ QJ	
HCP: 12+2	♣ 4	

---

<b>Board: 74</b>	♠ AQ7	You bid first.
Dealer: North	♥ 2	The opponents are silent.
Vul: None	♦ KT3	
HCP: 14+2	♣ AJT983	

---

<b>Board: 75</b>	♠ 65	You bid first.
Dealer: North	♥ 98	The opponents are silent.
Vul: N-S	♦ AQ	
HCP: 13+3	♣ AKT9876	

## Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ Q65	♠ A73		1♣	Pass	1♥
Vul: None	♥ Q6	♥ T743	Pass	2♣	Pass	3♣
North HCP: 14+2	♦ K9	♦ AQ75		All Pass		
South HCP: 10	♣ AQJ752	♣ T3				
Contract: 3♣ South						

Board: 72	North:	South:	W	N	E	S
Dealer: South	♠ AT8	♠ J3			1♣	
Vul: N-S	♥ KJ863	♥ A4	Pass	1♥	Pass	2♣
North HCP: 8+1	♦ T84	♦ KQ7		All Pass		
South HCP: 12+2	♣ 97	♣ QT8542				
Contract: 2♣ South						

Board: 73	North:	South:	W	N	E	S
Dealer: South	♠ KQ972	♠ A6			1♣	
Vul: E-W	♥ A9765	♥ KQ	Pass	1♠	Pass	2♣
North HCP: 12+2	♦ QJ	♦ K64	Pass	4♥	All Pass	
South HCP: 12+2	♣ 4	♣ T86532				
Contract: 4♥ North						

Board: 74	North:	South:	W	N	E	S
Dealer: North	♠ AQ7	♠ KT4		1♣	Pass	1♥
Vul: None	♥ 2	♥ KQ863	Pass	2♣	Pass	2NT
North HCP: 14+2	♦ KT3	♦ J98	Pass	3NT	All Pass	
South HCP: 11+1	♣ AJT983	♣ Q2				
Contract: 3NT North						

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ 65	♠ JT72		1♣	Pass	1♠
Vul: N-S	♥ 98	♥ AJ4	Pass	2♣	All Pass	
North HCP: 13+3	♦ AQ	♦ J874				
South HCP: 10	♣ AKT9876	♣ QJ				
Contract: 2♣ North						

<b>Board: 71</b>	♠ A73	Partner bids first.
Dealer: North	♥ T743	The opponents are silent.
Vul: None	♦ AQ75	
HCP: 10	♣ T3	

---

<b>Board: 72</b>	♠ J3	You bid first.
Dealer: South	♥ A4	The opponents are silent.
Vul: N-S	♦ KQ7	
HCP: 12+2	♣ QT8542	

---

<b>Board: 73</b>	♠ A6	You bid first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: E-W	♦ K64	
HCP: 12+2	♣ T86532	

---

<b>Board: 74</b>	♠ KT4	Partner bids first.
Dealer: North	♥ KQ863	The opponents are silent.
Vul: None	♦ J98	
HCP: 11+1	♣ Q2	

---

<b>Board: 75</b>	♠ JT72	Partner bids first.
Dealer: North	♥ AJ4	The opponents are silent.
Vul: N-S	♦ J874	
HCP: 10	♣ QJ	

## Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ Q65	♠ A73		1♣	Pass	1♥
Vul: None	♥ Q6	♥ T743	Pass	2♣	Pass	3♣
North HCP: 14+2	♦ K9	♦ AQ75		All Pass		
South HCP: 10	♣ AQJ752	♣ T3				
Contract: 3♣ South						

Board: 72	North:	South:	W	N	E	S
Dealer: South	♠ AT8	♠ J3			1♣	
Vul: N-S	♥ KJ863	♥ A4	Pass	1♥	Pass	2♣
North HCP: 8+1	♦ T84	♦ KQ7		All Pass		
South HCP: 12+2	♣ 97	♣ QT8542				
Contract: 2♣ South						

Board: 73	North:	South:	W	N	E	S
Dealer: South	♠ KQ972	♠ A6			1♣	
Vul: E-W	♥ A9765	♥ KQ	Pass	1♠	Pass	2♣
North HCP: 12+2	♦ QJ	♦ K64	Pass	4♥	All Pass	
South HCP: 12+2	♣ 4	♣ T86532				
Contract: 4♥ North						

Board: 74	North:	South:	W	N	E	S
Dealer: North	♠ AQ7	♠ KT4		1♣	Pass	1♥
Vul: None	♥ 2	♥ KQ863	Pass	2♣	Pass	2NT
North HCP: 14+2	♦ KT3	♦ J98	Pass	3NT	All Pass	
South HCP: 11+1	♣ AJT983	♣ Q2				
Contract: 3NT North						

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ 65	♠ JT72		1♣	Pass	1♠
Vul: N-S	♥ 98	♥ AJ4	Pass	2♣	All Pass	
North HCP: 13+3	♦ AQ	♦ J874				
South HCP: 10	♣ AKT9876	♣ QJ				
Contract: 2♣ North						

---

<b>Board: 76</b>	♠ Q752	Partner bids first.
Dealer: South	♥ Q93	The opponents are silent.
Vul: E-W	♦ AJ	
HCP: 9	♣ T654	

---

<b>Board: 77</b>	♠ KT	You bid first.
Dealer: North	♥ Q7	The opponents are silent.
Vul: Both	♦ AJT743	
HCP: 14+2	♣ A32	

---

<b>Board: 78</b>	♠ AKJ52	Partner bids first.
Dealer: South	♥ JT64	The opponents are silent.
Vul: N-S	♦ J62	
HCP: 10+1	♣ T	

---

<b>Board: 79</b>	♠ 4	You bid first.
Dealer: North	♥ T73	The opponents are silent.
Vul: E-W	♦ AQJ543	
HCP: 12+2	♣ AJ2	

---

<b>Board: 80</b>	♠ KT53	Partner bids first.
Dealer: South	♥ J743	The opponents are silent.
Vul: Both	♦ AJ97	
HCP: 9	♣ 3	

## Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ Q752	♠ AK			1 ♦	
Vul: E-W	♥ Q93	♥ 854	Pass	1 ♠	Pass	2 ♦
North HCP: 9	♦ AJ	♦ KQ9532	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ T654	♣ 32				
Contract: 3 ♦ North						

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ 52		1 ♦	Pass	1 ♥
Vul: Both	♥ Q7	♥ AKJ42	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ AJT743	♦ K9	All Pass			
South HCP: 11+1	♣ A32	♣ T764				
Contract: 3 ♦ South						

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ AKJ52	♠ 9			1 ♣	
Vul: N-S	♥ JT64	♥ Q97	Pass	1 ♠	Pass	2 ♣
North HCP: 10+1	♦ J62	♦ AQ3	Pass	2 ♥	Pass	3NT
South HCP: 14+2	♣ T	♣ AQ9743	All Pass			
Contract: 3NT South						

Board: 79	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ AKT85		1 ♦	Pass	1 ♠
Vul: E-W	♥ T73	♥ Q86	Pass	2 ♦	Pass	3 ♦
North HCP: 12+2	♦ AQJ543	♦ K62	All Pass			
South HCP: 12+1	♣ AJ2	♣ 95				
Contract: 3 ♦ South						

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ KT53	♠ 6			1 ♣	
Vul: Both	♥ J743	♥ QT	Pass	1 ♥	Pass	2 ♣
North HCP: 9	♦ AJ97	♦ K864	All Pass			
South HCP: 14+2	♣ 3	♣ AKQT95				
Contract: 2 ♣ South						

**Board: 76**      ♠ AK      You bid first.

Dealer: South      ♥ 854      The opponents are silent.

Vul: E-W      ♦ KQ9532

HCP: 12+2      ♣ 32

---

**Board: 77**      ♠ 52      Partner bids first.

Dealer: North      ♥ AKJ42      The opponents are silent.

Vul: Both      ♦ K9

HCP: 11+1      ♣ T764

---

**Board: 78**      ♠ 9      You bid first.

Dealer: South      ♥ Q97      The opponents are silent.

Vul: N-S      ♦ AQ3

HCP: 14+2      ♣ AQ9743

---

**Board: 79**      ♠ AKT85      Partner bids first.

Dealer: North      ♥ Q86      The opponents are silent.

Vul: E-W      ♦ K62

HCP: 12+1      ♣ 95

---

**Board: 80**      ♠ 6      You bid first.

Dealer: South      ♥ QT      The opponents are silent.

Vul: Both      ♦ K864

HCP: 14+2      ♣ AKQT95

## Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ Q752	♠ AK			1 ♦	
Vul: E-W	♥ Q93	♥ 854	Pass	1 ♠	Pass	2 ♦
North HCP: 9	♦ AJ	♦ KQ9532	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ T654	♣ 32				
Contract:	3 ♦ North					

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ 52		1 ♦	Pass	1 ♥
Vul: Both	♥ Q7	♥ AKJ42	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ AJT743	♦ K9	All Pass			
South HCP: 11+1	♣ A32	♣ T764				
Contract:	3 ♦ South					

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ AKJ52	♠ 9			1 ♣	
Vul: N-S	♥ JT64	♥ Q97	Pass	1 ♠	Pass	2 ♣
North HCP: 10+1	♦ J62	♦ AQ3	Pass	2 ♥	Pass	3NT
South HCP: 14+2	♣ T	♣ AQ9743	All Pass			
Contract:	3NT South					

Board: 79	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ AKT85		1 ♦	Pass	1 ♠
Vul: E-W	♥ T73	♥ Q86	Pass	2 ♦	Pass	3 ♦
North HCP: 12+2	♦ AQJ543	♦ K62	All Pass			
South HCP: 12+1	♣ AJ2	♣ 95				
Contract:	3 ♦ South					

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ KT53	♠ 6			1 ♣	
Vul: Both	♥ J743	♥ QT	Pass	1 ♥	Pass	2 ♣
North HCP: 9	♦ AJ97	♦ K864	All Pass			
South HCP: 14+2	♣ 3	♣ AKQT95				
Contract:	2 ♣ South					

---

<b>Board: 81</b>	♠ 75	You bid first.
Dealer: North	♥ K4	The opponents are silent.
Vul: None	♦ A94	
HCP: 13+2	♣ KQJ983	

---

<b>Board: 82</b>	♠ J876	Partner bids first.
Dealer: South	♥ KJ654	The opponents are silent.
Vul: E-W	♦ J5	
HCP: 10+1	♣ A8	

---

<b>Board: 83</b>	♠ J3	Partner bids first.
Dealer: South	♥ QT532	The opponents are silent.
Vul: Both	♦ QJ964	
HCP: 10+2	♣ A	

---

<b>Board: 84</b>	♠ QJ874	Partner bids first.
Dealer: South	♥ AJ76	The opponents are silent.
Vul: None	♦ KJ43	
HCP: 12+1	♣ -	

---

<b>Board: 85</b>	♠ 2	You bid first.
Dealer: North	♥ A94	The opponents are silent.
Vul: N-S	♦ AKQ974	
HCP: 13+2	♣ T64	

## Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ 75	♠ KQ943		1♣	Pass	1♠
Vul: None	♥ K4	♥ AJ65	Pass	2♣	Pass	2♥
North HCP: 13+2	♦ A94	♦ Q86	Pass	2NT	Pass	3NT
South HCP: 12+1	♣ KQJ983	♣ 6	All Pass			
Contract:	3NT South					

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ J876	♠ A9				1♦
Vul: E-W	♥ KJ654	♥ 72	Pass	1♥	Pass	2♦
North HCP: 10+1	♦ J5	♦ KQ9832	Pass	3♦	All Pass	
South HCP: 12+2	♣ A8	♣ K94				
Contract:	3♦ North					

Board: 83	North:	South:	W	N	E	S
Dealer: South	♠ J3	♠ K94				1♣
Vul: Both	♥ QT532	♥ K4	Pass	1♥	Pass	2♣
North HCP: 10+2	♦ QJ964	♦ K5	Pass	2♦	Pass	2♥
South HCP: 12+2	♣ A	♣ K97643	All Pass			
Contract:	2♥ South					

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ QJ874	♠ A9				1♣
Vul: None	♥ AJ76	♥ 53	Pass	1♠	Pass	2♣
North HCP: 12+1	♦ KJ43	♦ 87	Pass	2♥	Pass	3♣
South HCP: 12+3	♣ -	♣ AKJ9873	All Pass			
Contract:	3♣ South					

Board: 85	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ AT543		1♦	Pass	1♠
Vul: N-S	♥ A94	♥ K7	Pass	2♦	Pass	3♦
North HCP: 13+2	♦ AKQ974	♦ 52	Pass	4♦	All Pass	
South HCP: 11+1	♣ T64	♣ A753				
Contract:	4♦ North					

---

<b>Board: 81</b>	♠ KQ943	Partner bids first.
Dealer: North	♥ AJ65	The opponents are silent.
Vul: None	♦ Q86	
HCP: 12+1	♣ 6	

---

<b>Board: 82</b>	♠ A9	You bid first.
Dealer: South	♥ 72	The opponents are silent.
Vul: E-W	♦ KQ9832	
HCP: 12+2	♣ K94	

---

<b>Board: 83</b>	♠ K94	You bid first.
Dealer: South	♥ K4	The opponents are silent.
Vul: Both	♦ K5	
HCP: 12+2	♣ K97643	

---

<b>Board: 84</b>	♠ A9	You bid first.
Dealer: South	♥ 53	The opponents are silent.
Vul: None	♦ 87	
HCP: 12+3	♣ AKJ9873	

---

<b>Board: 85</b>	♠ AT543	Partner bids first.
Dealer: North	♥ K7	The opponents are silent.
Vul: N-S	♦ 52	
HCP: 11+1	♣ A753	

## Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ 75	♠ KQ943		1♣	Pass	1♠
Vul: None	♥ K4	♥ AJ65	Pass	2♣	Pass	2♥
North HCP: 13+2	♦ A94	♦ Q86	Pass	2NT	Pass	3NT
South HCP: 12+1	♣ KQJ983	♣ 6	All Pass			
Contract:	3NT South					

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ J876	♠ A9				1♦
Vul: E-W	♥ KJ654	♥ 72	Pass	1♥	Pass	2♦
North HCP: 10+1	♦ J5	♦ KQ9832	Pass	3♦	All Pass	
South HCP: 12+2	♣ A8	♣ K94				
Contract:	3♦ North					

Board: 83	North:	South:	W	N	E	S
Dealer: South	♠ J3	♠ K94				1♣
Vul: Both	♥ QT532	♥ K4	Pass	1♥	Pass	2♣
North HCP: 10+2	♦ QJ964	♦ K5	Pass	2♦	Pass	2♥
South HCP: 12+2	♣ A	♣ K97643	All Pass			
Contract:	2♥ South					

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ QJ874	♠ A9				1♣
Vul: None	♥ AJ76	♥ 53	Pass	1♠	Pass	2♣
North HCP: 12+1	♦ KJ43	♦ 87	Pass	2♥	Pass	3♣
South HCP: 12+3	♣ -	♣ AKJ9873	All Pass			
Contract:	3♣ South					

Board: 85	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ AT543		1♦	Pass	1♠
Vul: N-S	♥ A94	♥ K7	Pass	2♦	Pass	3♦
North HCP: 13+2	♦ AKQ974	♦ 52	Pass	4♦	All Pass	
South HCP: 11+1	♣ T64	♣ A753				
Contract:	4♦ North					

---

<b>Board: 86</b>	♠ 5	Partner bids first.
Dealer: South	♥ AQ973	The opponents are silent.
Vul: Both	♦ A9863	
HCP: 12+2	♣ Q5	

---

<b>Board: 87</b>	♠ 54	You bid first.
Dealer: North	♥ K87	The opponents are silent.
Vul: None	♦ AJT873	
HCP: 12+2	♣ AT	

---

<b>Board: 88</b>	♠ A9752	Partner bids first.
Dealer: South	♥ AJ	The opponents are silent.
Vul: N-S	♦ Q73	
HCP: 11+1	♣ 532	

---

<b>Board: 89</b>	♠ A6	You bid first.
Dealer: North	♥ AJ	The opponents are silent.
Vul: E-W	♦ KQ7654	
HCP: 14+2	♣ 975	

## Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ K42				1 ♣
Vul: Both	♥ AQ973	♥ J5	Pass	1 ♥	Pass	2 ♣
North HCP: 12+2	♦ A9863	♦ J	Pass	3 ♠ <sup>1</sup>	Pass	4 ♦
South HCP: 13+3	♣ Q5	♣ AKJT987	Pass	4 ♥	Pass	4NT
Contract: 6♣ South			Pass	5 ♠ <sup>2</sup>	Pass	6 ♣
			All Pass			

1. Splinter

2. A=2/5 or 5/5, Q(C)=1

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ 54	♠ Q86		1 ♦	Pass	1NT
Vul: None	♥ K87	♥ J4	Pass	2 ♦	All Pass	
North HCP: 12+2	♦ AJT873	♦ KQ5				
South HCP: 10+1	♣ AT	♣ Q8762				
Contract: 2♦ North						

Board: 88	North:	South:	W	N	E	S
Dealer: South	♠ A9752	♠ 3				1 ♣
Vul: N-S	♥ AJ	♥ Q53	Pass	1 ♠	Pass	2 ♣
North HCP: 11+1	♦ Q73	♦ JT8	Pass	5 ♣	All Pass	
South HCP: 12+2	♣ 532	♣ AKQ964				
Contract: 5♣ North						

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ QJ87		1 ♦	Pass	1 ♥
Vul: E-W	♥ AJ	♥ T853	Pass	2 ♦	All Pass	
North HCP: 14+2	♦ KQ7654	♦ A				
South HCP: 11	♣ 975	♣ KJT2				
Contract: 2♦ North						

**Board: 86**      ♠ K42      You bid first.

Dealer: South      ♥ J5      The opponents are silent.

Vul: Both      ♦ J

HCP: 13+3      ♣ AKJT987

---

**Board: 87**      ♠ Q86      Partner bids first.

Dealer: North      ♥ J4      The opponents are silent.

Vul: None      ♦ KQ5

HCP: 10+1      ♣ Q8762

---

**Board: 88**      ♠ 3      You bid first.

Dealer: South      ♥ Q53      The opponents are silent.

Vul: N-S      ♦ JT8

HCP: 12+2      ♣ AKQ964

---

**Board: 89**      ♠ QJ87      Partner bids first.

Dealer: North      ♥ T853      The opponents are silent.

Vul: E-W      ♦ A

HCP: 11      ♣ KJT2

## Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ K42				1 ♣
Vul: Both	♥ AQ973	♥ J5	Pass	1 ♥	Pass	2 ♣
North HCP: 12+2	♦ A9863	♦ J	Pass	3 ♠ <sup>1</sup>	Pass	4 ♦
South HCP: 13+3	♣ Q5	♣ AKJT987	Pass	4 ♥	Pass	4NT
Contract: 6♣ South			Pass	5 ♠ <sup>2</sup>	Pass	6 ♣
			All Pass			

1. Splinter

2. A=2/5 or 5/5, Q(C)=1

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ 54	♠ Q86		1 ♦	Pass	1NT
Vul: None	♥ K87	♥ J4	Pass	2 ♦	All Pass	
North HCP: 12+2	♦ AJT873	♦ KQ5				
South HCP: 10+1	♣ AT	♣ Q8762				
Contract: 2♦ North						

Board: 88	North:	South:	W	N	E	S
Dealer: South	♠ A9752	♠ 3				1 ♣
Vul: N-S	♥ AJ	♥ Q53	Pass	1 ♠	Pass	2 ♣
North HCP: 11+1	♦ Q73	♦ JT8	Pass	5 ♣	All Pass	
South HCP: 12+2	♣ 532	♣ AKQ964				
Contract: 5♣ North						

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ QJ87		1 ♦	Pass	1 ♥
Vul: E-W	♥ AJ	♥ T853	Pass	2 ♦	All Pass	
North HCP: 14+2	♦ KQ7654	♦ A				
South HCP: 11	♣ 975	♣ KJT2				
Contract: 2♦ North						

---

<b>Board: 90</b>	♠ AK7	Partner bids first.
Dealer: South	♥ QT43	The opponents are silent.
Vul: None	♦ T5432	
HCP: 9+1	♣ T	

---

<b>Board: 91</b>	♠ 8	You bid first.
Dealer: North	♥ 972	The opponents are silent.
Vul: N-S	♦ AK8632	
HCP: 14+2	♣ AKT	

---

<b>Board: 92</b>	♠ J86	Partner bids first.
Dealer: South	♥ KQT85	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 9+1	♣ K754	

---

<b>Board: 93</b>	♠ A8	You bid first.
Dealer: North	♥ J83	The opponents are silent.
Vul: Both	♦ AQJ942	
HCP: 13+2	♣ J4	

---

<b>Board: 94</b>	♠ T4	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: N-S	♦ AJ96	
HCP: 12+2	♣ AT9654	

## Both hands (Answers Page)

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ AK7	♠ Q52				1♣
Vul: None	♥ QT43	♥ 72	Pass	1♦	Pass	2♣
North HCP: 9+1	♦ T5432	♦ K			All Pass	
South HCP: 14+3	♣ T	♣ AKQ5432				
Contract: 2♣ South						

Board: 91	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ A9762		1♦	Pass	1♠
Vul: N-S	♥ 972	♥ K65	Pass	2♦	All Pass	
North HCP: 14+2	♦ AK8632	♦ 4				
South HCP: 10+1	♣ AKT	♣ QJ32				
Contract: 2♦ North						

Board: 92	North:	South:	W	N	E	S
Dealer: South	♠ J86	♠ AK7				1♦
Vul: E-W	♥ KQT85	♥ 3	Pass	1♥	Pass	2♦
North HCP: 9+1	♦ 9	♦ KJT765		All Pass		
South HCP: 14+2	♣ K754	♣ QJ8				
Contract: 2♦ South						

Board: 93	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ KQ732		1♦	Pass	1♠
Vul: Both	♥ J83	♥ T94	Pass	2♦	Pass	3♦
North HCP: 13+2	♦ AQJ942	♦ 73		All Pass		
South HCP: 9+1	♣ J4	♣ A95				
Contract: 3♦ South						

Board: 94	North:	South:	W	N	E	S
Dealer: North	♠ T4	♠ AK82		1♣	Pass	1♥
Vul: N-S	♥ K	♥ AT653	Pass	2♣	Pass	2NT
North HCP: 12+2	♦ AJ96	♦ 8732		All Pass		
South HCP: 11+1	♣ AT9654	♣ -				
Contract: 2NT South						

---

<b>Board: 90</b>	♠ Q52	You bid first.
Dealer: South	♥ 72	The opponents are silent.
Vul: None	♦ K	
HCP: 14+3	♣ AKQ5432	

---

<b>Board: 91</b>	♠ A9762	Partner bids first.
Dealer: North	♥ K65	The opponents are silent.
Vul: N-S	♦ 4	
HCP: 10+1	♣ QJ32	

---

<b>Board: 92</b>	♠ AK7	You bid first.
Dealer: South	♥ 3	The opponents are silent.
Vul: E-W	♦ KJT765	
HCP: 14+2	♣ QJ8	

---

<b>Board: 93</b>	♠ KQ732	Partner bids first.
Dealer: North	♥ T94	The opponents are silent.
Vul: Both	♦ 73	
HCP: 9+1	♣ A95	

---

<b>Board: 94</b>	♠ AK82	Partner bids first.
Dealer: North	♥ AT653	The opponents are silent.
Vul: N-S	♦ 8732	
HCP: 11+1	♣ -	

## Both hands (Answers Page)

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ AK7	♠ Q52				1♣
Vul: None	♥ QT43	♥ 72	Pass	1♦	Pass	2♣
North HCP: 9+1	♦ T5432	♦ K			All Pass	
South HCP: 14+3	♣ T	♣ AKQ5432				
Contract: 2♣ South						

Board: 91	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ A9762		1♦	Pass	1♠
Vul: N-S	♥ 972	♥ K65	Pass	2♦	All Pass	
North HCP: 14+2	♦ AK8632	♦ 4				
South HCP: 10+1	♣ AKT	♣ QJ32				
Contract: 2♦ North						

Board: 92	North:	South:	W	N	E	S
Dealer: South	♠ J86	♠ AK7				1♦
Vul: E-W	♥ KQT85	♥ 3	Pass	1♥	Pass	2♦
North HCP: 9+1	♦ 9	♦ KJT765		All Pass		
South HCP: 14+2	♣ K754	♣ QJ8				
Contract: 2♦ South						

Board: 93	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ KQ732		1♦	Pass	1♠
Vul: Both	♥ J83	♥ T94	Pass	2♦	Pass	3♦
North HCP: 13+2	♦ AQJ942	♦ 73		All Pass		
South HCP: 9+1	♣ J4	♣ A95				
Contract: 3♦ South						

Board: 94	North:	South:	W	N	E	S
Dealer: North	♠ T4	♠ AK82		1♣	Pass	1♥
Vul: N-S	♥ K	♥ AT653	Pass	2♣	Pass	2NT
North HCP: 12+2	♦ AJ96	♦ 8732		All Pass		
South HCP: 11+1	♣ AT9654	♣ -				
Contract: 2NT South						

<b>Board: 95</b>	♠ K5	You bid first.
Dealer: North	♥ Q4	The opponents are silent.
Vul: E-W	♦ AQJ987	
HCP: 12+2	♣ T32	

---

<b>Board: 96</b>	♠ AK75	Partner bids first.
Dealer: South	♥ T73	The opponents are silent.
Vul: Both	♦ QJ82	
HCP: 10	♣ 85	

---

<b>Board: 97</b>	♠ Q6	You bid first.
Dealer: North	♥ AT	The opponents are silent.
Vul: None	♦ 753	
HCP: 14+2	♣ AKJT96	

---

<b>Board: 98</b>	♠ 7	You bid first.
Dealer: North	♥ K94	The opponents are silent.
Vul: E-W	♦ QT9	
HCP: 12+2	♣ AK9863	

---

<b>Board: 99</b>	♠ K62	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ KJT872	
HCP: 14+2	♣ KJ6	

## Both hands (Answers Page)

Board: 95	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ AQ874		1♦	Pass	1♠
Vul: E-W	♥ Q4	♥ K85	Pass	2♦	Pass	3♦
North HCP: 12+2	♦ AQJ987	♦ K42		All Pass		
South HCP: 12+1	♣ T32	♣ 64				
Contract: 3♦ South						

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ AK75	♠ 42				1♣
Vul: Both	♥ T73	♥ AQJ	Pass	1♠	Pass	2♣
North HCP: 10	♦ QJ82	♦ K6	Pass	3♣	Pass	4♣
South HCP: 14+2	♣ 85	♣ AT9764		All Pass		
Contract: 4♣ South						

Board: 97	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ AK95		1♣	Pass	1♥
Vul: None	♥ AT	♥ Q9753	Pass	2♣		All Pass
North HCP: 14+2	♦ 753	♦ J82				
South HCP: 10+1	♣ AKJT96	♣ 5				
Contract: 2♣ North						

Board: 98	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ KQ84		1♣	Pass	1♦
Vul: E-W	♥ K94	♥ JT63	Pass	2♣	Pass	2♦
North HCP: 12+2	♦ QT9	♦ A7432	Pass	3♦	All Pass	
South HCP: 10+1	♣ AK9863	♣ -				
Contract: 3♦ North						

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ K62	♠ QJ94		1♦	Pass	1♥
Vul: Both	♥ K	♥ AJT74	Pass	2♦	Pass	3♦
North HCP: 14+2	♦ KJT872	♦ Q3		All Pass		
South HCP: 12+1	♣ KJ6	♣ Q9				
Contract: 3♦ South						

---

<b>Board: 95</b>	♠ AQ874	Partner bids first.
Dealer: North	♥ K85	The opponents are silent.
Vul: E-W	♦ K42	
HCP: 12+1	♣ 64	

---

<b>Board: 96</b>	♠ 42	You bid first.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: Both	♦ K6	
HCP: 14+2	♣ AT9764	

---

<b>Board: 97</b>	♠ AK95	Partner bids first.
Dealer: North	♥ Q9753	The opponents are silent.
Vul: None	♦ J82	
HCP: 10+1	♣ 5	

---

<b>Board: 98</b>	♠ KQ84	Partner bids first.
Dealer: North	♥ JT63	The opponents are silent.
Vul: E-W	♦ A7432	
HCP: 10+1	♣ -	

---

<b>Board: 99</b>	♠ QJ94	Partner bids first.
Dealer: North	♥ AJT74	The opponents are silent.
Vul: Both	♦ Q3	
HCP: 12+1	♣ Q9	

## Both hands (Answers Page)

Board: 95	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ AQ874		1♦	Pass	1♠
Vul: E-W	♥ Q4	♥ K85	Pass	2♦	Pass	3♦
North HCP: 12+2	♦ AQJ987	♦ K42		All Pass		
South HCP: 12+1	♣ T32	♣ 64				
Contract: 3♦ South						

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ AK75	♠ 42				1♣
Vul: Both	♥ T73	♥ AQJ	Pass	1♠	Pass	2♣
North HCP: 10	♦ QJ82	♦ K6	Pass	3♣	Pass	4♣
South HCP: 14+2	♣ 85	♣ AT9764		All Pass		
Contract: 4♣ South						

Board: 97	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ AK95		1♣	Pass	1♥
Vul: None	♥ AT	♥ Q9753	Pass	2♣		All Pass
North HCP: 14+2	♦ 753	♦ J82				
South HCP: 10+1	♣ AKJT96	♣ 5				
Contract: 2♣ North						

Board: 98	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ KQ84		1♣	Pass	1♦
Vul: E-W	♥ K94	♥ JT63	Pass	2♣	Pass	2♦
North HCP: 12+2	♦ QT9	♦ A7432	Pass	3♦	All Pass	
South HCP: 10+1	♣ AK9863	♣ -				
Contract: 3♦ North						

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ K62	♠ QJ94		1♦	Pass	1♥
Vul: Both	♥ K	♥ AJT74	Pass	2♦	Pass	3♦
North HCP: 14+2	♦ KJT872	♦ Q3		All Pass		
South HCP: 12+1	♣ KJ6	♣ Q9				
Contract: 3♦ South						

---

<b>Board: 100</b>	♠ KJ854	Partner bids first.
Dealer: South	♥ 98	The opponents are silent.
Vul: N-S	♦ 84	
HCP: 10+1	♣ AQ53	

---

<b>Board: 101</b>	♠ AT	You bid first.
Dealer: North	♥ Q2	The opponents are silent.
Vul: Both	♦ KT2	
HCP: 14+2	♣ KQ9875	

---

<b>Board: 102</b>	♠ K984	Partner bids first.
Dealer: South	♥ A975	The opponents are silent.
Vul: None	♦ K43	
HCP: 10	♣ 54	

---

<b>Board: 103</b>	♠ Q8	You bid first.
Dealer: North	♥ 432	The opponents are silent.
Vul: N-S	♦ AKJT63	
HCP: 13+2	♣ K5	

---

<b>Board: 104</b>	♠ 5	You bid first.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: E-W	♦ K75	
HCP: 14+2	♣ AK9764	

## Both hands (Answers Page)

Board: 100	North:	South:	W	N	E	S
Dealer: South	♠ KJ854	♠ A9				1♦
Vul: N-S	♥ 98	♥ K43	Pass	1♠	Pass	2♦
North HCP: 10+1	♦ 84	♦ AQJ953	Pass	3♦	All Pass	
South HCP: 14+2	♣ AQ53	♣ 76				
Contract:	3♦ North					

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ QJ74		1♣	Pass	1♥
Vul: Both	♥ Q2	♥ J983	Pass	2♣	All Pass	
North HCP: 14+2	♦ KT2	♦ AQ75				
South HCP: 10	♣ KQ9875	♣ 6				
Contract:	2♣ North					

Board: 102	North:	South:	W	N	E	S
Dealer: South	♠ K984	♠ AJ5				1♣
Vul: None	♥ A975	♥ -	Pass	1♥	Pass	2♣
North HCP: 10	♦ K43	♦ AQ82	Pass	3♣	Pass	5♣
South HCP: 14+2	♣ 54	♣ QJT987	All Pass			
Contract:	5♣ South					

Board: 103	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ A9743		1♦	Pass	1♠
Vul: N-S	♥ 432	♥ AQJ9	Pass	2♦	Pass	2♥
North HCP: 13+2	♦ AKJT63	♦ 42	Pass	2NT	Pass	3NT
South HCP: 11+1	♣ K5	♣ 76	All Pass			
Contract:	3NT South					

Board: 104	North:	South:	W	N	E	S
Dealer: North	♠ 5	♠ AQ92		1♣	Pass	1♠
Vul: E-W	♥ KJ9	♥ A	Pass	2♣	Pass	3NT
North HCP: 14+2	♦ K75	♦ J986	All Pass			
South HCP: 12	♣ AK9764	♣ J532				
Contract:	3NT South					

---

<b>Board: 100</b>	♠ A9	You bid first.
Dealer: South	♥ K43	The opponents are silent.
Vul: N-S	♦ AQJ953	
HCP: 14+2	♣ 76	

---

<b>Board: 101</b>	♠ QJ74	Partner bids first.
Dealer: North	♥ J983	The opponents are silent.
Vul: Both	♦ AQ75	
HCP: 10	♣ 6	

---

<b>Board: 102</b>	♠ AJ5	You bid first.
Dealer: South	♥ -	The opponents are silent.
Vul: None	♦ AQ82	
HCP: 14+2	♣ QJT987	

---

<b>Board: 103</b>	♠ A9743	Partner bids first.
Dealer: North	♥ AQJ9	The opponents are silent.
Vul: N-S	♦ 42	
HCP: 11+1	♣ 76	

---

<b>Board: 104</b>	♠ AQ92	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ J986	
HCP: 12	♣ J532	

## Both hands (Answers Page)

Board: 100	North:	South:	W	N	E	S
Dealer: South	♠ KJ854	♠ A9				1♦
Vul: N-S	♥ 98	♥ K43	Pass	1♠	Pass	2♦
North HCP: 10+1	♦ 84	♦ AQJ953	Pass	3♦	All Pass	
South HCP: 14+2	♣ AQ53	♣ 76				
Contract:	3♦ North					

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ QJ74		1♣	Pass	1♥
Vul: Both	♥ Q2	♥ J983	Pass	2♣	All Pass	
North HCP: 14+2	♦ KT2	♦ AQ75				
South HCP: 10	♣ KQ9875	♣ 6				
Contract:	2♣ North					

Board: 102	North:	South:	W	N	E	S
Dealer: South	♠ K984	♠ AJ5				1♣
Vul: None	♥ A975	♥ -	Pass	1♥	Pass	2♣
North HCP: 10	♦ K43	♦ AQ82	Pass	3♣	Pass	5♣
South HCP: 14+2	♣ 54	♣ QJT987	All Pass			
Contract:	5♣ South					

Board: 103	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ A9743		1♦	Pass	1♠
Vul: N-S	♥ 432	♥ AQJ9	Pass	2♦	Pass	2♥
North HCP: 13+2	♦ AKJT63	♦ 42	Pass	2NT	Pass	3NT
South HCP: 11+1	♣ K5	♣ 76	All Pass			
Contract:	3NT South					

Board: 104	North:	South:	W	N	E	S
Dealer: North	♠ 5	♠ AQ92		1♣	Pass	1♠
Vul: E-W	♥ KJ9	♥ A	Pass	2♣	Pass	3NT
North HCP: 14+2	♦ K75	♦ J986	All Pass			
South HCP: 12	♣ AK9764	♣ J532				
Contract:	3NT South					

---

<b>Board: 105</b>	♠ AK94	Partner bids first.
Dealer: South	♥ K54	The opponents are silent.
Vul: None	♦ 5	
HCP: 11+1	♣ JT954	

---

<b>Board: 106</b>	♠ K6	You bid first.
Dealer: North	♥ 76	The opponents are silent.
Vul: E-W	♦ KQJT74	
HCP: 14+2	♣ KQ2	

---

<b>Board: 107</b>	♠ 965	Partner bids first.
Dealer: South	♥ AK87	The opponents are silent.
Vul: Both	♦ T	
HCP: 11+1	♣ AT976	

---

<b>Board: 108</b>	♠ 4	You bid first.
Dealer: North	♥ J94	The opponents are silent.
Vul: E-W	♦ AQ5	
HCP: 12+2	♣ AJT765	

---

<b>Board: 109</b>	♠ KT7	You bid first.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: Both	♦ AJ7542	
HCP: 14+2	♣ 6	

## Both hands (Answers Page)

Board: 105	North:	South:	W	N	E	S
Dealer: South	♠ AK94	♠ QT			1♦	
Vul: None	♥ K54	♥ T97	Pass	1♠	Pass	2♦
North HCP: 11+1	♦ 5	♦ AKQJ83	Pass	2NT	Pass	3NT
South HCP: 12+2	♣ JT954	♣ 86	All Pass			
Contract: 3NT South						

Board: 106	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ QT8		1♦	Pass	1♥
Vul: E-W	♥ 76	♥ AKQ4	Pass	2♦	Pass	2NT
North HCP: 14+2	♦ KQJT74	♦ 5	Pass	3NT	All Pass	
South HCP: 11+1	♣ KQ2	♣ T9543				
Contract: 3NT North						

Board: 107	North:	South:	W	N	E	S
Dealer: South	♠ 965	♠ AT7			1♦	
Vul: Both	♥ AK87	♥ QT3	Pass	1♥	Pass	2♦
North HCP: 11+1	♦ T	♦ KJ7542	Pass	2NT	Pass	3♥
South HCP: 13+2	♣ AT976	♣ K	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 108	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ AJ873		1♣	Pass	1♠
Vul: E-W	♥ J94	♥ A2	Pass	2♣	Pass	3NT
North HCP: 12+2	♦ AQ5	♦ K632	All Pass			
South HCP: 12+1	♣ AJT765	♣ 98				
Contract: 3NT South						

Board: 109	North:	South:	W	N	E	S
Dealer: North	♠ KT7	♠ AQ82		1♦	Pass	1♠
Vul: Both	♥ AQ8	♥ JT5	Pass	2♦	Pass	3♦
North HCP: 14+2	♦ AJ7542	♦ 86	Pass	5♦	All Pass	
South HCP: 9	♣ 6	♣ QT84				
Contract: 5♦ North						

---

<b>Board: 105</b>	♠ QT	You bid first.
Dealer: South	♥ T97	The opponents are silent.
Vul: None	♦ AKQJ83	
HCP: 12+2	♣ 86	

---

<b>Board: 106</b>	♠ QT8	Partner bids first.
Dealer: North	♥ AKQ4	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 11+1	♣ T9543	

---

<b>Board: 107</b>	♠ AT7	You bid first.
Dealer: South	♥ QT3	The opponents are silent.
Vul: Both	♦ KJ7542	
HCP: 13+2	♣ K	

---

<b>Board: 108</b>	♠ AJ873	Partner bids first.
Dealer: North	♥ A2	The opponents are silent.
Vul: E-W	♦ K632	
HCP: 12+1	♣ 98	

---

<b>Board: 109</b>	♠ AQ82	Partner bids first.
Dealer: North	♥ JT5	The opponents are silent.
Vul: Both	♦ 86	
HCP: 9	♣ QT84	

## Both hands (Answers Page)

Board: 105	North:	South:	W	N	E	S
Dealer: South	♠ AK94	♠ QT			1♦	
Vul: None	♥ K54	♥ T97	Pass	1♠	Pass	2♦
North HCP: 11+1	♦ 5	♦ AKQJ83	Pass	2NT	Pass	3NT
South HCP: 12+2	♣ JT954	♣ 86	All Pass			
Contract: 3NT South						

Board: 106	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ QT8		1♦	Pass	1♥
Vul: E-W	♥ 76	♥ AKQ4	Pass	2♦	Pass	2NT
North HCP: 14+2	♦ KQJT74	♦ 5	Pass	3NT	All Pass	
South HCP: 11+1	♣ KQ2	♣ T9543				
Contract: 3NT North						

Board: 107	North:	South:	W	N	E	S
Dealer: South	♠ 965	♠ AT7			1♦	
Vul: Both	♥ AK87	♥ QT3	Pass	1♥	Pass	2♦
North HCP: 11+1	♦ T	♦ KJ7542	Pass	2NT	Pass	3♥
South HCP: 13+2	♣ AT976	♣ K	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 108	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ AJ873		1♣	Pass	1♠
Vul: E-W	♥ J94	♥ A2	Pass	2♣	Pass	3NT
North HCP: 12+2	♦ AQ5	♦ K632	All Pass			
South HCP: 12+1	♣ AJT765	♣ 98				
Contract: 3NT South						

Board: 109	North:	South:	W	N	E	S
Dealer: North	♠ KT7	♠ AQ82		1♦	Pass	1♠
Vul: Both	♥ AQ8	♥ JT5	Pass	2♦	Pass	3♦
North HCP: 14+2	♦ AJ7542	♦ 86	Pass	5♦	All Pass	
South HCP: 9	♣ 6	♣ QT84				
Contract: 5♦ North						

---

<b>Board: 110</b>	♠ Q74	Partner bids first.
Dealer: South	♥ T9865	The opponents are silent.
Vul: None	♦ T9	
HCP: 9+1	♣ AKT	

---

<b>Board: 111</b>	♠ A2	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: E-W	♦ JT52	
HCP: 14+2	♣ KQJ972	

---

<b>Board: 112</b>	♠ KQ954	Partner bids first.
Dealer: South	♥ 654	The opponents are silent.
Vul: Both	♦ J32	
HCP: 10+1	♣ A5	

---

<b>Board: 113</b>	♠ Q5	You bid first.
Dealer: North	♥ 7	The opponents are silent.
Vul: None	♦ KQ96	
HCP: 14+2	♣ AQJ986	

---

<b>Board: 114</b>	♠ KJ82	Partner bids first.
Dealer: South	♥ 3	The opponents are silent.
Vul: N-S	♦ AK975	
HCP: 12+1	♣ J64	

## Both hands (Answers Page)

Board: 110	North:	South:	W	N	E	S
Dealer: South	♠ Q74	♠ K53				1♦
Vul: None	♥ T9865	♥ 2	Pass	1♥	Pass	2♦
North HCP: 9+1	♦ T9	♦ AKQJ74	Pass	3♦	Pass	4♦
South HCP: 14+2	♣ AKT	♣ J75	All Pass			
Contract: 4♦ South						

Board: 111	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ J64		1♣	Pass	1♥
Vul: E-W	♥ K	♥ Q9875	Pass	2♣	Pass	3♣
North HCP: 14+2	♦ JT52	♦ AK4	Pass	4♣	All Pass	
South HCP: 10+1	♣ KQJ972	♣ 84				
Contract: 4♣ North						

Board: 112	North:	South:	W	N	E	S
Dealer: South	♠ KQ954	♠ T8				1♣
Vul: Both	♥ 654	♥ 93	Pass	1♠	Pass	2♣
North HCP: 10+1	♦ J32	♦ AK7	Pass	3♣	All Pass	
South HCP: 12+2	♣ A5	♣ KQT974				
Contract: 3♣ North						

Board: 113	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ AJ63		1♣	Pass	1♥
Vul: None	♥ 7	♥ J862	Pass	2♣	Pass	3♣
North HCP: 14+2	♦ KQ96	♦ JT7	Pass	4♣	All Pass	
South HCP: 10	♣ AQJ986	♣ K3				
Contract: 4♣ North						

Board: 114	North:	South:	W	N	E	S
Dealer: South	♠ KJ82	♠ 975				1♣
Vul: N-S	♥ 3	♥ AQ8	Pass	1♦	Pass	2♣
North HCP: 12+1	♦ AK975	♦ 8	Pass	3♥ <sup>1</sup>	Pass	4♥
South HCP: 13+2	♣ J64	♣ AKT975	Pass	5♣	All Pass	
Contract: 5♣ North						

1. Splinter

---

<b>Board: 110</b>	♠ K53	You bid first.
Dealer: South	♥ 2	The opponents are silent.
Vul: None	♦ AKQJ74	
HCP: 14+2	♣ J75	

---

<b>Board: 111</b>	♠ J64	Partner bids first.
Dealer: North	♥ Q9875	The opponents are silent.
Vul: E-W	♦ AK4	
HCP: 10+1	♣ 84	

---

<b>Board: 112</b>	♠ T8	You bid first.
Dealer: South	♥ 93	The opponents are silent.
Vul: Both	♦ AK7	
HCP: 12+2	♣ KQT974	

---

<b>Board: 113</b>	♠ AJ63	Partner bids first.
Dealer: North	♥ J862	The opponents are silent.
Vul: None	♦ JT7	
HCP: 10	♣ K3	

---

<b>Board: 114</b>	♠ 975	You bid first.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: N-S	♦ 8	
HCP: 13+2	♣ AKT975	

## Both hands (Answers Page)

Board: 110	North:	South:	W	N	E	S
Dealer: South	♠ Q74	♠ K53				1♦
Vul: None	♥ T9865	♥ 2	Pass	1♥	Pass	2♦
North HCP: 9+1	♦ T9	♦ AKQJ74	Pass	3♦	Pass	4♦
South HCP: 14+2	♣ AKT	♣ J75	All Pass			
Contract: 4♦ South						

Board: 111	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ J64		1♣	Pass	1♥
Vul: E-W	♥ K	♥ Q9875	Pass	2♣	Pass	3♣
North HCP: 14+2	♦ JT52	♦ AK4	Pass	4♣	All Pass	
South HCP: 10+1	♣ KQJ972	♣ 84				
Contract: 4♣ North						

Board: 112	North:	South:	W	N	E	S
Dealer: South	♠ KQ954	♠ T8				1♣
Vul: Both	♥ 654	♥ 93	Pass	1♠	Pass	2♣
North HCP: 10+1	♦ J32	♦ AK7	Pass	3♣	All Pass	
South HCP: 12+2	♣ A5	♣ KQT974				
Contract: 3♣ North						

Board: 113	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ AJ63		1♣	Pass	1♥
Vul: None	♥ 7	♥ J862	Pass	2♣	Pass	3♣
North HCP: 14+2	♦ KQ96	♦ JT7	Pass	4♣	All Pass	
South HCP: 10	♣ AQJ986	♣ K3				
Contract: 4♣ North						

Board: 114	North:	South:	W	N	E	S
Dealer: South	♠ KJ82	♠ 975				1♣
Vul: N-S	♥ 3	♥ AQ8	Pass	1♦	Pass	2♣
North HCP: 12+1	♦ AK975	♦ 8	Pass	3♥ <sup>1</sup>	Pass	4♥
South HCP: 13+2	♣ J64	♣ AKT975	Pass	5♣	All Pass	
Contract: 5♣ North						

1. Splinter

---

<b>Board: 115</b>	♠ AK875	Partner bids first.
Dealer: South	♥ Q76	The opponents are silent.
Vul: Both	♦ QT	
HCP: 12+1	♣ J64	

---

<b>Board: 116</b>	♠ JT942	Partner bids first.
Dealer: South	♥ AK53	The opponents are silent.
Vul: None	♦ -	
HCP: 10+1	♣ Q952	

---

<b>Board: 117</b>	♠ QJ	You bid first.
Dealer: North	♥ J4	The opponents are silent.
Vul: N-S	♦ AK9742	
HCP: 14+2	♣ K53	

---

<b>Board: 118</b>	♠ KQJ53	Partner bids first.
Dealer: South	♥ J75	The opponents are silent.
Vul: E-W	♦ 54	
HCP: 9+1	♣ QT7	

---

<b>Board: 119</b>	♠ Q83	Partner bids first.
Dealer: South	♥ AKJ72	The opponents are silent.
Vul: None	♦ J92	
HCP: 12+1	♣ JT	

## Both hands (Answers Page)

Board: 115	North:	South:	W	N	E	S
Dealer: South	♠ AK875	♠ JT9			1♦	
Vul: Both	♥ Q76	♥ J	Pass	1♠	Pass	2♦
North HCP: 12+1	♦ QT	♦ AKJ953	Pass	3NT	All Pass	
South HCP: 12+2	♣ J64	♣ Q73				
Contract:	3NT North					

Board: 116	North:	South:	W	N	E	S
Dealer: South	♠ JT942	♠ KQ			1♦	
Vul: None	♥ AK53	♥ 962	Pass	1♠	Pass	2♦
North HCP: 10+1	♦ -	♦ AT9532	Pass	2♥	Pass	2NT
South HCP: 13+2	♣ Q952	♣ KJ	All Pass			
Contract:	2NT South					

Board: 117	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ A6		1♦	Pass	1♥
Vul: N-S	♥ J4	♥ QT832	Pass	2♦	Pass	3♦
North HCP: 14+2	♦ AK9742	♦ QJ	All Pass			
South HCP: 11+1	♣ K53	♣ Q764				
Contract:	3♦ South					

Board: 118	North:	South:	W	N	E	S
Dealer: South	♠ KQJ53	♠ 2			1♦	
Vul: E-W	♥ J75	♥ 92	Pass	1♠	Pass	2♦
North HCP: 9+1	♦ 54	♦ AKQJT82	All Pass			
South HCP: 13+3	♣ QT7	♣ K43				
Contract:	2♦ South					

Board: 119	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ 742			1♣	
Vul: None	♥ AKJ72	♥ 98	Pass	1♥	Pass	2♣
North HCP: 12+1	♦ J92	♦ K8	Pass	3NT	All Pass	
South HCP: 12+2	♣ JT	♣ AKQ932				
Contract:	3NT North					

**Board: 115**      ♠ JT9      You bid first.

Dealer: South      ♥ J      The opponents are silent.

Vul: Both      ♦ AKJ953

HCP: 12+2      ♣ Q73

---

**Board: 116**      ♠ KQ      You bid first.

Dealer: South      ♥ 962      The opponents are silent.

Vul: None      ♦ AT9532

HCP: 13+2      ♣ KJ

---

**Board: 117**      ♠ A6      Partner bids first.

Dealer: North      ♥ QT832      The opponents are silent.

Vul: N-S      ♦ QJ

HCP: 11+1      ♣ Q764

---

**Board: 118**      ♠ 2      You bid first.

Dealer: South      ♥ 92      The opponents are silent.

Vul: E-W      ♦ AKQJT82

HCP: 13+3      ♣ K43

---

**Board: 119**      ♠ 742      You bid first.

Dealer: South      ♥ 98      The opponents are silent.

Vul: None      ♦ K8

HCP: 12+2      ♣ AKQ932

## Both hands (Answers Page)

Board: 115	North:	South:	W	N	E	S
Dealer: South	♠ AK875	♠ JT9			1♦	
Vul: Both	♥ Q76	♥ J	Pass	1♠	Pass	2♦
North HCP: 12+1	♦ QT	♦ AKJ953	Pass	3NT	All Pass	
South HCP: 12+2	♣ J64	♣ Q73				
Contract:	3NT North					

Board: 116	North:	South:	W	N	E	S
Dealer: South	♠ JT942	♠ KQ			1♦	
Vul: None	♥ AK53	♥ 962	Pass	1♠	Pass	2♦
North HCP: 10+1	♦ -	♦ AT9532	Pass	2♥	Pass	2NT
South HCP: 13+2	♣ Q952	♣ KJ	All Pass			
Contract:	2NT South					

Board: 117	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ A6		1♦	Pass	1♥
Vul: N-S	♥ J4	♥ QT832	Pass	2♦	Pass	3♦
North HCP: 14+2	♦ AK9742	♦ QJ	All Pass			
South HCP: 11+1	♣ K53	♣ Q764				
Contract:	3♦ South					

Board: 118	North:	South:	W	N	E	S
Dealer: South	♠ KQJ53	♠ 2			1♦	
Vul: E-W	♥ J75	♥ 92	Pass	1♠	Pass	2♦
North HCP: 9+1	♦ 54	♦ AKQJT82	All Pass			
South HCP: 13+3	♣ QT7	♣ K43				
Contract:	2♦ South					

Board: 119	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ 742			1♣	
Vul: None	♥ AKJ72	♥ 98	Pass	1♥	Pass	2♣
North HCP: 12+1	♦ J92	♦ K8	Pass	3NT	All Pass	
South HCP: 12+2	♣ JT	♣ AKQ932				
Contract:	3NT North					

---

<b>Board: 120</b>	♠ Q7652	Partner bids first.
Dealer: South	♥ AKQ2	The opponents are silent.
Vul: E-W	♦ 96	
HCP: 11+1	♣ 54	

---

<b>Board: 121</b>	♠ J6	You bid first.
Dealer: North	♥ A32	The opponents are silent.
Vul: Both	♦ AJT953	
HCP: 14+2	♣ A3	

---

<b>Board: 122</b>	♠ KQ	You bid first.
Dealer: North	♥ J83	The opponents are silent.
Vul: N-S	♦ AQ8764	
HCP: 12+2	♣ 75	

---

<b>Board: 123</b>	♠ T9	You bid first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: E-W	♦ KQJT52	
HCP: 14+2	♣ KJ8	

---

<b>Board: 124</b>	♠ J4	You bid first.
Dealer: North	♥ K4	The opponents are silent.
Vul: Both	♦ QJT	
HCP: 12+2	♣ AJ9764	

## Both hands (Answers Page)

Board: 120	North:	South:	W	N	E	S
Dealer: South	♠ Q7652	♠ T4			1♦	
Vul: E-W	♥ AKQ2	♥ J5	Pass	1♠	Pass	2♦
North HCP: 11+1	♦ 96	♦ AQJ854	Pass	2♥	Pass	3NT
South HCP: 14+2	♣ 54	♣ AQ7	All Pass			
Contract:	3NT South					

Board: 121	North:	South:	W	N	E	S
Dealer: North	♠ J6	♠ QT843		1♦	Pass	1♠
Vul: Both	♥ A32	♥ K8	Pass	2♦	All Pass	
North HCP: 14+2	♦ AJT953	♦ 87				
South HCP: 8+1	♣ A3	♣ K985				
Contract:	2♦ North					

Board: 122	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ AJ852		1♦	Pass	1♠
Vul: N-S	♥ J83	♥ Q52	Pass	2♦	Pass	2NT
North HCP: 12+2	♦ AQ8764	♦ 3	All Pass			
South HCP: 11+1	♣ 75	♣ KJ83				
Contract:	2NT South					

Board: 123	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ Q75		1♦	Pass	1NT
Vul: E-W	♥ KJ	♥ T52	Pass	2♦	All Pass	
North HCP: 14+2	♦ KQJT52	♦ A6				
South HCP: 10+1	♣ KJ8	♣ AT965				
Contract:	2♦ North					

Board: 124	North:	South:	W	N	E	S
Dealer: North	♠ J4	♠ KQ986		1♣	Pass	1♠
Vul: Both	♥ K4	♥ A87	Pass	2♣	Pass	3NT
North HCP: 12+2	♦ QJT	♦ K632	All Pass			
South HCP: 12+1	♣ AJ9764	♣ 8				
Contract:	3NT South					

---

<b>Board: 120</b>	♠ T4	You bid first.
Dealer: South	♥ J5	The opponents are silent.
Vul: E-W	♦ AQJ854	
HCP: 14+2	♣ AQ7	

---

<b>Board: 121</b>	♠ QT843	Partner bids first.
Dealer: North	♥ K8	The opponents are silent.
Vul: Both	♦ 87	
HCP: 8+1	♣ K985	

---

<b>Board: 122</b>	♠ AJ852	Partner bids first.
Dealer: North	♥ Q52	The opponents are silent.
Vul: N-S	♦ 3	
HCP: 11+1	♣ KJ83	

---

<b>Board: 123</b>	♠ Q75	Partner bids first.
Dealer: North	♥ T52	The opponents are silent.
Vul: E-W	♦ A6	
HCP: 10+1	♣ AT965	

---

<b>Board: 124</b>	♠ KQ986	Partner bids first.
Dealer: North	♥ A87	The opponents are silent.
Vul: Both	♦ K632	
HCP: 12+1	♣ 8	

## Both hands (Answers Page)

Board: 120	North:	South:	W	N	E	S
Dealer: South	♠ Q7652	♠ T4			1♦	
Vul: E-W	♥ AKQ2	♥ J5	Pass	1♠	Pass	2♦
North HCP: 11+1	♦ 96	♦ AQJ854	Pass	2♥	Pass	3NT
South HCP: 14+2	♣ 54	♣ AQ7	All Pass			

Contract: 3NT South

Board: 121	North:	South:	W	N	E	S
Dealer: North	♠ J6	♠ QT843		1♦	Pass	1♠
Vul: Both	♥ A32	♥ K8	Pass	2♦	All Pass	
North HCP: 14+2	♦ AJT953	♦ 87				
South HCP: 8+1	♣ A3	♣ K985				

Contract: 2♦ North

Board: 122	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ AJ852		1♦	Pass	1♠
Vul: N-S	♥ J83	♥ Q52	Pass	2♦	Pass	2NT
North HCP: 12+2	♦ AQ8764	♦ 3	All Pass			
South HCP: 11+1	♣ 75	♣ KJ83				

Contract: 2NT South

Board: 123	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ Q75		1♦	Pass	1NT
Vul: E-W	♥ KJ	♥ T52	Pass	2♦	All Pass	
North HCP: 14+2	♦ KQJT52	♦ A6				
South HCP: 10+1	♣ KJ8	♣ AT965				

Contract: 2♦ North

Board: 124	North:	South:	W	N	E	S
Dealer: North	♠ J4	♠ KQ986		1♣	Pass	1♠
Vul: Both	♥ K4	♥ A87	Pass	2♣	Pass	3NT
North HCP: 12+2	♦ QJT	♦ K632	All Pass			
South HCP: 12+1	♣ AJ9764	♣ 8				

Contract: 3NT South

**Board: 125**      ♠ A72      You bid first.

Dealer: North      ♥ K86      The opponents are silent.

Vul: None      ♦ AQJT63

HCP: 14+2      ♣ 4

---

**Board: 126**      ♠ Q754      Partner bids first.

Dealer: South      ♥ A974      The opponents are silent.

Vul: None      ♦ A9

HCP: 10      ♣ 872

---

**Board: 127**      ♠ 98      You bid first.

Dealer: North      ♥ AK5      The opponents are silent.

Vul: N-S      ♦ T9

HCP: 14+2      ♣ AK7654

---

**Board: 128**      ♠ AQT2      Partner bids first.

Dealer: South      ♥ J9762      The opponents are silent.

Vul: Both      ♦ K432

HCP: 10+1      ♣ -

---

**Board: 129**      ♠ QJ543      Partner bids first.

Dealer: South      ♥ AQ9      The opponents are silent.

Vul: None      ♦ QJ63

HCP: 12+1      ♣ T

## Both hands (Answers Page)

**Board: 125**

Dealer: North

**North:**

♠ A72

**South:**

♠ 98654

W N E S

1♦ Pass 1♠

Vul: None

♥ K86

♥ QJ

Pass 2♦ All Pass

North HCP: 14+2

♦ AQJT63

♦ 87

South HCP: 8+1

♣ 4

♣ KQT7

Contract: 2♦ North

**Board: 126**

Dealer: South

**North:**

♠ Q754

**South:**

♠ KJT

W N E S

1♦

Vul: None

♥ A974

♥ J5

Pass 1♥ Pass 2♦

North HCP: 10

♦ A9

♦ KQ8764

Pass 3♦ All Pass

South HCP: 14+2

♣ 872

♣ A6

Contract: 3♦ North

**Board: 127**

Dealer: North

**North:**

♠ 98

**South:**

♠ KT73

W N E S

1♣ Pass 1♠

Vul: N-S

♥ AK5

♥ JT9

Pass 2♣ All Pass

North HCP: 14+2

♦ T9

♦ KJ62

South HCP: 10

♣ AK7654

♣ Q8

Contract: 2♣ North

**Board: 128**

Dealer: South

**North:**

♠ AQT2

**South:**

♠ J

W N E S

1♣

Vul: Both

♥ J9762

♥ AK8

Pass 1♥ Pass 2♣

North HCP: 10+1

♦ K432

♦ A7

All Pass

South HCP: 13+3

♣ -

♣ JT98764

Contract: 2♣ South

**Board: 129**

Dealer: South

**North:**

♠ QJ543

**South:**

♠ A98

W N E S

1♣

Vul: None

♥ AQ9

♥ KJ

Pass 1♠ Pass 2♣

North HCP: 12+1

♦ QJ63

♦ A9

Pass 3NT All Pass

South HCP: 12+2

♣ T

♣ 987653

Contract: 3NT North

---

<b>Board: 125</b>	♠ 98654	Partner bids first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: None	♦ 87	
HCP: 8+1	♣ KQT7	

---

<b>Board: 126</b>	♠ KJT	You bid first.
Dealer: South	♥ J5	The opponents are silent.
Vul: None	♦ KQ8764	
HCP: 14+2	♣ A6	

---

<b>Board: 127</b>	♠ KT73	Partner bids first.
Dealer: North	♥ JT9	The opponents are silent.
Vul: N-S	♦ KJ62	
HCP: 10	♣ Q8	

---

<b>Board: 128</b>	♠ J	You bid first.
Dealer: South	♥ AK8	The opponents are silent.
Vul: Both	♦ A7	
HCP: 13+3	♣ JT98764	

---

<b>Board: 129</b>	♠ A98	You bid first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: None	♦ A9	
HCP: 12+2	♣ 987653	

## Both hands (Answers Page)

**Board: 125**

Dealer: North

**North:**

♠ A72

**South:**

♠ 98654

W N E S

1♦ Pass 1♠

Vul: None

♥ K86

♥ QJ

Pass 2♦ All Pass

North HCP: 14+2

♦ AQJT63

♦ 87

South HCP: 8+1

♣ 4

♣ KQT7

Contract: 2♦ North

**Board: 126**

Dealer: South

**North:**

♠ Q754

**South:**

♠ KJT

W N E S

1♦

Vul: None

♥ A974

♥ J5

Pass 1♥ Pass 2♦

North HCP: 10

♦ A9

♦ KQ8764

Pass 3♦ All Pass

South HCP: 14+2

♣ 872

♣ A6

Contract: 3♦ North

**Board: 127**

Dealer: North

**North:**

♠ 98

**South:**

♠ KT73

W N E S

1♣ Pass 1♠

Vul: N-S

♥ AK5

♥ JT9

Pass 2♣ All Pass

North HCP: 14+2

♦ T9

♦ KJ62

South HCP: 10

♣ AK7654

♣ Q8

Contract: 2♣ North

**Board: 128**

Dealer: South

**North:**

♠ AQT2

**South:**

♠ J

W N E S

1♣

Vul: Both

♥ J9762

♥ AK8

Pass 1♥ Pass 2♣

North HCP: 10+1

♦ K432

♦ A7

All Pass

South HCP: 13+3

♣ -

♣ JT98764

Contract: 2♣ South

**Board: 129**

Dealer: South

**North:**

♠ QJ543

**South:**

♠ A98

W N E S

1♣

Vul: None

♥ AQ9

♥ KJ

Pass 1♠ Pass 2♣

North HCP: 12+1

♦ QJ63

♦ A9

Pass 3NT All Pass

South HCP: 12+2

♣ T

♣ 987653

Contract: 3NT North

---

<b>Board: 130</b>	♠ A5	You bid first.
Dealer: North	♥ KT8	The opponents are silent.
Vul: N-S	♦ KJ9653	
HCP: 14+2	♣ QJ	

---

<b>Board: 131</b>	♠ 7	You bid first.
Dealer: North	♥ T94	The opponents are silent.
Vul: E-W	♦ KQJ	
HCP: 12+2	♣ KQJ987	

---

<b>Board: 132</b>	♠ KJ	You bid first.
Dealer: North	♥ T5	The opponents are silent.
Vul: None	♦ KT	
HCP: 12+3	♣ KQ98763	

---

<b>Board: 133</b>	♠ Q43	Partner bids first.
Dealer: South	♥ KQJT6	The opponents are silent.
Vul: N-S	♦ 764	
HCP: 12+1	♣ A9	

---

<b>Board: 134</b>	♠ K96	You bid first.
Dealer: North	♥ J	The opponents are silent.
Vul: E-W	♦ AKQJ96	
HCP: 14+2	♣ 872	

## Both hands (Answers Page)

Board: 130	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ KQ973		1♦	Pass	1♠
Vul: N-S	♥ KT8	♥ 532	Pass	2♦	Pass	2NT
North HCP: 14+2	♦ KJ9653	♦ -	Pass	3NT	All Pass	
South HCP: 12+2	♣ QJ	♣ AKT82				
Contract: 3NT North						

Board: 131	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ AKT92		1♣	Pass	1♠
Vul: E-W	♥ T94	♥ 732	Pass	2♣	Pass	3♣
North HCP: 12+2	♦ KQJ	♦ 43	All Pass			
South HCP: 11+1	♣ KQJ987	♣ AT4				
Contract: 3♣ South						

Board: 132	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ A8643		1♣	Pass	1♠
Vul: None	♥ T5	♥ A74	Pass	2♣	Pass	3NT
North HCP: 12+3	♦ KT	♦ A952	All Pass			
South HCP: 12+1	♣ KQ98763	♣ 2				
Contract: 3NT South						

Board: 133	North:	South:	W	N	E	S
Dealer: South	♠ Q43	♠ K72				1♦
Vul: N-S	♥ KQJT6	♥ 3	Pass	1♥	Pass	2♦
North HCP: 12+1	♦ 764	♦ AKT982	Pass	3NT	All Pass	
South HCP: 12+2	♣ A9	♣ Q63				
Contract: 3NT North						

Board: 134	North:	South:	W	N	E	S
Dealer: North	♠ K96	♠ AQJ5		1♦	Pass	1♥
Vul: E-W	♥ J	♥ K652	Pass	2♦	Pass	2NT
North HCP: 14+2	♦ AKQJ96	♦ 3	Pass	3NT	All Pass	
South HCP: 11	♣ 872	♣ JT54				
Contract: 3NT North						

**South hands****1m\_1x\_2m**

<b>Board: 130</b>	♠ KQ973	Partner bids first.
Dealer: North	♥ 532	The opponents are silent.
Vul: N-S	♦ -	
HCP: 12+2	♣ AKT82	

---

<b>Board: 131</b>	♠ AKT92	Partner bids first.
Dealer: North	♥ 732	The opponents are silent.
Vul: E-W	♦ 43	
HCP: 11+1	♣ AT4	

---

<b>Board: 132</b>	♠ A8643	Partner bids first.
Dealer: North	♥ A74	The opponents are silent.
Vul: None	♦ A952	
HCP: 12+1	♣ 2	

---

<b>Board: 133</b>	♠ K72	You bid first.
Dealer: South	♥ 3	The opponents are silent.
Vul: N-S	♦ AKT982	
HCP: 12+2	♣ Q63	

---

<b>Board: 134</b>	♠ AQJ5	Partner bids first.
Dealer: North	♥ K652	The opponents are silent.
Vul: E-W	♦ 3	
HCP: 11	♣ JT54	

## Both hands (Answers Page)

Board: 130	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ KQ973		1♦	Pass	1♠
Vul: N-S	♥ KT8	♥ 532	Pass	2♦	Pass	2NT
North HCP: 14+2	♦ KJ9653	♦ -	Pass	3NT	All Pass	
South HCP: 12+2	♣ QJ	♣ AKT82				
Contract: 3NT North						

Board: 131	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ AKT92		1♣	Pass	1♠
Vul: E-W	♥ T94	♥ 732	Pass	2♣	Pass	3♣
North HCP: 12+2	♦ KQJ	♦ 43	All Pass			
South HCP: 11+1	♣ KQJ987	♣ AT4				
Contract: 3♣ South						

Board: 132	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ A8643		1♣	Pass	1♠
Vul: None	♥ T5	♥ A74	Pass	2♣	Pass	3NT
North HCP: 12+3	♦ KT	♦ A952	All Pass			
South HCP: 12+1	♣ KQ98763	♣ 2				
Contract: 3NT South						

Board: 133	North:	South:	W	N	E	S
Dealer: South	♠ Q43	♠ K72				1♦
Vul: N-S	♥ KQJT6	♥ 3	Pass	1♥	Pass	2♦
North HCP: 12+1	♦ 764	♦ AKT982	Pass	3NT	All Pass	
South HCP: 12+2	♣ A9	♣ Q63				
Contract: 3NT North						

Board: 134	North:	South:	W	N	E	S
Dealer: North	♠ K96	♠ AQJ5		1♦	Pass	1♥
Vul: E-W	♥ J	♥ K652	Pass	2♦	Pass	2NT
North HCP: 14+2	♦ AKQJ96	♦ 3	Pass	3NT	All Pass	
South HCP: 11	♣ 872	♣ JT54				
Contract: 3NT North						

**Board: 135**      ♠ K97      You bid first.

Dealer: North      ♥ QJ      The opponents are silent.

Vul: N-S      ♦ KQJ832

HCP: 12+2      ♣ 76

---

**Board: 136**      ♠ 9762      Partner bids first.

Dealer: South      ♥ A4      The opponents are silent.

Vul: E-W      ♦ QT954

HCP: 6+1      ♣ 43

---

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

Dealer: North      ♥ J5      The opponents are silent.

Vul: Both      ♦ AT73

HCP: 14+2      ♣ AK9763

---

**Board: 138**      ♠ K76      You bid first.

Dealer: North      ♥ A6      The opponents are silent.

Vul: None      ♦ 62

HCP: 12+2      ♣ AJ9873

---

**Board: 139**      ♠ AT      You bid first.

Dealer: North      ♥ J7      The opponents are silent.

Vul: E-W      ♦ AJ7

HCP: 14+2      ♣ KJ6543

## Both hands (Answers Page)

Board: 135	North:	South:	W	N	E	S
Dealer: North	♠ K97	♠ J32		1♦	Pass	1♥
Vul: N-S	♥ QJ	♥ AT875	Pass	2♦	Pass	3♦
North HCP: 12+2	♦ KQJ832	♦ A6		All Pass		
South HCP: 12+1	♣ 76	♣ KT8				
Contract: 3♦ South						

Board: 136	North:	South:	W	N	E	S
Dealer: South	♠ 9762	♠ QT				1♣
Vul: E-W	♥ A4	♥ QJ9	Pass	1♦	Pass	2♣
North HCP: 6+1	♦ QT954	♦ A2		All Pass		
South HCP: 14+2	♣ 43	♣ AJT952				
Contract: 2♣ South						

Board: 137	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ AKT75		1♣	Pass	1♠
Vul: Both	♥ J5	♥ Q94	Pass	2♣	Pass	3♣
North HCP: 14+2	♦ AT73	♦ 86	Pass	4♣	All Pass	
South HCP: 10+1	♣ AK9763	♣ J84				
Contract: 4♣ North						

Board: 138	North:	South:	W	N	E	S
Dealer: North	♠ K76	♠ QJ5		1♣	Pass	1♥
Vul: None	♥ A6	♥ KJT82	Pass	2♣	Pass	2NT
North HCP: 12+2	♦ 62	♦ AT75		All Pass		
South HCP: 11+1	♣ AJ9873	♣ 4				
Contract: 2NT South						

Board: 139	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ Q976		1♣	Pass	1♥
Vul: E-W	♥ J7	♥ KQ864	Pass	2♣	All Pass	
North HCP: 14+2	♦ AJ7	♦ Q64				
South HCP: 9+1	♣ KJ6543	♣ 9				
Contract: 2♣ North						

<b>Board: 135</b>	♠ J32	Partner bids first.
Dealer: North	♥ AT875	The opponents are silent.
Vul: N-S	♦ A6	
HCP: 12+1	♣ KT8	

---

<b>Board: 136</b>	♠ QT	You bid first.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: E-W	♦ A2	
HCP: 14+2	♣ AJT952	

---

<b>Board: 137</b>	♠ AKT75	Partner bids first.
Dealer: North	♥ Q94	The opponents are silent.
Vul: Both	♦ 86	
HCP: 10+1	♣ J84	

---

<b>Board: 138</b>	♠ QJ5	Partner bids first.
Dealer: North	♥ KJT82	The opponents are silent.
Vul: None	♦ AT75	
HCP: 11+1	♣ 4	

---

<b>Board: 139</b>	♠ Q976	Partner bids first.
Dealer: North	♥ KQ864	The opponents are silent.
Vul: E-W	♦ Q64	
HCP: 9+1	♣ 9	

## Both hands (Answers Page)

Board: 135	North:	South:	W	N	E	S
Dealer: North	♠ K97	♠ J32		1♦	Pass	1♥
Vul: N-S	♥ QJ	♥ AT875	Pass	2♦	Pass	3♦
North HCP: 12+2	♦ KQJ832	♦ A6		All Pass		
South HCP: 12+1	♣ 76	♣ KT8				
Contract: 3♦ South						

Board: 136	North:	South:	W	N	E	S
Dealer: South	♠ 9762	♠ QT				1♣
Vul: E-W	♥ A4	♥ QJ9	Pass	1♦	Pass	2♣
North HCP: 6+1	♦ QT954	♦ A2		All Pass		
South HCP: 14+2	♣ 43	♣ AJT952				
Contract: 2♣ South						

Board: 137	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ AKT75		1♣	Pass	1♠
Vul: Both	♥ J5	♥ Q94	Pass	2♣	Pass	3♣
North HCP: 14+2	♦ AT73	♦ 86	Pass	4♣	All Pass	
South HCP: 10+1	♣ AK9763	♣ J84				
Contract: 4♣ North						

Board: 138	North:	South:	W	N	E	S
Dealer: North	♠ K76	♠ QJ5		1♣	Pass	1♥
Vul: None	♥ A6	♥ KJT82	Pass	2♣	Pass	2NT
North HCP: 12+2	♦ 62	♦ AT75		All Pass		
South HCP: 11+1	♣ AJ9873	♣ 4				
Contract: 2NT South						

Board: 139	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ Q976		1♣	Pass	1♥
Vul: E-W	♥ J7	♥ KQ864	Pass	2♣	All Pass	
North HCP: 14+2	♦ AJ7	♦ Q64				
South HCP: 9+1	♣ KJ6543	♣ 9				
Contract: 2♣ North						

---

<b>Board: 140</b>	♠ T96	Partner bids first.
Dealer: South	♥ JT832	The opponents are silent.
Vul: Both	♦ Q2	
HCP: 7+1	♣ A73	

---

<b>Board: 141</b>	♠ AJ3	You bid first.
Dealer: North	♥ Q42	The opponents are silent.
Vul: None	♦ AKT874	
HCP: 14+2	♣ 9	

---

<b>Board: 142</b>	♠ QT32	Partner bids first.
Dealer: South	♥ QJ93	The opponents are silent.
Vul: Both	♦ AJ73	
HCP: 10	♣ 8	

---

<b>Board: 143</b>	♠ KT972	Partner bids first.
Dealer: South	♥ AKQT4	The opponents are silent.
Vul: None	♦ T6	
HCP: 12+2	♣ 9	

---

<b>Board: 144</b>	♠ 74	You bid first.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: N-S	♦ QJT754	
HCP: 12+2	♣ AT	

## Both hands (Answers Page)

**Board: 140**

Dealer: South

**North:**

♠ T96

**South:**

♠ KQ5

W N E S

1♦

Vul: Both

♥ JT832

♥ 6

Pass 1♥ Pass 2♦

North HCP: 7+1

♦ Q2

♦ AK9843

All Pass

South HCP: 14+2

♣ A73

♣ Q54

Contract: 2♦ South

**Board: 141**

Dealer: North

**North:**

♠ AJ3

**South:**

♠ Q98

W N E S

1♦

Vul: None

♥ Q42

♥ KJ63

Pass 2♦ Pass 3♦

North HCP: 14+2

♦ AKT874

♦ 95

Pass 4♦ All Pass

South HCP: 10

♣ 9

♣ AT54

Contract: 4♦ North

**Board: 142**

Dealer: South

**North:**

♠ QT32

**South:**

♠ A8

W N E S

1♣

Vul: Both

♥ QJ93

♥ K85

Pass 1♥ Pass 2♣

North HCP: 10

♦ AJ73

♦ 82

All Pass

South HCP: 14+2

♣ 8

♣ AQJT52

Contract: 2♣ South

**Board: 143**

Dealer: South

**North:**

♠ KT972

**South:**

♠ Q

W N E S

1♣

Vul: None

♥ AKQT4

♥ 92

Pass 1♠ Pass 2♣

North HCP: 12+2

♦ T6

♦ A73

Pass 4♥ All Pass

South HCP: 12+3

♣ 9

♣ AQT8642

Contract: 4♥ North

**Board: 144**

Dealer: North

**North:**

♠ 74

**South:**

♠ KJ82

W N E S

1♦

Vul: N-S

♥ KQ3

♥ AJ62

Pass 2♦ Pass 2NT

North HCP: 12+2

♦ QJT754

♦ K

All Pass

South HCP: 12

♣ AT

♣ 9653

Contract: 2NT South

**Board: 140**      ♠ KQ5      You bid first.

Dealer: South      ♥ 6      The opponents are silent.

Vul: Both      ♦ AK9843

HCP: 14+2      ♣ Q54

---

**Board: 141**      ♠ Q98      Partner bids first.

Dealer: North      ♥ KJ63      The opponents are silent.

Vul: None      ♦ 95

HCP: 10      ♣ AT54

---

**Board: 142**      ♠ A8      You bid first.

Dealer: South      ♥ K85      The opponents are silent.

Vul: Both      ♦ 82

HCP: 14+2      ♣ AQJT52

---

**Board: 143**      ♠ Q      You bid first.

Dealer: South      ♥ 92      The opponents are silent.

Vul: None      ♦ A73

HCP: 12+3      ♣ AQT8642

---

**Board: 144**      ♠ KJ82      Partner bids first.

Dealer: North      ♥ AJ62      The opponents are silent.

Vul: N-S      ♦ K

HCP: 12      ♣ 9653

## Both hands (Answers Page)

**Board: 140**

Dealer: South

**North:**

♠ T96

**South:**

♠ KQ5

W N E S

1♦

Vul: Both

♥ JT832

♥ 6

Pass 1♥ Pass 2♦

North HCP: 7+1

♦ Q2

♦ AK9843

All Pass

South HCP: 14+2

♣ A73

♣ Q54

Contract: 2♦ South

**Board: 141**

Dealer: North

**North:**

♠ AJ3

**South:**

♠ Q98

W N E S

1♦

Vul: None

♥ Q42

♥ KJ63

Pass 2♦ Pass 3♦

North HCP: 14+2

♦ AKT874

♦ 95

Pass 4♦ All Pass

South HCP: 10

♣ 9

♣ AT54

Contract: 4♦ North

**Board: 142**

Dealer: South

**North:**

♠ QT32

**South:**

♠ A8

W N E S

1♣

Vul: Both

♥ QJ93

♥ K85

Pass 1♥ Pass 2♣

North HCP: 10

♦ AJ73

♦ 82

All Pass

South HCP: 14+2

♣ 8

♣ AQJT52

Contract: 2♣ South

**Board: 143**

Dealer: South

**North:**

♠ KT972

**South:**

♠ Q

W N E S

1♣

Vul: None

♥ AKQT4

♥ 92

Pass 1♠ Pass 2♣

North HCP: 12+2

♦ T6

♦ A73

Pass 4♥ All Pass

South HCP: 12+3

♣ 9

♣ AQT8642

Contract: 4♥ North

**Board: 144**

Dealer: North

**North:**

♠ 74

**South:**

♠ KJ82

W N E S

1♦

Vul: N-S

♥ KQ3

♥ AJ62

Pass 2♦ Pass 2NT

North HCP: 12+2

♦ QJT754

♦ K

All Pass

South HCP: 12

♣ AT

♣ 9653

Contract: 2NT South

**Board: 145**      ♠ T6      You bid first.

Dealer: North      ♥ AKT      The opponents are silent.

Vul: E-W      ♦ KJ8532

HCP: 13+2      ♣ Q9

---

**Board: 146**      ♠ AKJ54      Partner bids first.

Dealer: South      ♥ T3      The opponents are silent.

Vul: None      ♦ T

HCP: 8+2      ♣ 98754

---

**Board: 147**      ♠ K7      You bid first.

Dealer: North      ♥ AJ4      The opponents are silent.

Vul: E-W      ♦ AJT752

HCP: 14+2      ♣ J2

---

**Board: 148**      ♠ AJT92      Partner bids first.

Dealer: South      ♥ 7652      The opponents are silent.

Vul: Both      ♦ 8

HCP: 9+1      ♣ A76

---

**Board: 149**      ♠ A      You bid first.

Dealer: North      ♥ AJ3      The opponents are silent.

Vul: N-S      ♦ 532

HCP: 12+2      ♣ K87653

## Both hands (Answers Page)

Board: 145	North:	South:	W	N	E	S
Dealer: North	♠ T6	♠ J854		1♦	Pass	1♥
Vul: E-W	♥ AKT	♥ Q653	Pass	2♦	Pass	3♦
North HCP: 13+2	♦ KJ8532	♦ A4		All Pass		
South HCP: 10	♣ Q9	♣ KT4				
Contract: 3♦ South						

Board: 146	North:	South:	W	N	E	S
Dealer: South	♠ AKJ54	♠ 8			1♦	
Vul: None	♥ T3	♥ J86	Pass	1♠	Pass	2♦
North HCP: 8+2	♦ T	♦ AKQJ64		All Pass		
South HCP: 14+2	♣ 98754	♣ KT6				
Contract: 2♦ South						

Board: 147	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ AT654		1♦	Pass	1♠
Vul: E-W	♥ AJ4	♥ KQ3	Pass	2♦	Pass	3♦
North HCP: 14+2	♦ AJT752	♦ 93		All Pass		
South HCP: 9+1	♣ J2	♣ T76				
Contract: 3♦ South						

Board: 148	North:	South:	W	N	E	S
Dealer: South	♠ AJT92	♠ 8			1♦	
Vul: Both	♥ 7652	♥ Q4	Pass	1♠	Pass	2♦
North HCP: 9+1	♦ 8	♦ KQ97532		All Pass		
South HCP: 13+3	♣ A76	♣ KQJ				
Contract: 2♦ South						

Board: 149	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ Q8742		1♣	Pass	1♠
Vul: N-S	♥ AJ3	♥ 74	Pass	2♣	Pass	3♣
North HCP: 12+2	♦ 532	♦ QT8		All Pass		
South HCP: 10+1	♣ K87653	♣ AQ4				
Contract: 3♣ South						

---

<b>Board: 145</b>	♠ J854	Partner bids first.
Dealer: North	♥ Q653	The opponents are silent.
Vul: E-W	♦ A4	
HCP: 10	♣ KT4	

---

<b>Board: 146</b>	♠ 8	You bid first.
Dealer: South	♥ J86	The opponents are silent.
Vul: None	♦ AKQJ64	
HCP: 14+2	♣ KT6	

---

<b>Board: 147</b>	♠ AT654	Partner bids first.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: E-W	♦ 93	
HCP: 9+1	♣ T76	

---

<b>Board: 148</b>	♠ 8	You bid first.
Dealer: South	♥ Q4	The opponents are silent.
Vul: Both	♦ KQ97532	
HCP: 13+3	♣ KQJ	

---

<b>Board: 149</b>	♠ Q8742	Partner bids first.
Dealer: North	♥ 74	The opponents are silent.
Vul: N-S	♦ QT8	
HCP: 10+1	♣ AQ4	

## Both hands (Answers Page)

<b>Board: 145</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T6	♠ J854		1♦	Pass	1♥
Vul: E-W	♥ AKT	♥ Q653	Pass	2♦	Pass	3♦
North HCP: 13+2	♦ KJ8532	♦ A4		All Pass		
South HCP: 10	♣ Q9	♣ KT4				
Contract: 3♦ South						

<b>Board: 146</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKJ54	♠ 8			1♦	
Vul: None	♥ T3	♥ J86	Pass	1♠	Pass	2♦
North HCP: 8+2	♦ T	♦ AKQJ64		All Pass		
South HCP: 14+2	♣ 98754	♣ KT6				
Contract: 2♦ South						

<b>Board: 147</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K7	♠ AT654		1♦	Pass	1♠
Vul: E-W	♥ AJ4	♥ KQ3	Pass	2♦	Pass	3♦
North HCP: 14+2	♦ AJT752	♦ 93		All Pass		
South HCP: 9+1	♣ J2	♣ T76				
Contract: 3♦ South						

<b>Board: 148</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJT92	♠ 8			1♦	
Vul: Both	♥ 7652	♥ Q4	Pass	1♠	Pass	2♦
North HCP: 9+1	♦ 8	♦ KQ97532		All Pass		
South HCP: 13+3	♣ A76	♣ KQJ				
Contract: 2♦ South						

<b>Board: 149</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A	♠ Q8742		1♣	Pass	1♠
Vul: N-S	♥ AJ3	♥ 74	Pass	2♣	Pass	3♣
North HCP: 12+2	♦ 532	♦ QT8		All Pass		
South HCP: 10+1	♣ K87653	♣ AQ4				
Contract: 3♣ South						

---

<b>Board: 150</b>	♠ A4	You bid first.
Dealer: North	♥ T64	The opponents are silent.
Vul: Both	♦ Q8	
HCP: 13+2	♣ AKT642	

---

<b>Board: 151</b>	♠ A2	You bid first.
Dealer: North	♥ A52	The opponents are silent.
Vul: None	♦ Q7	
HCP: 14+2	♣ KJT954	

---

<b>Board: 152</b>	♠ 94	Partner bids first.
Dealer: South	♥ QJ74	The opponents are silent.
Vul: E-W	♦ J5	
HCP: 9+1	♣ KQT92	

---

<b>Board: 153</b>	♠ AJ52	Partner bids first.
Dealer: South	♥ KT98	The opponents are silent.
Vul: Both	♦ AT92	
HCP: 12	♣ 5	

---

<b>Board: 154</b>	♠ J4	You bid first.
Dealer: North	♥ Q6	The opponents are silent.
Vul: None	♦ AKQ543	
HCP: 13+2	♣ JT9	

## Both hands (Answers Page)

Board: 150	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ 8632		1♣	Pass	1♥
Vul: Both	♥ T64	♥ AKJ95	Pass	2♣	Pass	2NT
North HCP: 13+2	♦ Q8	♦ KT73	Pass	3♥	Pass	4♥
South HCP: 11+1	♣ AKT642	♣ -	All Pass			
Contract: 4♥ South						

Board: 151	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ KT973		1♣	Pass	1♠
Vul: None	♥ A52	♥ QJ87	Pass	2♣	Pass	2♥
North HCP: 14+2	♦ Q7	♦ KJT2	Pass	3NT	All Pass	
South HCP: 10+1	♣ KJT954	♣ -	All Pass			
Contract: 3NT North						

Board: 152	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ KQ3				1♦
Vul: E-W	♥ QJ74	♥ 953	Pass	1♥	Pass	2♦
North HCP: 9+1	♦ J5	♦ KQ6432	Pass	3♦	Pass	4♦
South HCP: 14+2	♣ KQT92	♣ A	All Pass			
Contract: 4♦ South						

Board: 153	North:	South:	W	N	E	S
Dealer: South	♠ AJ52	♠ Q96				1♣
Vul: Both	♥ KT98	♥ J3	Pass	1♥	Pass	2♣
North HCP: 12	♦ AT92	♦ QJ	Pass	3NT	All Pass	
South HCP: 13+2	♣ 5	♣ AKT863	All Pass			
Contract: 3NT North						

Board: 154	North:	South:	W	N	E	S
Dealer: North	♠ J4	♠ AK52		1♦	Pass	1♥
Vul: None	♥ Q6	♥ 9532	Pass	2♦	Pass	3NT
North HCP: 13+2	♦ AKQ543	♦ 7	All Pass			
South HCP: 12	♣ JT9	♣ KQ52	All Pass			
Contract: 3NT South						

**South hands****1m\_1x\_2m**

---

<b>Board: 150</b>	♠ 8632	Partner bids first.
Dealer: North	♥ AKJ95	The opponents are silent.
Vul: Both	♦ KT73	
HCP: 11+1	♣ -	

---

<b>Board: 151</b>	♠ KT973	Partner bids first.
Dealer: North	♥ QJ87	The opponents are silent.
Vul: None	♦ KJT2	
HCP: 10+1	♣ -	

---

<b>Board: 152</b>	♠ KQ3	You bid first.
Dealer: South	♥ 953	The opponents are silent.
Vul: E-W	♦ KQ6432	
HCP: 14+2	♣ A	

---

<b>Board: 153</b>	♠ Q96	You bid first.
Dealer: South	♥ J3	The opponents are silent.
Vul: Both	♦ QJ	
HCP: 13+2	♣ AKT863	

---

<b>Board: 154</b>	♠ AK52	Partner bids first.
Dealer: North	♥ 9532	The opponents are silent.
Vul: None	♦ 7	
HCP: 12	♣ KQ52	

## Both hands (Answers Page)

Board: 150	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ 8632		1♣	Pass	1♥
Vul: Both	♥ T64	♥ AKJ95	Pass	2♣	Pass	2NT
North HCP: 13+2	♦ Q8	♦ KT73	Pass	3♥	Pass	4♥
South HCP: 11+1	♣ AKT642	♣ -	All Pass			
Contract: 4♥ South						

Board: 151	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ KT973		1♣	Pass	1♠
Vul: None	♥ A52	♥ QJ87	Pass	2♣	Pass	2♥
North HCP: 14+2	♦ Q7	♦ KJT2	Pass	3NT	All Pass	
South HCP: 10+1	♣ KJT954	♣ -	All Pass			
Contract: 3NT North						

Board: 152	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ KQ3				1♦
Vul: E-W	♥ QJ74	♥ 953	Pass	1♥	Pass	2♦
North HCP: 9+1	♦ J5	♦ KQ6432	Pass	3♦	Pass	4♦
South HCP: 14+2	♣ KQT92	♣ A	All Pass			
Contract: 4♦ South						

Board: 153	North:	South:	W	N	E	S
Dealer: South	♠ AJ52	♠ Q96				1♣
Vul: Both	♥ KT98	♥ J3	Pass	1♥	Pass	2♣
North HCP: 12	♦ AT92	♦ QJ	Pass	3NT	All Pass	
South HCP: 13+2	♣ 5	♣ AKT863	All Pass			
Contract: 3NT North						

Board: 154	North:	South:	W	N	E	S
Dealer: North	♠ J4	♠ AK52		1♦	Pass	1♥
Vul: None	♥ Q6	♥ 9532	Pass	2♦	Pass	3NT
North HCP: 13+2	♦ AKQ543	♦ 7	All Pass			
South HCP: 12	♣ JT9	♣ KQ52	All Pass			
Contract: 3NT South						

**Board: 155**      ♠ K7      You bid first.

Dealer: North      ♥ K      The opponents are silent.

Vul: N-S      ♦ KT73

HCP: 14+2      ♣ KQ9875

---

**Board: 156**      ♠ T8      You bid first.

Dealer: North      ♥ AQ8      The opponents are silent.

Vul: Both      ♦ AK6542

HCP: 13+2      ♣ 82

---

**Board: 157**      ♠ K      You bid first.

Dealer: North      ♥ KJ      The opponents are silent.

Vul: None      ♦ 9875

HCP: 13+2      ♣ AQ8765

---

**Board: 158**      ♠ KQJ      You bid first.

Dealer: North      ♥ 84      The opponents are silent.

Vul: N-S      ♦ AT

HCP: 13+2      ♣ QJ7642

---

**Board: 159**      ♠ K32      You bid first.

Dealer: North      ♥ AT      The opponents are silent.

Vul: E-W      ♦ KQJT942

HCP: 13+3      ♣ 6

## Both hands (Answers Page)

Board: 155	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ T954		1♣	Pass	1♥
Vul: N-S	♥ K	♥ AJ963	Pass	2♣	All Pass	
North HCP: 14+2	♦ KT73	♦ Q2				
South HCP: 8+1	♣ KQ9875	♣ J4				
Contract: 2♣ North						

Board: 156	North:	South:	W	N	E	S
Dealer: North	♠ T8	♠ J54		1♦	Pass	1♥
Vul: Both	♥ AQ8	♥ KJT64	Pass	2♦	Pass	2NT
North HCP: 13+2	♦ AK6542	♦ 7	Pass	3♥	Pass	4♥
South HCP: 12+1	♣ 82	♣ AK54	All Pass			
Contract: 4♥ South						

Board: 157	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ J9743		1♣	Pass	1♠
Vul: None	♥ KJ	♥ AQT2	Pass	2♣	All Pass	
North HCP: 13+2	♦ 9875	♦ Q6				
South HCP: 9+1	♣ AQ8765	♣ 93				
Contract: 2♣ North						

Board: 158	North:	South:	W	N	E	S
Dealer: North	♠ KQJ	♠ 76		1♣	Pass	1♥
Vul: N-S	♥ 84	♥ AKT32	Pass	2♣	Pass	2♦
North HCP: 13+2	♦ AT	♦ KJ872	Pass	2♥	All Pass	
South HCP: 11+2	♣ QJ7642	♣ 5				
Contract: 2♥ North						

Board: 159	North:	South:	W	N	E	S
Dealer: North	♠ K32	♠ T65		1♦	Pass	1♥
Vul: E-W	♥ AT	♥ KQJ2	Pass	2♦	All Pass	
North HCP: 13+3	♦ KQJT942	♦ 8				
South HCP: 10+1	♣ 6	♣ KJ983				
Contract: 2♦ North						

<b>Board: 155</b>	♠ T954	Partner bids first.
Dealer: North	♥ AJ963	The opponents are silent.
Vul: N-S	♦ Q2	
HCP: 8+1	♣ J4	

---

<b>Board: 156</b>	♠ J54	Partner bids first.
Dealer: North	♥ KJT64	The opponents are silent.
Vul: Both	♦ 7	
HCP: 12+1	♣ AK54	

---

<b>Board: 157</b>	♠ J9743	Partner bids first.
Dealer: North	♥ AQT2	The opponents are silent.
Vul: None	♦ Q6	
HCP: 9+1	♣ 93	

---

<b>Board: 158</b>	♠ 76	Partner bids first.
Dealer: North	♥ AKT32	The opponents are silent.
Vul: N-S	♦ KJ872	
HCP: 11+2	♣ 5	

---

<b>Board: 159</b>	♠ T65	Partner bids first.
Dealer: North	♥ KQJ2	The opponents are silent.
Vul: E-W	♦ 8	
HCP: 10+1	♣ KJ983	

## Both hands (Answers Page)

Board: 155	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ T954		1♣	Pass	1♥
Vul: N-S	♥ K	♥ AJ963	Pass	2♣	All Pass	
North HCP: 14+2	♦ KT73	♦ Q2				
South HCP: 8+1	♣ KQ9875	♣ J4				
Contract: 2♣ North						

Board: 156	North:	South:	W	N	E	S
Dealer: North	♠ T8	♠ J54		1♦	Pass	1♥
Vul: Both	♥ AQ8	♥ KJT64	Pass	2♦	Pass	2NT
North HCP: 13+2	♦ AK6542	♦ 7	Pass	3♥	Pass	4♥
South HCP: 12+1	♣ 82	♣ AK54	All Pass			
Contract: 4♥ South						

Board: 157	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ J9743		1♣	Pass	1♠
Vul: None	♥ KJ	♥ AQT2	Pass	2♣	All Pass	
North HCP: 13+2	♦ 9875	♦ Q6				
South HCP: 9+1	♣ AQ8765	♣ 93				
Contract: 2♣ North						

Board: 158	North:	South:	W	N	E	S
Dealer: North	♠ KQJ	♠ 76		1♣	Pass	1♥
Vul: N-S	♥ 84	♥ AKT32	Pass	2♣	Pass	2♦
North HCP: 13+2	♦ AT	♦ KJ872	Pass	2♥	All Pass	
South HCP: 11+2	♣ QJ7642	♣ 5				
Contract: 2♥ North						

Board: 159	North:	South:	W	N	E	S
Dealer: North	♠ K32	♠ T65		1♦	Pass	1♥
Vul: E-W	♥ AT	♥ KQJ2	Pass	2♦	All Pass	
North HCP: 13+3	♦ KQJT942	♦ 8				
South HCP: 10+1	♣ 6	♣ KJ983				
Contract: 2♦ North						

---

<b>Board: 160</b>	♠ T8765	Partner bids first.
Dealer: South	♥ T82	The opponents are silent.
Vul: None	♦ K	
HCP: 10+1	♣ AK94	

---

<b>Board: 161</b>	♠ T8	You bid first.
Dealer: North	♥ QJ3	The opponents are silent.
Vul: N-S	♦ 85	
HCP: 12+2	♣ AKQ987	

---

<b>Board: 162</b>	♠ 92	You bid first.
Dealer: North	♥ Q65	The opponents are silent.
Vul: E-W	♦ AQT982	
HCP: 12+2	♣ A6	

---

<b>Board: 163</b>	♠ 864	You bid first.
Dealer: North	♥ AK4	The opponents are silent.
Vul: Both	♦ -	
HCP: 13+3	♣ AQT8762	

---

<b>Board: 164</b>	♠ AT	Partner bids first.
Dealer: South	♥ J7653	The opponents are silent.
Vul: N-S	♦ A953	
HCP: 10+1	♣ J9	

## Both hands (Answers Page)

Board: 160	North:	South:	W	N	E	S
Dealer: South	♠ T8765	♠ A3			1♦	
Vul: None	♥ T82	♥ A95	Pass	1♠	Pass	2♦
North HCP: 10+1	♦ K	♦ AQ9632		All Pass		
South HCP: 14+2	♣ AK94	♣ 73				
Contract: 2♦ South						

Board: 161	North:	South:	W	N	E	S
Dealer: North	♠ T8	♠ KJ92		1♣	Pass	1♦
Vul: N-S	♥ QJ3	♥ T82	Pass	2♣	Pass	2♦
North HCP: 12+2	♦ 85	♦ AKT32	Pass	2NT	Pass	3NT
South HCP: 11+1	♣ AKQ987	♣ 4		All Pass		
Contract: 3NT South						

Board: 162	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ AKT6		1♦	Pass	1♠
Vul: E-W	♥ Q65	♥ JT4	Pass	2♦	Pass	2NT
North HCP: 12+2	♦ AQT982	♦ 6		All Pass		
South HCP: 11+1	♣ A6	♣ QJ985				
Contract: 2NT South						

Board: 163	North:	South:	W	N	E	S
Dealer: North	♠ 864	♠ AQ52		1♣	Pass	1♦
Vul: Both	♥ AK4	♥ T862	Pass	2♣	Pass	2♥
North HCP: 13+3	♦ -	♦ AQ532	Pass	3♣	All Pass	
South HCP: 12+1	♣ AQT8762	♣ -				
Contract: 3♣ North						

Board: 164	North:	South:	W	N	E	S
Dealer: South	♠ AT	♠ Q74			1♣	
Vul: N-S	♥ J7653	♥ AQ8	Pass	1♥	Pass	2♣
North HCP: 10+1	♦ A953	♦ 4	Pass	3♣	Pass	3NT
South HCP: 13+2	♣ J9	♣ KQ8653		All Pass		
Contract: 3NT South						

---

<b>Board: 160</b>	♠ A3	You bid first.
Dealer: South	♥ A95	The opponents are silent.
Vul: None	♦ AQ9632	
HCP: 14+2	♣ 73	

---

<b>Board: 161</b>	♠ KJ92	Partner bids first.
Dealer: North	♥ T82	The opponents are silent.
Vul: N-S	♦ AKT32	
HCP: 11+1	♣ 4	

---

<b>Board: 162</b>	♠ AKT6	Partner bids first.
Dealer: North	♥ JT4	The opponents are silent.
Vul: E-W	♦ 6	
HCP: 11+1	♣ QJ985	

---

<b>Board: 163</b>	♠ AQ52	Partner bids first.
Dealer: North	♥ T862	The opponents are silent.
Vul: Both	♦ AQ532	
HCP: 12+1	♣ -	

---

<b>Board: 164</b>	♠ Q74	You bid first.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: N-S	♦ 4	
HCP: 13+2	♣ KQ8653	

## Both hands (Answers Page)

Board: 160	North:	South:	W	N	E	S
Dealer: South	♠ T8765	♠ A3			1♦	
Vul: None	♥ T82	♥ A95	Pass	1♠	Pass	2♦
North HCP: 10+1	♦ K	♦ AQ9632		All Pass		
South HCP: 14+2	♣ AK94	♣ 73				
Contract: 2♦ South						

Board: 161	North:	South:	W	N	E	S
Dealer: North	♠ T8	♠ KJ92		1♣	Pass	1♦
Vul: N-S	♥ QJ3	♥ T82	Pass	2♣	Pass	2♦
North HCP: 12+2	♦ 85	♦ AKT32	Pass	2NT	Pass	3NT
South HCP: 11+1	♣ AKQ987	♣ 4		All Pass		
Contract: 3NT South						

Board: 162	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ AKT6		1♦	Pass	1♠
Vul: E-W	♥ Q65	♥ JT4	Pass	2♦	Pass	2NT
North HCP: 12+2	♦ AQT982	♦ 6		All Pass		
South HCP: 11+1	♣ A6	♣ QJ985				
Contract: 2NT South						

Board: 163	North:	South:	W	N	E	S
Dealer: North	♠ 864	♠ AQ52		1♣	Pass	1♦
Vul: Both	♥ AK4	♥ T862	Pass	2♣	Pass	2♥
North HCP: 13+3	♦ -	♦ AQ532	Pass	3♣	All Pass	
South HCP: 12+1	♣ AQT8762	♣ -				
Contract: 3♣ North						

Board: 164	North:	South:	W	N	E	S
Dealer: South	♠ AT	♠ Q74			1♣	
Vul: N-S	♥ J7653	♥ AQ8	Pass	1♥	Pass	2♣
North HCP: 10+1	♦ A953	♦ 4	Pass	3♣	Pass	3NT
South HCP: 13+2	♣ J9	♣ KQ8653		All Pass		
Contract: 3NT South						

**Board: 165**      ♠ 642      You bid first.

Dealer: North      ♥ AT9      The opponents are silent.

Vul: E-W      ♦ Q

HCP: 14+2      ♣ AKJ954

---

**Board: 166**      ♠ Q9      Partner bids first.

Dealer: South      ♥ Q54      The opponents are silent.

Vul: Both      ♦ KT875

HCP: 8+1      ♣ JT9

---

**Board: 167**      ♠ A2      You bid first.

Dealer: North      ♥ T5      The opponents are silent.

Vul: E-W      ♦ K97

HCP: 14+2      ♣ AQJ874

---

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

Dealer: North      ♥ -      The opponents are silent.

Vul: Both      ♦ QT76

HCP: 14+2      ♣ KQ6543

---

**Board: 169**      ♠ K      You bid first.

Dealer: North      ♥ 872      The opponents are silent.

Vul: None      ♦ KQJ

HCP: 14+2      ♣ AJ9874

## Both hands (Answers Page)

Board: 165	North:	South:	W	N	E	S
Dealer: North	♠ 642	♠ 973		1♣	Pass	1♥
Vul: E-W	♥ AT9	♥ Q863	Pass	2♣	All Pass	
North HCP: 14+2	♦ Q	♦ KJT6				
South HCP: 6	♣ AKJ954	♣ 76				
Contract: 2♣ North						

Board: 166	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ A72				1♣
Vul: Both	♥ Q54	♥ K7	Pass	1♦	Pass	2♣
North HCP: 8+1	♦ KT875	♦ J6	All Pass			
South HCP: 14+2	♣ JT9	♣ AQ7642				
Contract: 2♣ South						

Board: 167	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ JT865		1♣	Pass	1♠
Vul: E-W	♥ T5	♥ AK7	Pass	2♣	Pass	3♣
North HCP: 14+2	♦ K97	♦ T2	All Pass			
South HCP: 11+1	♣ AQJ874	♣ KT5				
Contract: 3♣ South						

Board: 168	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ Q873		1♣	Pass	1♥
Vul: Both	♥ -	♥ AQ982	Pass	2♣	Pass	3NT
North HCP: 14+2	♦ QT76	♦ A82	All Pass			
South HCP: 12+1	♣ KQ6543	♣ T				
Contract: 3NT South						

Board: 169	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ AT542		1♣	Pass	1♠
Vul: None	♥ 872	♥ KJ64	Pass	2♣	Pass	2♥
North HCP: 14+2	♦ KQJ	♦ A654	Pass	3NT	All Pass	
South HCP: 12+1	♣ AJ9874	♣ -				
Contract: 3NT North						

---

<b>Board: 165</b>	♠ 973	Partner bids first.
Dealer: North	♥ Q863	The opponents are silent.
Vul: E-W	♦ KJT6	
HCP: 6	♣ 76	

---

<b>Board: 166</b>	♠ A72	You bid first.
Dealer: South	♥ K7	The opponents are silent.
Vul: Both	♦ J6	
HCP: 14+2	♣ AQ7642	

---

<b>Board: 167</b>	♠ JT865	Partner bids first.
Dealer: North	♥ AK7	The opponents are silent.
Vul: E-W	♦ T2	
HCP: 11+1	♣ KT5	

---

<b>Board: 168</b>	♠ Q873	Partner bids first.
Dealer: North	♥ AQ982	The opponents are silent.
Vul: Both	♦ A82	
HCP: 12+1	♣ T	

---

<b>Board: 169</b>	♠ AT542	Partner bids first.
Dealer: North	♥ KJ64	The opponents are silent.
Vul: None	♦ A654	
HCP: 12+1	♣ -	

## Both hands (Answers Page)

Board: 165	North:	South:	W	N	E	S
Dealer: North	♠ 642	♠ 973		1♣	Pass	1♥
Vul: E-W	♥ AT9	♥ Q863	Pass	2♣	All Pass	
North HCP: 14+2	♦ Q	♦ KJT6				
South HCP: 6	♣ AKJ954	♣ 76				
Contract: 2♣ North						

Board: 166	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ A72				1♣
Vul: Both	♥ Q54	♥ K7	Pass	1♦	Pass	2♣
North HCP: 8+1	♦ KT875	♦ J6	All Pass			
South HCP: 14+2	♣ JT9	♣ AQ7642				
Contract: 2♣ South						

Board: 167	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ JT865		1♣	Pass	1♠
Vul: E-W	♥ T5	♥ AK7	Pass	2♣	Pass	3♣
North HCP: 14+2	♦ K97	♦ T2	All Pass			
South HCP: 11+1	♣ AQJ874	♣ KT5				
Contract: 3♣ South						

Board: 168	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ Q873		1♣	Pass	1♥
Vul: Both	♥ -	♥ AQ982	Pass	2♣	Pass	3NT
North HCP: 14+2	♦ QT76	♦ A82	All Pass			
South HCP: 12+1	♣ KQ6543	♣ T				
Contract: 3NT South						

Board: 169	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ AT542		1♣	Pass	1♠
Vul: None	♥ 872	♥ KJ64	Pass	2♣	Pass	2♥
North HCP: 14+2	♦ KQJ	♦ A654	Pass	3NT	All Pass	
South HCP: 12+1	♣ AJ9874	♣ -				
Contract: 3NT North						

**Board: 170**      ♠ A76      You bid first.

Dealer: North      ♥ J5      The opponents are silent.

Vul: N-S      ♦ AQJT87

HCP: 14+2      ♣ Q9

---

**Board: 171**      ♠ K      You bid first.

Dealer: North      ♥ 98      The opponents are silent.

Vul: Both      ♦ AJ97532

HCP: 12+3      ♣ KJ4

---

**Board: 172**      ♠ AQ3      You bid first.

Dealer: North      ♥ 64      The opponents are silent.

Vul: None      ♦ KQJ952

HCP: 14+2      ♣ Q8

---

**Board: 173**      ♠ AKQ      You bid first.

Dealer: North      ♥ Q8      The opponents are silent.

Vul: N-S      ♦ QJT874

HCP: 14+2      ♣ 93

---

**Board: 174**      ♠ K974      Partner bids first.

Dealer: South      ♥ KT754      The opponents are silent.

Vul: E-W      ♦ Q4

HCP: 8+1      ♣ 85

## Both hands (Answers Page)

<b>Board: 170</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A76	♠ 52		1♦	Pass	1♥
Vul: N-S	♥ J5	♥ AK876	Pass	2♦	Pass	3NT
North HCP: 14+2	♦ AQJT87	♦ 3		All Pass		
South HCP: 12+2	♣ Q9	♣ AJT43				
Contract: 3NT South						

<b>Board: 171</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K	♠ J842		1♦	Pass	1♥
Vul: Both	♥ 98	♥ AKQT3	Pass	2♦	All Pass	
North HCP: 12+3	♦ AJ97532	♦ -				
South HCP: 10+1	♣ KJ4	♣ 7532				
Contract: 2♦ North						

<b>Board: 172</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ3	♠ K984		1♦	Pass	1♠
Vul: None	♥ 64	♥ A98	Pass	2♦	Pass	2NT
North HCP: 14+2	♦ KQJ952	♦ 3	Pass	3♠	Pass	3NT
South HCP: 11+1	♣ Q8	♣ AT963	All Pass			
Contract: 3NT South						

<b>Board: 173</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQ	♠ J83		1♦	Pass	1♥
Vul: N-S	♥ Q8	♥ AT62	Pass	2♦	Pass	3♦
North HCP: 14+2	♦ QJT874	♦ 962	Pass	4♦	All Pass	
South HCP: 10	♣ 93	♣ KQ7				
Contract: 4♦ North						

<b>Board: 174</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K974	♠ A				1♣
Vul: E-W	♥ KT754	♥ Q93	Pass	1♥	Pass	2♣
North HCP: 8+1	♦ Q4	♦ A97	All Pass			
South HCP: 13+2	♣ 85	♣ K97632				
Contract: 2♣ South						

**South hands****1m\_1x\_2m**

---

<b>Board: 170</b>	♠ 52	Partner bids first.
Dealer: North	♥ AK876	The opponents are silent.
Vul: N-S	♦ 3	
HCP: 12+2	♣ AJT43	

---

<b>Board: 171</b>	♠ J842	Partner bids first.
Dealer: North	♥ AKQT3	The opponents are silent.
Vul: Both	♦ -	
HCP: 10+1	♣ 7532	

---

<b>Board: 172</b>	♠ K984	Partner bids first.
Dealer: North	♥ A98	The opponents are silent.
Vul: None	♦ 3	
HCP: 11+1	♣ AT963	

---

<b>Board: 173</b>	♠ J83	Partner bids first.
Dealer: North	♥ AT62	The opponents are silent.
Vul: N-S	♦ 962	
HCP: 10	♣ KQ7	

---

<b>Board: 174</b>	♠ A	You bid first.
Dealer: South	♥ Q93	The opponents are silent.
Vul: E-W	♦ A97	
HCP: 13+2	♣ K97632	

## Both hands (Answers Page)

Board: 170	North:	South:	W	N	E	S
Dealer: North	♠ A76	♠ 52		1♦	Pass	1♥
Vul: N-S	♥ J5	♥ AK876	Pass	2♦	Pass	3NT
North HCP: 14+2	♦ AQJT87	♦ 3		All Pass		
South HCP: 12+2	♣ Q9	♣ AJT43				
Contract: 3NT South						

Board: 171	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ J842		1♦	Pass	1♥
Vul: Both	♥ 98	♥ AKQT3	Pass	2♦	All Pass	
North HCP: 12+3	♦ AJ97532	♦ -				
South HCP: 10+1	♣ KJ4	♣ 7532				
Contract: 2♦ North						

Board: 172	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ K984		1♦	Pass	1♠
Vul: None	♥ 64	♥ A98	Pass	2♦	Pass	2NT
North HCP: 14+2	♦ KQJ952	♦ 3	Pass	3♠	Pass	3NT
South HCP: 11+1	♣ Q8	♣ AT963	All Pass			
Contract: 3NT South						

Board: 173	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ J83		1♦	Pass	1♥
Vul: N-S	♥ Q8	♥ AT62	Pass	2♦	Pass	3♦
North HCP: 14+2	♦ QJT874	♦ 962	Pass	4♦	All Pass	
South HCP: 10	♣ 93	♣ KQ7				
Contract: 4♦ North						

Board: 174	North:	South:	W	N	E	S
Dealer: South	♠ K974	♠ A				1♣
Vul: E-W	♥ KT754	♥ Q93	Pass	1♥	Pass	2♣
North HCP: 8+1	♦ Q4	♦ A97	All Pass			
South HCP: 13+2	♣ 85	♣ K97632				
Contract: 2♣ South						

---

<b>Board: 175</b>	♠ AJT5	Partner bids first.
Dealer: South	♥ QT985	The opponents are silent.
Vul: None	♦ KQ8	
HCP: 12+1	♣ 3	

---

<b>Board: 176</b>	♠ T63	You bid first.
Dealer: North	♥ 5	The opponents are silent.
Vul: N-S	♦ A73	
HCP: 12+2	♣ AKJT53	

---

<b>Board: 177</b>	♠ T2	You bid first.
Dealer: North	♥ 6	The opponents are silent.
Vul: E-W	♦ AKQ3	
HCP: 13+2	♣ A98764	

---

<b>Board: 178</b>	♠ KQ2	You bid first.
Dealer: North	♥ T	The opponents are silent.
Vul: Both	♦ 876	
HCP: 12+2	♣ AQJ852	

---

<b>Board: 179</b>	♠ AJ8	Partner bids first.
Dealer: South	♥ AJ975	The opponents are silent.
Vul: N-S	♦ JT	
HCP: 12+1	♣ J95	

## Both hands (Answers Page)

Board: 175	North:	South:	W	N	E	S
Dealer: South	♠ AJT5	♠ Q6				1 ♣
Vul: None	♥ QT985	♥ A42	Pass	1 ♥	Pass	2 ♣
North HCP: 12+1	♦ KQ8	♦ 64	Pass	3NT	All Pass	
South HCP: 12+2	♣ 3	♣ AQT876				
Contract: 3NT North						

Board: 176	North:	South:	W	N	E	S
Dealer: North	♠ T63	♠ AQJ87		1 ♣	Pass	1 ♠
Vul: N-S	♥ 5	♥ T8742	Pass	2 ♣	Pass	2 ♥
North HCP: 12+2	♦ A73	♦ KJ8	Pass	2 ♠	Pass	3 ♠
South HCP: 11+2	♣ AKJT53	♣ -	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

Board: 177	North:	South:	W	N	E	S
Dealer: North	♠ T2	♠ A65		1 ♣	Pass	1 ♥
Vul: E-W	♥ 6	♥ AKT92	Pass	2 ♣	Pass	3 ♣
North HCP: 13+2	♦ AKQ3	♦ 765	All Pass			
South HCP: 11+1	♣ A98764	♣ 52				
Contract: 3 ♣ South						

Board: 178	North:	South:	W	N	E	S
Dealer: North	♠ KQ2	♠ T763		1 ♣	Pass	1 ♥
Vul: Both	♥ T	♥ AQ763	Pass	2 ♣	Pass	3NT
North HCP: 12+2	♦ 876	♦ AQ4	All Pass			
South HCP: 12+1	♣ AQJ852	♣ 6				
Contract: 3NT South						

Board: 179	North:	South:	W	N	E	S
Dealer: South	♠ AJ8	♠ 92				1 ♦
Vul: N-S	♥ AJ975	♥ Q8	Pass	1 ♥	Pass	2 ♦
North HCP: 12+1	♦ JT	♦ AQ7652	Pass	3NT	All Pass	
South HCP: 12+2	♣ J95	♣ A62				
Contract: 3NT North						

---

<b>Board: 175</b>	♠ Q6	You bid first.
Dealer: South	♥ A42	The opponents are silent.
Vul: None	♦ 64	
HCP: 12+2	♣ AQT876	

---

<b>Board: 176</b>	♠ AQJ87	Partner bids first.
Dealer: North	♥ T8742	The opponents are silent.
Vul: N-S	♦ KJ8	
HCP: 11+2	♣ -	

---

<b>Board: 177</b>	♠ A65	Partner bids first.
Dealer: North	♥ AKT92	The opponents are silent.
Vul: E-W	♦ 765	
HCP: 11+1	♣ 52	

---

<b>Board: 178</b>	♠ T763	Partner bids first.
Dealer: North	♥ AQ763	The opponents are silent.
Vul: Both	♦ AQ4	
HCP: 12+1	♣ 6	

---

<b>Board: 179</b>	♠ 92	You bid first.
Dealer: South	♥ Q8	The opponents are silent.
Vul: N-S	♦ AQ7652	
HCP: 12+2	♣ A62	

## Both hands (Answers Page)

Board: 175	North:	South:	W	N	E	S
Dealer: South	♠ AJT5	♠ Q6				1 ♣
Vul: None	♥ QT985	♥ A42	Pass	1 ♥	Pass	2 ♣
North HCP: 12+1	♦ KQ8	♦ 64	Pass	3NT	All Pass	
South HCP: 12+2	♣ 3	♣ AQT876				
Contract: 3NT North						

Board: 176	North:	South:	W	N	E	S
Dealer: North	♠ T63	♠ AQJ87		1 ♣	Pass	1 ♠
Vul: N-S	♥ 5	♥ T8742	Pass	2 ♣	Pass	2 ♥
North HCP: 12+2	♦ A73	♦ KJ8	Pass	2 ♠	Pass	3 ♠
South HCP: 11+2	♣ AKJT53	♣ -	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

Board: 177	North:	South:	W	N	E	S
Dealer: North	♠ T2	♠ A65		1 ♣	Pass	1 ♥
Vul: E-W	♥ 6	♥ AKT92	Pass	2 ♣	Pass	3 ♣
North HCP: 13+2	♦ AKQ3	♦ 765	All Pass			
South HCP: 11+1	♣ A98764	♣ 52				
Contract: 3 ♣ South						

Board: 178	North:	South:	W	N	E	S
Dealer: North	♠ KQ2	♠ T763		1 ♣	Pass	1 ♥
Vul: Both	♥ T	♥ AQ763	Pass	2 ♣	Pass	3NT
North HCP: 12+2	♦ 876	♦ AQ4	All Pass			
South HCP: 12+1	♣ AQJ852	♣ 6				
Contract: 3NT South						

Board: 179	North:	South:	W	N	E	S
Dealer: South	♠ AJ8	♠ 92				1 ♦
Vul: N-S	♥ AJ975	♥ Q8	Pass	1 ♥	Pass	2 ♦
North HCP: 12+1	♦ JT	♦ AQ7652	Pass	3NT	All Pass	
South HCP: 12+2	♣ J95	♣ A62				
Contract: 3NT North						

---

<b>Board: 180</b>	♠ 98	You bid first.
Dealer: North	♥ Q73	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 12+2	♣ AQJT85	

---

<b>Board: 181</b>	♠ QJ8	Partner bids first.
Dealer: South	♥ K8542	The opponents are silent.
Vul: Both	♦ Q6	
HCP: 12+1	♣ KJ9	

---

<b>Board: 182</b>	♠ AKQ	You bid first.
Dealer: North	♥ 75	The opponents are silent.
Vul: None	♦ 86	
HCP: 13+2	♣ A76532	

---

<b>Board: 183</b>	♠ KJ983	Partner bids first.
Dealer: South	♥ J8542	The opponents are silent.
Vul: Both	♦ A76	
HCP: 9+2	♣ -	

---

<b>Board: 184</b>	♠ 95	Partner bids first.
Dealer: South	♥ AT762	The opponents are silent.
Vul: None	♦ K632	
HCP: 10+1	♣ K9	

## Both hands (Answers Page)

Board: 180	North:	South:	W	N	E	S
Dealer: North	♠ 98	♠ AQ5		1♣	Pass	1♥
Vul: E-W	♥ Q73	♥ AT986	Pass	2♣	Pass	2NT
North HCP: 12+2	♦ K6	♦ J932		All Pass		
South HCP: 11+1	♣ AQJT85	♣ 7				
Contract: 2NT South						

Board: 181	North:	South:	W	N	E	S
Dealer: South	♠ QJ8	♠ K92			1♦	
Vul: Both	♥ K8542	♥ A	Pass	1♥	Pass	2♦
North HCP: 12+1	♦ Q6	♦ KJ98532	Pass	3NT	All Pass	
South HCP: 13+3	♣ KJ9	♣ Q5				
Contract: 3NT North						

Board: 182	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ T953		1♣	Pass	1♥
Vul: None	♥ 75	♥ AQ93	Pass	2♣	Pass	2NT
North HCP: 13+2	♦ 86	♦ AJT4	Pass	3NT	All Pass	
South HCP: 11	♣ A76532	♣ 9				
Contract: 3NT North						

Board: 183	North:	South:	W	N	E	S
Dealer: South	♠ KJ983	♠ AQ			1♣	
Vul: Both	♥ J8542	♥ T9	Pass	1♠	Pass	2♣
North HCP: 9+2	♦ A76	♦ J85	Pass	2♥	Pass	2NT
South HCP: 13+2	♣ -	♣ AQ6532	Pass	3♥	Pass	3♠
Contract: 3♠ South			All Pass			

Board: 184	North:	South:	W	N	E	S
Dealer: South	♠ 95	♠ A73			1♣	
Vul: None	♥ AT762	♥ J5	Pass	1♥	Pass	2♣
North HCP: 10+1	♦ K632	♦ 98	Pass	3♣	All Pass	
South HCP: 12+2	♣ K9	♣ AQJT84				
Contract: 3♣ North						

---

<b>Board: 180</b>	♠ AQ5	Partner bids first.
Dealer: North	♥ AT986	The opponents are silent.
Vul: E-W	♦ J932	
HCP: 11+1	♣ 7	

---

<b>Board: 181</b>	♠ K92	You bid first.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ KJ98532	
HCP: 13+3	♣ Q5	

---

<b>Board: 182</b>	♠ T953	Partner bids first.
Dealer: North	♥ AQ93	The opponents are silent.
Vul: None	♦ AJT4	
HCP: 11	♣ 9	

---

<b>Board: 183</b>	♠ AQ	You bid first.
Dealer: South	♥ T9	The opponents are silent.
Vul: Both	♦ J85	
HCP: 13+2	♣ AQ6532	

---

<b>Board: 184</b>	♠ A73	You bid first.
Dealer: South	♥ J5	The opponents are silent.
Vul: None	♦ 98	
HCP: 12+2	♣ AQJT84	

## Both hands (Answers Page)

Board: 180	North:	South:	W	N	E	S
Dealer: North	♠ 98	♠ AQ5		1♣	Pass	1♥
Vul: E-W	♥ Q73	♥ AT986	Pass	2♣	Pass	2NT
North HCP: 12+2	♦ K6	♦ J932		All Pass		
South HCP: 11+1	♣ AQJT85	♣ 7				
Contract: 2NT South						

Board: 181	North:	South:	W	N	E	S
Dealer: South	♠ QJ8	♠ K92			1♦	
Vul: Both	♥ K8542	♥ A	Pass	1♥	Pass	2♦
North HCP: 12+1	♦ Q6	♦ KJ98532	Pass	3NT	All Pass	
South HCP: 13+3	♣ KJ9	♣ Q5				
Contract: 3NT North						

Board: 182	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ T953		1♣	Pass	1♥
Vul: None	♥ 75	♥ AQ93	Pass	2♣	Pass	2NT
North HCP: 13+2	♦ 86	♦ AJT4	Pass	3NT	All Pass	
South HCP: 11	♣ A76532	♣ 9				
Contract: 3NT North						

Board: 183	North:	South:	W	N	E	S
Dealer: South	♠ KJ983	♠ AQ			1♣	
Vul: Both	♥ J8542	♥ T9	Pass	1♠	Pass	2♣
North HCP: 9+2	♦ A76	♦ J85	Pass	2♥	Pass	2NT
South HCP: 13+2	♣ -	♣ AQ6532	Pass	3♥	Pass	3♠
Contract: 3♠ South			All Pass			

Board: 184	North:	South:	W	N	E	S
Dealer: South	♠ 95	♠ A73			1♣	
Vul: None	♥ AT762	♥ J5	Pass	1♥	Pass	2♣
North HCP: 10+1	♦ K632	♦ 98	Pass	3♣	All Pass	
South HCP: 12+2	♣ K9	♣ AQJT84				
Contract: 3♣ North						

**Board: 185**      ♠ AJ8      You bid first.

Dealer: North      ♥ Q9      The opponents are silent.

Vul: N-S      ♦ AKT862

HCP: 14+2      ♣ 93

---

**Board: 186**      ♠ K96      Partner bids first.

Dealer: South      ♥ T743      The opponents are silent.

Vul: Both      ♦ AT42

HCP: 8      ♣ J6

---

**Board: 187**      ♠ QJ85      Partner bids first.

Dealer: South      ♥ AJ654      The opponents are silent.

Vul: None      ♦ A93

HCP: 12+1      ♣ 9

---

**Board: 188**      ♠ QT87      Partner bids first.

Dealer: South      ♥ 964      The opponents are silent.

Vul: N-S      ♦ KQ

HCP: 9      ♣ Q862

---

**Board: 189**      ♠ J4      You bid first.

Dealer: North      ♥ 865      The opponents are silent.

Vul: E-W      ♦ AKQ976

HCP: 14+2      ♣ A2

## Both hands (Answers Page)

Board: 185	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ KQ954		1♦	Pass	1♠
Vul: N-S	♥ Q9	♥ J2	Pass	2♦	Pass	3♦
North HCP: 14+2	♦ AKT862	♦ 93		All Pass		
South HCP: 11+1	♣ 93	♣ AJ62				
Contract: 3♦ South						

Board: 186	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ J5				1♣
Vul: Both	♥ T743	♥ AJ6	Pass	1♥	Pass	2♣
North HCP: 8	♦ AT42	♦ 85		All Pass		
South HCP: 12+2	♣ J6	♣ AQT872				
Contract: 2♣ South						

Board: 187	North:	South:	W	N	E	S
Dealer: South	♠ QJ85	♠ 72				1♣
Vul: None	♥ AJ654	♥ QT	Pass	1♥	Pass	2♣
North HCP: 12+1	♦ A93	♦ KQ2	Pass	3NT	All Pass	
South HCP: 14+2	♣ 9	♣ AQJ842				
Contract: 3NT North						

Board: 188	North:	South:	W	N	E	S
Dealer: South	♠ QT87	♠ K5				1♦
Vul: N-S	♥ 964	♥ AQ8	Pass	1♠	Pass	2♦
North HCP: 9	♦ KQ	♦ A86543	Pass	3♦	Pass	4♦
South HCP: 14+2	♣ Q862	♣ J7		All Pass		
Contract: 4♦ South						

Board: 189	North:	South:	W	N	E	S
Dealer: North	♠ J4	♠ 632		1♦	Pass	1♥
Vul: E-W	♥ 865	♥ KQ972	Pass	2♦	Pass	3♦
North HCP: 14+2	♦ AKQ976	♦ T5	Pass	4♦	All Pass	
South HCP: 9+1	♣ A2	♣ KJT				
Contract: 4♦ North						

<b>Board: 185</b>	♠ KQ954	Partner bids first.
Dealer: North	♥ J2	The opponents are silent.
Vul: N-S	♦ 93	
HCP: 11+1	♣ AJ62	

---

<b>Board: 186</b>	♠ J5	You bid first.
Dealer: South	♥ AJ6	The opponents are silent.
Vul: Both	♦ 85	
HCP: 12+2	♣ AQT872	

---

<b>Board: 187</b>	♠ 72	You bid first.
Dealer: South	♥ QT	The opponents are silent.
Vul: None	♦ KQ2	
HCP: 14+2	♣ AQJ842	

---

<b>Board: 188</b>	♠ K5	You bid first.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: N-S	♦ A86543	
HCP: 14+2	♣ J7	

---

<b>Board: 189</b>	♠ 632	Partner bids first.
Dealer: North	♥ KQ972	The opponents are silent.
Vul: E-W	♦ T5	
HCP: 9+1	♣ KJT	

## Both hands (Answers Page)

**Board: 185**

Dealer: North

**North:**

♠ AJ8

**South:**

♠ KQ954

W N E S

1♦ Pass 1♠

Vul: N-S

♥ Q9

♥ J2

Pass 2♦ Pass 3♦

North HCP: 14+2

♦ AKT862

♦ 93

All Pass

South HCP: 11+1

♣ 93

♣ AJ62

Contract: 3♦ South

**Board: 186**

Dealer: South

**North:**

♠ K96

**South:**

♠ J5

W N E S

1♣

Vul: Both

♥ T743

♥ AJ6

Pass 1♥ Pass 2♣

North HCP: 8

♦ AT42

♦ 85

All Pass

South HCP: 12+2

♣ J6

♣ AQT872

Contract: 2♣ South

**Board: 187**

Dealer: South

**North:**

♠ QJ85

**South:**

♠ 72

W N E S

1♣

Vul: None

♥ AJ654

♥ QT

Pass 1♥ Pass 2♣

North HCP: 12+1

♦ A93

♦ KQ2

Pass 3NT All Pass

South HCP: 14+2

♣ 9

♣ AQJ842

Contract: 3NT North

**Board: 188**

Dealer: South

**North:**

♠ QT87

**South:**

♠ K5

W N E S

1♦

Vul: N-S

♥ 964

♥ AQ8

Pass 1♠ Pass 2♦

North HCP: 9

♦ KQ

♦ A86543

Pass 3♦ Pass 4♦

South HCP: 14+2

♣ Q862

♣ J7

All Pass

Contract: 4♦ South

**Board: 189**

Dealer: North

**North:**

♠ J4

**South:**

♠ 632

W N E S

1♦ Pass 1♥

Vul: E-W

♥ 865

♥ KQ972

Pass 2♦ Pass 3♦

North HCP: 14+2

♦ AKQ976

♦ T5

Pass 4♦ All Pass

South HCP: 9+1

♣ A2

♣ KJT

Contract: 4♦ North

<b>Board: 190</b>	♠ QT872	Partner bids first.
Dealer: South	♥ KQT4	The opponents are silent.
Vul: None	♦ KJ6	
HCP: 12+1	♣ J	

---

<b>Board: 191</b>	♠ 7	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: N-S	♦ KJ74	
HCP: 14+2	♣ K98732	

---

<b>Board: 192</b>	♠ AK6	You bid first.
Dealer: North	♥ 87	The opponents are silent.
Vul: E-W	♦ AK8764	
HCP: 14+2	♣ 92	

---

<b>Board: 193</b>	♠ J7	You bid first.
Dealer: North	♥ A5	The opponents are silent.
Vul: Both	♦ 742	
HCP: 12+2	♣ AQJT64	

---

<b>Board: 194</b>	♠ 5	You bid first.
Dealer: North	♥ 42	The opponents are silent.
Vul: N-S	♦ A986	
HCP: 13+2	♣ AKQ964	

## Both hands (Answers Page)

Board: 190	North:	South:	W	N	E	S
Dealer: South	♠ QT872	♠ A9				1♣
Vul: None	♥ KQT4	♥ J97	Pass	1♠	Pass	2♣
North HCP: 12+1	♦ KJ6	♦ AT	Pass	2♥	Pass	3NT
South HCP: 14+2	♣ J	♣ KQT954	All Pass			
Contract: 3NT South						

Board: 191	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ QJT92		1♣	Pass	1♠
Vul: N-S	♥ AK	♥ 763	Pass	2♣	All Pass	
North HCP: 14+2	♦ KJ74	♦ QT				
South HCP: 7+1	♣ K98732	♣ QT5				
Contract: 2♣ North						

Board: 192	North:	South:	W	N	E	S
Dealer: North	♠ AK6	♠ QJT8		1♦	Pass	1♥
Vul: E-W	♥ 87	♥ KQ94	Pass	2♦	Pass	2NT
North HCP: 14+2	♦ AK8764	♦ 3	Pass	3NT	All Pass	
South HCP: 11	♣ 92	♣ QJT4				
Contract: 3NT North						

Board: 193	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ K854		1♣	Pass	1♥
Vul: Both	♥ A5	♥ 6432	Pass	2♣	All Pass	
North HCP: 12+2	♦ 742	♦ AQ5				
South HCP: 9	♣ AQJT64	♣ 95				
Contract: 2♣ North						

Board: 194	North:	South:	W	N	E	S
Dealer: North	♠ 5	♠ AJT73		1♣	Pass	1♠
Vul: N-S	♥ 42	♥ QJ5	Pass	2♣	Pass	2NT
North HCP: 13+2	♦ A986	♦ K32	Pass	3NT	All Pass	
South HCP: 11+1	♣ AKQ964	♣ 75				
Contract: 3NT North						

---

<b>Board: 190</b>	♠ A9	You bid first.
Dealer: South	♥ J97	The opponents are silent.
Vul: None	♦ AT	
HCP: 14+2	♣ KQT954	

---

<b>Board: 191</b>	♠ QJT92	Partner bids first.
Dealer: North	♥ 763	The opponents are silent.
Vul: N-S	♦ QT	
HCP: 7+1	♣ QT5	

---

<b>Board: 192</b>	♠ QJT8	Partner bids first.
Dealer: North	♥ KQ94	The opponents are silent.
Vul: E-W	♦ 3	
HCP: 11	♣ QJT4	

---

<b>Board: 193</b>	♠ K854	Partner bids first.
Dealer: North	♥ 6432	The opponents are silent.
Vul: Both	♦ AQ5	
HCP: 9	♣ 95	

---

<b>Board: 194</b>	♠ AJT73	Partner bids first.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: N-S	♦ K32	
HCP: 11+1	♣ 75	

## Both hands (Answers Page)

Board: 190	North:	South:	W	N	E	S
Dealer: South	♠ QT872	♠ A9				1♣
Vul: None	♥ KQT4	♥ J97	Pass	1♠	Pass	2♣
North HCP: 12+1	♦ KJ6	♦ AT	Pass	2♥	Pass	3NT
South HCP: 14+2	♣ J	♣ KQT954	All Pass			
Contract: 3NT South						

Board: 191	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ QJT92		1♣	Pass	1♠
Vul: N-S	♥ AK	♥ 763	Pass	2♣	All Pass	
North HCP: 14+2	♦ KJ74	♦ QT				
South HCP: 7+1	♣ K98732	♣ QT5				
Contract: 2♣ North						

Board: 192	North:	South:	W	N	E	S
Dealer: North	♠ AK6	♠ QJT8		1♦	Pass	1♥
Vul: E-W	♥ 87	♥ KQ94	Pass	2♦	Pass	2NT
North HCP: 14+2	♦ AK8764	♦ 3	Pass	3NT	All Pass	
South HCP: 11	♣ 92	♣ QJT4				
Contract: 3NT North						

Board: 193	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ K854		1♣	Pass	1♥
Vul: Both	♥ A5	♥ 6432	Pass	2♣	All Pass	
North HCP: 12+2	♦ 742	♦ AQ5				
South HCP: 9	♣ AQJT64	♣ 95				
Contract: 2♣ North						

Board: 194	North:	South:	W	N	E	S
Dealer: North	♠ 5	♠ AJT73		1♣	Pass	1♠
Vul: N-S	♥ 42	♥ QJ5	Pass	2♣	Pass	2NT
North HCP: 13+2	♦ A986	♦ K32	Pass	3NT	All Pass	
South HCP: 11+1	♣ AKQ964	♣ 75				
Contract: 3NT North						

---

<b>Board: 195</b>	♠ AJ42	Partner bids first.
Dealer: South	♥ KQT73	The opponents are silent.
Vul: E-W	♦ QT53	
HCP: 12+1	♣ -	

---

<b>Board: 196</b>	♠ Q65	Partner bids first.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: Both	♦ KJ4	
HCP: 10	♣ J863	

---

<b>Board: 197</b>	♠ KT9	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: None	♦ QJT652	
HCP: 13+2	♣ 63	

---

<b>Board: 198</b>	♠ KT954	Partner bids first.
Dealer: South	♥ 98643	The opponents are silent.
Vul: E-W	♦ K2	
HCP: 7+2	♣ J	

---

<b>Board: 199</b>	♠ 92	You bid first.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: Both	♦ AJ8654	
HCP: 14+2	♣ KJ	

## Both hands (Answers Page)

Board: 195	North:	South:	W	N	E	S
Dealer: South	♠ AJ42	♠ QT				1♣
Vul: E-W	♥ KQT73	♥ 8	Pass	1♥	Pass	2♣
North HCP: 12+1	♦ QT53	♦ K642	Pass	3NT	All Pass	
South HCP: 14+2	♣ -	♣ AKQ642				
Contract: 3NT North						

Board: 196	North:	South:	W	N	E	S
Dealer: South	♠ Q65	♠ KJ3				1♦
Vul: Both	♥ QJ4	♥ AK7	Pass	1NT	Pass	2♦
North HCP: 10	♦ KJ4	♦ Q98763	All Pass			
South HCP: 13+2	♣ J863	♣ 7				
Contract: 2♦ South						

Board: 197	North:	South:	W	N	E	S
Dealer: North	♠ KT9	♠ AJ764		1♦	Pass	1♠
Vul: None	♥ AK	♥ QJ6	Pass	2♦	All Pass	
North HCP: 13+2	♦ QJT652	♦ 7				
South HCP: 10+1	♣ 63	♣ QT87				
Contract: 2♦ North						

Board: 198	North:	South:	W	N	E	S
Dealer: South	♠ KT954	♠ A				1♣
Vul: E-W	♥ 98643	♥ Q5	Pass	1♠	Pass	2♣
North HCP: 7+2	♦ K2	♦ T86	All Pass			
South HCP: 13+3	♣ J	♣ AK96543				
Contract: 2♣ South						

Board: 199	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ K654		1♦	Pass	1♥
Vul: Both	♥ AJ8	♥ K9632	Pass	2♦	Pass	3♦
North HCP: 14+2	♦ AJ8654	♦ 73	All Pass			
South HCP: 10+1	♣ KJ	♣ A2				
Contract: 3♦ South						

---

<b>Board: 195</b>	♠ QT	You bid first.
Dealer: South	♥ 8	The opponents are silent.
Vul: E-W	♦ K642	
HCP: 14+2	♣ AKQ642	

---

<b>Board: 196</b>	♠ KJ3	You bid first.
Dealer: South	♥ AK7	The opponents are silent.
Vul: Both	♦ Q98763	
HCP: 13+2	♣ 7	

---

<b>Board: 197</b>	♠ AJ764	Partner bids first.
Dealer: North	♥ QJ6	The opponents are silent.
Vul: None	♦ 7	
HCP: 10+1	♣ QT87	

---

<b>Board: 198</b>	♠ A	You bid first.
Dealer: South	♥ Q5	The opponents are silent.
Vul: E-W	♦ T86	
HCP: 13+3	♣ AK96543	

---

<b>Board: 199</b>	♠ K654	Partner bids first.
Dealer: North	♥ K9632	The opponents are silent.
Vul: Both	♦ 73	
HCP: 10+1	♣ A2	

## Both hands (Answers Page)

Board: 195	North:	South:	W	N	E	S
Dealer: South	♠ AJ42	♠ QT				1♣
Vul: E-W	♥ KQT73	♥ 8	Pass	1♥	Pass	2♣
North HCP: 12+1	♦ QT53	♦ K642	Pass	3NT	All Pass	
South HCP: 14+2	♣ -	♣ AKQ642				
Contract: 3NT North						

Board: 196	North:	South:	W	N	E	S
Dealer: South	♠ Q65	♠ KJ3				1♦
Vul: Both	♥ QJ4	♥ AK7	Pass	1NT	Pass	2♦
North HCP: 10	♦ KJ4	♦ Q98763	All Pass			
South HCP: 13+2	♣ J863	♣ 7				
Contract: 2♦ South						

Board: 197	North:	South:	W	N	E	S
Dealer: North	♠ KT9	♠ AJ764		1♦	Pass	1♠
Vul: None	♥ AK	♥ QJ6	Pass	2♦	All Pass	
North HCP: 13+2	♦ QJT652	♦ 7				
South HCP: 10+1	♣ 63	♣ QT87				
Contract: 2♦ North						

Board: 198	North:	South:	W	N	E	S
Dealer: South	♠ KT954	♠ A				1♣
Vul: E-W	♥ 98643	♥ Q5	Pass	1♠	Pass	2♣
North HCP: 7+2	♦ K2	♦ T86	All Pass			
South HCP: 13+3	♣ J	♣ AK96543				
Contract: 2♣ South						

Board: 199	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ K654		1♦	Pass	1♥
Vul: Both	♥ AJ8	♥ K9632	Pass	2♦	Pass	3♦
North HCP: 14+2	♦ AJ8654	♦ 73	All Pass			
South HCP: 10+1	♣ KJ	♣ A2				
Contract: 3♦ South						

---

<b>Board: 200</b>	♠ 943	Partner bids first.
Dealer: South	♥ AQT92	The opponents are silent.
Vul: N-S	♦ J	
HCP: 12+1	♣ AJ95	

---

<b>Board: 201</b>	♠ AJ7	Partner bids first.
Dealer: South	♥ KQ874	The opponents are silent.
Vul: Both	♦ Q63	
HCP: 12+1	♣ 83	

---

<b>Board: 202</b>	♠ A3	You bid first.
Dealer: North	♥ 84	The opponents are silent.
Vul: N-S	♦ A53	
HCP: 12+2	♣ A98754	

---

<b>Board: 203</b>	♠ AJ	You bid first.
Dealer: North	♥ 53	The opponents are silent.
Vul: E-W	♦ 632	
HCP: 12+2	♣ AQJ753	

---

<b>Board: 204</b>	♠ A92	Partner bids first.
Dealer: South	♥ Q986	The opponents are silent.
Vul: N-S	♦ T964	
HCP: 8	♣ Q3	

## Both hands (Answers Page)

Board: 200	North:	South:	W	N	E	S
Dealer: South	♠ 943	♠ A5				1♦
Vul: N-S	♥ AQT92	♥ K7	Pass	1♥	Pass	2♦
North HCP: 12+1	♦ J	♦ KT7652	All Pass			
South HCP: 12+2	♣ AJ95	♣ Q43				
Contract: 2♦ South						

Board: 201	North:	South:	W	N	E	S
Dealer: South	♠ AJ7	♠ K				1♣
Vul: Both	♥ KQ874	♥ 65	Pass	1♥	Pass	2♣
North HCP: 12+1	♦ Q63	♦ K87	Pass	3NT	All Pass	
South HCP: 14+3	♣ 83	♣ AKJT752				
Contract: 3NT North						

Board: 202	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ QJ765		1♣	Pass	1♠
Vul: N-S	♥ 84	♥ AJ73	Pass	2♣	Pass	2♥
North HCP: 12+2	♦ A53	♦ 62	All Pass			
South HCP: 12+1	♣ A98754	♣ KJ				
Contract: 2♥ South						

Board: 203	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ KT643		1♣	Pass	1♠
Vul: E-W	♥ 53	♥ T96	Pass	2♣	All Pass	
North HCP: 12+2	♦ 632	♦ K94				
South HCP: 9+1	♣ AQJ753	♣ K8				
Contract: 2♣ North						

Board: 204	North:	South:	W	N	E	S
Dealer: South	♠ A92	♠ J6				1♣
Vul: N-S	♥ Q986	♥ A7	Pass	1♥	Pass	2♣
North HCP: 8	♦ T964	♦ J75	All Pass			
South HCP: 14+2	♣ Q3	♣ AKJT64				
Contract: 2♣ South						

<b>Board: 200</b>	♠ A5	You bid first.
Dealer: South	♥ K7	The opponents are silent.
Vul: N-S	♦ KT7652	
HCP: 12+2	♣ Q43	

---

<b>Board: 201</b>	♠ K	You bid first.
Dealer: South	♥ 65	The opponents are silent.
Vul: Both	♦ K87	
HCP: 14+3	♣ AKJT752	

---

<b>Board: 202</b>	♠ QJ765	Partner bids first.
Dealer: North	♥ AJ73	The opponents are silent.
Vul: N-S	♦ 62	
HCP: 12+1	♣ KJ	

---

<b>Board: 203</b>	♠ KT643	Partner bids first.
Dealer: North	♥ T96	The opponents are silent.
Vul: E-W	♦ K94	
HCP: 9+1	♣ K8	

---

<b>Board: 204</b>	♠ J6	You bid first.
Dealer: South	♥ A7	The opponents are silent.
Vul: N-S	♦ J75	
HCP: 14+2	♣ AKJT64	

## Both hands (Answers Page)

Board: 200	North:	South:	W	N	E	S
Dealer: South	♠ 943	♠ A5				1♦
Vul: N-S	♥ AQT92	♥ K7	Pass	1♥	Pass	2♦
North HCP: 12+1	♦ J	♦ KT7652	All Pass			
South HCP: 12+2	♣ AJ95	♣ Q43				
Contract: 2♦ South						

Board: 201	North:	South:	W	N	E	S
Dealer: South	♠ AJ7	♠ K				1♣
Vul: Both	♥ KQ874	♥ 65	Pass	1♥	Pass	2♣
North HCP: 12+1	♦ Q63	♦ K87	Pass	3NT	All Pass	
South HCP: 14+3	♣ 83	♣ AKJT752				
Contract: 3NT North						

Board: 202	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ QJ765		1♣	Pass	1♠
Vul: N-S	♥ 84	♥ AJ73	Pass	2♣	Pass	2♥
North HCP: 12+2	♦ A53	♦ 62	All Pass			
South HCP: 12+1	♣ A98754	♣ KJ				
Contract: 2♥ South						

Board: 203	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ KT643		1♣	Pass	1♠
Vul: E-W	♥ 53	♥ T96	Pass	2♣	All Pass	
North HCP: 12+2	♦ 632	♦ K94				
South HCP: 9+1	♣ AQJ753	♣ K8				
Contract: 2♣ North						

Board: 204	North:	South:	W	N	E	S
Dealer: South	♠ A92	♠ J6				1♣
Vul: N-S	♥ Q986	♥ A7	Pass	1♥	Pass	2♣
North HCP: 8	♦ T964	♦ J75	All Pass			
South HCP: 14+2	♣ Q3	♣ AKJT64				
Contract: 2♣ South						

<b>Board: 205</b>	♠ KQ	You bid first.
Dealer: North	♥ Q83	The opponents are silent.
Vul: E-W	♦ QJ	
HCP: 13+2	♣ KT9632	

---

<b>Board: 206</b>	♠ A765	Partner bids first.
Dealer: South	♥ AJ876	The opponents are silent.
Vul: N-S	♦ Q3	
HCP: 11+1	♣ T7	

---

<b>Board: 207</b>	♠ AT92	Partner bids first.
Dealer: South	♥ AKJ64	The opponents are silent.
Vul: E-W	♦ T76	
HCP: 12+1	♣ 2	

---

<b>Board: 208</b>	♠ T643	Partner bids first.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: Both	♦ T952	
HCP: 7	♣ J9	

---

<b>Board: 209</b>	♠ A	You bid first.
Dealer: North	♥ J74	The opponents are silent.
Vul: None	♦ 83	
HCP: 12+3	♣ AKT8432	

## Both hands (Answers Page)

Board: 205	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ J9763		1♣	Pass	1♠
Vul: E-W	♥ Q83	♥ T76	Pass	2♣	Pass	3♣
North HCP: 13+2	♦ QJ	♦ A32		All Pass		
South HCP: 11+1	♣ KT9632	♣ AQ				
Contract: 3♣ South						

Board: 206	North:	South:	W	N	E	S
Dealer: South	♠ A765	♠ K4				1♣
Vul: N-S	♥ AJ876	♥ T5	Pass	1♥	Pass	2♣
North HCP: 11+1	♦ Q3	♦ KJT	Pass	3♣	All Pass	
South HCP: 14+2	♣ T7	♣ AK8652				
Contract: 3♣ North						

Board: 207	North:	South:	W	N	E	S
Dealer: South	♠ AT92	♠ Q4				1♣
Vul: E-W	♥ AKJ64	♥ 7	Pass	1♥	Pass	2♣
North HCP: 12+1	♦ T76	♦ AQ43	Pass	3NT	All Pass	
South HCP: 12+2	♣ 2	♣ AT8763				
Contract: 3NT North						

Board: 208	North:	South:	W	N	E	S
Dealer: South	♠ T643	♠ J5				1♣
Vul: Both	♥ AQ9	♥ T43	Pass	1♠	Pass	2♣
North HCP: 7	♦ T952	♦ A4		All Pass		
South HCP: 14+2	♣ J9	♣ AKQ862				
Contract: 2♣ South						

Board: 209	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ QT863		1♣	Pass	1♠
Vul: None	♥ J74	♥ KT83	Pass	2♣	All Pass	
North HCP: 12+3	♦ 83	♦ K97				
South HCP: 8+1	♣ AKT8432	♣ 7				
Contract: 2♣ North						

---

<b>Board: 205</b>	♠ J9763	Partner bids first.
Dealer: North	♥ T76	The opponents are silent.
Vul: E-W	♦ A32	
HCP: 11+1	♣ AQ	

---

<b>Board: 206</b>	♠ K4	You bid first.
Dealer: South	♥ T5	The opponents are silent.
Vul: N-S	♦ KJT	
HCP: 14+2	♣ AK8652	

---

<b>Board: 207</b>	♠ Q4	You bid first.
Dealer: South	♥ 7	The opponents are silent.
Vul: E-W	♦ AQ43	
HCP: 12+2	♣ AT8763	

---

<b>Board: 208</b>	♠ J5	You bid first.
Dealer: South	♥ T43	The opponents are silent.
Vul: Both	♦ A4	
HCP: 14+2	♣ AKQ862	

---

<b>Board: 209</b>	♠ QT863	Partner bids first.
Dealer: North	♥ KT83	The opponents are silent.
Vul: None	♦ K97	
HCP: 8+1	♣ 7	

## Both hands (Answers Page)

Board: 205	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ J9763		1♣	Pass	1♠
Vul: E-W	♥ Q83	♥ T76	Pass	2♣	Pass	3♣
North HCP: 13+2	♦ QJ	♦ A32		All Pass		
South HCP: 11+1	♣ KT9632	♣ AQ				
Contract: 3♣ South						

Board: 206	North:	South:	W	N	E	S
Dealer: South	♠ A765	♠ K4				1♣
Vul: N-S	♥ AJ876	♥ T5	Pass	1♥	Pass	2♣
North HCP: 11+1	♦ Q3	♦ KJT	Pass	3♣	All Pass	
South HCP: 14+2	♣ T7	♣ AK8652				
Contract: 3♣ North						

Board: 207	North:	South:	W	N	E	S
Dealer: South	♠ AT92	♠ Q4				1♣
Vul: E-W	♥ AKJ64	♥ 7	Pass	1♥	Pass	2♣
North HCP: 12+1	♦ T76	♦ AQ43	Pass	3NT	All Pass	
South HCP: 12+2	♣ 2	♣ AT8763				
Contract: 3NT North						

Board: 208	North:	South:	W	N	E	S
Dealer: South	♠ T643	♠ J5				1♣
Vul: Both	♥ AQ9	♥ T43	Pass	1♠	Pass	2♣
North HCP: 7	♦ T952	♦ A4		All Pass		
South HCP: 14+2	♣ J9	♣ AKQ862				
Contract: 2♣ South						

Board: 209	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ QT863		1♣	Pass	1♠
Vul: None	♥ J74	♥ KT83	Pass	2♣	All Pass	
North HCP: 12+3	♦ 83	♦ K97				
South HCP: 8+1	♣ AKT8432	♣ 7				
Contract: 2♣ North						

---

<b>Board: 210</b>	♠ A4	You bid first.
Dealer: North	♥ K32	The opponents are silent.
Vul: E-W	♦ K87532	
HCP: 14+2	♣ AT	

---

<b>Board: 211</b>	♠ AQ984	Partner bids first.
Dealer: South	♥ AT864	The opponents are silent.
Vul: Both	♦ J75	
HCP: 11+2	♣ -	

---

<b>Board: 212</b>	♠ Q86	Partner bids first.
Dealer: South	♥ Q864	The opponents are silent.
Vul: N-S	♦ 2	
HCP: 10+1	♣ AQT86	

---

<b>Board: 213</b>	♠ K3	You bid first.
Dealer: North	♥ 964	The opponents are silent.
Vul: Both	♦ AT	
HCP: 13+2	♣ KQJT64	

---

<b>Board: 214</b>	♠ AJ	You bid first.
Dealer: North	♥ T6	The opponents are silent.
Vul: None	♦ AKQ873	
HCP: 14+2	♣ 763	

## Both hands (Answers Page)

Board: 210	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ QJ8		1♦	Pass	1♥
Vul: E-W	♥ K32	♥ AT875	Pass	2♦	Pass	3NT
North HCP: 14+2	♦ K87532	♦ -		All Pass		
South HCP: 12+2	♣ AT	♣ KQ543				
Contract: 3NT South						

Board: 211	North:	South:	W	N	E	S
Dealer: South	♠ AQ984	♠ K			1♣	
Vul: Both	♥ AT864	♥ KJ	Pass	1♠	Pass	2♣
North HCP: 11+2	♦ J75	♦ Q63	Pass	4♥	All Pass	
South HCP: 13+3	♣ -	♣ AT98542				
Contract: 4♥ North						

Board: 212	North:	South:	W	N	E	S
Dealer: South	♠ Q86	♠ 74			1♦	
Vul: N-S	♥ Q864	♥ AT3	Pass	1♥	Pass	2♦
North HCP: 10+1	♦ 2	♦ AKQ9743	All Pass			
South HCP: 13+3	♣ AQT86	♣ 4				
Contract: 2♦ South						

Board: 213	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ QT2		1♣	Pass	1♦
Vul: Both	♥ 964	♥ AQ53	Pass	2♣	All Pass	
North HCP: 13+2	♦ AT	♦ J9632				
South HCP: 9+1	♣ KQJT64	♣ 5				
Contract: 2♣ North						

Board: 214	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ T432		1♦	Pass	1♥
Vul: None	♥ T6	♥ KQ83	Pass	2♦	Pass	2NT
North HCP: 14+2	♦ AKQ873	♦ 9	Pass	3NT	All Pass	
South HCP: 11	♣ 763	♣ AQT2				
Contract: 3NT North						

---

<b>Board: 210</b>	♠ QJ8	Partner bids first.
Dealer: North	♥ AT875	The opponents are silent.
Vul: E-W	♦ -	
HCP: 12+2	♣ KQ543	

---

<b>Board: 211</b>	♠ K	You bid first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: Both	♦ Q63	
HCP: 13+3	♣ AT98542	

---

<b>Board: 212</b>	♠ 74	You bid first.
Dealer: South	♥ AT3	The opponents are silent.
Vul: N-S	♦ AKQ9743	
HCP: 13+3	♣ 4	

---

<b>Board: 213</b>	♠ QT2	Partner bids first.
Dealer: North	♥ AQ53	The opponents are silent.
Vul: Both	♦ J9632	
HCP: 9+1	♣ 5	

---

<b>Board: 214</b>	♠ T432	Partner bids first.
Dealer: North	♥ KQ83	The opponents are silent.
Vul: None	♦ 9	
HCP: 11	♣ AQT2	

## Both hands (Answers Page)

Board: 210	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ QJ8		1♦	Pass	1♥
Vul: E-W	♥ K32	♥ AT875	Pass	2♦	Pass	3NT
North HCP: 14+2	♦ K87532	♦ -		All Pass		
South HCP: 12+2	♣ AT	♣ KQ543				
Contract: 3NT South						

Board: 211	North:	South:	W	N	E	S
Dealer: South	♠ AQ984	♠ K			1♣	
Vul: Both	♥ AT864	♥ KJ	Pass	1♠	Pass	2♣
North HCP: 11+2	♦ J75	♦ Q63	Pass	4♥	All Pass	
South HCP: 13+3	♣ -	♣ AT98542				
Contract: 4♥ North						

Board: 212	North:	South:	W	N	E	S
Dealer: South	♠ Q86	♠ 74			1♦	
Vul: N-S	♥ Q864	♥ AT3	Pass	1♥	Pass	2♦
North HCP: 10+1	♦ 2	♦ AKQ9743	All Pass			
South HCP: 13+3	♣ AQT86	♣ 4				
Contract: 2♦ South						

Board: 213	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ QT2		1♣	Pass	1♦
Vul: Both	♥ 964	♥ AQ53	Pass	2♣	All Pass	
North HCP: 13+2	♦ AT	♦ J9632				
South HCP: 9+1	♣ KQJT64	♣ 5				
Contract: 2♣ North						

Board: 214	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ T432		1♦	Pass	1♥
Vul: None	♥ T6	♥ KQ83	Pass	2♦	Pass	2NT
North HCP: 14+2	♦ AKQ873	♦ 9	Pass	3NT	All Pass	
South HCP: 11	♣ 763	♣ AQT2				
Contract: 3NT North						

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

Dealer: North      ♥ AJ6      The opponents are silent.

Vul: N-S      ♦ AQJT962

HCP: 14+3      ♣ Q65

---

**Board: 216**      ♠ K953      Partner bids first.

Dealer: South      ♥ T943      The opponents are silent.

Vul: E-W      ♦ AQT

HCP: 9      ♣ 85

---

**Board: 217**      ♠ JT96      Partner bids first.

Dealer: South      ♥ KJ73      The opponents are silent.

Vul: None      ♦ KQ64

HCP: 12      ♣ Q

---

**Board: 218**      ♠ 972      You bid first.

Dealer: North      ♥ A83      The opponents are silent.

Vul: Both      ♦ AKJ865

HCP: 13+2      ♣ J

---

**Board: 219**      ♠ QJ      You bid first.

Dealer: North      ♥ K73      The opponents are silent.

Vul: N-S      ♦ AQJ653

HCP: 13+2      ♣ 52

## Both hands (Answers Page)

<b>Board: 215</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ -	♠ KJ973		1♦	Pass	1♠
Vul: N-S	♥ AJ6	♥ KQ53	Pass	2♦	Pass	2♥
North HCP: 14+3	♦ AQJT962	♦ 73	Pass	3NT	All Pass	
South HCP: 12+1	♣ Q65	♣ KT				
Contract: 3NT North						

<b>Board: 216</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K953	♠ A72				1♣
Vul: E-W	♥ T943	♥ K2	Pass	1♥	Pass	2♣
North HCP: 9	♦ AQT	♦ K5			All Pass	
South HCP: 13+2	♣ 85	♣ KT9742				
Contract: 2♣ South						

<b>Board: 217</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT96	♠ AKQ				1♣
Vul: None	♥ KJ73	♥ A	Pass	1♥	Pass	2♣
North HCP: 12	♦ KQ64	♦ T53	Pass	3NT	All Pass	
South HCP: 13+2	♣ Q	♣ T76532				
Contract: 3NT North						

<b>Board: 218</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 972	♠ KQT53		1♦	Pass	1♠
Vul: Both	♥ A83	♥ QJ5	Pass	2♦	Pass	3NT
North HCP: 13+2	♦ AKJ865	♦ T	Pass	4♠	All Pass	
South HCP: 12+1	♣ J	♣ A942				
Contract: 4♠ North						

<b>Board: 219</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ	♠ AKT76		1♦	Pass	1♠
Vul: N-S	♥ K73	♥ QT82	Pass	2♦	Pass	2♥
North HCP: 13+2	♦ AQJ653	♦ 4	Pass	2NT	Pass	3NT
South HCP: 12+1	♣ 52	♣ KT3			All Pass	
Contract: 3NT South						

<b>Board: 215</b>	♠ KJ973	Partner bids first.
Dealer: North	♥ KQ53	The opponents are silent.
Vul: N-S	♦ 73	
HCP: 12+1	♣ KT	

---

<b>Board: 216</b>	♠ A72	You bid first.
Dealer: South	♥ K2	The opponents are silent.
Vul: E-W	♦ K5	
HCP: 13+2	♣ KT9742	

---

<b>Board: 217</b>	♠ AKQ	You bid first.
Dealer: South	♥ A	The opponents are silent.
Vul: None	♦ T53	
HCP: 13+2	♣ T76532	

---

<b>Board: 218</b>	♠ KQT53	Partner bids first.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: Both	♦ T	
HCP: 12+1	♣ A942	

---

<b>Board: 219</b>	♠ AKT76	Partner bids first.
Dealer: North	♥ QT82	The opponents are silent.
Vul: N-S	♦ 4	
HCP: 12+1	♣ KT3	

## Both hands (Answers Page)

<b>Board: 215</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ -	♠ KJ973		1♦	Pass	1♠
Vul: N-S	♥ AJ6	♥ KQ53	Pass	2♦	Pass	2♥
North HCP: 14+3	♦ AQJT962	♦ 73	Pass	3NT	All Pass	
South HCP: 12+1	♣ Q65	♣ KT				
Contract: 3NT North						

<b>Board: 216</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K953	♠ A72				1♣
Vul: E-W	♥ T943	♥ K2	Pass	1♥	Pass	2♣
North HCP: 9	♦ AQT	♦ K5			All Pass	
South HCP: 13+2	♣ 85	♣ KT9742				
Contract: 2♣ South						

<b>Board: 217</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT96	♠ AKQ				1♣
Vul: None	♥ KJ73	♥ A	Pass	1♥	Pass	2♣
North HCP: 12	♦ KQ64	♦ T53	Pass	3NT	All Pass	
South HCP: 13+2	♣ Q	♣ T76532				
Contract: 3NT North						

<b>Board: 218</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 972	♠ KQT53		1♦	Pass	1♠
Vul: Both	♥ A83	♥ QJ5	Pass	2♦	Pass	3NT
North HCP: 13+2	♦ AKJ865	♦ T	Pass	4♠	All Pass	
South HCP: 12+1	♣ J	♣ A942				
Contract: 4♠ North						

<b>Board: 219</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ	♠ AKT76		1♦	Pass	1♠
Vul: N-S	♥ K73	♥ QT82	Pass	2♦	Pass	2♥
North HCP: 13+2	♦ AQJ653	♦ 4	Pass	2NT	Pass	3NT
South HCP: 12+1	♣ 52	♣ KT3			All Pass	
Contract: 3NT South						

---

<b>Board:</b> 220	♠ J95	Partner bids first.
Dealer: South	♥ Q732	The opponents are silent.
Vul: E-W	♦ KT2	
HCP: 9	♣ K43	

---

<b>Board:</b> 221	♠ Q4	You bid first.
Dealer: North	♥ T64	The opponents are silent.
Vul: Both	♦ AKQ974	
HCP: 12+2	♣ J7	

---

<b>Board:</b> 222	♠ AJ54	Partner bids first.
Dealer: South	♥ KJ2	The opponents are silent.
Vul: None	♦ 9653	
HCP: 10	♣ J3	

---

<b>Board:</b> 223	♠ J	You bid first.
Dealer: North	♥ AJ6	The opponents are silent.
Vul: Both	♦ T87	
HCP: 12+2	♣ AQ9876	

---

<b>Board:</b> 224	♠ KT	Partner bids first.
Dealer: South	♥ 862	The opponents are silent.
Vul: None	♦ AT874	
HCP: 10+1	♣ KT5	

## Both hands (Answers Page)

Board: 220	North:	South:	W	N	E	S
Dealer: South	♠ J95	♠ K7				1♣
Vul: E-W	♥ Q732	♥ 5	Pass	1♥	Pass	2♣
North HCP: 9	♦ KT2	♦ A976		All Pass		
South HCP: 13+2	♣ K43	♣ AQ8765				
Contract: 2♣ South						

Board: 221	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ JT873		1♦	Pass	1♠
Vul: Both	♥ T64	♥ K987	Pass	2♦	Pass	2♥
North HCP: 12+2	♦ AKQ974	♦ -	Pass	2NT	All Pass	
South HCP: 9+1	♣ J7	♣ KQ82				
Contract: 2NT North						

Board: 222	North:	South:	W	N	E	S
Dealer: South	♠ AJ54	♠ 6				1♣
Vul: None	♥ KJ2	♥ AT3	Pass	1♠	Pass	2♣
North HCP: 10	♦ 9653	♦ AJ8	Pass	3♣	Pass	5♣
South HCP: 14+2	♣ J3	♣ KQT952	All Pass			
Contract: 5♣ South						

Board: 223	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ T864		1♣	Pass	1♦
Vul: Both	♥ AJ6	♥ Q9	Pass	2♣	Pass	3♣
North HCP: 12+2	♦ T87	♦ AK962	All Pass			
South HCP: 12+1	♣ AQ9876	♣ K4				
Contract: 3♣ South						

Board: 224	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ AQ4				1♣
Vul: None	♥ 862	♥ K7	Pass	1♦	Pass	2♣
North HCP: 10+1	♦ AT874	♦ K3	Pass	3♣	All Pass	
South HCP: 13+2	♣ KT5	♣ J98432				
Contract: 3♣ North						

<b>Board: 220</b>	♠ K7	You bid first.
Dealer: South	♥ 5	The opponents are silent.
Vul: E-W	♦ A976	
HCP: 13+2	♣ AQ8765	

---

<b>Board: 221</b>	♠ JT873	Partner bids first.
Dealer: North	♥ K987	The opponents are silent.
Vul: Both	♦ -	
HCP: 9+1	♣ KQ82	

---

<b>Board: 222</b>	♠ 6	You bid first.
Dealer: South	♥ AT3	The opponents are silent.
Vul: None	♦ AJ8	
HCP: 14+2	♣ KQT952	

---

<b>Board: 223</b>	♠ T864	Partner bids first.
Dealer: North	♥ Q9	The opponents are silent.
Vul: Both	♦ AK962	
HCP: 12+1	♣ K4	

---

<b>Board: 224</b>	♠ AQ4	You bid first.
Dealer: South	♥ K7	The opponents are silent.
Vul: None	♦ K3	
HCP: 13+2	♣ J98432	

## Both hands (Answers Page)

Board: 220	North:	South:	W	N	E	S
Dealer: South	♠ J95	♠ K7				1♣
Vul: E-W	♥ Q732	♥ 5	Pass	1♥	Pass	2♣
North HCP: 9	♦ KT2	♦ A976		All Pass		
South HCP: 13+2	♣ K43	♣ AQ8765				
Contract: 2♣ South						

Board: 221	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ JT873		1♦	Pass	1♠
Vul: Both	♥ T64	♥ K987	Pass	2♦	Pass	2♥
North HCP: 12+2	♦ AKQ974	♦ -	Pass	2NT	All Pass	
South HCP: 9+1	♣ J7	♣ KQ82				
Contract: 2NT North						

Board: 222	North:	South:	W	N	E	S
Dealer: South	♠ AJ54	♠ 6				1♣
Vul: None	♥ KJ2	♥ AT3	Pass	1♠	Pass	2♣
North HCP: 10	♦ 9653	♦ AJ8	Pass	3♣	Pass	5♣
South HCP: 14+2	♣ J3	♣ KQT952	All Pass			
Contract: 5♣ South						

Board: 223	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ T864		1♣	Pass	1♦
Vul: Both	♥ AJ6	♥ Q9	Pass	2♣	Pass	3♣
North HCP: 12+2	♦ T87	♦ AK962	All Pass			
South HCP: 12+1	♣ AQ9876	♣ K4				
Contract: 3♣ South						

Board: 224	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ AQ4				1♣
Vul: None	♥ 862	♥ K7	Pass	1♦	Pass	2♣
North HCP: 10+1	♦ AT874	♦ K3	Pass	3♣	All Pass	
South HCP: 13+2	♣ KT5	♣ J98432				
Contract: 3♣ North						

**Board: 225**      ♠ AT3      You bid first.

Dealer: North      ♥ QJ9      The opponents are silent.

Vul: N-S      ♦ KQ9632

HCP: 12+2      ♣ 3

---

**Board: 226**      ♠ QJT42      Partner bids first.

Dealer: South      ♥ AQ32      The opponents are silent.

Vul: Both      ♦ 85

HCP: 10+1      ♣ J5

---

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

Dealer: North      ♥ 53      The opponents are silent.

Vul: None      ♦ AJ7

HCP: 12+3      ♣ AJ87532

---

**Board: 228**      ♠ A74      You bid first.

Dealer: North      ♥ 72      The opponents are silent.

Vul: N-S      ♦ A9

HCP: 13+2      ♣ KQ8653

---

**Board: 229**      ♠ A5      Partner bids first.

Dealer: South      ♥ KQ873      The opponents are silent.

Vul: E-W      ♦ K8762

HCP: 12+2      ♣ 5

## Both hands (Answers Page)

Board: 225	North:	South:	W	N	E	S
Dealer: North	♠ AT3	♠ 872		1♦	Pass	1♥
Vul: N-S	♥ QJ9	♥ AT643	Pass	2♦	All Pass	
North HCP: 12+2	♦ KQ9632	♦ T				
South HCP: 8+1	♣ 3	♣ A876				
Contract: 2♦ North						

Board: 226	North:	South:	W	N	E	S
Dealer: South	♠ QJT42	♠ 8				1♣
Vul: Both	♥ AQ32	♥ K65	Pass	1♠	Pass	2♣
North HCP: 10+1	♦ 85	♦ AQ7	Pass	2♥	Pass	3NT
South HCP: 14+2	♣ J5	♣ KQT943	All Pass			
Contract: 3NT South						

Board: 227	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ A987		1♣	Pass	1♥
Vul: None	♥ 53	♥ AT762	Pass	2♣	Pass	2NT
North HCP: 12+3	♦ AJ7	♦ K862	Pass	3♣	All Pass	
South HCP: 11+1	♣ AJ87532	♣ -				
Contract: 3♣ North						

Board: 228	North:	South:	W	N	E	S
Dealer: North	♠ A74	♠ KT9		1♣	Pass	1♥
Vul: N-S	♥ 72	♥ J9853	Pass	2♣	Pass	2♦
North HCP: 13+2	♦ A9	♦ KT763	Pass	2♥	All Pass	
South HCP: 7+2	♣ KQ8653	♣ -				
Contract: 2♥ North						

Board: 229	North:	South:	W	N	E	S
Dealer: South	♠ A5	♠ T94				1♣
Vul: E-W	♥ KQ873	♥ J54	Pass	1♥	Pass	2♣
North HCP: 12+2	♦ K8762	♦ Q	Pass	3NT	All Pass	
South HCP: 12+2	♣ 5	♣ AKQT73				
Contract: 3NT North						

<b>Board: 225</b>	♠ 872	Partner bids first.
Dealer: North	♥ AT643	The opponents are silent.
Vul: N-S	♦ T	
HCP: 8+1	♣ A876	

---

<b>Board: 226</b>	♠ 8	You bid first.
Dealer: South	♥ K65	The opponents are silent.
Vul: Both	♦ AQ7	
HCP: 14+2	♣ KQT943	

---

<b>Board: 227</b>	♠ A987	Partner bids first.
Dealer: North	♥ AT762	The opponents are silent.
Vul: None	♦ K862	
HCP: 11+1	♣ -	

---

<b>Board: 228</b>	♠ KT9	Partner bids first.
Dealer: North	♥ J9853	The opponents are silent.
Vul: N-S	♦ KT763	
HCP: 7+2	♣ -	

---

<b>Board: 229</b>	♠ T94	You bid first.
Dealer: South	♥ J54	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 12+2	♣ AKQT73	

## Both hands (Answers Page)

Board: 225	North:	South:	W	N	E	S
Dealer: North	♠ AT3	♠ 872		1♦	Pass	1♥
Vul: N-S	♥ QJ9	♥ AT643	Pass	2♦	All Pass	
North HCP: 12+2	♦ KQ9632	♦ T				
South HCP: 8+1	♣ 3	♣ A876				
Contract: 2♦ North						

Board: 226	North:	South:	W	N	E	S
Dealer: South	♠ QJT42	♠ 8				1♣
Vul: Both	♥ AQ32	♥ K65	Pass	1♠	Pass	2♣
North HCP: 10+1	♦ 85	♦ AQ7	Pass	2♥	Pass	3NT
South HCP: 14+2	♣ J5	♣ KQT943	All Pass			
Contract: 3NT South						

Board: 227	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ A987		1♣	Pass	1♥
Vul: None	♥ 53	♥ AT762	Pass	2♣	Pass	2NT
North HCP: 12+3	♦ AJ7	♦ K862	Pass	3♣	All Pass	
South HCP: 11+1	♣ AJ87532	♣ -				
Contract: 3♣ North						

Board: 228	North:	South:	W	N	E	S
Dealer: North	♠ A74	♠ KT9		1♣	Pass	1♥
Vul: N-S	♥ 72	♥ J9853	Pass	2♣	Pass	2♦
North HCP: 13+2	♦ A9	♦ KT763	Pass	2♥	All Pass	
South HCP: 7+2	♣ KQ8653	♣ -				
Contract: 2♥ North						

Board: 229	North:	South:	W	N	E	S
Dealer: South	♠ A5	♠ T94				1♣
Vul: E-W	♥ KQ873	♥ J54	Pass	1♥	Pass	2♣
North HCP: 12+2	♦ K8762	♦ Q	Pass	3NT	All Pass	
South HCP: 12+2	♣ 5	♣ AKQT73				
Contract: 3NT North						

---

<b>Board: 230</b>	♠ T742	Partner bids first.
Dealer: South	♥ T96	The opponents are silent.
Vul: N-S	♦ AQT87	
HCP: 10+1	♣ A	

---

<b>Board: 231</b>	♠ JT	You bid first.
Dealer: North	♥ AQ2	The opponents are silent.
Vul: E-W	♦ K9	
HCP: 12+2	♣ QT9632	

---

<b>Board: 232</b>	♠ A93	You bid first.
Dealer: North	♥ 85	The opponents are silent.
Vul: Both	♦ KQ7652	
HCP: 13+2	♣ A7	

---

<b>Board: 233</b>	♠ K	You bid first.
Dealer: North	♥ QJT	The opponents are silent.
Vul: Both	♦ KQ8743	
HCP: 14+2	♣ K92	

---

<b>Board: 234</b>	♠ AT3	Partner bids first.
Dealer: South	♥ KT762	The opponents are silent.
Vul: E-W	♦ J862	
HCP: 8+1	♣ 4	

## Both hands (Answers Page)

Board: 230	North:	South:	W	N	E	S
Dealer: South	♠ T742	♠ KQ9				1♣
Vul: N-S	♥ T96	♥ A8	Pass	1♦	Pass	2♣
North HCP: 10+1	♦ AQT87	♦ J2	Pass	2♦	Pass	2NT
South HCP: 13+2	♣ A	♣ QJ8742	All Pass			
Contract: 2NT South						

Board: 231	North:	South:	W	N	E	S
Dealer: North	♠ JT	♠ A9875		1♣	Pass	1♠
Vul: E-W	♥ AQ2	♥ J975	Pass	2♣	Pass	2♥
North HCP: 12+2	♦ K9	♦ AJT3	Pass	2NT	All Pass	
South HCP: 10+1	♣ QT9632	♣ -				
Contract: 2NT North						

Board: 232	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ KQJ75		1♦	Pass	1♠
Vul: Both	♥ 85	♥ J63	Pass	2♦	Pass	2NT
North HCP: 13+2	♦ KQ7652	♦ T	Pass	3♠	All Pass	
South HCP: 11+1	♣ A7	♣ KJT5				
Contract: 3♠ North						

Board: 233	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ QT75		1♦	Pass	1♥
Vul: Both	♥ QJT	♥ A752	Pass	2♦	Pass	3♦
North HCP: 14+2	♦ KQ8743	♦ T5	All Pass			
South HCP: 10	♣ K92	♣ A53				
Contract: 3♦ South						

Board: 234	North:	South:	W	N	E	S
Dealer: South	♠ AT3	♠ Q82				1♣
Vul: E-W	♥ KT762	♥ J	Pass	1♥	Pass	2♣
North HCP: 8+1	♦ J862	♦ KQ3	All Pass			
South HCP: 12+2	♣ 4	♣ A98765				
Contract: 2♣ South						

---

<b>Board: 230</b>	♠ KQ9	You bid first.
Dealer: South	♥ A8	The opponents are silent.
Vul: N-S	♦ J2	
HCP: 13+2	♣ QJ8742	

---

<b>Board: 231</b>	♠ A9875	Partner bids first.
Dealer: North	♥ J975	The opponents are silent.
Vul: E-W	♦ AJT3	
HCP: 10+1	♣ -	

---

<b>Board: 232</b>	♠ KQJ75	Partner bids first.
Dealer: North	♥ J63	The opponents are silent.
Vul: Both	♦ T	
HCP: 11+1	♣ KJT5	

---

<b>Board: 233</b>	♠ QT75	Partner bids first.
Dealer: North	♥ A752	The opponents are silent.
Vul: Both	♦ T5	
HCP: 10	♣ A53	

---

<b>Board: 234</b>	♠ Q82	You bid first.
Dealer: South	♥ J	The opponents are silent.
Vul: E-W	♦ KQ3	
HCP: 12+2	♣ A98765	

## Both hands (Answers Page)

Board: 230	North:	South:	W	N	E	S
Dealer: South	♠ T742	♠ KQ9				1♣
Vul: N-S	♥ T96	♥ A8	Pass	1♦	Pass	2♣
North HCP: 10+1	♦ AQT87	♦ J2	Pass	2♦	Pass	2NT
South HCP: 13+2	♣ A	♣ QJ8742	All Pass			
Contract: 2NT South						

Board: 231	North:	South:	W	N	E	S
Dealer: North	♠ JT	♠ A9875		1♣	Pass	1♠
Vul: E-W	♥ AQ2	♥ J975	Pass	2♣	Pass	2♥
North HCP: 12+2	♦ K9	♦ AJT3	Pass	2NT	All Pass	
South HCP: 10+1	♣ QT9632	♣ -				
Contract: 2NT North						

Board: 232	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ KQJ75		1♦	Pass	1♠
Vul: Both	♥ 85	♥ J63	Pass	2♦	Pass	2NT
North HCP: 13+2	♦ KQ7652	♦ T	Pass	3♠	All Pass	
South HCP: 11+1	♣ A7	♣ KJT5				
Contract: 3♠ North						

Board: 233	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ QT75		1♦	Pass	1♥
Vul: Both	♥ QJT	♥ A752	Pass	2♦	Pass	3♦
North HCP: 14+2	♦ KQ8743	♦ T5	All Pass			
South HCP: 10	♣ K92	♣ A53				
Contract: 3♦ South						

Board: 234	North:	South:	W	N	E	S
Dealer: South	♠ AT3	♠ Q82				1♣
Vul: E-W	♥ KT762	♥ J	Pass	1♥	Pass	2♣
North HCP: 8+1	♦ J862	♦ KQ3	All Pass			
South HCP: 12+2	♣ 4	♣ A98765				
Contract: 2♣ South						

**Board: 235**      ♠ AT6      You bid first.

Dealer: North      ♥ AQ3      The opponents are silent.

Vul: Both      ♦ T

HCP: 13+2      ♣ KT9542

---

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

Dealer: North      ♥ Q4      The opponents are silent.

Vul: None      ♦ QT3

HCP: 12+2      ♣ AT9643

---

**Board: 237**      ♠ J4      You bid first.

Dealer: North      ♥ Q8      The opponents are silent.

Vul: N-S      ♦ KJT732

HCP: 14+2      ♣ AK5

---

**Board: 238**      ♠ 97      You bid first.

Dealer: North      ♥ Q52      The opponents are silent.

Vul: Both      ♦ AKT852

HCP: 12+2      ♣ K5

---

**Board: 239**      ♠ K9      You bid first.

Dealer: North      ♥ K4      The opponents are silent.

Vul: None      ♦ KJ8652

HCP: 13+2      ♣ K95

## Both hands (Answers Page)

Board: 235	North:	South:	W	N	E	S
Dealer: North	♠ AT6	♠ 82		1♣	Pass	1♥
Vul: Both	♥ AQ3	♥ T9754	Pass	2♣	Pass	3♣
North HCP: 13+2	♦ T	♦ AKJ6		All Pass		
South HCP: 12+1	♣ KT9542	♣ A7				
Contract: 3♣ South						

Board: 236	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ A932		1♣	Pass	1♥
Vul: None	♥ Q4	♥ KJ72	Pass	2♣	Pass	3NT
North HCP: 12+2	♦ QT3	♦ A974		All Pass		
South HCP: 12	♣ AT9643	♣ 5				
Contract: 3NT South						

Board: 237	North:	South:	W	N	E	S
Dealer: North	♠ J4	♠ AT986		1♦	Pass	1♠
Vul: N-S	♥ Q8	♥ KJ93	Pass	2♦	All Pass	
North HCP: 14+2	♦ KJT732	♦ 84				
South HCP: 8+1	♣ AK5	♣ 74				
Contract: 2♦ North						

Board: 238	North:	South:	W	N	E	S
Dealer: North	♠ 97	♠ KQT52		1♦	Pass	1♠
Vul: Both	♥ Q52	♥ AJ7	Pass	2♦	Pass	3NT
North HCP: 12+2	♦ AKT852	♦ J7		All Pass		
South HCP: 12+1	♣ K5	♣ JT3				
Contract: 3NT South						

Board: 239	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ AT763		1♦	Pass	1♠
Vul: None	♥ K4	♥ T732	Pass	2♦	Pass	2♥
North HCP: 13+2	♦ KJ8652	♦ Q	Pass	2NT	Pass	3NT
South HCP: 11+1	♣ K95	♣ AJ3		All Pass		
Contract: 3NT South						

<b>Board: 235</b>	♠ 82	Partner bids first.
Dealer: North	♥ T9754	The opponents are silent.
Vul: Both	♦ AKJ6	
HCP: 12+1	♣ A7	

---

<b>Board: 236</b>	♠ A932	Partner bids first.
Dealer: North	♥ KJ72	The opponents are silent.
Vul: None	♦ A974	
HCP: 12	♣ 5	

---

<b>Board: 237</b>	♠ AT986	Partner bids first.
Dealer: North	♥ KJ93	The opponents are silent.
Vul: N-S	♦ 84	
HCP: 8+1	♣ 74	

---

<b>Board: 238</b>	♠ KQT52	Partner bids first.
Dealer: North	♥ AJ7	The opponents are silent.
Vul: Both	♦ J7	
HCP: 12+1	♣ JT3	

---

<b>Board: 239</b>	♠ AT763	Partner bids first.
Dealer: North	♥ T732	The opponents are silent.
Vul: None	♦ Q	
HCP: 11+1	♣ AJ3	

## Both hands (Answers Page)

Board: 235	North:	South:	W	N	E	S
Dealer: North	♠ AT6	♠ 82		1♣	Pass	1♥
Vul: Both	♥ AQ3	♥ T9754	Pass	2♣	Pass	3♣
North HCP: 13+2	♦ T	♦ AKJ6		All Pass		
South HCP: 12+1	♣ KT9542	♣ A7				
Contract: 3♣ South						

Board: 236	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ A932		1♣	Pass	1♥
Vul: None	♥ Q4	♥ KJ72	Pass	2♣	Pass	3NT
North HCP: 12+2	♦ QT3	♦ A974		All Pass		
South HCP: 12	♣ AT9643	♣ 5				
Contract: 3NT South						

Board: 237	North:	South:	W	N	E	S
Dealer: North	♠ J4	♠ AT986		1♦	Pass	1♠
Vul: N-S	♥ Q8	♥ KJ93	Pass	2♦	All Pass	
North HCP: 14+2	♦ KJT732	♦ 84				
South HCP: 8+1	♣ AK5	♣ 74				
Contract: 2♦ North						

Board: 238	North:	South:	W	N	E	S
Dealer: North	♠ 97	♠ KQT52		1♦	Pass	1♠
Vul: Both	♥ Q52	♥ AJ7	Pass	2♦	Pass	3NT
North HCP: 12+2	♦ AKT852	♦ J7		All Pass		
South HCP: 12+1	♣ K5	♣ JT3				
Contract: 3NT South						

Board: 239	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ AT763		1♦	Pass	1♠
Vul: None	♥ K4	♥ T732	Pass	2♦	Pass	2♥
North HCP: 13+2	♦ KJ8652	♦ Q	Pass	2NT	Pass	3NT
South HCP: 11+1	♣ K95	♣ AJ3		All Pass		
Contract: 3NT South						

---

<b>Board: 240</b>	♠ 63	You bid first.
Dealer: North	♥ 42	The opponents are silent.
Vul: N-S	♦ AKQJ53	
HCP: 13+2	♣ QJ6	

---

<b>Board: 241</b>	♠ Q3	You bid first.
Dealer: North	♥ K7	The opponents are silent.
Vul: E-W	♦ J52	
HCP: 13+2	♣ AQJ965	

---

<b>Board: 242</b>	♠ KQT9	Partner bids first.
Dealer: South	♥ JT3	The opponents are silent.
Vul: None	♦ A42	
HCP: 10	♣ T75	

---

<b>Board: 243</b>	♠ Q63	You bid first.
Dealer: North	♥ A8	The opponents are silent.
Vul: N-S	♦ AQ9832	
HCP: 12+2	♣ T9	

---

<b>Board: 244</b>	♠ AJT42	Partner bids first.
Dealer: South	♥ T9	The opponents are silent.
Vul: E-W	♦ A32	
HCP: 9+1	♣ 643	

## Both hands (Answers Page)

Board: 240	North:	South:	W	N	E	S
Dealer: North	♠ 63	♠ KQJ		1♦	Pass	1♥
Vul: N-S	♥ 42	♥ AQ97	Pass	2♦	Pass	3NT
North HCP: 13+2	♦ AKQJ53	♦ 9		All Pass		
South HCP: 12+1	♣ QJ6	♣ 97432				
Contract: 3NT South						

Board: 241	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ AK754		1♣	Pass	1♠
Vul: E-W	♥ K7	♥ J954	Pass	2♣	Pass	2♥
North HCP: 13+2	♦ J52	♦ Q987	Pass	2NT	All Pass	
South HCP: 10+1	♣ AQJ965	♣ -				
Contract: 2NT North						

Board: 242	North:	South:	W	N	E	S
Dealer: South	♠ KQT9	♠ A72			1♦	
Vul: None	♥ JT3	♥ A6	Pass	1♠	Pass	2♦
North HCP: 10	♦ A42	♦ KJ9753	Pass	3♦	All Pass	
South HCP: 12+2	♣ T75	♣ 94				
Contract: 3♦ North						

Board: 243	North:	South:	W	N	E	S
Dealer: North	♠ Q63	♠ 52		1♦	Pass	1♥
Vul: N-S	♥ A8	♥ JT974	Pass	2♦	Pass	3♦
North HCP: 12+2	♦ AQ9832	♦ J7		All Pass		
South HCP: 10+1	♣ T9	♣ AKJ5				
Contract: 3♦ South						

Board: 244	North:	South:	W	N	E	S
Dealer: South	♠ AJT42	♠ K			1♣	
Vul: E-W	♥ T9	♥ KQ3	Pass	1♠	Pass	2♣
North HCP: 9+1	♦ A32	♦ KT4	Pass	3♣	Pass	4♣
South HCP: 14+2	♣ 643	♣ QJT852		All Pass		
Contract: 4♣ South						

<b>Board: 240</b>	♠ KQJ	Partner bids first.
Dealer: North	♥ AQ97	The opponents are silent.
Vul: N-S	♦ 9	
HCP: 12+1	♣ 97432	

---

<b>Board: 241</b>	♠ AK754	Partner bids first.
Dealer: North	♥ J954	The opponents are silent.
Vul: E-W	♦ Q987	
HCP: 10+1	♣ -	

---

<b>Board: 242</b>	♠ A72	You bid first.
Dealer: South	♥ A6	The opponents are silent.
Vul: None	♦ KJ9753	
HCP: 12+2	♣ 94	

---

<b>Board: 243</b>	♠ 52	Partner bids first.
Dealer: North	♥ JT974	The opponents are silent.
Vul: N-S	♦ J7	
HCP: 10+1	♣ AKJ5	

---

<b>Board: 244</b>	♠ K	You bid first.
Dealer: South	♥ KQ3	The opponents are silent.
Vul: E-W	♦ KT4	
HCP: 14+2	♣ QJT852	

## Both hands (Answers Page)

Board: 240	North:	South:	W	N	E	S
Dealer: North	♠ 63	♠ KQJ		1♦	Pass	1♥
Vul: N-S	♥ 42	♥ AQ97	Pass	2♦	Pass	3NT
North HCP: 13+2	♦ AKQJ53	♦ 9		All Pass		
South HCP: 12+1	♣ QJ6	♣ 97432				
Contract:	3NT South					

Board: 241	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ AK754		1♣	Pass	1♠
Vul: E-W	♥ K7	♥ J954	Pass	2♣	Pass	2♥
North HCP: 13+2	♦ J52	♦ Q987	Pass	2NT	All Pass	
South HCP: 10+1	♣ AQJ965	♣ -				
Contract:	2NT North					

Board: 242	North:	South:	W	N	E	S
Dealer: South	♠ KQT9	♠ A72			1♦	
Vul: None	♥ JT3	♥ A6	Pass	1♠	Pass	2♦
North HCP: 10	♦ A42	♦ KJ9753	Pass	3♦	All Pass	
South HCP: 12+2	♣ T75	♣ 94				
Contract:	3♦ North					

Board: 243	North:	South:	W	N	E	S
Dealer: North	♠ Q63	♠ 52		1♦	Pass	1♥
Vul: N-S	♥ A8	♥ JT974	Pass	2♦	Pass	3♦
North HCP: 12+2	♦ AQ9832	♦ J7		All Pass		
South HCP: 10+1	♣ T9	♣ AKJ5				
Contract:	3♦ South					

Board: 244	North:	South:	W	N	E	S
Dealer: South	♠ AJT42	♠ K			1♣	
Vul: E-W	♥ T9	♥ KQ3	Pass	1♠	Pass	2♣
North HCP: 9+1	♦ A32	♦ KT4	Pass	3♣	Pass	4♣
South HCP: 14+2	♣ 643	♣ QJT852		All Pass		
Contract:	4♣ South					

---

<b>Board: 245</b>	♠ K75	You bid first.
Dealer: North	♥ 3	The opponents are silent.
Vul: Both	♦ QJ2	
HCP: 14+2	♣ AKJ654	

---

<b>Board: 246</b>	♠ Q98	You bid first.
Dealer: North	♥ A2	The opponents are silent.
Vul: N-S	♦ J6	
HCP: 14+2	♣ AK8764	

---

<b>Board: 247</b>	♠ J843	Partner bids first.
Dealer: South	♥ KQT97	The opponents are silent.
Vul: E-W	♦ Q7	
HCP: 11+1	♣ K3	

---

<b>Board: 248</b>	♠ K2	You bid first.
Dealer: North	♥ 96	The opponents are silent.
Vul: Both	♦ AQ3	
HCP: 13+2	♣ A76532	

---

<b>Board: 249</b>	♠ AT73	Partner bids first.
Dealer: South	♥ KT32	The opponents are silent.
Vul: None	♦ 3	
HCP: 11	♣ AT83	

## Both hands (Answers Page)

Board: 245	North:	South:	W	N	E	S
Dealer: North	♠ K75	♠ J83		1♣	Pass	1♥
Vul: Both	♥ 3	♥ QJ874	Pass	2♣	All Pass	
North HCP: 14+2	♦ QJ2	♦ A54				
South HCP: 10+1	♣ AKJ654	♣ Q7				
Contract: 2♣ North						

Board: 246	North:	South:	W	N	E	S
Dealer: North	♠ Q98	♠ KT		1♣	Pass	1♥
Vul: N-S	♥ A2	♥ QJT63	Pass	2♣	Pass	3NT
North HCP: 14+2	♦ J6	♦ KT7	All Pass			
South HCP: 12+1	♣ AK8764	♣ QJ2				
Contract: 3NT South						

Board: 247	North:	South:	W	N	E	S
Dealer: South	♠ J843	♠ AQT			1♦	
Vul: E-W	♥ KQT97	♥ 6	Pass	1♥	Pass	2♦
North HCP: 11+1	♦ Q7	♦ AKT852	Pass	2NT	Pass	3NT
South HCP: 13+2	♣ K3	♣ T64	All Pass			
Contract: 3NT South						

Board: 248	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ Q873		1♣	Pass	1♦
Vul: Both	♥ 96	♥ K72	Pass	2♣	Pass	2♦
North HCP: 13+2	♦ AQ3	♦ K8654	Pass	3♦	All Pass	
South HCP: 10+1	♣ A76532	♣ Q				
Contract: 3♦ North						

Board: 249	North:	South:	W	N	E	S
Dealer: South	♠ AT73	♠ K2			1♦	
Vul: None	♥ KT32	♥ A8	Pass	1♥	Pass	2♦
North HCP: 11	♦ 3	♦ AKT872	Pass	2NT	Pass	3NT
South HCP: 14+2	♣ AT83	♣ 954	All Pass			
Contract: 3NT South						

---

<b>Board: 245</b>	♠ J83	Partner bids first.
Dealer: North	♥ QJ874	The opponents are silent.
Vul: Both	♦ A54	
HCP: 10+1	♣ Q7	

---

<b>Board: 246</b>	♠ KT	Partner bids first.
Dealer: North	♥ QJT63	The opponents are silent.
Vul: N-S	♦ KT7	
HCP: 12+1	♣ QJ2	

---

<b>Board: 247</b>	♠ AQT	You bid first.
Dealer: South	♥ 6	The opponents are silent.
Vul: E-W	♦ AKT852	
HCP: 13+2	♣ T64	

---

<b>Board: 248</b>	♠ Q873	Partner bids first.
Dealer: North	♥ K72	The opponents are silent.
Vul: Both	♦ K8654	
HCP: 10+1	♣ Q	

---

<b>Board: 249</b>	♠ K2	You bid first.
Dealer: South	♥ A8	The opponents are silent.
Vul: None	♦ AKT872	
HCP: 14+2	♣ 954	

## Both hands (Answers Page)

Board: 245	North:	South:	W	N	E	S
Dealer: North	♠ K75	♠ J83		1♣	Pass	1♥
Vul: Both	♥ 3	♥ QJ874	Pass	2♣	All Pass	
North HCP: 14+2	♦ QJ2	♦ A54				
South HCP: 10+1	♣ AKJ654	♣ Q7				
Contract: 2♣ North						

Board: 246	North:	South:	W	N	E	S
Dealer: North	♠ Q98	♠ KT		1♣	Pass	1♥
Vul: N-S	♥ A2	♥ QJT63	Pass	2♣	Pass	3NT
North HCP: 14+2	♦ J6	♦ KT7	All Pass			
South HCP: 12+1	♣ AK8764	♣ QJ2				
Contract: 3NT South						

Board: 247	North:	South:	W	N	E	S
Dealer: South	♠ J843	♠ AQT			1♦	
Vul: E-W	♥ KQT97	♥ 6	Pass	1♥	Pass	2♦
North HCP: 11+1	♦ Q7	♦ AKT852	Pass	2NT	Pass	3NT
South HCP: 13+2	♣ K3	♣ T64	All Pass			
Contract: 3NT South						

Board: 248	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ Q873		1♣	Pass	1♦
Vul: Both	♥ 96	♥ K72	Pass	2♣	Pass	2♦
North HCP: 13+2	♦ AQ3	♦ K8654	Pass	3♦	All Pass	
South HCP: 10+1	♣ A76532	♣ Q				
Contract: 3♦ North						

Board: 249	North:	South:	W	N	E	S
Dealer: South	♠ AT73	♠ K2			1♦	
Vul: None	♥ KT32	♥ A8	Pass	1♥	Pass	2♦
North HCP: 11	♦ 3	♦ AKT872	Pass	2NT	Pass	3NT
South HCP: 14+2	♣ AT83	♣ 954	All Pass			
Contract: 3NT South						

---

<b>Board: 250</b>	♠ 875	Partner bids first.
Dealer: South	♥ Q964	The opponents are silent.
Vul: E-W	♦ A8	
HCP: 10	♣ A752	

---

<b>Board: 251</b>	♠ AT	You bid first.
Dealer: North	♥ JT4	The opponents are silent.
Vul: Both	♦ AK8732	
HCP: 12+2	♣ T8	

---

<b>Board: 252</b>	♠ Q7653	Partner bids first.
Dealer: South	♥ J2	The opponents are silent.
Vul: None	♦ AT3	
HCP: 11+1	♣ A42	

---

<b>Board: 253</b>	♠ T52	You bid first.
Dealer: North	♥ A2	The opponents are silent.
Vul: N-S	♦ KQ8743	
HCP: 12+2	♣ KT	

---

<b>Board: 254</b>	♠ QJ4	You bid first.
Dealer: North	♥ QT	The opponents are silent.
Vul: Both	♦ J3	
HCP: 13+2	♣ AQJT32	

## Both hands (Answers Page)

Board: 250	North:	South:	W	N	E	S
Dealer: South	♠ 875	♠ AQ4			1 ♦	
Vul: E-W	♥ Q964	♥ K	Pass	1 ♥	Pass	2 ♦
North HCP: 10	♦ A8	♦ K65432	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ A752	♣ 843				
Contract:	3 ♦ North					

Board: 251	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ KQ984		1 ♦	Pass	1 ♠
Vul: Both	♥ JT4	♥ 32	Pass	2 ♦	Pass	3 ♦
North HCP: 12+2	♦ AK8732	♦ QJ	All Pass			
South HCP: 11+1	♣ T8	♣ K962				
Contract:	3 ♦ South					

Board: 252	North:	South:	W	N	E	S
Dealer: South	♠ Q7653	♠ KJ			1 ♣	
Vul: None	♥ J2	♥ Q3	Pass	1 ♠	Pass	2 ♣
North HCP: 11+1	♦ AT3	♦ QJ5	Pass	3 ♣	All Pass	
South HCP: 12+2	♣ A42	♣ QJT865				
Contract:	3 ♣ North					

Board: 253	North:	South:	W	N	E	S
Dealer: North	♠ T52	♠ AQJ7		1 ♦	Pass	1 ♥
Vul: N-S	♥ A2	♥ Q965	Pass	2 ♦	Pass	3 ♦
North HCP: 12+2	♦ KQ8743	♦ 92	All Pass			
South HCP: 9	♣ KT	♣ 865				
Contract:	3 ♦ South					

Board: 254	North:	South:	W	N	E	S
Dealer: North	♠ QJ4	♠ 83		1 ♣	Pass	1 ♥
Vul: Both	♥ QT	♥ AJ954	Pass	2 ♣	Pass	2 ♦
North HCP: 13+2	♦ J3	♦ KQ976	Pass	2 ♥	All Pass	
South HCP: 10+2	♣ AQJT32	♣ 5				
Contract:	2 ♥ North					

<b>Board: 250</b>	♠ AQ4	You bid first.
Dealer: South	♥ K	The opponents are silent.
Vul: E-W	♦ K65432	
HCP: 12+2	♣ 843	

---

<b>Board: 251</b>	♠ KQ984	Partner bids first.
Dealer: North	♥ 32	The opponents are silent.
Vul: Both	♦ QJ	
HCP: 11+1	♣ K962	

---

<b>Board: 252</b>	♠ KJ	You bid first.
Dealer: South	♥ Q3	The opponents are silent.
Vul: None	♦ QJ5	
HCP: 12+2	♣ QJT865	

---

<b>Board: 253</b>	♠ AQJ7	Partner bids first.
Dealer: North	♥ Q965	The opponents are silent.
Vul: N-S	♦ 92	
HCP: 9	♣ 865	

---

<b>Board: 254</b>	♠ 83	Partner bids first.
Dealer: North	♥ AJ954	The opponents are silent.
Vul: Both	♦ KQ976	
HCP: 10+2	♣ 5	

## Both hands (Answers Page)

Board: 250	North:	South:	W	N	E	S
Dealer: South	♠ 875	♠ AQ4			1 ♦	
Vul: E-W	♥ Q964	♥ K	Pass	1 ♥	Pass	2 ♦
North HCP: 10	♦ A8	♦ K65432	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ A752	♣ 843				
Contract:	3 ♦ North					

Board: 251	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ KQ984		1 ♦	Pass	1 ♠
Vul: Both	♥ JT4	♥ 32	Pass	2 ♦	Pass	3 ♦
North HCP: 12+2	♦ AK8732	♦ QJ	All Pass			
South HCP: 11+1	♣ T8	♣ K962				
Contract:	3 ♦ South					

Board: 252	North:	South:	W	N	E	S
Dealer: South	♠ Q7653	♠ KJ			1 ♣	
Vul: None	♥ J2	♥ Q3	Pass	1 ♠	Pass	2 ♣
North HCP: 11+1	♦ AT3	♦ QJ5	Pass	3 ♣	All Pass	
South HCP: 12+2	♣ A42	♣ QJT865				
Contract:	3 ♣ North					

Board: 253	North:	South:	W	N	E	S
Dealer: North	♠ T52	♠ AQJ7		1 ♦	Pass	1 ♥
Vul: N-S	♥ A2	♥ Q965	Pass	2 ♦	Pass	3 ♦
North HCP: 12+2	♦ KQ8743	♦ 92	All Pass			
South HCP: 9	♣ KT	♣ 865				
Contract:	3 ♦ South					

Board: 254	North:	South:	W	N	E	S
Dealer: North	♠ QJ4	♠ 83		1 ♣	Pass	1 ♥
Vul: Both	♥ QT	♥ AJ954	Pass	2 ♣	Pass	2 ♦
North HCP: 13+2	♦ J3	♦ KQ976	Pass	2 ♥	All Pass	
South HCP: 10+2	♣ AQJT32	♣ 5				
Contract:	2 ♥ North					

---

<b>Board: 255</b>	♠ 76	You bid first.
Dealer: North	♥ AT7	The opponents are silent.
Vul: None	♦ AJT762	
HCP: 14+2	♣ AJ	

---

<b>Board: 256</b>	♠ T982	Partner bids first.
Dealer: South	♥ KJ95	The opponents are silent.
Vul: N-S	♦ Q72	
HCP: 9	♣ K6	

---

<b>Board: 257</b>	♠ A2	You bid first.
Dealer: North	♥ 983	The opponents are silent.
Vul: E-W	♦ KT9872	
HCP: 14+2	♣ AK	

---

<b>Board: 258</b>	♠ K42	You bid first.
Dealer: North	♥ 7	The opponents are silent.
Vul: None	♦ KQT872	
HCP: 12+2	♣ KJ4	

---

<b>Board: 259</b>	♠ T9	Partner bids first.
Dealer: South	♥ AKJ43	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 12+2	♣ AT654	

## Both hands (Answers Page)

Board: 255	North:	South:	W	N	E	S
Dealer: North	♠ 76	♠ K932		1♦	Pass	1♥
Vul: None	♥ AT7	♥ KQJ54	Pass	2♦	All Pass	
North HCP: 14+2	♦ AJT762	♦ 3				
South HCP: 9+1	♣ AJ	♣ 832				
Contract: 2♦ North						

Board: 256	North:	South:	W	N	E	S
Dealer: South	♠ T982	♠ Q73			1♣	
Vul: N-S	♥ KJ95	♥ 84	Pass	1♥	Pass	2♣
North HCP: 9	♦ Q72	♦ A3	All Pass			
South HCP: 12+2	♣ K6	♣ AQT983				
Contract: 2♣ South						

Board: 257	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ 9853		1♦	Pass	1♥
Vul: E-W	♥ 983	♥ A752	Pass	2♦	All Pass	
North HCP: 14+2	♦ KT9872	♦ J				
South HCP: 7	♣ AK	♣ QT84				
Contract: 2♦ North						

Board: 258	North:	South:	W	N	E	S
Dealer: North	♠ K42	♠ Q6		1♦	Pass	1♥
Vul: None	♥ 7	♥ AKQ64	Pass	2♦	Pass	2NT
North HCP: 12+2	♦ KQT872	♦ 9	All Pass			
South HCP: 11+2	♣ KJ4	♣ T9532				
Contract: 2NT South						

Board: 259	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ J86			1♦	
Vul: N-S	♥ AKJ43	♥ 86	Pass	1♥	Pass	2♦
North HCP: 12+2	♦ 5	♦ AKQJ32	Pass	3NT	All Pass	
South HCP: 13+2	♣ AT654	♣ Q8				
Contract: 3NT North						

<b>Board: 255</b>	♠ K932	Partner bids first.
Dealer: North	♥ KQJ54	The opponents are silent.
Vul: None	♦ 3	
HCP: 9+1	♣ 832	

---

<b>Board: 256</b>	♠ Q73	You bid first.
Dealer: South	♥ 84	The opponents are silent.
Vul: N-S	♦ A3	
HCP: 12+2	♣ AQT983	

---

<b>Board: 257</b>	♠ 9853	Partner bids first.
Dealer: North	♥ A752	The opponents are silent.
Vul: E-W	♦ J	
HCP: 7	♣ QT84	

---

<b>Board: 258</b>	♠ Q6	Partner bids first.
Dealer: North	♥ AKQ64	The opponents are silent.
Vul: None	♦ 9	
HCP: 11+2	♣ T9532	

---

<b>Board: 259</b>	♠ J86	You bid first.
Dealer: South	♥ 86	The opponents are silent.
Vul: N-S	♦ AKQJ32	
HCP: 13+2	♣ Q8	

## Both hands (Answers Page)

Board: 255	North:	South:	W	N	E	S
Dealer: North	♠ 76	♠ K932		1♦	Pass	1♥
Vul: None	♥ AT7	♥ KQJ54	Pass	2♦	All Pass	
North HCP: 14+2	♦ AJT762	♦ 3				
South HCP: 9+1	♣ AJ	♣ 832				
Contract: 2♦ North						

Board: 256	North:	South:	W	N	E	S
Dealer: South	♠ T982	♠ Q73			1♣	
Vul: N-S	♥ KJ95	♥ 84	Pass	1♥	Pass	2♣
North HCP: 9	♦ Q72	♦ A3	All Pass			
South HCP: 12+2	♣ K6	♣ AQT983				
Contract: 2♣ South						

Board: 257	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ 9853		1♦	Pass	1♥
Vul: E-W	♥ 983	♥ A752	Pass	2♦	All Pass	
North HCP: 14+2	♦ KT9872	♦ J				
South HCP: 7	♣ AK	♣ QT84				
Contract: 2♦ North						

Board: 258	North:	South:	W	N	E	S
Dealer: North	♠ K42	♠ Q6		1♦	Pass	1♥
Vul: None	♥ 7	♥ AKQ64	Pass	2♦	Pass	2NT
North HCP: 12+2	♦ KQT872	♦ 9	All Pass			
South HCP: 11+2	♣ KJ4	♣ T9532				
Contract: 2NT South						

Board: 259	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ J86			1♦	
Vul: N-S	♥ AKJ43	♥ 86	Pass	1♥	Pass	2♦
North HCP: 12+2	♦ 5	♦ AKQJ32	Pass	3NT	All Pass	
South HCP: 13+2	♣ AT654	♣ Q8				
Contract: 3NT North						

---

<b>Board: 260</b>	♠ K862	Partner bids first.
Dealer: South	♥ K965	The opponents are silent.
Vul: E-W	♦ T3	
HCP: 9	♣ K62	

---

<b>Board: 261</b>	♠ 3	You bid first.
Dealer: North	♥ 853	The opponents are silent.
Vul: Both	♦ A2	
HCP: 13+3	♣ AKQ9875	

---

<b>Board: 262</b>	♠ AJ95	Partner bids first.
Dealer: South	♥ 92	The opponents are silent.
Vul: N-S	♦ AT763	
HCP: 11+1	♣ Q4	

---

<b>Board: 263</b>	♠ A4	You bid first.
Dealer: North	♥ J	The opponents are silent.
Vul: E-W	♦ KQJ6	
HCP: 14+2	♣ KT8543	

---

<b>Board: 264</b>	♠ QT5	Partner bids first.
Dealer: South	♥ KQ98	The opponents are silent.
Vul: Both	♦ 84	
HCP: 10	♣ K862	

## Both hands (Answers Page)

Board: 260	North:	South:	W	N	E	S
Dealer: South	♠ K862	♠ J4				1♦
Vul: E-W	♥ K965	♥ T8	Pass	1♥	Pass	2♦
North HCP: 9	♦ T3	♦ AK9854	Pass	3♦	All Pass	
South HCP: 13+2	♣ K62	♣ AJ9				
Contract: 3♦ North						

Board: 261	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ KT952		1♣	Pass	1♠
Vul: Both	♥ 853	♥ AJT2	Pass	2♣	Pass	2♥
North HCP: 13+3	♦ A2	♦ K983	Pass	3NT	All Pass	
South HCP: 11+1	♣ AKQ9875	♣ -				
Contract: 3NT North						

Board: 262	North:	South:	W	N	E	S
Dealer: South	♠ AJ95	♠ Q76				1♣
Vul: N-S	♥ 92	♥ AQJ	Pass	1♦	Pass	2♣
North HCP: 11+1	♦ AT763	♦ J	Pass	3♣	All Pass	
South HCP: 14+2	♣ Q4	♣ AT9652				
Contract: 3♣ North						

Board: 263	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ J983		1♣	Pass	1♠
Vul: E-W	♥ J	♥ Q73	Pass	2♣	All Pass	
North HCP: 14+2	♦ KQJ6	♦ 743				
South HCP: 9	♣ KT8543	♣ AQ2				
Contract: 2♣ North						

Board: 264	North:	South:	W	N	E	S
Dealer: South	♠ QT5	♠ K2				1♦
Vul: Both	♥ KQ98	♥ JT7	Pass	1♥	Pass	2♦
North HCP: 10	♦ 84	♦ A76532	Pass	3♦	All Pass	
South HCP: 12+2	♣ K862	♣ A9				
Contract: 3♦ North						

**Board: 260**      ♠ J4      You bid first.

Dealer: South      ♥ T8      The opponents are silent.

Vul: E-W      ♦ AK9854

HCP: 13+2      ♣ AJ9

---

**Board: 261**      ♠ KT952      Partner bids first.

Dealer: North      ♥ AJT2      The opponents are silent.

Vul: Both      ♦ K983

HCP: 11+1      ♣ -

---

**Board: 262**      ♠ Q76      You bid first.

Dealer: South      ♥ AQJ      The opponents are silent.

Vul: N-S      ♦ J

HCP: 14+2      ♣ AT9652

---

**Board: 263**      ♠ J983      Partner bids first.

Dealer: North      ♥ Q73      The opponents are silent.

Vul: E-W      ♦ 743

HCP: 9      ♣ AQ2

---

**Board: 264**      ♠ K2      You bid first.

Dealer: South      ♥ JT7      The opponents are silent.

Vul: Both      ♦ A76532

HCP: 12+2      ♣ A9

## Both hands (Answers Page)

Board: 260	North:	South:	W	N	E	S
Dealer: South	♠ K862	♠ J4				1♦
Vul: E-W	♥ K965	♥ T8	Pass	1♥	Pass	2♦
North HCP: 9	♦ T3	♦ AK9854	Pass	3♦	All Pass	
South HCP: 13+2	♣ K62	♣ AJ9				
Contract: 3♦ North						

Board: 261	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ KT952		1♣	Pass	1♠
Vul: Both	♥ 853	♥ AJT2	Pass	2♣	Pass	2♥
North HCP: 13+3	♦ A2	♦ K983	Pass	3NT	All Pass	
South HCP: 11+1	♣ AKQ9875	♣ -				
Contract: 3NT North						

Board: 262	North:	South:	W	N	E	S
Dealer: South	♠ AJ95	♠ Q76				1♣
Vul: N-S	♥ 92	♥ AQJ	Pass	1♦	Pass	2♣
North HCP: 11+1	♦ AT763	♦ J	Pass	3♣	All Pass	
South HCP: 14+2	♣ Q4	♣ AT9652				
Contract: 3♣ North						

Board: 263	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ J983		1♣	Pass	1♠
Vul: E-W	♥ J	♥ Q73	Pass	2♣	All Pass	
North HCP: 14+2	♦ KQJ6	♦ 743				
South HCP: 9	♣ KT8543	♣ AQ2				
Contract: 2♣ North						

Board: 264	North:	South:	W	N	E	S
Dealer: South	♠ QT5	♠ K2				1♦
Vul: Both	♥ KQ98	♥ JT7	Pass	1♥	Pass	2♦
North HCP: 10	♦ 84	♦ A76532	Pass	3♦	All Pass	
South HCP: 12+2	♣ K862	♣ A9				
Contract: 3♦ North						

---

<b>Board: 265</b>	♠ K3	Partner bids first.
Dealer: South	♥ KQJT4	The opponents are silent.
Vul: None	♦ K	
HCP: 12+2	♣ T9876	

---

<b>Board: 266</b>	♠ Q	You bid first.
Dealer: North	♥ A83	The opponents are silent.
Vul: E-W	♦ AT7652	
HCP: 14+2	♣ A76	

---

<b>Board: 267</b>	♠ KT53	Partner bids first.
Dealer: South	♥ KJ864	The opponents are silent.
Vul: Both	♦ AJ4	
HCP: 12+1	♣ 5	

---

<b>Board: 268</b>	♠ A85	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: None	♦ KJT832	
HCP: 14+2	♣ QJ6	

---

<b>Board: 269</b>	♠ AQ86	Partner bids first.
Dealer: South	♥ JT53	The opponents are silent.
Vul: N-S	♦ A632	
HCP: 11	♣ 8	

## Both hands (Answers Page)

Board: 265	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ T8				1♦
Vul: None	♥ KQJT4	♥ A3	Pass	1♥	Pass	2♦
North HCP: 12+2	♦ K	♦ AJT964	Pass	3NT	All Pass	
South HCP: 14+2	♣ T9876	♣ KQ5				
Contract: 3NT North						

Board: 266	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ A542		1♦	Pass	1♥
Vul: E-W	♥ A83	♥ QJ42	Pass	2♦	Pass	3NT
North HCP: 14+2	♦ AT7652	♦ Q			All Pass	
South HCP: 12	♣ A76	♣ K843				
Contract: 3NT South						

Board: 267	North:	South:	W	N	E	S
Dealer: South	♠ KT53	♠ Q8				1♣
Vul: Both	♥ KJ864	♥ T7	Pass	1♥	Pass	2♣
North HCP: 12+1	♦ AJ4	♦ Q96	Pass	3NT	All Pass	
South HCP: 14+2	♣ 5	♣ AKQJT2				
Contract: 3NT North						

Board: 268	North:	South:	W	N	E	S
Dealer: North	♠ A85	♠ KQ943		1♦	Pass	1♠
Vul: None	♥ K	♥ T975	Pass	2♦	Pass	2♥
North HCP: 14+2	♦ KJT832	♦ Q	Pass	3♠	Pass	4♠
South HCP: 11+1	♣ QJ6	♣ A95			All Pass	
Contract: 4♠ South						

Board: 269	North:	South:	W	N	E	S
Dealer: South	♠ AQ86	♠ 3				1♣
Vul: N-S	♥ JT53	♥ A2	Pass	1♥	Pass	2♣
North HCP: 11	♦ A632	♦ Q985	Pass	2NT	Pass	3NT
South HCP: 13+2	♣ 8	♣ AQJT43			All Pass	
Contract: 3NT South						

<b>Board: 265</b>	♠ T8	You bid first.
Dealer: South	♥ A3	The opponents are silent.
Vul: None	♦ AJT964	
HCP: 14+2	♣ KQ5	

---

<b>Board: 266</b>	♠ A542	Partner bids first.
Dealer: North	♥ QJ42	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 12	♣ K843	

---

<b>Board: 267</b>	♠ Q8	You bid first.
Dealer: South	♥ T7	The opponents are silent.
Vul: Both	♦ Q96	
HCP: 14+2	♣ AKQJT2	

---

<b>Board: 268</b>	♠ KQ943	Partner bids first.
Dealer: North	♥ T975	The opponents are silent.
Vul: None	♦ Q	
HCP: 11+1	♣ A95	

---

<b>Board: 269</b>	♠ 3	You bid first.
Dealer: South	♥ A2	The opponents are silent.
Vul: N-S	♦ Q985	
HCP: 13+2	♣ AQJT43	

## Both hands (Answers Page)

Board: 265	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ T8				1♦
Vul: None	♥ KQJT4	♥ A3	Pass	1♥	Pass	2♦
North HCP: 12+2	♦ K	♦ AJT964	Pass	3NT	All Pass	
South HCP: 14+2	♣ T9876	♣ KQ5				
Contract: 3NT North						

Board: 266	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ A542		1♦	Pass	1♥
Vul: E-W	♥ A83	♥ QJ42	Pass	2♦	Pass	3NT
North HCP: 14+2	♦ AT7652	♦ Q			All Pass	
South HCP: 12	♣ A76	♣ K843				
Contract: 3NT South						

Board: 267	North:	South:	W	N	E	S
Dealer: South	♠ KT53	♠ Q8				1♣
Vul: Both	♥ KJ864	♥ T7	Pass	1♥	Pass	2♣
North HCP: 12+1	♦ AJ4	♦ Q96	Pass	3NT	All Pass	
South HCP: 14+2	♣ 5	♣ AKQJT2				
Contract: 3NT North						

Board: 268	North:	South:	W	N	E	S
Dealer: North	♠ A85	♠ KQ943		1♦	Pass	1♠
Vul: None	♥ K	♥ T975	Pass	2♦	Pass	2♥
North HCP: 14+2	♦ KJT832	♦ Q	Pass	3♠	Pass	4♠
South HCP: 11+1	♣ QJ6	♣ A95			All Pass	
Contract: 4♠ South						

Board: 269	North:	South:	W	N	E	S
Dealer: South	♠ AQ86	♠ 3				1♣
Vul: N-S	♥ JT53	♥ A2	Pass	1♥	Pass	2♣
North HCP: 11	♦ A632	♦ Q985	Pass	2NT	Pass	3NT
South HCP: 13+2	♣ 8	♣ AQJT43			All Pass	
Contract: 3NT South						

---

<b>Board: 270</b>	♠ Q54	Partner bids first.
Dealer: South	♥ K9863	The opponents are silent.
Vul: None	♦ J42	
HCP: 8+1	♣ Q8	

---

<b>Board: 271</b>	♠ 52	You bid first.
Dealer: North	♥ J6	The opponents are silent.
Vul: N-S	♦ AK9632	
HCP: 14+2	♣ AQ7	

---

<b>Board: 272</b>	♠ 964	Partner bids first.
Dealer: South	♥ QT32	The opponents are silent.
Vul: E-W	♦ KQJ87	
HCP: 8+1	♣ 9	

---

<b>Board: 273</b>	♠ KJ3	You bid first.
Dealer: North	♥ AK7	The opponents are silent.
Vul: None	♦ -	
HCP: 13+3	♣ Q986542	

---

<b>Board: 274</b>	♠ AT5	Partner bids first.
Dealer: South	♥ T72	The opponents are silent.
Vul: N-S	♦ 64	
HCP: 10+1	♣ AQT54	

## Both hands (Answers Page)

Board: 270	North:	South:	W	N	E	S
Dealer: South	♠ Q54	♠ AJ3				1♣
Vul: None	♥ K9863	♥ 4	Pass	1♥	Pass	2♣
North HCP: 8+1	♦ J42	♦ K3		All Pass		
South HCP: 13+3	♣ Q8	♣ AJT9762				
Contract: 2♣ South						

Board: 271	North:	South:	W	N	E	S
Dealer: North	♠ 52	♠ AQT73		1♦	Pass	1♠
Vul: N-S	♥ J6	♥ Q7	Pass	2♦	Pass	3♦
North HCP: 14+2	♦ AK9632	♦ J754		All Pass		
South HCP: 12+1	♣ AQ7	♣ KT				
Contract: 3♦ South						

Board: 272	North:	South:	W	N	E	S
Dealer: South	♠ 964	♠ T72				1♣
Vul: E-W	♥ QT32	♥ K4	Pass	1♦	Pass	2♣
North HCP: 8+1	♦ KQJ87	♦ A9		All Pass		
South HCP: 13+2	♣ 9	♣ KQJT85				
Contract: 2♣ South						

Board: 273	North:	South:	W	N	E	S
Dealer: North	♠ KJ3	♠ Q6		1♣	Pass	1♦
Vul: None	♥ AK7	♥ Q864	Pass	2♣	Pass	3♣
North HCP: 13+3	♦ -	♦ AQ983	Pass	5♣	All Pass	
South HCP: 11+1	♣ Q986542	♣ J3				
Contract: 5♣ North						

Board: 274	North:	South:	W	N	E	S
Dealer: South	♠ AT5	♠ 942				1♦
Vul: N-S	♥ T72	♥ 65	Pass	1NT	Pass	2♦
North HCP: 10+1	♦ 64	♦ AKQJ85		All Pass		
South HCP: 13+2	♣ AQT54	♣ K6				
Contract: 2♦ South						

---

<b>Board: 270</b>	♠ AJ3	You bid first.
Dealer: South	♥ 4	The opponents are silent.
Vul: None	♦ K3	
HCP: 13+3	♣ AJT9762	

---

<b>Board: 271</b>	♠ AQT73	Partner bids first.
Dealer: North	♥ Q7	The opponents are silent.
Vul: N-S	♦ J754	
HCP: 12+1	♣ KT	

---

<b>Board: 272</b>	♠ T72	You bid first.
Dealer: South	♥ K4	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 13+2	♣ KQJT85	

---

<b>Board: 273</b>	♠ Q6	Partner bids first.
Dealer: North	♥ Q864	The opponents are silent.
Vul: None	♦ AQ983	
HCP: 11+1	♣ J3	

---

<b>Board: 274</b>	♠ 942	You bid first.
Dealer: South	♥ 65	The opponents are silent.
Vul: N-S	♦ AKQJ85	
HCP: 13+2	♣ K6	

## Both hands (Answers Page)

Board: 270	North:	South:	W	N	E	S
Dealer: South	♠ Q54	♠ AJ3				1♣
Vul: None	♥ K9863	♥ 4	Pass	1♥	Pass	2♣
North HCP: 8+1	♦ J42	♦ K3		All Pass		
South HCP: 13+3	♣ Q8	♣ AJT9762				
Contract: 2♣ South						

Board: 271	North:	South:	W	N	E	S
Dealer: North	♠ 52	♠ AQT73		1♦	Pass	1♠
Vul: N-S	♥ J6	♥ Q7	Pass	2♦	Pass	3♦
North HCP: 14+2	♦ AK9632	♦ J754		All Pass		
South HCP: 12+1	♣ AQ7	♣ KT				
Contract: 3♦ South						

Board: 272	North:	South:	W	N	E	S
Dealer: South	♠ 964	♠ T72				1♣
Vul: E-W	♥ QT32	♥ K4	Pass	1♦	Pass	2♣
North HCP: 8+1	♦ KQJ87	♦ A9		All Pass		
South HCP: 13+2	♣ 9	♣ KQJT85				
Contract: 2♣ South						

Board: 273	North:	South:	W	N	E	S
Dealer: North	♠ KJ3	♠ Q6		1♣	Pass	1♦
Vul: None	♥ AK7	♥ Q864	Pass	2♣	Pass	3♣
North HCP: 13+3	♦ -	♦ AQ983	Pass	5♣	All Pass	
South HCP: 11+1	♣ Q986542	♣ J3				
Contract: 5♣ North						

Board: 274	North:	South:	W	N	E	S
Dealer: South	♠ AT5	♠ 942				1♦
Vul: N-S	♥ T72	♥ 65	Pass	1NT	Pass	2♦
North HCP: 10+1	♦ 64	♦ AKQJ85		All Pass		
South HCP: 13+2	♣ AQT54	♣ K6				
Contract: 2♦ South						

**Board: 275**      ♠ Q63      You bid first.

Dealer: North      ♥ T      The opponents are silent.

Vul: E-W      ♦ KQ8

HCP: 12+2      ♣ AJ9752

---

**Board: 276**      ♠ QT98      Partner bids first.

Dealer: South      ♥ 954      The opponents are silent.

Vul: Both      ♦ 32

HCP: 6      ♣ AT92

---

**Board: 277**      ♠ 7      You bid first.

Dealer: North      ♥ 74      The opponents are silent.

Vul: N-S      ♦ AKJ4

HCP: 14+2      ♣ KQJ543

---

**Board: 278**      ♠ Q42      Partner bids first.

Dealer: South      ♥ AKJ62      The opponents are silent.

Vul: E-W      ♦ 762

HCP: 10+1      ♣ 86

---

**Board: 279**      ♠ 6      You bid first.

Dealer: North      ♥ AQ5      The opponents are silent.

Vul: Both      ♦ A5

HCP: 12+3      ♣ Q985432

## Both hands (Answers Page)

Board: 275	North:	South:	W	N	E	S
Dealer: North	♠ Q63	♠ J9		1♣	Pass	1♦
Vul: E-W	♥ T	♥ AJ52	Pass	2♣	Pass	2♥
North HCP: 12+2	♦ KQ8	♦ AT964	Pass	3NT	All Pass	
South HCP: 12+1	♣ AJ9752	♣ Q6				
Contract: 3NT North						

Board: 276	North:	South:	W	N	E	S
Dealer: South	♠ QT98	♠ 6				1♦
Vul: Both	♥ 954	♥ QJ2	Pass	1♠	Pass	2♦
North HCP: 6	♦ 32	♦ AKT976	All Pass			
South HCP: 14+2	♣ AT92	♣ KJ7				
Contract: 2♦ South						

Board: 277	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ AK32		1♣	Pass	1♥
Vul: N-S	♥ 74	♥ KQT86	Pass	2♣	Pass	3♣
North HCP: 14+2	♦ AKJ4	♦ 53	Pass	5♣	All Pass	
South HCP: 12+1	♣ KQJ543	♣ 97				
Contract: 5♣ North						

Board: 278	North:	South:	W	N	E	S
Dealer: South	♠ Q42	♠ 93				1♣
Vul: E-W	♥ AKJ62	♥ 97	Pass	1♥	Pass	2♣
North HCP: 10+1	♦ 762	♦ K98	Pass	3♣	Pass	4♣
South HCP: 12+2	♣ 86	♣ AKQT97	All Pass			
Contract: 4♣ South						

Board: 279	North:	South:	W	N	E	S
Dealer: North	♠ 6	♠ AQ543		1♣	Pass	1♠
Vul: Both	♥ AQ5	♥ 93	Pass	2♣	Pass	2♦
North HCP: 12+3	♦ A5	♦ QJT97	Pass	3♣	All Pass	
South HCP: 9+2	♣ Q985432	♣ 7				
Contract: 3♣ North						

---

<b>Board: 275</b>	♠ J9	Partner bids first.
Dealer: North	♥ AJ52	The opponents are silent.
Vul: E-W	♦ AT964	
HCP: 12+1	♣ Q6	

---

<b>Board: 276</b>	♠ 6	You bid first.
Dealer: South	♥ QJ2	The opponents are silent.
Vul: Both	♦ AKT976	
HCP: 14+2	♣ KJ7	

---

<b>Board: 277</b>	♠ AK32	Partner bids first.
Dealer: North	♥ KQT86	The opponents are silent.
Vul: N-S	♦ 53	
HCP: 12+1	♣ 97	

---

<b>Board: 278</b>	♠ 93	You bid first.
Dealer: South	♥ 97	The opponents are silent.
Vul: E-W	♦ K98	
HCP: 12+2	♣ AKQT97	

---

<b>Board: 279</b>	♠ AQ543	Partner bids first.
Dealer: North	♥ 93	The opponents are silent.
Vul: Both	♦ QJT97	
HCP: 9+2	♣ 7	

## Both hands (Answers Page)

Board: 275	North:	South:	W	N	E	S
Dealer: North	♠ Q63	♠ J9		1♣	Pass	1♦
Vul: E-W	♥ T	♥ AJ52	Pass	2♣	Pass	2♥
North HCP: 12+2	♦ KQ8	♦ AT964	Pass	3NT	All Pass	
South HCP: 12+1	♣ AJ9752	♣ Q6				
Contract: 3NT North						

Board: 276	North:	South:	W	N	E	S
Dealer: South	♠ QT98	♠ 6				1♦
Vul: Both	♥ 954	♥ QJ2	Pass	1♠	Pass	2♦
North HCP: 6	♦ 32	♦ AKT976	All Pass			
South HCP: 14+2	♣ AT92	♣ KJ7				
Contract: 2♦ South						

Board: 277	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ AK32		1♣	Pass	1♥
Vul: N-S	♥ 74	♥ KQT86	Pass	2♣	Pass	3♣
North HCP: 14+2	♦ AKJ4	♦ 53	Pass	5♣	All Pass	
South HCP: 12+1	♣ KQJ543	♣ 97				
Contract: 5♣ North						

Board: 278	North:	South:	W	N	E	S
Dealer: South	♠ Q42	♠ 93				1♣
Vul: E-W	♥ AKJ62	♥ 97	Pass	1♥	Pass	2♣
North HCP: 10+1	♦ 762	♦ K98	Pass	3♣	Pass	4♣
South HCP: 12+2	♣ 86	♣ AKQT97	All Pass			
Contract: 4♣ South						

Board: 279	North:	South:	W	N	E	S
Dealer: North	♠ 6	♠ AQ543		1♣	Pass	1♠
Vul: Both	♥ AQ5	♥ 93	Pass	2♣	Pass	2♦
North HCP: 12+3	♦ A5	♦ QJT97	Pass	3♣	All Pass	
South HCP: 9+2	♣ Q985432	♣ 7				
Contract: 3♣ North						

---

<b>Board: 280</b>	♠ AQT62	Partner bids first.
Dealer: South	♥ Q8652	The opponents are silent.
Vul: None	♦ 2	
HCP: 8+2	♣ 73	

---

<b>Board: 281</b>	♠ AQJ	You bid first.
Dealer: North	♥ T9	The opponents are silent.
Vul: E-W	♦ 94	
HCP: 14+2	♣ AQJT72	

---

<b>Board: 282</b>	♠ JT	You bid first.
Dealer: North	♥ 74	The opponents are silent.
Vul: Both	♦ AT4	
HCP: 14+2	♣ AKQ843	

---

<b>Board: 283</b>	♠ T	You bid first.
Dealer: North	♥ J74	The opponents are silent.
Vul: None	♦ A75	
HCP: 12+2	♣ AQJ932	

---

<b>Board: 284</b>	♠ 52	Partner bids first.
Dealer: South	♥ QJ854	The opponents are silent.
Vul: N-S	♦ A	
HCP: 10+2	♣ KT984	

## Both hands (Answers Page)

Board: 280	North:	South:	W	N	E	S
Dealer: South	♠ AQT62	♠ K				1♦
Vul: None	♥ Q8652	♥ J93	Pass	1♠	Pass	2♦
North HCP: 8+2	♦ 2	♦ AT8654		All Pass		
South HCP: 14+2	♣ 73	♣ AQT				
Contract: 2♦ South						

Board: 281	North:	South:	W	N	E	S
Dealer: North	♠ AQJ	♠ KT2		1♣	Pass	1♦
Vul: E-W	♥ T9	♥ AQ64	Pass	2♣	Pass	2♦
North HCP: 14+2	♦ 94	♦ J7652	Pass	3NT	All Pass	
South HCP: 10+1	♣ AQJT72	♣ 6				
Contract: 3NT North						

Board: 282	North:	South:	W	N	E	S
Dealer: North	♠ JT	♠ K753		1♣	Pass	1♥
Vul: Both	♥ 74	♥ A8532	Pass	2♣	Pass	2NT
North HCP: 14+2	♦ AT4	♦ KJ7	Pass	3NT	All Pass	
South HCP: 11+1	♣ AKQ843	♣ T				
Contract: 3NT North						

Board: 283	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ QJ74		1♣	Pass	1♥
Vul: None	♥ J74	♥ K832	Pass	2♣	All Pass	
North HCP: 12+2	♦ A75	♦ K64				
South HCP: 9	♣ AQJ932	♣ T8				
Contract: 2♣ North						

Board: 284	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ J73				1♦
Vul: N-S	♥ QJ854	♥ KT	Pass	1♥	Pass	2♦
North HCP: 10+2	♦ A	♦ KJ9654		All Pass		
South HCP: 12+2	♣ KT984	♣ A3				
Contract: 2♦ South						

**Board: 280**      ♠ K      You bid first.

Dealer: South      ♥ J93      The opponents are silent.

Vul: None      ♦ AT8654

HCP: 14+2      ♣ AQT

---

**Board: 281**      ♠ KT2      Partner bids first.

Dealer: North      ♥ AQ64      The opponents are silent.

Vul: E-W      ♦ J7652

HCP: 10+1      ♣ 6

---

**Board: 282**      ♠ K753      Partner bids first.

Dealer: North      ♥ A8532      The opponents are silent.

Vul: Both      ♦ KJ7

HCP: 11+1      ♣ T

---

**Board: 283**      ♠ QJ74      Partner bids first.

Dealer: North      ♥ K832      The opponents are silent.

Vul: None      ♦ K64

HCP: 9      ♣ T8

---

**Board: 284**      ♠ J73      You bid first.

Dealer: South      ♥ KT      The opponents are silent.

Vul: N-S      ♦ KJ9654

HCP: 12+2      ♣ A3

## Both hands (Answers Page)

Board: 280	North:	South:	W	N	E	S
Dealer: South	♠ AQT62	♠ K				1♦
Vul: None	♥ Q8652	♥ J93	Pass	1♠	Pass	2♦
North HCP: 8+2	♦ 2	♦ AT8654		All Pass		
South HCP: 14+2	♣ 73	♣ AQT				
Contract: 2♦ South						

Board: 281	North:	South:	W	N	E	S
Dealer: North	♠ AQJ	♠ KT2		1♣	Pass	1♦
Vul: E-W	♥ T9	♥ AQ64	Pass	2♣	Pass	2♦
North HCP: 14+2	♦ 94	♦ J7652	Pass	3NT	All Pass	
South HCP: 10+1	♣ AQJT72	♣ 6				
Contract: 3NT North						

Board: 282	North:	South:	W	N	E	S
Dealer: North	♠ JT	♠ K753		1♣	Pass	1♥
Vul: Both	♥ 74	♥ A8532	Pass	2♣	Pass	2NT
North HCP: 14+2	♦ AT4	♦ KJ7	Pass	3NT	All Pass	
South HCP: 11+1	♣ AKQ843	♣ T				
Contract: 3NT North						

Board: 283	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ QJ74		1♣	Pass	1♥
Vul: None	♥ J74	♥ K832	Pass	2♣	All Pass	
North HCP: 12+2	♦ A75	♦ K64				
South HCP: 9	♣ AQJ932	♣ T8				
Contract: 2♣ North						

Board: 284	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ J73				1♦
Vul: N-S	♥ QJ854	♥ KT	Pass	1♥	Pass	2♦
North HCP: 10+2	♦ A	♦ KJ9654		All Pass		
South HCP: 12+2	♣ KT984	♣ A3				
Contract: 2♦ South						

---

<b>Board: 285</b>	♠ AK63	Partner bids first.
Dealer: South	♥ KT743	The opponents are silent.
Vul: Both	♦ -	
HCP: 12+1	♣ Q876	

---

<b>Board: 286</b>	♠ KJT8	Partner bids first.
Dealer: South	♥ 9872	The opponents are silent.
Vul: None	♦ J86	
HCP: 7	♣ Q3	

---

<b>Board: 287</b>	♠ QJ972	Partner bids first.
Dealer: South	♥ KQ7	The opponents are silent.
Vul: N-S	♦ 876	
HCP: 12+1	♣ A9	

---

<b>Board: 288</b>	♠ 87	You bid first.
Dealer: North	♥ 872	The opponents are silent.
Vul: E-W	♦ AKQ652	
HCP: 13+2	♣ AT	

---

<b>Board: 289</b>	♠ J75	You bid first.
Dealer: North	♥ A2	The opponents are silent.
Vul: None	♦ AJ9652	
HCP: 13+2	♣ K6	

## Both hands (Answers Page)

Board: 285	North:	South:	W	N	E	S
Dealer: South	♠ AK63	♠ 4				1♦
Vul: Both	♥ KT743	♥ A85	Pass	1♥	Pass	2♦
North HCP: 12+1	♦ -	♦ AK98543	Pass	3NT	All Pass	
South HCP: 12+3	♣ Q876	♣ J9				
Contract: 3NT North						

Board: 286	North:	South:	W	N	E	S
Dealer: South	♠ KJT8	♠ Q4				1♦
Vul: None	♥ 9872	♥ KJ	Pass	1♥	Pass	2♦
North HCP: 7	♦ J86	♦ KQ9732	All Pass			
South HCP: 14+2	♣ Q3	♣ KT5				
Contract: 2♦ South						

Board: 287	North:	South:	W	N	E	S
Dealer: South	♠ QJ972	♠ KT6				1♣
Vul: N-S	♥ KQ7	♥ A	Pass	1♠	Pass	2♣
North HCP: 12+1	♦ 876	♦ AQ9	Pass	3NT	All Pass	
South HCP: 14+2	♣ A9	♣ J87654				
Contract: 3NT North						

Board: 288	North:	South:	W	N	E	S
Dealer: North	♠ 87	♠ AK532		1♦	Pass	1♠
Vul: E-W	♥ 872	♥ Q93	Pass	2♦	Pass	2NT
North HCP: 13+2	♦ AKQ652	♦ -	Pass	3NT	All Pass	
South HCP: 11+2	♣ AT	♣ Q8763				
Contract: 3NT North						

Board: 289	North:	South:	W	N	E	S
Dealer: North	♠ J75	♠ K3		1♦	Pass	1♥
Vul: None	♥ A2	♥ QJ73	Pass	2♦	Pass	3♦
North HCP: 13+2	♦ AJ9652	♦ Q83	All Pass			
South HCP: 9	♣ K6	♣ J432				
Contract: 3♦ South						

<b>Board: 285</b>	♠ 4	You bid first.
Dealer: South	♥ A85	The opponents are silent.
Vul: Both	♦ AK98543	
HCP: 12+3	♣ J9	

---

<b>Board: 286</b>	♠ Q4	You bid first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: None	♦ KQ9732	
HCP: 14+2	♣ KT5	

---

<b>Board: 287</b>	♠ KT6	You bid first.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ AQ9	
HCP: 14+2	♣ J87654	

---

<b>Board: 288</b>	♠ AK532	Partner bids first.
Dealer: North	♥ Q93	The opponents are silent.
Vul: E-W	♦ -	
HCP: 11+2	♣ Q8763	

---

<b>Board: 289</b>	♠ K3	Partner bids first.
Dealer: North	♥ QJ73	The opponents are silent.
Vul: None	♦ Q83	
HCP: 9	♣ J432	

## Both hands (Answers Page)

Board: 285	North:	South:	W	N	E	S
Dealer: South	♠ AK63	♠ 4				1♦
Vul: Both	♥ KT743	♥ A85	Pass	1♥	Pass	2♦
North HCP: 12+1	♦ -	♦ AK98543	Pass	3NT	All Pass	
South HCP: 12+3	♣ Q876	♣ J9				
Contract: 3NT North						

Board: 286	North:	South:	W	N	E	S
Dealer: South	♠ KJT8	♠ Q4				1♦
Vul: None	♥ 9872	♥ KJ	Pass	1♥	Pass	2♦
North HCP: 7	♦ J86	♦ KQ9732	All Pass			
South HCP: 14+2	♣ Q3	♣ KT5				
Contract: 2♦ South						

Board: 287	North:	South:	W	N	E	S
Dealer: South	♠ QJ972	♠ KT6				1♣
Vul: N-S	♥ KQ7	♥ A	Pass	1♠	Pass	2♣
North HCP: 12+1	♦ 876	♦ AQ9	Pass	3NT	All Pass	
South HCP: 14+2	♣ A9	♣ J87654				
Contract: 3NT North						

Board: 288	North:	South:	W	N	E	S
Dealer: North	♠ 87	♠ AK532		1♦	Pass	1♠
Vul: E-W	♥ 872	♥ Q93	Pass	2♦	Pass	2NT
North HCP: 13+2	♦ AKQ652	♦ -	Pass	3NT	All Pass	
South HCP: 11+2	♣ AT	♣ Q8763				
Contract: 3NT North						

Board: 289	North:	South:	W	N	E	S
Dealer: North	♠ J75	♠ K3		1♦	Pass	1♥
Vul: None	♥ A2	♥ QJ73	Pass	2♦	Pass	3♦
North HCP: 13+2	♦ AJ9652	♦ Q83	All Pass			
South HCP: 9	♣ K6	♣ J432				
Contract: 3♦ South						

---

<b>Board: 290</b>	♠ 87	Partner bids first.
Dealer: South	♥ T8753	The opponents are silent.
Vul: E-W	♦ Q3	
HCP: 10+1	♣ AKJ7	

---

<b>Board: 291</b>	♠ K7	Partner bids first.
Dealer: South	♥ KJ87	The opponents are silent.
Vul: Both	♦ KJ874	
HCP: 11+1	♣ 85	

---

<b>Board: 292</b>	♠ KQ93	Partner bids first.
Dealer: South	♥ A8762	The opponents are silent.
Vul: N-S	♦ 92	
HCP: 11+1	♣ Q4	

---

<b>Board: 293</b>	♠ AQ982	Partner bids first.
Dealer: South	♥ KQ6	The opponents are silent.
Vul: E-W	♦ T754	
HCP: 11+1	♣ 9	

---

<b>Board: 294</b>	♠ 8743	Partner bids first.
Dealer: South	♥ AJ74	The opponents are silent.
Vul: Both	♦ 6	
HCP: 9	♣ AT97	

## Both hands (Answers Page)

Board: 290	North:	South:	W	N	E	S
Dealer: South	♠ 87	♠ QT4			1 ♦	
Vul: E-W	♥ T8753	♥ K	Pass	1 ♥	Pass	2 ♦
North HCP: 10+1	♦ Q3	♦ AK7642	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ AKJ7	♣ 653				
Contract: 3 ♦ North						

Board: 291	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ J43			1 ♣	
Vul: Both	♥ KJ87	♥ Q	Pass	1 ♦	Pass	2 ♣
North HCP: 11+1	♦ KJ874	♦ AQT	Pass	2NT	Pass	3 ♦
South HCP: 13+2	♣ 85	♣ KJ9642	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 292	North:	South:	W	N	E	S
Dealer: South	♠ KQ93	♠ J2			1 ♦	
Vul: N-S	♥ A8762	♥ QJ	Pass	1 ♥	Pass	2 ♦
North HCP: 11+1	♦ 92	♦ AT8653	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ Q4	♣ KJ8				
Contract: 3 ♦ North						

Board: 293	North:	South:	W	N	E	S
Dealer: South	♠ AQ982	♠ 74			1 ♣	
Vul: E-W	♥ KQ6	♥ A2	Pass	1 ♠	Pass	2 ♣
North HCP: 11+1	♦ T754	♦ A63	Pass	2NT	Pass	3NT
South HCP: 14+2	♣ 9	♣ AQT852	All Pass			
Contract: 3NT South						

Board: 294	North:	South:	W	N	E	S
Dealer: South	♠ 8743	♠ 62			1 ♦	
Vul: Both	♥ AJ74	♥ T3	Pass	1 ♥	Pass	2 ♦
North HCP: 9	♦ 6	♦ AKQT97	All Pass			
South HCP: 12+2	♣ AT97	♣ K65				
Contract: 2 ♦ South						

<b>Board: 290</b>	♠ QT4	You bid first.
Dealer: South	♥ K	The opponents are silent.
Vul: E-W	♦ AK7642	
HCP: 12+2	♣ 653	

---

<b>Board: 291</b>	♠ J43	You bid first.
Dealer: South	♥ Q	The opponents are silent.
Vul: Both	♦ AQT	
HCP: 13+2	♣ KJ9642	

---

<b>Board: 292</b>	♠ J2	You bid first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: N-S	♦ AT8653	
HCP: 12+2	♣ KJ8	

---

<b>Board: 293</b>	♠ 74	You bid first.
Dealer: South	♥ A2	The opponents are silent.
Vul: E-W	♦ A63	
HCP: 14+2	♣ AQT852	

---

<b>Board: 294</b>	♠ 62	You bid first.
Dealer: South	♥ T3	The opponents are silent.
Vul: Both	♦ AKQT97	
HCP: 12+2	♣ K65	

## Both hands (Answers Page)

Board: 290	North:	South:	W	N	E	S
Dealer: South	♠ 87	♠ QT4			1 ♦	
Vul: E-W	♥ T8753	♥ K	Pass	1 ♥	Pass	2 ♦
North HCP: 10+1	♦ Q3	♦ AK7642	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ AKJ7	♣ 653				
Contract: 3 ♦ North						

Board: 291	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ J43			1 ♣	
Vul: Both	♥ KJ87	♥ Q	Pass	1 ♦	Pass	2 ♣
North HCP: 11+1	♦ KJ874	♦ AQT	Pass	2NT	Pass	3 ♦
South HCP: 13+2	♣ 85	♣ KJ9642	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 292	North:	South:	W	N	E	S
Dealer: South	♠ KQ93	♠ J2			1 ♦	
Vul: N-S	♥ A8762	♥ QJ	Pass	1 ♥	Pass	2 ♦
North HCP: 11+1	♦ 92	♦ AT8653	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ Q4	♣ KJ8				
Contract: 3 ♦ North						

Board: 293	North:	South:	W	N	E	S
Dealer: South	♠ AQ982	♠ 74			1 ♣	
Vul: E-W	♥ KQ6	♥ A2	Pass	1 ♠	Pass	2 ♣
North HCP: 11+1	♦ T754	♦ A63	Pass	2NT	Pass	3NT
South HCP: 14+2	♣ 9	♣ AQT852	All Pass			
Contract: 3NT South						

Board: 294	North:	South:	W	N	E	S
Dealer: South	♠ 8743	♠ 62			1 ♦	
Vul: Both	♥ AJ74	♥ T3	Pass	1 ♥	Pass	2 ♦
North HCP: 9	♦ 6	♦ AKQT97	All Pass			
South HCP: 12+2	♣ AT97	♣ K65				
Contract: 2 ♦ South						

**Board: 295**      ♠ AQ2      You bid first.

Dealer: North      ♥ A3      The opponents are silent.

Vul: E-W      ♦ JT

HCP: 14+2      ♣ KT9865

---

**Board: 296**      ♠ T7      You bid first.

Dealer: North      ♥ KT      The opponents are silent.

Vul: Both      ♦ KJ9832

HCP: 14+2      ♣ AKT

---

**Board: 297**      ♠ 963      You bid first.

Dealer: North      ♥ A94      The opponents are silent.

Vul: None      ♦ AKQ432

HCP: 13+2      ♣ 7

---

**Board: 298**      ♠ AJ6      Partner bids first.

Dealer: South      ♥ AT3      The opponents are silent.

Vul: N-S      ♦ 85

HCP: 9+1      ♣ T8654

---

**Board: 299**      ♠ Q86      Partner bids first.

Dealer: South      ♥ QT752      The opponents are silent.

Vul: Both      ♦ AT742

HCP: 8+2      ♣ -

## Both hands (Answers Page)

Board: 295	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ K6		1♣	Pass	1♥
Vul: E-W	♥ A3	♥ J9876	Pass	2♣	Pass	3♣
North HCP: 14+2	♦ JT	♦ K95		All Pass		
South HCP: 10+1	♣ KT9865	♣ QJ7				
Contract: 3♣ South						

Board: 296	North:	South:	W	N	E	S
Dealer: North	♠ T7	♠ A6		1♦	Pass	1♥
Vul: Both	♥ KT	♥ Q7654	Pass	2♦	Pass	3NT
North HCP: 14+2	♦ KJ9832	♦ AT7		All Pass		
South HCP: 12+1	♣ AKT	♣ Q92				
Contract: 3NT South						

Board: 297	North:	South:	W	N	E	S
Dealer: North	♠ 963	♠ A2		1♦	Pass	1♥
Vul: None	♥ A94	♥ 86532	Pass	2♦	Pass	3♦
North HCP: 13+2	♦ AKQ432	♦ 96		All Pass		
South HCP: 10+1	♣ 7	♣ AQ53				
Contract: 3♦ South						

Board: 298	North:	South:	W	N	E	S
Dealer: South	♠ AJ6	♠ K82			1♦	
Vul: N-S	♥ AT3	♥ K42	Pass	1NT	Pass	2♦
North HCP: 9+1	♦ 85	♦ AQ76432		All Pass		
South HCP: 12+3	♣ T8654	♣ -				
Contract: 2♦ South						

Board: 299	North:	South:	W	N	E	S
Dealer: South	♠ Q86	♠ K7			1♣	
Vul: Both	♥ QT752	♥ 63	Pass	1♥	Pass	2♣
North HCP: 8+2	♦ AT742	♦ K85	Pass	2♦	All Pass	
South HCP: 12+2	♣ -	♣ KQJ842				
Contract: 2♦ North						

<b>Board: 295</b>	♠ K6	Partner bids first.
Dealer: North	♥ J9876	The opponents are silent.
Vul: E-W	♦ K95	
HCP: 10+1	♣ QJ7	

---

<b>Board: 296</b>	♠ A6	Partner bids first.
Dealer: North	♥ Q7654	The opponents are silent.
Vul: Both	♦ AT7	
HCP: 12+1	♣ Q92	

---

<b>Board: 297</b>	♠ A2	Partner bids first.
Dealer: North	♥ 86532	The opponents are silent.
Vul: None	♦ 96	
HCP: 10+1	♣ AQ53	

---

<b>Board: 298</b>	♠ K82	You bid first.
Dealer: South	♥ K42	The opponents are silent.
Vul: N-S	♦ AQ76432	
HCP: 12+3	♣ -	

---

<b>Board: 299</b>	♠ K7	You bid first.
Dealer: South	♥ 63	The opponents are silent.
Vul: Both	♦ K85	
HCP: 12+2	♣ KQJ842	

## Both hands (Answers Page)

Board: 295	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ K6		1♣	Pass	1♥
Vul: E-W	♥ A3	♥ J9876	Pass	2♣	Pass	3♣
North HCP: 14+2	♦ JT	♦ K95		All Pass		
South HCP: 10+1	♣ KT9865	♣ QJ7				
Contract: 3♣ South						

Board: 296	North:	South:	W	N	E	S
Dealer: North	♠ T7	♠ A6		1♦	Pass	1♥
Vul: Both	♥ KT	♥ Q7654	Pass	2♦	Pass	3NT
North HCP: 14+2	♦ KJ9832	♦ AT7		All Pass		
South HCP: 12+1	♣ AKT	♣ Q92				
Contract: 3NT South						

Board: 297	North:	South:	W	N	E	S
Dealer: North	♠ 963	♠ A2		1♦	Pass	1♥
Vul: None	♥ A94	♥ 86532	Pass	2♦	Pass	3♦
North HCP: 13+2	♦ AKQ432	♦ 96		All Pass		
South HCP: 10+1	♣ 7	♣ AQ53				
Contract: 3♦ South						

Board: 298	North:	South:	W	N	E	S
Dealer: South	♠ AJ6	♠ K82			1♦	
Vul: N-S	♥ AT3	♥ K42	Pass	1NT	Pass	2♦
North HCP: 9+1	♦ 85	♦ AQ76432		All Pass		
South HCP: 12+3	♣ T8654	♣ -				
Contract: 2♦ South						

Board: 299	North:	South:	W	N	E	S
Dealer: South	♠ Q86	♠ K7			1♣	
Vul: Both	♥ QT752	♥ 63	Pass	1♥	Pass	2♣
North HCP: 8+2	♦ AT742	♦ K85	Pass	2♦	All Pass	
South HCP: 12+2	♣ -	♣ KQJ842				
Contract: 2♦ North						

---

<b>Board: 300</b>	♠ A65	Partner bids first.
Dealer: South	♥ A9762	The opponents are silent.
Vul: None	♦ K2	
HCP: 11+1	♣ T43	

---

<b>Board: 301</b>	♠ 9	You bid first.
Dealer: North	♥ Q64	The opponents are silent.
Vul: N-S	♦ AKQ872	
HCP: 12+2	♣ J42	

---

<b>Board: 302</b>	♠ J85	You bid first.
Dealer: North	♥ 2	The opponents are silent.
Vul: E-W	♦ AK9653	
HCP: 12+2	♣ AT2	

---

<b>Board: 303</b>	♠ Q2	You bid first.
Dealer: North	♥ K8	The opponents are silent.
Vul: None	♦ AKJ982	
HCP: 13+2	♣ T65	

---

<b>Board: 304</b>	♠ T2	Partner bids first.
Dealer: South	♥ AQ932	The opponents are silent.
Vul: N-S	♦ Q84	
HCP: 9+1	♣ J82	

## Both hands (Answers Page)

Board: 300	North:	South:	W	N	E	S
Dealer: South	♠ A65	♠ 43				1♦
Vul: None	♥ A9762	♥ 54	Pass	1♥	Pass	2♦
North HCP: 11+1	♦ K2	♦ AQJ643	Pass	3♦	All Pass	
South HCP: 13+2	♣ T43	♣ AQ2				
Contract:	3♦ North					

Board: 301	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ AJ642		1♦	Pass	1♠
Vul: N-S	♥ Q64	♥ T95	Pass	2♦	Pass	3♦
North HCP: 12+2	♦ AKQ872	♦ 53	All Pass			
South HCP: 11+1	♣ J42	♣ AQ6				
Contract:	3♦ South					

Board: 302	North:	South:	W	N	E	S
Dealer: North	♠ J85	♠ AKQT4		1♦	Pass	1♠
Vul: E-W	♥ 2	♥ JT95	Pass	2♦	Pass	2♥
North HCP: 12+2	♦ AK9653	♦ Q7	Pass	2♠	Pass	4♠
South HCP: 12+1	♣ AT2	♣ 95	All Pass			
Contract:	4♠ South					

Board: 303	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ 653		1♦	Pass	1♥
Vul: None	♥ K8	♥ J6543	Pass	2♦	All Pass	
North HCP: 13+2	♦ AKJ982	♦ Q				
South HCP: 8+1	♣ T65	♣ AJ83				
Contract:	2♦ North					

Board: 304	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ A65				1♣
Vul: N-S	♥ AQ932	♥ 8	Pass	1♥	Pass	2♣
North HCP: 9+1	♦ Q84	♦ K96	All Pass			
South HCP: 12+2	♣ J82	♣ KQ6543				
Contract:	2♣ South					

<b>Board: 300</b>	♠ 43	You bid first.
Dealer: South	♥ 54	The opponents are silent.
Vul: None	♦ AQJ643	
HCP: 13+2	♣ AQ2	

---

<b>Board: 301</b>	♠ AJ642	Partner bids first.
Dealer: North	♥ T95	The opponents are silent.
Vul: N-S	♦ 53	
HCP: 11+1	♣ AQ6	

---

<b>Board: 302</b>	♠ AKQT4	Partner bids first.
Dealer: North	♥ JT95	The opponents are silent.
Vul: E-W	♦ Q7	
HCP: 12+1	♣ 95	

---

<b>Board: 303</b>	♠ 653	Partner bids first.
Dealer: North	♥ J6543	The opponents are silent.
Vul: None	♦ Q	
HCP: 8+1	♣ AJ83	

---

<b>Board: 304</b>	♠ A65	You bid first.
Dealer: South	♥ 8	The opponents are silent.
Vul: N-S	♦ K96	
HCP: 12+2	♣ KQ6543	

## Both hands (Answers Page)

Board: 300	North:	South:	W	N	E	S
Dealer: South	♠ A65	♠ 43			1 ♦	
Vul: None	♥ A9762	♥ 54	Pass	1 ♥	Pass	2 ♦
North HCP: 11+1	♦ K2	♦ AQJ643	Pass	3 ♦	All Pass	
South HCP: 13+2	♣ T43	♣ AQ2				
Contract:	3 ♦ North					

Board: 301	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ AJ642		1 ♦	Pass	1 ♠
Vul: N-S	♥ Q64	♥ T95	Pass	2 ♦	Pass	3 ♦
North HCP: 12+2	♦ AKQ872	♦ 53	All Pass			
South HCP: 11+1	♣ J42	♣ AQ6				
Contract:	3 ♦ South					

Board: 302	North:	South:	W	N	E	S
Dealer: North	♠ J85	♠ AKQT4		1 ♦	Pass	1 ♠
Vul: E-W	♥ 2	♥ JT95	Pass	2 ♦	Pass	2 ♥
North HCP: 12+2	♦ AK9653	♦ Q7	Pass	2 ♠	Pass	4 ♠
South HCP: 12+1	♣ AT2	♣ 95	All Pass			
Contract:	4 ♠ South					

Board: 303	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ 653		1 ♦	Pass	1 ♥
Vul: None	♥ K8	♥ J6543	Pass	2 ♦	All Pass	
North HCP: 13+2	♦ AKJ982	♦ Q				
South HCP: 8+1	♣ T65	♣ AJ83				
Contract:	2 ♦ North					

Board: 304	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ A65			1 ♣	
Vul: N-S	♥ AQ932	♥ 8	Pass	1 ♥	Pass	2 ♣
North HCP: 9+1	♦ Q84	♦ K96	All Pass			
South HCP: 12+2	♣ J82	♣ KQ6543				
Contract:	2 ♣ South					

---

<b>Board: 305</b>	♠ K2	You bid first.
Dealer: North	♥ AT3	The opponents are silent.
Vul: E-W	♦ J2	
HCP: 14+2	♣ AQT732	

---

<b>Board: 306</b>	♠ J	You bid first.
Dealer: North	♥ KT9	The opponents are silent.
Vul: Both	♦ A98	
HCP: 14+2	♣ AQT976	

---

<b>Board: 307</b>	♠ A4	You bid first.
Dealer: North	♥ A73	The opponents are silent.
Vul: N-S	♦ AJ9765	
HCP: 14+2	♣ J6	

---

<b>Board: 308</b>	♠ A	You bid first.
Dealer: North	♥ J53	The opponents are silent.
Vul: E-W	♦ Q8	
HCP: 13+3	♣ AQT9732	

---

<b>Board: 309</b>	♠ K95	You bid first.
Dealer: North	♥ 53	The opponents are silent.
Vul: Both	♦ K5	
HCP: 14+2	♣ AKJ742	

## Both hands (Answers Page)

**Board: 305**

Dealer: North

**North:**

♠ K2

**South:**

♠ AT87

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

1♣ Pass 1♦

Vul: E-W

♥ AT3

♥ K86

Pass

2♣

Pass 2♦

North HCP: 14+2

♦ J2

♦ A8643

Pass

3NT

All Pass

South HCP: 11+1

♣ AQT732

♣ 4

Contract: 3NT North

**Board: 306**

Dealer: North

**North:**

♠ J

**South:**

♠ K92

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

1♣ Pass 1♥

Vul: Both

♥ KT9

♥ A7632

Pass

2♣

Pass 2NT

North HCP: 14+2

♦ A98

♦ JT5

Pass

3♥

Pass 4♥

South HCP: 11+1

♣ AQT976

♣ K3

All Pass

Contract: 4♥ South

**Board: 307**

Dealer: North

**North:**

♠ A4

**South:**

♠ K932

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

1♦ Pass 1♥

Vul: N-S

♥ A73

♥ QT86

Pass

2♦

All Pass

North HCP: 14+2

♦ AJ9765

♦ 4

South HCP: 10

♣ J6

♣ KQ94

Contract: 2♦ North

**Board: 308**

Dealer: North

**North:**

♠ A

**South:**

♠ J6432

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

1♣ Pass 1♠

Vul: E-W

♥ J53

♥ AK8

Pass

2♣

Pass 2NT

North HCP: 13+3

♦ Q8

♦ KT74

Pass

3NT

All Pass

South HCP: 11+1

♣ AQT9732

♣ 5

Contract: 3NT North

**Board: 309**

Dealer: North

**North:**

♠ K95

**South:**

♠ A764

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

1♣ Pass 1♥

Vul: Both

♥ 53

♥ Q962

Pass

2♣

All Pass

North HCP: 14+2

♦ K5

♦ Q763

South HCP: 10

♣ AKJ742

♣ Q

Contract: 2♣ North

---

<b>Board: 305</b>	♠ AT87	Partner bids first.
Dealer: North	♥ K86	The opponents are silent.
Vul: E-W	♦ A8643	
HCP: 11+1	♣ 4	

---

<b>Board: 306</b>	♠ K92	Partner bids first.
Dealer: North	♥ A7632	The opponents are silent.
Vul: Both	♦ JT5	
HCP: 11+1	♣ K3	

---

<b>Board: 307</b>	♠ K932	Partner bids first.
Dealer: North	♥ QT86	The opponents are silent.
Vul: N-S	♦ 4	
HCP: 10	♣ KQ94	

---

<b>Board: 308</b>	♠ J6432	Partner bids first.
Dealer: North	♥ AK8	The opponents are silent.
Vul: E-W	♦ KT74	
HCP: 11+1	♣ 5	

---

<b>Board: 309</b>	♠ A764	Partner bids first.
Dealer: North	♥ Q962	The opponents are silent.
Vul: Both	♦ Q763	
HCP: 10	♣ Q	

## Both hands (Answers Page)

**Board: 305**

Dealer: North

**North:**

♠ K2

**South:**

♠ AT87

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

1♣ Pass 1♦

Vul: E-W

♥ AT3

♥ K86

Pass

2♣

Pass 2♦

North HCP: 14+2

♦ J2

♦ A8643

Pass

3NT

All Pass

South HCP: 11+1

♣ AQT732

♣ 4

Contract: 3NT North

**Board: 306**

Dealer: North

**North:**

♠ J

**South:**

♠ K92

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

1♣ Pass 1♥

Vul: Both

♥ KT9

♥ A7632

Pass

2♣

Pass 2NT

North HCP: 14+2

♦ A98

♦ JT5

Pass

3♥

Pass 4♥

South HCP: 11+1

♣ AQT976

♣ K3

All Pass

Contract: 4♥ South

**Board: 307**

Dealer: North

**North:**

♠ A4

**South:**

♠ K932

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

1♦ Pass 1♥

Vul: N-S

♥ A73

♥ QT86

Pass

2♦

All Pass

North HCP: 14+2

♦ AJ9765

♦ 4

South HCP: 10

♣ J6

♣ KQ94

Contract: 2♦ North

**Board: 308**

Dealer: North

**North:**

♠ A

**South:**

♠ J6432

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

1♣ Pass 1♠

Vul: E-W

♥ J53

♥ AK8

Pass

2♣

Pass 2NT

North HCP: 13+3

♦ Q8

♦ KT74

Pass

3NT

All Pass

South HCP: 11+1

♣ AQT9732

♣ 5

Contract: 3NT North

**Board: 309**

Dealer: North

**North:**

♠ K95

**South:**

♠ A764

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

1♣ Pass 1♥

Vul: Both

♥ 53

♥ Q962

Pass

2♣

All Pass

North HCP: 14+2

♦ K5

♦ Q763

South HCP: 10

♣ AKJ742

♣ Q

Contract: 2♣ North

---

<b>Board: 310</b>	♠ K9	Partner bids first.
Dealer: South	♥ J965	The opponents are silent.
Vul: None	♦ 95	
HCP: 8+1	♣ A9643	

---

<b>Board: 311</b>	♠ 976	Partner bids first.
Dealer: South	♥ AT843	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 11+1	♣ AQJ7	

---

<b>Board: 312</b>	♠ 3	You bid first.
Dealer: North	♥ K8	The opponents are silent.
Vul: Both	♦ AQJ9	
HCP: 13+2	♣ QJT752	

---

<b>Board: 313</b>	♠ KJ6	You bid first.
Dealer: North	♥ 6	The opponents are silent.
Vul: None	♦ KQ8	
HCP: 13+2	♣ AT9532	

---

<b>Board: 314</b>	♠ K654	Partner bids first.
Dealer: South	♥ AQT96	The opponents are silent.
Vul: N-S	♦ 82	
HCP: 11+1	♣ Q8	

## Both hands (Answers Page)

Board: 310	North:	South:	W	N	E	S
Dealer: South	♠ K9	♠ A62				1♦
Vul: None	♥ J965	♥ T72	Pass	1♥	Pass	2♦
North HCP: 8+1	♦ 95	♦ AKT432	All Pass			
South HCP: 14+2	♣ A9643	♣ K				
Contract: 2♦ South						

Board: 311	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ A53				1♦
Vul: E-W	♥ AT843	♥ 9	Pass	1♥	Pass	2♦
North HCP: 11+1	♦ 9	♦ AKQT32	Pass	2NT	Pass	3NT
South HCP: 13+2	♣ AQJ7	♣ T62	All Pass			
Contract: 3NT South						

Board: 312	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ JT65		1♣	Pass	1♥
Vul: Both	♥ K8	♥ A963	Pass	2♣	Pass	2NT
North HCP: 13+2	♦ AQJ9	♦ K762	Pass	3NT	All Pass	
South HCP: 11	♣ QJT752	♣ K				
Contract: 3NT North						

Board: 313	North:	South:	W	N	E	S
Dealer: North	♠ KJ6	♠ AT74		1♣	Pass	1♥
Vul: None	♥ 6	♥ KJ85	Pass	2♣	All Pass	
North HCP: 13+2	♦ KQ8	♦ T32				
South HCP: 10	♣ AT9532	♣ Q4				
Contract: 2♣ North						

Board: 314	North:	South:	W	N	E	S
Dealer: South	♠ K654	♠ AT9				1♦
Vul: N-S	♥ AQT96	♥ 54	Pass	1♥	Pass	2♦
North HCP: 11+1	♦ 82	♦ KJT543	Pass	3♦	All Pass	
South HCP: 13+2	♣ Q8	♣ AJ				
Contract: 3♦ North						

**Board: 310**      ♠ A62      You bid first.

Dealer: South      ♥ T72      The opponents are silent.

Vul: None      ♦ AKT432

HCP: 14+2      ♣ K

---

**Board: 311**      ♠ A53      You bid first.

Dealer: South      ♥ 9      The opponents are silent.

Vul: E-W      ♦ AKQT32

HCP: 13+2      ♣ T62

---

**Board: 312**      ♠ JT65      Partner bids first.

Dealer: North      ♥ A963      The opponents are silent.

Vul: Both      ♦ K762

HCP: 11      ♣ K

---

**Board: 313**      ♠ AT74      Partner bids first.

Dealer: North      ♥ KJ85      The opponents are silent.

Vul: None      ♦ T32

HCP: 10      ♣ Q4

---

**Board: 314**      ♠ AT9      You bid first.

Dealer: South      ♥ 54      The opponents are silent.

Vul: N-S      ♦ KJT543

HCP: 13+2      ♣ AJ

## Both hands (Answers Page)

Board: 310	North:	South:	W	N	E	S
Dealer: South	♠ K9	♠ A62			1 ♦	
Vul: None	♥ J965	♥ T72	Pass	1 ♥	Pass	2 ♦
North HCP: 8+1	♦ 95	♦ AKT432	All Pass			
South HCP: 14+2	♣ A9643	♣ K				
Contract: 2 ♦ South						

Board: 311	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ A53			1 ♦	
Vul: E-W	♥ AT843	♥ 9	Pass	1 ♥	Pass	2 ♦
North HCP: 11+1	♦ 9	♦ AKQT32	Pass	2NT	Pass	3NT
South HCP: 13+2	♣ AQJ7	♣ T62	All Pass			
Contract: 3NT South						

Board: 312	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ JT65		1 ♣	Pass	1 ♥
Vul: Both	♥ K8	♥ A963	Pass	2 ♣	Pass	2NT
North HCP: 13+2	♦ AQJ9	♦ K762	Pass	3NT	All Pass	
South HCP: 11	♣ QJT752	♣ K				
Contract: 3NT North						

Board: 313	North:	South:	W	N	E	S
Dealer: North	♠ KJ6	♠ AT74		1 ♣	Pass	1 ♥
Vul: None	♥ 6	♥ KJ85	Pass	2 ♣	All Pass	
North HCP: 13+2	♦ KQ8	♦ T32				
South HCP: 10	♣ AT9532	♣ Q4				
Contract: 2 ♣ North						

Board: 314	North:	South:	W	N	E	S
Dealer: South	♠ K654	♠ AT9			1 ♦	
Vul: N-S	♥ AQT96	♥ 54	Pass	1 ♥	Pass	2 ♦
North HCP: 11+1	♦ 82	♦ KJT543	Pass	3 ♦	All Pass	
South HCP: 13+2	♣ Q8	♣ AJ				
Contract: 3 ♦ North						

<b>Board: 315</b>	♠ AK643	Partner bids first.
Dealer: South	♥ 9542	The opponents are silent.
Vul: Both	♦ AT5	
HCP: 11+1	♣ 8	

---

<b>Board: 316</b>	♠ AQ654	Partner bids first.
Dealer: South	♥ 874	The opponents are silent.
Vul: None	♦ 85	
HCP: 8+1	♣ Q76	

---

<b>Board: 317</b>	♠ AK6	You bid first.
Dealer: North	♥ Q	The opponents are silent.
Vul: N-S	♦ K95	
HCP: 14+2	♣ QT9543	

---

<b>Board: 318</b>	♠ AT9	You bid first.
Dealer: North	♥ K6	The opponents are silent.
Vul: E-W	♦ KT9862	
HCP: 13+2	♣ K4	

---

<b>Board: 319</b>	♠ A5	You bid first.
Dealer: North	♥ 87	The opponents are silent.
Vul: N-S	♦ AJ9543	
HCP: 12+2	♣ QJ4	

## Both hands (Answers Page)

Board: 315	North:	South:	W	N	E	S
Dealer: South	♠ AK643	♠ Q92				1♣
Vul: Both	♥ 9542	♥ A	Pass	1♠	Pass	2♣
North HCP: 11+1	♦ AT5	♦ Q83	Pass	2♥	Pass	2♠
South HCP: 12+2	♣ 8	♣ AT6542	Pass	3♠	Pass	4♠
Contract: 4♠ South			All Pass			

Board: 316	North:	South:	W	N	E	S
Dealer: South	♠ AQ654	♠ K3				1♦
Vul: None	♥ 874	♥ T52	Pass	1♠	Pass	2♦
North HCP: 8+1	♦ 85	♦ AKQ743	Pass	3♦	All Pass	
South HCP: 12+2	♣ Q76	♣ 53				
Contract: 3♦ North			All Pass			

Board: 317	North:	South:	W	N	E	S
Dealer: North	♠ AK6	♠ T74		1♣	Pass	1♥
Vul: N-S	♥ Q	♥ AJ972	Pass	2♣	Pass	3♣
North HCP: 14+2	♦ K95	♦ 32	Pass	4♣	All Pass	
South HCP: 12+1	♣ QT9543	♣ AK2				
Contract: 4♣ North			All Pass			

Board: 318	North:	South:	W	N	E	S
Dealer: North	♠ AT9	♠ Q8632		1♦	Pass	1♠
Vul: E-W	♥ K6	♥ AQ74	Pass	2♦	Pass	2♥
North HCP: 13+2	♦ KT9862	♦ A4	Pass	4♠	All Pass	
South HCP: 12+1	♣ K4	♣ T8				
Contract: 4♠ North			All Pass			

Board: 319	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ J3		1♦	Pass	1♥
Vul: N-S	♥ 87	♥ KJ632	Pass	2♦	Pass	3♦
North HCP: 12+2	♦ AJ9543	♦ K6	All Pass			
South HCP: 11+1	♣ QJ4	♣ KT92				
Contract: 3♦ South			All Pass			

**Board: 315**      ♠ Q92      You bid first.

Dealer: South      ♥ A      The opponents are silent.

Vul: Both      ♦ Q83

HCP: 12+2      ♣ AT6542

---

**Board: 316**      ♠ K3      You bid first.

Dealer: South      ♥ T52      The opponents are silent.

Vul: None      ♦ AKQ743

HCP: 12+2      ♣ 53

---

**Board: 317**      ♠ T74      Partner bids first.

Dealer: North      ♥ AJ972      The opponents are silent.

Vul: N-S      ♦ 32

HCP: 12+1      ♣ AK2

---

**Board: 318**      ♠ Q8632      Partner bids first.

Dealer: North      ♥ AQ74      The opponents are silent.

Vul: E-W      ♦ A4

HCP: 12+1      ♣ T8

---

**Board: 319**      ♠ J3      Partner bids first.

Dealer: North      ♥ KJ632      The opponents are silent.

Vul: N-S      ♦ K6

HCP: 11+1      ♣ KT92

## Both hands (Answers Page)

Board: 315	North:	South:	W	N	E	S
Dealer: South	♠ AK643	♠ Q92				1♣
Vul: Both	♥ 9542	♥ A	Pass	1♠	Pass	2♣
North HCP: 11+1	♦ AT5	♦ Q83	Pass	2♥	Pass	2♠
South HCP: 12+2	♣ 8	♣ AT6542	Pass	3♠	Pass	4♠
Contract: 4♠ South			All Pass			

Board: 316	North:	South:	W	N	E	S
Dealer: South	♠ AQ654	♠ K3				1♦
Vul: None	♥ 874	♥ T52	Pass	1♠	Pass	2♦
North HCP: 8+1	♦ 85	♦ AKQ743	Pass	3♦	All Pass	
South HCP: 12+2	♣ Q76	♣ 53				
Contract: 3♦ North			All Pass			

Board: 317	North:	South:	W	N	E	S
Dealer: North	♠ AK6	♠ T74		1♣	Pass	1♥
Vul: N-S	♥ Q	♥ AJ972	Pass	2♣	Pass	3♣
North HCP: 14+2	♦ K95	♦ 32	Pass	4♣	All Pass	
South HCP: 12+1	♣ QT9543	♣ AK2				
Contract: 4♣ North			All Pass			

Board: 318	North:	South:	W	N	E	S
Dealer: North	♠ AT9	♠ Q8632		1♦	Pass	1♠
Vul: E-W	♥ K6	♥ AQ74	Pass	2♦	Pass	2♥
North HCP: 13+2	♦ KT9862	♦ A4	Pass	4♠	All Pass	
South HCP: 12+1	♣ K4	♣ T8				
Contract: 4♠ North			All Pass			

Board: 319	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ J3		1♦	Pass	1♥
Vul: N-S	♥ 87	♥ KJ632	Pass	2♦	Pass	3♦
North HCP: 12+2	♦ AJ9543	♦ K6	All Pass			
South HCP: 11+1	♣ QJ4	♣ KT92				
Contract: 3♦ South			All Pass			

---

<b>Board: 320</b>	♠ QJ653	Partner bids first.
Dealer: South	♥ J73	The opponents are silent.
Vul: E-W	♦ Q3	
HCP: 10+1	♣ A76	

---

<b>Board: 321</b>	♠ AQ8	You bid first.
Dealer: North	♥ T64	The opponents are silent.
Vul: Both	♦ Q	
HCP: 14+2	♣ AQ9862	

---

<b>Board: 322</b>	♠ AKJ83	Partner bids first.
Dealer: South	♥ K92	The opponents are silent.
Vul: N-S	♦ 9	
HCP: 12+1	♣ J943	

---

<b>Board: 323</b>	♠ A9832	Partner bids first.
Dealer: South	♥ Q962	The opponents are silent.
Vul: Both	♦ AQ32	
HCP: 12+1	♣ -	

---

<b>Board: 324</b>	♠ Q9853	Partner bids first.
Dealer: South	♥ AJT5	The opponents are silent.
Vul: None	♦ AT4	
HCP: 11+1	♣ T	

## Both hands (Answers Page)

Board: 320	North:	South:	W	N	E	S
Dealer: South	♠ QJ653	♠ K				1♣
Vul: E-W	♥ J73	♥ A86	Pass	1♠	Pass	2♣
North HCP: 10+1	♦ Q3	♦ JT6			All Pass	
South HCP: 14+2	♣ A76	♣ KQJ532				
Contract: 2♣ South						

Board: 321	North:	South:	W	N	E	S
Dealer: North	♠ AQ8	♠ KT3		1♣	Pass	1♥
Vul: Both	♥ T64	♥ K9532	Pass	2♣	All Pass	
North HCP: 14+2	♦ Q	♦ A653				
South HCP: 10+1	♣ AQ9862	♣ 7				
Contract: 2♣ North						

Board: 322	North:	South:	W	N	E	S
Dealer: South	♠ AKJ83	♠ T				1♣
Vul: N-S	♥ K92	♥ J75	Pass	1♠	Pass	2♣
North HCP: 12+1	♦ 9	♦ AQ3	Pass	3♦ <sup>1</sup>	Pass	4♦
South HCP: 13+2	♣ J943	♣ AQT752	Pass	5♣	All Pass	
Contract: 5♣ North			1. Splinter			

Board: 323	North:	South:	W	N	E	S
Dealer: South	♠ A9832	♠ QT5				1♣
Vul: Both	♥ Q962	♥ AJ3	Pass	1♠	Pass	2♣
North HCP: 12+1	♦ AQ32	♦ 8	Pass	2♥	Pass	4♠
South HCP: 13+2	♣ -	♣ AQT873	All Pass			
Contract: 4♠ South						

Board: 324	North:	South:	W	N	E	S
Dealer: South	♠ Q9853	♠ A7				1♣
Vul: None	♥ AJT5	♥ K42	Pass	1♠	Pass	2♣
North HCP: 11+1	♦ AT4	♦ K3	Pass	2♥	Pass	2NT
South HCP: 13+2	♣ T	♣ QJ5432	Pass	3NT	All Pass	
Contract: 3NT North						

---

<b>Board: 320</b>	♠ K	You bid first.
Dealer: South	♥ A86	The opponents are silent.
Vul: E-W	♦ JT6	
HCP: 14+2	♣ KQJ532	

---

<b>Board: 321</b>	♠ KT3	Partner bids first.
Dealer: North	♥ K9532	The opponents are silent.
Vul: Both	♦ A653	
HCP: 10+1	♣ 7	

---

<b>Board: 322</b>	♠ T	You bid first.
Dealer: South	♥ J75	The opponents are silent.
Vul: N-S	♦ AQ3	
HCP: 13+2	♣ AQT752	

---

<b>Board: 323</b>	♠ QT5	You bid first.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: Both	♦ 8	
HCP: 13+2	♣ AQT873	

---

<b>Board: 324</b>	♠ A7	You bid first.
Dealer: South	♥ K42	The opponents are silent.
Vul: None	♦ K3	
HCP: 13+2	♣ QJ5432	

## Both hands (Answers Page)

Board: 320	North:	South:	W	N	E	S
Dealer: South	♠ QJ653	♠ K				1♣
Vul: E-W	♥ J73	♥ A86	Pass	1♠	Pass	2♣
North HCP: 10+1	♦ Q3	♦ JT6			All Pass	
South HCP: 14+2	♣ A76	♣ KQJ532				
Contract: 2♣ South						

Board: 321	North:	South:	W	N	E	S
Dealer: North	♠ AQ8	♠ KT3		1♣	Pass	1♥
Vul: Both	♥ T64	♥ K9532	Pass	2♣	All Pass	
North HCP: 14+2	♦ Q	♦ A653				
South HCP: 10+1	♣ AQ9862	♣ 7				
Contract: 2♣ North						

Board: 322	North:	South:	W	N	E	S
Dealer: South	♠ AKJ83	♠ T				1♣
Vul: N-S	♥ K92	♥ J75	Pass	1♠	Pass	2♣
North HCP: 12+1	♦ 9	♦ AQ3	Pass	3♦ <sup>1</sup>	Pass	4♦
South HCP: 13+2	♣ J943	♣ AQT752	Pass	5♣	All Pass	
Contract: 5♣ North			1. Splinter			

Board: 323	North:	South:	W	N	E	S
Dealer: South	♠ A9832	♠ QT5				1♣
Vul: Both	♥ Q962	♥ AJ3	Pass	1♠	Pass	2♣
North HCP: 12+1	♦ AQ32	♦ 8	Pass	2♥	Pass	4♠
South HCP: 13+2	♣ -	♣ AQT873	All Pass			
Contract: 4♠ South						

Board: 324	North:	South:	W	N	E	S
Dealer: South	♠ Q9853	♠ A7				1♣
Vul: None	♥ AJT5	♥ K42	Pass	1♠	Pass	2♣
North HCP: 11+1	♦ AT4	♦ K3	Pass	2♥	Pass	2NT
South HCP: 13+2	♣ T	♣ QJ5432	Pass	3NT	All Pass	
Contract: 3NT North						

---

<b>Board: 325</b>	♠ Q6	You bid first.
Dealer: North	♥ J98	The opponents are silent.
Vul: E-W	♦ A2	
HCP: 14+2	♣ AKT972	

---

<b>Board: 326</b>	♠ AJT96	Partner bids first.
Dealer: South	♥ AT5	The opponents are silent.
Vul: None	♦ 752	
HCP: 9+1	♣ 53	

---

<b>Board: 327</b>	♠ AJ5	You bid first.
Dealer: North	♥ 7	The opponents are silent.
Vul: Both	♦ K4	
HCP: 13+3	♣ KQ98763	

---

<b>Board: 328</b>	♠ 542	Partner bids first.
Dealer: South	♥ AQ543	The opponents are silent.
Vul: None	♦ 6	
HCP: 10+1	♣ A985	

---

<b>Board: 329</b>	♠ AJ6	Partner bids first.
Dealer: South	♥ KJT83	The opponents are silent.
Vul: N-S	♦ T9	
HCP: 12+1	♣ K94	

## Both hands (Answers Page)

Board: 325	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ AT73		1♣	Pass	1♥
Vul: E-W	♥ J98	♥ K765	Pass	2♣	All Pass	
North HCP: 14+2	♦ A2	♦ Q754				
South HCP: 10	♣ AKT972	♣ J				
Contract: 2♣ North						

Board: 326	North:	South:	W	N	E	S
Dealer: South	♠ AJT96	♠ 3			1♣	
Vul: None	♥ AT5	♥ J3	Pass	1♠	Pass	2♣
North HCP: 9+1	♦ 752	♦ AJ64	All Pass			
South HCP: 14+2	♣ 53	♣ AKJ642				
Contract: 2♣ South						

Board: 327	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ 8732		1♣	Pass	1♥
Vul: Both	♥ 7	♥ AQJT6	Pass	2♣	All Pass	
North HCP: 13+3	♦ K4	♦ JT82				
South HCP: 8+1	♣ KQ98763	♣ -				
Contract: 2♣ North						

Board: 328	North:	South:	W	N	E	S
Dealer: South	♠ 542	♠ K			1♦	
Vul: None	♥ AQ543	♥ 762	Pass	1♥	Pass	2♦
North HCP: 10+1	♦ 6	♦ AKQJ972	All Pass			
South HCP: 13+3	♣ A985	♣ 74				
Contract: 2♦ South						

Board: 329	North:	South:	W	N	E	S
Dealer: South	♠ AJ6	♠ Q97			1♦	
Vul: N-S	♥ KJT83	♥ 2	Pass	1♥	Pass	2♦
North HCP: 12+1	♦ T9	♦ AKJ642	Pass	3NT	All Pass	
South HCP: 12+2	♣ K94	♣ QT6				
Contract: 3NT North						

---

<b>Board: 325</b>	♠ AT73	Partner bids first.
Dealer: North	♥ K765	The opponents are silent.
Vul: E-W	♦ Q754	
HCP: 10	♣ J	

---

<b>Board: 326</b>	♠ 3	You bid first.
Dealer: South	♥ J3	The opponents are silent.
Vul: None	♦ AJ64	
HCP: 14+2	♣ AKJ642	

---

<b>Board: 327</b>	♠ 8732	Partner bids first.
Dealer: North	♥ AQJT6	The opponents are silent.
Vul: Both	♦ JT82	
HCP: 8+1	♣ -	

---

<b>Board: 328</b>	♠ K	You bid first.
Dealer: South	♥ 762	The opponents are silent.
Vul: None	♦ AKQJ972	
HCP: 13+3	♣ 74	

---

<b>Board: 329</b>	♠ Q97	You bid first.
Dealer: South	♥ 2	The opponents are silent.
Vul: N-S	♦ AKJ642	
HCP: 12+2	♣ QT6	

## Both hands (Answers Page)

Board: 325	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ AT73		1♣	Pass	1♥
Vul: E-W	♥ J98	♥ K765	Pass	2♣	All Pass	
North HCP: 14+2	♦ A2	♦ Q754				
South HCP: 10	♣ AKT972	♣ J				
Contract: 2♣ North						

Board: 326	North:	South:	W	N	E	S
Dealer: South	♠ AJT96	♠ 3			1♣	
Vul: None	♥ AT5	♥ J3	Pass	1♠	Pass	2♣
North HCP: 9+1	♦ 752	♦ AJ64	All Pass			
South HCP: 14+2	♣ 53	♣ AKJ642				
Contract: 2♣ South						

Board: 327	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ 8732		1♣	Pass	1♥
Vul: Both	♥ 7	♥ AQJT6	Pass	2♣	All Pass	
North HCP: 13+3	♦ K4	♦ JT82				
South HCP: 8+1	♣ KQ98763	♣ -				
Contract: 2♣ North						

Board: 328	North:	South:	W	N	E	S
Dealer: South	♠ 542	♠ K			1♦	
Vul: None	♥ AQ543	♥ 762	Pass	1♥	Pass	2♦
North HCP: 10+1	♦ 6	♦ AKQJ972	All Pass			
South HCP: 13+3	♣ A985	♣ 74				
Contract: 2♦ South						

Board: 329	North:	South:	W	N	E	S
Dealer: South	♠ AJ6	♠ Q97			1♦	
Vul: N-S	♥ KJT83	♥ 2	Pass	1♥	Pass	2♦
North HCP: 12+1	♦ T9	♦ AKJ642	Pass	3NT	All Pass	
South HCP: 12+2	♣ K94	♣ QT6				
Contract: 3NT North						

---

<b>Board: 330</b>	♠ 92	You bid first.
Dealer: North	♥ AK4	The opponents are silent.
Vul: E-W	♦ T7	
HCP: 14+2	♣ AK9764	

---

<b>Board: 331</b>	♠ 73	You bid first.
Dealer: North	♥ KT6	The opponents are silent.
Vul: N-S	♦ JT	
HCP: 12+2	♣ AKJ953	

---

<b>Board: 332</b>	♠ JT8	You bid first.
Dealer: North	♥ T	The opponents are silent.
Vul: E-W	♦ QJ6	
HCP: 12+2	♣ AKJT65	

---

<b>Board: 333</b>	♠ K3	You bid first.
Dealer: North	♥ KT9	The opponents are silent.
Vul: Both	♦ T2	
HCP: 14+2	♣ AKJT98	

---

<b>Board: 334</b>	♠ KQ6	Partner bids first.
Dealer: South	♥ T7543	The opponents are silent.
Vul: N-S	♦ 3	
HCP: 9+1	♣ AT98	

## Both hands (Answers Page)

Board: 330	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ T3		1♣	Pass	1♥
Vul: E-W	♥ AK4	♥ QJ863	Pass	2♣	Pass	2♦
North HCP: 14+2	♦ T7	♦ AQ632	Pass	3♥	All Pass	
South HCP: 9+2	♣ AK9764	♣ T				
Contract: 3♥ North						

Board: 331	North:	South:	W	N	E	S
Dealer: North	♠ 73	♠ AJT9		1♣	Pass	1♦
Vul: N-S	♥ KT6	♥ 87	Pass	2♣	Pass	3♣
North HCP: 12+2	♦ JT	♦ AK765	All Pass			
South HCP: 12+1	♣ AKJ953	♣ T2				
Contract: 3♣ South						

Board: 332	North:	South:	W	N	E	S
Dealer: North	♠ JT8	♠ AK432		1♣	Pass	1♠
Vul: E-W	♥ T	♥ 97642	Pass	2♣	Pass	2♥
North HCP: 12+2	♦ QJ6	♦ A87	Pass	2♠	Pass	3♠
South HCP: 11+2	♣ AKJT65	♣ -	All Pass			
Contract: 3♠ South						

Board: 333	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ 982		1♣	Pass	1♥
Vul: Both	♥ KT9	♥ 7432	Pass	2♣	All Pass	
North HCP: 14+2	♦ T2	♦ KQJ5				
South HCP: 6	♣ AKJT98	♣ 74				
Contract: 2♣ North						

Board: 334	North:	South:	W	N	E	S
Dealer: South	♠ KQ6	♠ AT				1♦
Vul: N-S	♥ T7543	♥ AQ	Pass	1♥	Pass	2♦
North HCP: 9+1	♦ 3	♦ JT9842	All Pass			
South HCP: 14+2	♣ AT98	♣ K72				
Contract: 2♦ South						

<b>Board: 330</b>	♠ T3	Partner bids first.
Dealer: North	♥ QJ863	The opponents are silent.
Vul: E-W	♦ AQ632	
HCP: 9+2	♣ T	

---

<b>Board: 331</b>	♠ AJT9	Partner bids first.
Dealer: North	♥ 87	The opponents are silent.
Vul: N-S	♦ AK765	
HCP: 12+1	♣ T2	

---

<b>Board: 332</b>	♠ AK432	Partner bids first.
Dealer: North	♥ 97642	The opponents are silent.
Vul: E-W	♦ A87	
HCP: 11+2	♣ -	

---

<b>Board: 333</b>	♠ 982	Partner bids first.
Dealer: North	♥ 7432	The opponents are silent.
Vul: Both	♦ KQJ5	
HCP: 6	♣ 74	

---

<b>Board: 334</b>	♠ AT	You bid first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: N-S	♦ JT9842	
HCP: 14+2	♣ K72	

## Both hands (Answers Page)

Board: 330	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ T3		1♣	Pass	1♥
Vul: E-W	♥ AK4	♥ QJ863	Pass	2♣	Pass	2♦
North HCP: 14+2	♦ T7	♦ AQ632	Pass	3♥	All Pass	
South HCP: 9+2	♣ AK9764	♣ T				
Contract: 3♥ North						

Board: 331	North:	South:	W	N	E	S
Dealer: North	♠ 73	♠ AJT9		1♣	Pass	1♦
Vul: N-S	♥ KT6	♥ 87	Pass	2♣	Pass	3♣
North HCP: 12+2	♦ JT	♦ AK765	All Pass			
South HCP: 12+1	♣ AKJ953	♣ T2				
Contract: 3♣ South						

Board: 332	North:	South:	W	N	E	S
Dealer: North	♠ JT8	♠ AK432		1♣	Pass	1♠
Vul: E-W	♥ T	♥ 97642	Pass	2♣	Pass	2♥
North HCP: 12+2	♦ QJ6	♦ A87	Pass	2♠	Pass	3♠
South HCP: 11+2	♣ AKJT65	♣ -	All Pass			
Contract: 3♠ South						

Board: 333	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ 982		1♣	Pass	1♥
Vul: Both	♥ KT9	♥ 7432	Pass	2♣	All Pass	
North HCP: 14+2	♦ T2	♦ KQJ5				
South HCP: 6	♣ AKJT98	♣ 74				
Contract: 2♣ North						

Board: 334	North:	South:	W	N	E	S
Dealer: South	♠ KQ6	♠ AT				1♦
Vul: N-S	♥ T7543	♥ AQ	Pass	1♥	Pass	2♦
North HCP: 9+1	♦ 3	♦ JT9842	All Pass			
South HCP: 14+2	♣ AT98	♣ K72				
Contract: 2♦ South						

---

<b>Board: 335</b>	♠ 84	You bid first.
Dealer: North	♥ 754	The opponents are silent.
Vul: E-W	♦ AQJ864	
HCP: 13+2	♣ AQ	

---

<b>Board: 336</b>	♠ QJ853	Partner bids first.
Dealer: South	♥ 7542	The opponents are silent.
Vul: Both	♦ A8	
HCP: 11+1	♣ AT	

---

<b>Board: 337</b>	♠ AQ5	You bid first.
Dealer: North	♥ 9	The opponents are silent.
Vul: None	♦ QT8642	
HCP: 12+2	♣ AT6	

---

<b>Board: 338</b>	♠ Q9753	Partner bids first.
Dealer: South	♥ Q875	The opponents are silent.
Vul: E-W	♦ -	
HCP: 8+1	♣ AT98	

---

<b>Board: 339</b>	♠ 95	You bid first.
Dealer: North	♥ A5	The opponents are silent.
Vul: Both	♦ KJ	
HCP: 12+3	♣ KJT7654	

## Both hands (Answers Page)

Board: 335	North:	South:	W	N	E	S
Dealer: North	♠ 84	♠ QJ72		1♦	Pass	1♥
Vul: E-W	♥ 754	♥ AJ86	Pass	2♦	All Pass	
North HCP: 13+2	♦ AQJ864	♦ 5				
South HCP: 9	♣ AQ	♣ J742				
Contract: 2♦ North						

Board: 336	North:	South:	W	N	E	S
Dealer: South	♠ QJ853	♠ AT			1♦	
Vul: Both	♥ 7542	♥ AJ9	Pass	1♠	Pass	2♦
North HCP: 11+1	♦ A8	♦ KT7642	Pass	2♥	Pass	2NT
South HCP: 13+2	♣ AT	♣ J8	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 337	North:	South:	W	N	E	S
Dealer: North	♠ AQ5	♠ T843		1♦	Pass	1♥
Vul: None	♥ 9	♥ KJ764	Pass	2♦	All Pass	
North HCP: 12+2	♦ QT8642	♦ 3				
South HCP: 8+1	♣ AT6	♣ KJ9				
Contract: 2♦ North						

Board: 338	North:	South:	W	N	E	S
Dealer: South	♠ Q9753	♠ KT4			1♦	
Vul: E-W	♥ Q875	♥ J2	Pass	1♠	Pass	2♦
North HCP: 8+1	♦ -	♦ AKQJT2	All Pass			
South HCP: 14+2	♣ AT98	♣ 74				
Contract: 2♦ South						

Board: 339	North:	South:	W	N	E	S
Dealer: North	♠ 95	♠ AJ863		1♣	Pass	1♠
Vul: Both	♥ A5	♥ KT42	Pass	2♣	Pass	2♥
North HCP: 12+3	♦ KJ	♦ QT43	Pass	3♣	All Pass	
South HCP: 10+1	♣ KJT7654	♣ -				
Contract: 3♣ North						

---

<b>Board: 335</b>	♠ QJ72	Partner bids first.
Dealer: North	♥ AJ86	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 9	♣ J742	

---

<b>Board: 336</b>	♠ AT	You bid first.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: Both	♦ KT7642	
HCP: 13+2	♣ J8	

---

<b>Board: 337</b>	♠ T843	Partner bids first.
Dealer: North	♥ KJ764	The opponents are silent.
Vul: None	♦ 3	
HCP: 8+1	♣ KJ9	

---

<b>Board: 338</b>	♠ KT4	You bid first.
Dealer: South	♥ J2	The opponents are silent.
Vul: E-W	♦ AKQJT2	
HCP: 14+2	♣ 74	

---

<b>Board: 339</b>	♠ AJ863	Partner bids first.
Dealer: North	♥ KT42	The opponents are silent.
Vul: Both	♦ QT43	
HCP: 10+1	♣ -	

## Both hands (Answers Page)

Board: 335	North:	South:	W	N	E	S
Dealer: North	♠ 84	♠ QJ72		1♦	Pass	1♥
Vul: E-W	♥ 754	♥ AJ86	Pass	2♦	All Pass	
North HCP: 13+2	♦ AQJ864	♦ 5				
South HCP: 9	♣ AQ	♣ J742				
Contract: 2♦ North						

Board: 336	North:	South:	W	N	E	S
Dealer: South	♠ QJ853	♠ AT			1♦	
Vul: Both	♥ 7542	♥ AJ9	Pass	1♠	Pass	2♦
North HCP: 11+1	♦ A8	♦ KT7642	Pass	2♥	Pass	2NT
South HCP: 13+2	♣ AT	♣ J8	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 337	North:	South:	W	N	E	S
Dealer: North	♠ AQ5	♠ T843		1♦	Pass	1♥
Vul: None	♥ 9	♥ KJ764	Pass	2♦	All Pass	
North HCP: 12+2	♦ QT8642	♦ 3				
South HCP: 8+1	♣ AT6	♣ KJ9				
Contract: 2♦ North						

Board: 338	North:	South:	W	N	E	S
Dealer: South	♠ Q9753	♠ KT4			1♦	
Vul: E-W	♥ Q875	♥ J2	Pass	1♠	Pass	2♦
North HCP: 8+1	♦ -	♦ AKQJT2	All Pass			
South HCP: 14+2	♣ AT98	♣ 74				
Contract: 2♦ South						

Board: 339	North:	South:	W	N	E	S
Dealer: North	♠ 95	♠ AJ863		1♣	Pass	1♠
Vul: Both	♥ A5	♥ KT42	Pass	2♣	Pass	2♥
North HCP: 12+3	♦ KJ	♦ QT43	Pass	3♣	All Pass	
South HCP: 10+1	♣ KJT7654	♣ -				
Contract: 3♣ North						

<b>Board: 340</b>	♠ AQ654	Partner bids first.
Dealer: South	♥ A75	The opponents are silent.
Vul: N-S	♦ T43	
HCP: 10+1	♣ 73	

---

<b>Board: 341</b>	♠ Q74	You bid first.
Dealer: North	♥ KT	The opponents are silent.
Vul: Both	♦ AT9732	
HCP: 13+2	♣ A4	

---

<b>Board: 342</b>	♠ A32	Partner bids first.
Dealer: South	♥ J742	The opponents are silent.
Vul: None	♦ 53	
HCP: 10	♣ KQT4	

---

<b>Board: 343</b>	♠ KJ5	You bid first.
Dealer: North	♥ Q	The opponents are silent.
Vul: N-S	♦ Q6	
HCP: 13+3	♣ AJT9842	

---

<b>Board: 344</b>	♠ 632	You bid first.
Dealer: North	♥ Q	The opponents are silent.
Vul: E-W	♦ AKJT42	
HCP: 13+2	♣ K74	

## Both hands (Answers Page)

Board: 340	North:	South:	W	N	E	S
Dealer: South	♠ AQ654	♠ KT				1♦
Vul: N-S	♥ A75	♥ T2	Pass	1♠	Pass	2♦
North HCP: 10+1	♦ T43	♦ AKJ952	Pass	3♦	Pass	4♦
South HCP: 14+2	♣ 73	♣ KT6	All Pass			
Contract: 4♦ South						

Board: 341	North:	South:	W	N	E	S
Dealer: North	♠ Q74	♠ T982		1♦	Pass	1♥
Vul: Both	♥ KT	♥ AQ86	Pass	2♦	Pass	3♦
North HCP: 13+2	♦ AT9732	♦ QJ	All Pass			
South HCP: 10	♣ A4	♣ J96				
Contract: 3♦ South						

Board: 342	North:	South:	W	N	E	S
Dealer: South	♠ A32	♠ 85				1♦
Vul: None	♥ J742	♥ 96	Pass	1♥	Pass	2♦
North HCP: 10	♦ 53	♦ AKQ874	Pass	3♦	Pass	4♦
South HCP: 13+2	♣ KQT4	♣ A32	All Pass			
Contract: 4♦ South						

Board: 343	North:	South:	W	N	E	S
Dealer: North	♠ KJ5	♠ AT74		1♣	Pass	1♦
Vul: N-S	♥ Q	♥ J532	Pass	2♣	Pass	2♦
North HCP: 13+3	♦ Q6	♦ AJ972	Pass	3♣	All Pass	
South HCP: 10+1	♣ AJT9842	♣ -				
Contract: 3♣ North						

Board: 344	North:	South:	W	N	E	S
Dealer: North	♠ 632	♠ AT5		1♦	Pass	1♥
Vul: E-W	♥ Q	♥ A9632	Pass	2♦	Pass	2NT
North HCP: 13+2	♦ AKJT42	♦ 86	Pass	3NT	All Pass	
South HCP: 11+1	♣ K74	♣ QJ2				
Contract: 3NT North						

<b>Board: 340</b>	♠ KT	You bid first.
Dealer: South	♥ T2	The opponents are silent.
Vul: N-S	♦ AKJ952	
HCP: 14+2	♣ KT6	

---

<b>Board: 341</b>	♠ T982	Partner bids first.
Dealer: North	♥ AQ86	The opponents are silent.
Vul: Both	♦ QJ	
HCP: 10	♣ J96	

---

<b>Board: 342</b>	♠ 85	You bid first.
Dealer: South	♥ 96	The opponents are silent.
Vul: None	♦ AKQ874	
HCP: 13+2	♣ A32	

---

<b>Board: 343</b>	♠ AT74	Partner bids first.
Dealer: North	♥ J532	The opponents are silent.
Vul: N-S	♦ AJ972	
HCP: 10+1	♣ -	

---

<b>Board: 344</b>	♠ AT5	Partner bids first.
Dealer: North	♥ A9632	The opponents are silent.
Vul: E-W	♦ 86	
HCP: 11+1	♣ QJ2	

## Both hands (Answers Page)

Board: 340	North:	South:	W	N	E	S
Dealer: South	♠ AQ654	♠ KT				1♦
Vul: N-S	♥ A75	♥ T2	Pass	1♠	Pass	2♦
North HCP: 10+1	♦ T43	♦ AKJ952	Pass	3♦	Pass	4♦
South HCP: 14+2	♣ 73	♣ KT6	All Pass			
Contract: 4♦ South						

Board: 341	North:	South:	W	N	E	S
Dealer: North	♠ Q74	♠ T982		1♦	Pass	1♥
Vul: Both	♥ KT	♥ AQ86	Pass	2♦	Pass	3♦
North HCP: 13+2	♦ AT9732	♦ QJ	All Pass			
South HCP: 10	♣ A4	♣ J96				
Contract: 3♦ South						

Board: 342	North:	South:	W	N	E	S
Dealer: South	♠ A32	♠ 85				1♦
Vul: None	♥ J742	♥ 96	Pass	1♥	Pass	2♦
North HCP: 10	♦ 53	♦ AKQ874	Pass	3♦	Pass	4♦
South HCP: 13+2	♣ KQT4	♣ A32	All Pass			
Contract: 4♦ South						

Board: 343	North:	South:	W	N	E	S
Dealer: North	♠ KJ5	♠ AT74		1♣	Pass	1♦
Vul: N-S	♥ Q	♥ J532	Pass	2♣	Pass	2♦
North HCP: 13+3	♦ Q6	♦ AJ972	Pass	3♣	All Pass	
South HCP: 10+1	♣ AJT9842	♣ -				
Contract: 3♣ North						

Board: 344	North:	South:	W	N	E	S
Dealer: North	♠ 632	♠ AT5		1♦	Pass	1♥
Vul: E-W	♥ Q	♥ A9632	Pass	2♦	Pass	2NT
North HCP: 13+2	♦ AKJT42	♦ 86	Pass	3NT	All Pass	
South HCP: 11+1	♣ K74	♣ QJ2				
Contract: 3NT North						

---

<b>Board: 345</b>	♠ K2	You bid first.
Dealer: North	♥ AJ6	The opponents are silent.
Vul: N-S	♦ A9	
HCP: 14+2	♣ QT8543	

---

<b>Board: 346</b>	♠ T5	Partner bids first.
Dealer: South	♥ KJT3	The opponents are silent.
Vul: E-W	♦ K3	
HCP: 9+1	♣ Q9874	

---

<b>Board: 347</b>	♠ K3	You bid first.
Dealer: North	♥ A4	The opponents are silent.
Vul: Both	♦ Q86	
HCP: 14+2	♣ AJ7654	

---

<b>Board: 348</b>	♠ AJT54	Partner bids first.
Dealer: South	♥ QJ75	The opponents are silent.
Vul: N-S	♦ 84	
HCP: 8+1	♣ 83	

---

<b>Board: 349</b>	♠ 963	You bid first.
Dealer: North	♥ K97	The opponents are silent.
Vul: Both	♦ 9	
HCP: 13+2	♣ AKQJT2	

## Both hands (Answers Page)

Board: 345	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ AT43		1♣	Pass	1♥
Vul: N-S	♥ AJ6	♥ 9854	Pass	2♣	Pass	3♣
North HCP: 14+2	♦ A9	♦ K4	Pass	4♣	All Pass	
South HCP: 10	♣ QT8543	♣ K72				
Contract: 4♣ North						

Board: 346	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ K96			1♦	
Vul: E-W	♥ KJT3	♥ A4	Pass	1♥	Pass	2♦
North HCP: 9+1	♦ K3	♦ AJ9754	All Pass			
South HCP: 12+2	♣ Q9874	♣ 63				
Contract: 2♦ South						

Board: 347	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ Q75		1♣	Pass	1♥
Vul: Both	♥ A4	♥ K987	Pass	2♣	Pass	3♣
North HCP: 14+2	♦ Q86	♦ KT3	All Pass			
South HCP: 10	♣ AJ7654	♣ QT8				
Contract: 3♣ South						

Board: 348	North:	South:	W	N	E	S
Dealer: South	♠ AJT54	♠ 32			1♣	
Vul: N-S	♥ QJ75	♥ 2	Pass	1♠	Pass	2♣
North HCP: 8+1	♦ 84	♦ AK76	All Pass			
South HCP: 14+2	♣ 83	♣ AKT752				
Contract: 2♣ South						

Board: 349	North:	South:	W	N	E	S
Dealer: North	♠ 963	♠ AQ874		1♣	Pass	1♠
Vul: Both	♥ K97	♥ 63	Pass	2♣	All Pass	
North HCP: 13+2	♦ 9	♦ J8765				
South HCP: 7+2	♣ AKQJT2	♣ 6				
Contract: 2♣ North						

---

<b>Board: 345</b>	♠ AT43	Partner bids first.
Dealer: North	♥ 9854	The opponents are silent.
Vul: N-S	♦ K4	
HCP: 10	♣ K72	

---

<b>Board: 346</b>	♠ K96	You bid first.
Dealer: South	♥ A4	The opponents are silent.
Vul: E-W	♦ AJ9754	
HCP: 12+2	♣ 63	

---

<b>Board: 347</b>	♠ Q75	Partner bids first.
Dealer: North	♥ K987	The opponents are silent.
Vul: Both	♦ KT3	
HCP: 10	♣ QT8	

---

<b>Board: 348</b>	♠ 32	You bid first.
Dealer: South	♥ 2	The opponents are silent.
Vul: N-S	♦ AK76	
HCP: 14+2	♣ AKT752	

---

<b>Board: 349</b>	♠ AQ874	Partner bids first.
Dealer: North	♥ 63	The opponents are silent.
Vul: Both	♦ J8765	
HCP: 7+2	♣ 6	

## Both hands (Answers Page)

Board: 345	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ AT43		1♣	Pass	1♥
Vul: N-S	♥ AJ6	♥ 9854	Pass	2♣	Pass	3♣
North HCP: 14+2	♦ A9	♦ K4	Pass	4♣	All Pass	
South HCP: 10	♣ QT8543	♣ K72				
Contract: 4♣ North						

Board: 346	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ K96			1♦	
Vul: E-W	♥ KJT3	♥ A4	Pass	1♥	Pass	2♦
North HCP: 9+1	♦ K3	♦ AJ9754	All Pass			
South HCP: 12+2	♣ Q9874	♣ 63				
Contract: 2♦ South						

Board: 347	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ Q75		1♣	Pass	1♥
Vul: Both	♥ A4	♥ K987	Pass	2♣	Pass	3♣
North HCP: 14+2	♦ Q86	♦ KT3	All Pass			
South HCP: 10	♣ AJ7654	♣ QT8				
Contract: 3♣ South						

Board: 348	North:	South:	W	N	E	S
Dealer: South	♠ AJT54	♠ 32			1♣	
Vul: N-S	♥ QJ75	♥ 2	Pass	1♠	Pass	2♣
North HCP: 8+1	♦ 84	♦ AK76	All Pass			
South HCP: 14+2	♣ 83	♣ AKT752				
Contract: 2♣ South						

Board: 349	North:	South:	W	N	E	S
Dealer: North	♠ 963	♠ AQ874		1♣	Pass	1♠
Vul: Both	♥ K97	♥ 63	Pass	2♣	All Pass	
North HCP: 13+2	♦ 9	♦ J8765				
South HCP: 7+2	♣ AKQJT2	♣ 6				
Contract: 2♣ North						

---

<b>Board: 350</b>	♠ K654	Partner bids first.
Dealer: South	♥ T93	The opponents are silent.
Vul: None	♦ 8	
HCP: 8+1	♣ KQ952	

---

<b>Board: 351</b>	♠ 4	You bid first.
Dealer: North	♥ J2	The opponents are silent.
Vul: E-W	♦ AKQT874	
HCP: 13+3	♣ KT9	

---

<b>Board: 352</b>	♠ QT953	Partner bids first.
Dealer: South	♥ QJT8	The opponents are silent.
Vul: Both	♦ J7	
HCP: 10+1	♣ A7	

---

<b>Board: 353</b>	♠ T85	You bid first.
Dealer: North	♥ KJ2	The opponents are silent.
Vul: None	♦ 8	
HCP: 14+2	♣ AKQJ76	

---

<b>Board: 354</b>	♠ A8	Partner bids first.
Dealer: South	♥ AJT9	The opponents are silent.
Vul: N-S	♦ T75	
HCP: 9	♣ T983	

## Both hands (Answers Page)

Board: 350	North:	South:	W	N	E	S
Dealer: South	♠ K654	♠ AT7			1 ♦	
Vul: None	♥ T93	♥ Q5	Pass	1 ♠	Pass	2 ♦
North HCP: 8+1	♦ 8	♦ AK9654		All Pass		
South HCP: 14+2	♣ KQ952	♣ J4				
Contract: 2 ♦ South						

Board: 351	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ Q9763		1 ♦	Pass	1 ♠
Vul: E-W	♥ J2	♥ QT64	Pass	2 ♦	Pass	2 ♥
North HCP: 13+3	♦ AKQT874	♦ -	Pass	3NT	All Pass	
South HCP: 11+1	♣ KT9	♣ AQJ8				
Contract: 3NT North						

Board: 352	North:	South:	W	N	E	S
Dealer: South	♠ QT953	♠ K7			1 ♣	
Vul: Both	♥ QJT8	♥ 5	Pass	1 ♠	Pass	2 ♣
North HCP: 10+1	♦ J7	♦ AKT4	Pass	2 ♥	Pass	2NT
South HCP: 12+2	♣ A7	♣ Q85432	Pass	3 ♣	All Pass	
Contract: 3 ♣ North						

Board: 353	North:	South:	W	N	E	S
Dealer: North	♠ T85	♠ A63		1 ♣	Pass	1 ♥
Vul: None	♥ KJ2	♥ T764	Pass	2 ♣	Pass	3 ♣
North HCP: 14+2	♦ 8	♦ AQ54		All Pass		
South HCP: 10	♣ AKQJ76	♣ 32				
Contract: 3 ♣ South						

Board: 354	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ K7			1 ♦	
Vul: N-S	♥ AJT9	♥ 653	Pass	1 ♥	Pass	2 ♦
North HCP: 9	♦ T75	♦ KQJ843	Pass	3 ♦	All Pass	
South HCP: 14+2	♣ T983	♣ AJ				
Contract: 3 ♦ North						

---

<b>Board: 350</b>	♠ AT7	You bid first.
Dealer: South	♥ Q5	The opponents are silent.
Vul: None	♦ AK9654	
HCP: 14+2	♣ J4	

---

<b>Board: 351</b>	♠ Q9763	Partner bids first.
Dealer: North	♥ QT64	The opponents are silent.
Vul: E-W	♦ -	
HCP: 11+1	♣ AQJ8	

---

<b>Board: 352</b>	♠ K7	You bid first.
Dealer: South	♥ 5	The opponents are silent.
Vul: Both	♦ AKT4	
HCP: 12+2	♣ Q85432	

---

<b>Board: 353</b>	♠ A63	Partner bids first.
Dealer: North	♥ T764	The opponents are silent.
Vul: None	♦ AQ54	
HCP: 10	♣ 32	

---

<b>Board: 354</b>	♠ K7	You bid first.
Dealer: South	♥ 653	The opponents are silent.
Vul: N-S	♦ KQJ843	
HCP: 14+2	♣ AJ	

## Both hands (Answers Page)

Board: 350	North:	South:	W	N	E	S
Dealer: South	♠ K654	♠ AT7			1 ♦	
Vul: None	♥ T93	♥ Q5	Pass	1 ♠	Pass	2 ♦
North HCP: 8+1	♦ 8	♦ AK9654		All Pass		
South HCP: 14+2	♣ KQ952	♣ J4				
Contract: 2 ♦ South						

Board: 351	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ Q9763		1 ♦	Pass	1 ♠
Vul: E-W	♥ J2	♥ QT64	Pass	2 ♦	Pass	2 ♥
North HCP: 13+3	♦ AKQT874	♦ -	Pass	3NT	All Pass	
South HCP: 11+1	♣ KT9	♣ AQJ8				
Contract: 3NT North						

Board: 352	North:	South:	W	N	E	S
Dealer: South	♠ QT953	♠ K7			1 ♣	
Vul: Both	♥ QJT8	♥ 5	Pass	1 ♠	Pass	2 ♣
North HCP: 10+1	♦ J7	♦ AKT4	Pass	2 ♥	Pass	2NT
South HCP: 12+2	♣ A7	♣ Q85432	Pass	3 ♣	All Pass	
Contract: 3 ♣ North						

Board: 353	North:	South:	W	N	E	S
Dealer: North	♠ T85	♠ A63		1 ♣	Pass	1 ♥
Vul: None	♥ KJ2	♥ T764	Pass	2 ♣	Pass	3 ♣
North HCP: 14+2	♦ 8	♦ AQ54		All Pass		
South HCP: 10	♣ AKQJ76	♣ 32				
Contract: 3 ♣ South						

Board: 354	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ K7			1 ♦	
Vul: N-S	♥ AJT9	♥ 653	Pass	1 ♥	Pass	2 ♦
North HCP: 9	♦ T75	♦ KQJ843	Pass	3 ♦	All Pass	
South HCP: 14+2	♣ T983	♣ AJ				
Contract: 3 ♦ North						

**Board: 355**      ♠ AK9      You bid first.

Dealer: North      ♥ 43      The opponents are silent.

Vul: Both      ♦ KQJ642

HCP: 13+2      ♣ 73

---

**Board: 356**      ♠ AQJ8      Partner bids first.

Dealer: South      ♥ KT762      The opponents are silent.

Vul: None      ♦ -

HCP: 10+1      ♣ T954

---

**Board: 357**      ♠ A83      You bid first.

Dealer: North      ♥ T72      The opponents are silent.

Vul: N-S      ♦ A

HCP: 14+2      ♣ KQJT92

---

**Board: 358**      ♠ KT43      Partner bids first.

Dealer: South      ♥ KQ94      The opponents are silent.

Vul: None      ♦ 4

HCP: 9      ♣ J765

---

**Board: 359**      ♠ 84      You bid first.

Dealer: North      ♥ A2      The opponents are silent.

Vul: N-S      ♦ AK3

HCP: 14+2      ♣ QJT852

## Both hands (Answers Page)

Board: 355	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ Q74		1♦	Pass	1♥
Vul: Both	♥ 43	♥ QT52	Pass	2♦	Pass	3♦
North HCP: 13+2	♦ KQJ642	♦ T75		All Pass		
South HCP: 9	♣ 73	♣ AJ8				
Contract: 3♦ South						

Board: 356	North:	South:	W	N	E	S
Dealer: South	♠ AQJ8	♠ T53			1♦	
Vul: None	♥ KT762	♥ 83	Pass	1♥	Pass	2♦
North HCP: 10+1	♦ -	♦ AQJT95		All Pass		
South HCP: 12+2	♣ T954	♣ AJ				
Contract: 2♦ South						

Board: 357	North:	South:	W	N	E	S
Dealer: North	♠ A83	♠ J97		1♣	Pass	1♦
Vul: N-S	♥ T72	♥ KQ4	Pass	2♣	Pass	3♣
North HCP: 14+2	♦ A	♦ KJ832	Pass	4♣	All Pass	
South HCP: 10+1	♣ KQJT92	♣ 86				
Contract: 4♣ North						

Board: 358	North:	South:	W	N	E	S
Dealer: South	♠ KT43	♠ J			1♦	
Vul: None	♥ KQ94	♥ T75	Pass	1♥	Pass	2♦
North HCP: 9	♦ 4	♦ AKJ875		All Pass		
South HCP: 12+2	♣ J765	♣ K94				
Contract: 2♦ South						

Board: 359	North:	South:	W	N	E	S
Dealer: North	♠ 84	♠ AQ752		1♣	Pass	1♠
Vul: N-S	♥ A2	♥ QJ76	Pass	2♣	Pass	2♥
North HCP: 14+2	♦ AK3	♦ QJ7	Pass	3NT	All Pass	
South HCP: 12+1	♣ QJT852	♣ 3				
Contract: 3NT North						

<b>Board: 355</b>	♠ Q74	Partner bids first.
Dealer: North	♥ QT52	The opponents are silent.
Vul: Both	♦ T75	
HCP: 9	♣ AJ8	

---

<b>Board: 356</b>	♠ T53	You bid first.
Dealer: South	♥ 83	The opponents are silent.
Vul: None	♦ AQJT95	
HCP: 12+2	♣ AJ	

---

<b>Board: 357</b>	♠ J97	Partner bids first.
Dealer: North	♥ KQ4	The opponents are silent.
Vul: N-S	♦ KJ832	
HCP: 10+1	♣ 86	

---

<b>Board: 358</b>	♠ J	You bid first.
Dealer: South	♥ T75	The opponents are silent.
Vul: None	♦ AKJ875	
HCP: 12+2	♣ K94	

---

<b>Board: 359</b>	♠ AQ752	Partner bids first.
Dealer: North	♥ QJ76	The opponents are silent.
Vul: N-S	♦ QJ7	
HCP: 12+1	♣ 3	

## Both hands (Answers Page)

Board: 355	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ Q74		1♦	Pass	1♥
Vul: Both	♥ 43	♥ QT52	Pass	2♦	Pass	3♦
North HCP: 13+2	♦ KQJ642	♦ T75		All Pass		
South HCP: 9	♣ 73	♣ AJ8				
Contract: 3♦ South						

Board: 356	North:	South:	W	N	E	S
Dealer: South	♠ AQJ8	♠ T53			1♦	
Vul: None	♥ KT762	♥ 83	Pass	1♥	Pass	2♦
North HCP: 10+1	♦ -	♦ AQJT95		All Pass		
South HCP: 12+2	♣ T954	♣ AJ				
Contract: 2♦ South						

Board: 357	North:	South:	W	N	E	S
Dealer: North	♠ A83	♠ J97		1♣	Pass	1♦
Vul: N-S	♥ T72	♥ KQ4	Pass	2♣	Pass	3♣
North HCP: 14+2	♦ A	♦ KJ832	Pass	4♣	All Pass	
South HCP: 10+1	♣ KQJT92	♣ 86				
Contract: 4♣ North						

Board: 358	North:	South:	W	N	E	S
Dealer: South	♠ KT43	♠ J			1♦	
Vul: None	♥ KQ94	♥ T75	Pass	1♥	Pass	2♦
North HCP: 9	♦ 4	♦ AKJ875		All Pass		
South HCP: 12+2	♣ J765	♣ K94				
Contract: 2♦ South						

Board: 359	North:	South:	W	N	E	S
Dealer: North	♠ 84	♠ AQ752		1♣	Pass	1♠
Vul: N-S	♥ A2	♥ QJ76	Pass	2♣	Pass	2♥
North HCP: 14+2	♦ AK3	♦ QJ7	Pass	3NT	All Pass	
South HCP: 12+1	♣ QJT852	♣ 3				
Contract: 3NT North						

---

<b>Board: 360</b>	♠ AT865	Partner bids first.
Dealer: South	♥ K52	The opponents are silent.
Vul: E-W	♦ A9743	
HCP: 11+2	♣ -	

---

<b>Board: 361</b>	♠ AJ973	Partner bids first.
Dealer: South	♥ T62	The opponents are silent.
Vul: Both	♦ 83	
HCP: 12+1	♣ AK8	

---

<b>Board: 362</b>	♠ Q5	You bid first.
Dealer: North	♥ KJ3	The opponents are silent.
Vul: N-S	♦ AKJ964	
HCP: 14+2	♣ T9	

---

<b>Board: 363</b>	♠ KQ	You bid first.
Dealer: North	♥ K53	The opponents are silent.
Vul: Both	♦ 74	
HCP: 14+2	♣ KQJ864	

---

<b>Board: 364</b>	♠ 62	Partner bids first.
Dealer: South	♥ AJ72	The opponents are silent.
Vul: None	♦ K8762	
HCP: 12+1	♣ A5	

## Both hands (Answers Page)

Board: 360	North:	South:	W	N	E	S
Dealer: South	♠ AT865	♠ KQ				1♣
Vul: E-W	♥ K52	♥ T76	Pass	1♠	Pass	2♣
North HCP: 11+2	♦ A9743	♦ 2	Pass	2♦	Pass	3♣
South HCP: 13+3	♣ -	♣ AKJ9843	All Pass			
Contract: 3♣ South						

Board: 361	North:	South:	W	N	E	S
Dealer: South	♠ AJ973	♠ K4				1♦
Vul: Both	♥ T62	♥ QJ8	Pass	1♠	Pass	2♦
North HCP: 12+1	♦ 83	♦ AKJ765	Pass	3NT	All Pass	
South HCP: 14+2	♣ AK8	♣ T3				
Contract: 3NT North						

Board: 362	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ AT643		1♦	Pass	1♠
Vul: N-S	♥ KJ3	♥ AT6	Pass	2♦	Pass	2NT
North HCP: 14+2	♦ AKJ964	♦ T	Pass	3NT	All Pass	
South HCP: 11+1	♣ T9	♣ K765				
Contract: 3NT North						

Board: 363	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ 753		1♣	Pass	1♥
Vul: Both	♥ K53	♥ AQ76	Pass	2♣	All Pass	
North HCP: 14+2	♦ 74	♦ QJ8				
South HCP: 9	♣ KQJ864	♣ 952				
Contract: 2♣ North						

Board: 364	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ AK8				1♣
Vul: None	♥ AJ72	♥ Q3	Pass	1♦	Pass	2♣
North HCP: 12+1	♦ K8762	♦ Q9	Pass	2♥	Pass	3NT
South HCP: 14+2	♣ A5	♣ KT8764	All Pass			
Contract: 3NT South						

---

<b>Board: 360</b>	♠ KQ	You bid first.
Dealer: South	♥ T76	The opponents are silent.
Vul: E-W	♦ 2	
HCP: 13+3	♣ AKJ9843	

---

<b>Board: 361</b>	♠ K4	You bid first.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: Both	♦ AKJ765	
HCP: 14+2	♣ T3	

---

<b>Board: 362</b>	♠ AT643	Partner bids first.
Dealer: North	♥ AT6	The opponents are silent.
Vul: N-S	♦ T	
HCP: 11+1	♣ K765	

---

<b>Board: 363</b>	♠ 753	Partner bids first.
Dealer: North	♥ AQ76	The opponents are silent.
Vul: Both	♦ QJ8	
HCP: 9	♣ 952	

---

<b>Board: 364</b>	♠ AK8	You bid first.
Dealer: South	♥ Q3	The opponents are silent.
Vul: None	♦ Q9	
HCP: 14+2	♣ KT8764	

## Both hands (Answers Page)

Board: 360	North:	South:	W	N	E	S
Dealer: South	♠ AT865	♠ KQ				1♣
Vul: E-W	♥ K52	♥ T76	Pass	1♠	Pass	2♣
North HCP: 11+2	♦ A9743	♦ 2	Pass	2♦	Pass	3♣
South HCP: 13+3	♣ -	♣ AKJ9843	All Pass			
Contract: 3♣ South						

Board: 361	North:	South:	W	N	E	S
Dealer: South	♠ AJ973	♠ K4				1♦
Vul: Both	♥ T62	♥ QJ8	Pass	1♠	Pass	2♦
North HCP: 12+1	♦ 83	♦ AKJ765	Pass	3NT	All Pass	
South HCP: 14+2	♣ AK8	♣ T3				
Contract: 3NT North						

Board: 362	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ AT643		1♦	Pass	1♠
Vul: N-S	♥ KJ3	♥ AT6	Pass	2♦	Pass	2NT
North HCP: 14+2	♦ AKJ964	♦ T	Pass	3NT	All Pass	
South HCP: 11+1	♣ T9	♣ K765				
Contract: 3NT North						

Board: 363	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ 753		1♣	Pass	1♥
Vul: Both	♥ K53	♥ AQ76	Pass	2♣	All Pass	
North HCP: 14+2	♦ 74	♦ QJ8				
South HCP: 9	♣ KQJ864	♣ 952				
Contract: 2♣ North						

Board: 364	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ AK8				1♣
Vul: None	♥ AJ72	♥ Q3	Pass	1♦	Pass	2♣
North HCP: 12+1	♦ K8762	♦ Q9	Pass	2♥	Pass	3NT
South HCP: 14+2	♣ A5	♣ KT8764	All Pass			
Contract: 3NT South						

**Board: 365**      ♠ K      You bid first.

Dealer: North      ♥ 987      The opponents are silent.

Vul: E-W      ♦ AKJT96

HCP: 14+2      ♣ K52

---

**Board: 366**      ♠ K64      Partner bids first.

Dealer: South      ♥ 96532      The opponents are silent.

Vul: None      ♦ K3

HCP: 6+1      ♣ 732

---

**Board: 367**      ♠ A5      You bid first.

Dealer: North      ♥ 85      The opponents are silent.

Vul: N-S      ♦ AK9653

HCP: 13+2      ♣ Q63

---

**Board: 368**      ♠ 86      Partner bids first.

Dealer: South      ♥ 9875      The opponents are silent.

Vul: Both      ♦ AT

HCP: 12+1      ♣ AKJ82

---

**Board: 369**      ♠ T7      You bid first.

Dealer: North      ♥ QJ      The opponents are silent.

Vul: None      ♦ AKQJ95

HCP: 13+2      ♣ 973

## Both hands (Answers Page)

Board: 365	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ Q92		1♦	Pass	1♥
Vul: E-W	♥ 987	♥ AK62	Pass	2♦	Pass	3♦
North HCP: 14+2	♦ AKJT96	♦ 32	Pass	5♦	All Pass	
South HCP: 10	♣ K52	♣ J973				
Contract:	5♦ North					

Board: 366	North:	South:	W	N	E	S
Dealer: South	♠ K64	♠ J5			1♣	
Vul: None	♥ 96532	♥ K8	Pass	1♥	Pass	2♣
North HCP: 6+1	♦ K3	♦ A94	All Pass			
South HCP: 14+2	♣ 732	♣ KQJ854				
Contract:	2♣ South					

Board: 367	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ QJ92		1♦	Pass	1♥
Vul: N-S	♥ 85	♥ Q432	Pass	2♦	All Pass	
North HCP: 13+2	♦ AK9653	♦ T				
South HCP: 10	♣ Q63	♣ AJ54				
Contract:	2♦ North					

Board: 368	North:	South:	W	N	E	S
Dealer: South	♠ 86	♠ KT5			1♦	
Vul: Both	♥ 9875	♥ AT	Pass	1♥	Pass	2♦
North HCP: 12+1	♦ AT	♦ KQ7532	Pass	3♦	Pass	3NT
South HCP: 14+2	♣ AKJ82	♣ Q7	All Pass			
Contract:	3NT South					

Board: 369	North:	South:	W	N	E	S
Dealer: North	♠ T7	♠ K9432		1♦	Pass	1♠
Vul: None	♥ QJ	♥ K982	Pass	2♦	All Pass	
North HCP: 13+2	♦ AKQJ95	♦ 2				
South HCP: 8+1	♣ 973	♣ QT8				
Contract:	2♦ North					

---

<b>Board: 365</b>	♠ Q92	Partner bids first.
Dealer: North	♥ AK62	The opponents are silent.
Vul: E-W	♦ 32	
HCP: 10	♣ J973	

---

<b>Board: 366</b>	♠ J5	You bid first.
Dealer: South	♥ K8	The opponents are silent.
Vul: None	♦ A94	
HCP: 14+2	♣ KQJ854	

---

<b>Board: 367</b>	♠ QJ92	Partner bids first.
Dealer: North	♥ Q432	The opponents are silent.
Vul: N-S	♦ T	
HCP: 10	♣ AJ54	

---

<b>Board: 368</b>	♠ KT5	You bid first.
Dealer: South	♥ AT	The opponents are silent.
Vul: Both	♦ KQ7532	
HCP: 14+2	♣ Q7	

---

<b>Board: 369</b>	♠ K9432	Partner bids first.
Dealer: North	♥ K982	The opponents are silent.
Vul: None	♦ 2	
HCP: 8+1	♣ QT8	

## Both hands (Answers Page)

Board: 365	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ Q92		1♦	Pass	1♥
Vul: E-W	♥ 987	♥ AK62	Pass	2♦	Pass	3♦
North HCP: 14+2	♦ AKJT96	♦ 32	Pass	5♦	All Pass	
South HCP: 10	♣ K52	♣ J973				
Contract:	5♦ North					

Board: 366	North:	South:	W	N	E	S
Dealer: South	♠ K64	♠ J5			1♣	
Vul: None	♥ 96532	♥ K8	Pass	1♥	Pass	2♣
North HCP: 6+1	♦ K3	♦ A94	All Pass			
South HCP: 14+2	♣ 732	♣ KQJ854				
Contract:	2♣ South					

Board: 367	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ QJ92		1♦	Pass	1♥
Vul: N-S	♥ 85	♥ Q432	Pass	2♦	All Pass	
North HCP: 13+2	♦ AK9653	♦ T				
South HCP: 10	♣ Q63	♣ AJ54				
Contract:	2♦ North					

Board: 368	North:	South:	W	N	E	S
Dealer: South	♠ 86	♠ KT5			1♦	
Vul: Both	♥ 9875	♥ AT	Pass	1♥	Pass	2♦
North HCP: 12+1	♦ AT	♦ KQ7532	Pass	3♦	Pass	3NT
South HCP: 14+2	♣ AKJ82	♣ Q7	All Pass			
Contract:	3NT South					

Board: 369	North:	South:	W	N	E	S
Dealer: North	♠ T7	♠ K9432		1♦	Pass	1♠
Vul: None	♥ QJ	♥ K982	Pass	2♦	All Pass	
North HCP: 13+2	♦ AKQJ95	♦ 2				
South HCP: 8+1	♣ 973	♣ QT8				
Contract:	2♦ North					

---

<b>Board: 370</b>	♠ AT875	Partner bids first.
Dealer: South	♥ Q753	The opponents are silent.
Vul: N-S	♦ -	
HCP: 10+1	♣ A987	

---

<b>Board: 371</b>	♠ KT532	Partner bids first.
Dealer: South	♥ Q53	The opponents are silent.
Vul: E-W	♦ KQ8	
HCP: 12+1	♣ Q6	

---

<b>Board: 372</b>	♠ Q63	Partner bids first.
Dealer: South	♥ AT8	The opponents are silent.
Vul: N-S	♦ J6	
HCP: 8+1	♣ J8763	

---

<b>Board: 373</b>	♠ AQ5	You bid first.
Dealer: North	♥ J	The opponents are silent.
Vul: E-W	♦ KQJ983	
HCP: 14+2	♣ J75	

---

<b>Board: 374</b>	♠ K52	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ T7	
HCP: 13+3	♣ AQJ9843	

## Both hands (Answers Page)

Board: 370	North:	South:	W	N	E	S
Dealer: South	♠ AT875	♠ 4				1♦
Vul: N-S	♥ Q753	♥ AJ9	Pass	1♠	Pass	2♦
North HCP: 10+1	♦ -	♦ AQT963	Pass	2♥	Pass	3NT
South HCP: 14+2	♣ A987	♣ K42	All Pass			
Contract: 3NT South						

Board: 371	North:	South:	W	N	E	S
Dealer: South	♠ KT532	♠ J4				1♣
Vul: E-W	♥ Q53	♥ KJ6	Pass	1♠	Pass	2♣
North HCP: 12+1	♦ KQ8	♦ A4	Pass	3NT	All Pass	
South HCP: 14+2	♣ Q6	♣ AJ9532				
Contract: 3NT North						

Board: 372	North:	South:	W	N	E	S
Dealer: South	♠ Q63	♠ J9				1♦
Vul: N-S	♥ AT8	♥ 62	Pass	1NT	Pass	2♦
North HCP: 8+1	♦ J6	♦ AQT742	All Pass			
South HCP: 13+2	♣ J8763	♣ AQ9				
Contract: 2♦ South						

Board: 373	North:	South:	W	N	E	S
Dealer: North	♠ AQ5	♠ 963		1♦	Pass	1♥
Vul: E-W	♥ J	♥ AT95	Pass	2♦	Pass	3♦
North HCP: 14+2	♦ KQJ983	♦ A54	All Pass			
South HCP: 8	♣ J75	♣ T86				
Contract: 3♦ South						

Board: 374	North:	South:	W	N	E	S
Dealer: North	♠ K52	♠ AT6		1♣	Pass	1♥
Vul: Both	♥ K	♥ AJT82	Pass	2♣	Pass	2NT
North HCP: 13+3	♦ T7	♦ QJ432	Pass	3NT	All Pass	
South HCP: 12+2	♣ AQJ9843	♣ -				
Contract: 3NT North						

---

<b>Board: 370</b>	♠ 4	You bid first.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: N-S	♦ AQT963	
HCP: 14+2	♣ K42	

---

<b>Board: 371</b>	♠ J4	You bid first.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: E-W	♦ A4	
HCP: 14+2	♣ AJ9532	

---

<b>Board: 372</b>	♠ J9	You bid first.
Dealer: South	♥ 62	The opponents are silent.
Vul: N-S	♦ AQT742	
HCP: 13+2	♣ AQ9	

---

<b>Board: 373</b>	♠ 963	Partner bids first.
Dealer: North	♥ AT95	The opponents are silent.
Vul: E-W	♦ A54	
HCP: 8	♣ T86	

---

<b>Board: 374</b>	♠ AT6	Partner bids first.
Dealer: North	♥ AJT82	The opponents are silent.
Vul: Both	♦ QJ432	
HCP: 12+2	♣ -	

## Both hands (Answers Page)

Board: 370	North:	South:	W	N	E	S
Dealer: South	♠ AT875	♠ 4				1♦
Vul: N-S	♥ Q753	♥ AJ9	Pass	1♠	Pass	2♦
North HCP: 10+1	♦ -	♦ AQT963	Pass	2♥	Pass	3NT
South HCP: 14+2	♣ A987	♣ K42	All Pass			
Contract: 3NT South						

Board: 371	North:	South:	W	N	E	S
Dealer: South	♠ KT532	♠ J4				1♣
Vul: E-W	♥ Q53	♥ KJ6	Pass	1♠	Pass	2♣
North HCP: 12+1	♦ KQ8	♦ A4	Pass	3NT	All Pass	
South HCP: 14+2	♣ Q6	♣ AJ9532				
Contract: 3NT North						

Board: 372	North:	South:	W	N	E	S
Dealer: South	♠ Q63	♠ J9				1♦
Vul: N-S	♥ AT8	♥ 62	Pass	1NT	Pass	2♦
North HCP: 8+1	♦ J6	♦ AQT742	All Pass			
South HCP: 13+2	♣ J8763	♣ AQ9				
Contract: 2♦ South						

Board: 373	North:	South:	W	N	E	S
Dealer: North	♠ AQ5	♠ 963		1♦	Pass	1♥
Vul: E-W	♥ J	♥ AT95	Pass	2♦	Pass	3♦
North HCP: 14+2	♦ KQJ983	♦ A54	All Pass			
South HCP: 8	♣ J75	♣ T86				
Contract: 3♦ South						

Board: 374	North:	South:	W	N	E	S
Dealer: North	♠ K52	♠ AT6		1♣	Pass	1♥
Vul: Both	♥ K	♥ AJT82	Pass	2♣	Pass	2NT
North HCP: 13+3	♦ T7	♦ QJ432	Pass	3NT	All Pass	
South HCP: 12+2	♣ AQJ9843	♣ -				
Contract: 3NT North						

---

<b>Board: 375</b>	♠ 75	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: N-S	♦ Q96	
HCP: 12+2	♣ QJT975	

---

<b>Board: 376</b>	♠ QT5	You bid first.
Dealer: North	♥ 94	The opponents are silent.
Vul: Both	♦ K5	
HCP: 14+2	♣ AKQ732	

---

<b>Board: 377</b>	♠ 8	You bid first.
Dealer: North	♥ KJT	The opponents are silent.
Vul: None	♦ KQT986	
HCP: 13+2	♣ A32	

---

<b>Board: 378</b>	♠ A962	Partner bids first.
Dealer: South	♥ Q743	The opponents are silent.
Vul: E-W	♦ J5	
HCP: 9	♣ Q63	

---

<b>Board: 379</b>	♠ T9	You bid first.
Dealer: North	♥ 72	The opponents are silent.
Vul: Both	♦ AQ8	
HCP: 14+2	♣ AKJ963	

## Both hands (Answers Page)

Board: 375	North:	South:	W	N	E	S
Dealer: North	♠ 75	♠ J64		1♣	Pass	1♥
Vul: N-S	♥ AK	♥ QJ932	Pass	2♣	Pass	3♣
North HCP: 12+2	♦ Q96	♦ KT7		All Pass		
South HCP: 11+1	♣ QJT975	♣ A3				
Contract: 3♣ South						

Board: 376	North:	South:	W	N	E	S
Dealer: North	♠ QT5	♠ KJ42		1♣	Pass	1♦
Vul: Both	♥ 94	♥ A65	Pass	2♣	Pass	2♠
North HCP: 14+2	♦ K5	♦ A8643	Pass	3♥ <sup>1</sup>	Pass	3NT
South HCP: 12+1	♣ AKQ732	♣ 8		All Pass		
Contract: 3NT South						1. Fourth suit game force

Board: 377	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ AKT96		1♦	Pass	1♠
Vul: None	♥ KJT	♥ 542	Pass	2♦	All Pass	
North HCP: 13+2	♦ KQT986	♦ A				
South HCP: 11+1	♣ A32	♣ 9754				
Contract: 2♦ North						

Board: 378	North:	South:	W	N	E	S
Dealer: South	♠ A962	♠ QT5				1♦
Vul: E-W	♥ Q743	♥ KT	Pass	1♥	Pass	2♦
North HCP: 9	♦ J5	♦ KQ7642	Pass	3♦	All Pass	
South HCP: 13+2	♣ Q63	♣ KT				
Contract: 3♦ North						

Board: 379	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ AKJ87		1♣	Pass	1♠
Vul: Both	♥ 72	♥ QJ96	Pass	2♣	Pass	2♥
North HCP: 14+2	♦ AQ8	♦ 972	Pass	3NT	All Pass	
South HCP: 11+1	♣ AKJ963	♣ 8				
Contract: 3NT North						

---

<b>Board: 375</b>	♠ J64	Partner bids first.
Dealer: North	♥ QJ932	The opponents are silent.
Vul: N-S	♦ KT7	
HCP: 11+1	♣ A3	

---

<b>Board: 376</b>	♠ KJ42	Partner bids first.
Dealer: North	♥ A65	The opponents are silent.
Vul: Both	♦ A8643	
HCP: 12+1	♣ 8	

---

<b>Board: 377</b>	♠ AKT96	Partner bids first.
Dealer: North	♥ 542	The opponents are silent.
Vul: None	♦ A	
HCP: 11+1	♣ 9754	

---

<b>Board: 378</b>	♠ QT5	You bid first.
Dealer: South	♥ KT	The opponents are silent.
Vul: E-W	♦ KQ7642	
HCP: 13+2	♣ KT	

---

<b>Board: 379</b>	♠ AKJ87	Partner bids first.
Dealer: North	♥ QJ96	The opponents are silent.
Vul: Both	♦ 972	
HCP: 11+1	♣ 8	

## Both hands (Answers Page)

Board: 375	North:	South:	W	N	E	S
Dealer: North	♠ 75	♠ J64		1♣	Pass	1♥
Vul: N-S	♥ AK	♥ QJ932	Pass	2♣	Pass	3♣
North HCP: 12+2	♦ Q96	♦ KT7		All Pass		
South HCP: 11+1	♣ QJT975	♣ A3				
Contract: 3♣ South						

Board: 376	North:	South:	W	N	E	S
Dealer: North	♠ QT5	♠ KJ42		1♣	Pass	1♦
Vul: Both	♥ 94	♥ A65	Pass	2♣	Pass	2♠
North HCP: 14+2	♦ K5	♦ A8643	Pass	3♥ <sup>1</sup>	Pass	3NT
South HCP: 12+1	♣ AKQ732	♣ 8		All Pass		
Contract: 3NT South						1. Fourth suit game force

Board: 377	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ AKT96		1♦	Pass	1♠
Vul: None	♥ KJT	♥ 542	Pass	2♦	All Pass	
North HCP: 13+2	♦ KQT986	♦ A				
South HCP: 11+1	♣ A32	♣ 9754				
Contract: 2♦ North						

Board: 378	North:	South:	W	N	E	S
Dealer: South	♠ A962	♠ QT5				1♦
Vul: E-W	♥ Q743	♥ KT	Pass	1♥	Pass	2♦
North HCP: 9	♦ J5	♦ KQ7642	Pass	3♦	All Pass	
South HCP: 13+2	♣ Q63	♣ KT				
Contract: 3♦ North						

Board: 379	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ AKJ87		1♣	Pass	1♠
Vul: Both	♥ 72	♥ QJ96	Pass	2♣	Pass	2♥
North HCP: 14+2	♦ AQ8	♦ 972	Pass	3NT	All Pass	
South HCP: 11+1	♣ AKJ963	♣ 8				
Contract: 3NT North						

---

<b>Board: 380</b>	♠ T962	Partner bids first.
Dealer: South	♥ AQ62	The opponents are silent.
Vul: None	♦ 93	
HCP: 10	♣ KJ6	

---

<b>Board: 381</b>	♠ QT642	Partner bids first.
Dealer: South	♥ QJ95	The opponents are silent.
Vul: Both	♦ A85	
HCP: 10+1	♣ J	

---

<b>Board: 382</b>	♠ AT652	Partner bids first.
Dealer: South	♥ A62	The opponents are silent.
Vul: None	♦ Q876	
HCP: 10+1	♣ 8	

---

<b>Board: 383</b>	♠ A9	You bid first.
Dealer: North	♥ 8	The opponents are silent.
Vul: N-S	♦ Q752	
HCP: 14+2	♣ AKJ976	

---

<b>Board: 384</b>	♠ A73	Partner bids first.
Dealer: South	♥ A6	The opponents are silent.
Vul: E-W	♦ T953	
HCP: 10	♣ QT98	

## Both hands (Answers Page)

Board: 380	North:	South:	W	N	E	S
Dealer: South	♠ T962	♠ A85			1 ♦	
Vul: None	♥ AQ62	♥ 75	Pass	1 ♥	Pass	2 ♦
North HCP: 10	♦ 93	♦ KJT764	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ KJ6	♣ AT				
Contract: 3 ♦ North						

Board: 381	North:	South:	W	N	E	S
Dealer: South	♠ QT642	♠ AK8			1 ♣	
Vul: Both	♥ QJ95	♥ 32	Pass	1 ♠	Pass	2 ♣
North HCP: 10+1	♦ A85	♦ 92	Pass	2 ♥	Pass	4 ♠
South HCP: 13+2	♣ J	♣ AQT854	All Pass			
Contract: 4 ♠ South						

Board: 382	North:	South:	W	N	E	S
Dealer: South	♠ AT652	♠ J7			1 ♣	
Vul: None	♥ A62	♥ K7	Pass	1 ♠	Pass	2 ♣
North HCP: 10+1	♦ Q876	♦ KT5	All Pass			
South HCP: 13+2	♣ 8	♣ KQJ973				
Contract: 2 ♣ South						

Board: 383	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ QT765		1 ♣	Pass	1 ♠
Vul: N-S	♥ 8	♥ A543	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ Q752	♦ K93				
South HCP: 9+1	♣ AKJ976	♣ 2				
Contract: 2 ♣ North						

Board: 384	North:	South:	W	N	E	S
Dealer: South	♠ A73	♠ K92			1 ♣	
Vul: E-W	♥ A6	♥ KJ3	Pass	1 ♦	Pass	2 ♣
North HCP: 10	♦ T953	♦ 7	Pass	3 ♣	Pass	4 ♣
South HCP: 14+2	♣ QT98	♣ AK7642	All Pass			
Contract: 4 ♣ South						

---

<b>Board: 380</b>	♠ A85	You bid first.
Dealer: South	♥ 75	The opponents are silent.
Vul: None	♦ KJT764	
HCP: 12+2	♣ AT	

---

<b>Board: 381</b>	♠ AK8	You bid first.
Dealer: South	♥ 32	The opponents are silent.
Vul: Both	♦ 92	
HCP: 13+2	♣ AQT854	

---

<b>Board: 382</b>	♠ J7	You bid first.
Dealer: South	♥ K7	The opponents are silent.
Vul: None	♦ KT5	
HCP: 13+2	♣ KQJ973	

---

<b>Board: 383</b>	♠ QT765	Partner bids first.
Dealer: North	♥ A543	The opponents are silent.
Vul: N-S	♦ K93	
HCP: 9+1	♣ 2	

---

<b>Board: 384</b>	♠ K92	You bid first.
Dealer: South	♥ KJ3	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 14+2	♣ AK7642	

## Both hands (Answers Page)

Board: 380	North:	South:	W	N	E	S
Dealer: South	♠ T962	♠ A85			1 ♦	
Vul: None	♥ AQ62	♥ 75	Pass	1 ♥	Pass	2 ♦
North HCP: 10	♦ 93	♦ KJT764	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ KJ6	♣ AT				
Contract: 3 ♦ North						

Board: 381	North:	South:	W	N	E	S
Dealer: South	♠ QT642	♠ AK8			1 ♣	
Vul: Both	♥ QJ95	♥ 32	Pass	1 ♠	Pass	2 ♣
North HCP: 10+1	♦ A85	♦ 92	Pass	2 ♥	Pass	4 ♠
South HCP: 13+2	♣ J	♣ AQT854	All Pass			
Contract: 4 ♠ South						

Board: 382	North:	South:	W	N	E	S
Dealer: South	♠ AT652	♠ J7			1 ♣	
Vul: None	♥ A62	♥ K7	Pass	1 ♠	Pass	2 ♣
North HCP: 10+1	♦ Q876	♦ KT5	All Pass			
South HCP: 13+2	♣ 8	♣ KQJ973				
Contract: 2 ♣ South						

Board: 383	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ QT765		1 ♣	Pass	1 ♠
Vul: N-S	♥ 8	♥ A543	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ Q752	♦ K93				
South HCP: 9+1	♣ AKJ976	♣ 2				
Contract: 2 ♣ North						

Board: 384	North:	South:	W	N	E	S
Dealer: South	♠ A73	♠ K92			1 ♣	
Vul: E-W	♥ A6	♥ KJ3	Pass	1 ♦	Pass	2 ♣
North HCP: 10	♦ T953	♦ 7	Pass	3 ♣	Pass	4 ♣
South HCP: 14+2	♣ QT98	♣ AK7642	All Pass			
Contract: 4 ♣ South						

---

<b>Board: 385</b>	♠ K82	Partner bids first.
Dealer: South	♥ AQJ93	The opponents are silent.
Vul: None	♦ 9532	
HCP: 12+1	♣ Q	

---

<b>Board: 386</b>	♠ AK875	Partner bids first.
Dealer: South	♥ J942	The opponents are silent.
Vul: N-S	♦ 85	
HCP: 12+1	♣ AT	

---

<b>Board: 387</b>	♠ J953	Partner bids first.
Dealer: South	♥ KJ3	The opponents are silent.
Vul: E-W	♦ KQ654	
HCP: 10+1	♣ 5	

---

<b>Board: 388</b>	♠ AT6	Partner bids first.
Dealer: South	♥ A75	The opponents are silent.
Vul: Both	♦ T2	
HCP: 9+1	♣ J8743	

---

<b>Board: 389</b>	♠ Q632	Partner bids first.
Dealer: South	♥ K983	The opponents are silent.
Vul: N-S	♦ K	
HCP: 11	♣ KT86	

## Both hands (Answers Page)

Board: 385	North:	South:	W	N	E	S
Dealer: South	♠ K82	♠ AT6				1♣
Vul: None	♥ AQJ93	♥ T2	Pass	1♥	Pass	2♣
North HCP: 12+1	♦ 9532	♦ J7	Pass	3NT	All Pass	
South HCP: 12+2	♣ Q	♣ AKT532				
Contract: 3NT North						

Board: 386	North:	South:	W	N	E	S
Dealer: South	♠ AK875	♠ 9				1♣
Vul: N-S	♥ J942	♥ AK7	Pass	1♠	Pass	2♣
North HCP: 12+1	♦ 85	♦ A42	Pass	2♥	Pass	3NT
South HCP: 14+2	♣ AT	♣ QJ9852	All Pass			
Contract: 3NT South						

Board: 387	North:	South:	W	N	E	S
Dealer: South	♠ J953	♠ A2				1♣
Vul: E-W	♥ KJ3	♥ Q4	Pass	1♦	Pass	2♣
North HCP: 10+1	♦ KQ654	♦ T87	Pass	2♦	Pass	3♦
South HCP: 12+2	♣ 5	♣ AQ9643	All Pass			
Contract: 3♦ South						

Board: 388	North:	South:	W	N	E	S
Dealer: South	♠ AT6	♠ 432				1♦
Vul: Both	♥ A75	♥ KQ2	Pass	1NT	Pass	2♦
North HCP: 9+1	♦ T2	♦ AKJ853	All Pass			
South HCP: 13+2	♣ J8743	♣ 9				
Contract: 2♦ South						

Board: 389	North:	South:	W	N	E	S
Dealer: South	♠ Q632	♠ AK9				1♦
Vul: N-S	♥ K983	♥ J6	Pass	1♥	Pass	2♦
North HCP: 11	♦ K	♦ AJ76542	Pass	2NT	Pass	3NT
South HCP: 13+3	♣ KT86	♣ 5	All Pass			
Contract: 3NT South						

**Board: 385**      ♠ AT6      You bid first.

Dealer: South      ♥ T2      The opponents are silent.

Vul: None      ♦ J7

HCP: 12+2      ♣ AKT532

---

**Board: 386**      ♠ 9      You bid first.

Dealer: South      ♥ AK7      The opponents are silent.

Vul: N-S      ♦ A42

HCP: 14+2      ♣ QJ9852

---

**Board: 387**      ♠ A2      You bid first.

Dealer: South      ♥ Q4      The opponents are silent.

Vul: E-W      ♦ T87

HCP: 12+2      ♣ AQ9643

---

**Board: 388**      ♠ 432      You bid first.

Dealer: South      ♥ KQ2      The opponents are silent.

Vul: Both      ♦ AKJ853

HCP: 13+2      ♣ 9

---

**Board: 389**      ♠ AK9      You bid first.

Dealer: South      ♥ J6      The opponents are silent.

Vul: N-S      ♦ AJ76542

HCP: 13+3      ♣ 5

## Both hands (Answers Page)

Board: 385	North:	South:	W	N	E	S
Dealer: South	♠ K82	♠ AT6				1♣
Vul: None	♥ AQJ93	♥ T2	Pass	1♥	Pass	2♣
North HCP: 12+1	♦ 9532	♦ J7	Pass	3NT	All Pass	
South HCP: 12+2	♣ Q	♣ AKT532				
Contract: 3NT North						

Board: 386	North:	South:	W	N	E	S
Dealer: South	♠ AK875	♠ 9				1♣
Vul: N-S	♥ J942	♥ AK7	Pass	1♠	Pass	2♣
North HCP: 12+1	♦ 85	♦ A42	Pass	2♥	Pass	3NT
South HCP: 14+2	♣ AT	♣ QJ9852	All Pass			
Contract: 3NT South						

Board: 387	North:	South:	W	N	E	S
Dealer: South	♠ J953	♠ A2				1♣
Vul: E-W	♥ KJ3	♥ Q4	Pass	1♦	Pass	2♣
North HCP: 10+1	♦ KQ654	♦ T87	Pass	2♦	Pass	3♦
South HCP: 12+2	♣ 5	♣ AQ9643	All Pass			
Contract: 3♦ South						

Board: 388	North:	South:	W	N	E	S
Dealer: South	♠ AT6	♠ 432				1♦
Vul: Both	♥ A75	♥ KQ2	Pass	1NT	Pass	2♦
North HCP: 9+1	♦ T2	♦ AKJ853	All Pass			
South HCP: 13+2	♣ J8743	♣ 9				
Contract: 2♦ South						

Board: 389	North:	South:	W	N	E	S
Dealer: South	♠ Q632	♠ AK9				1♦
Vul: N-S	♥ K983	♥ J6	Pass	1♥	Pass	2♦
North HCP: 11	♦ K	♦ AJ76542	Pass	2NT	Pass	3NT
South HCP: 13+3	♣ KT86	♣ 5	All Pass			
Contract: 3NT South						

---

<b>Board: 390</b>	♠ AJT72	Partner bids first.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: E-W	♦ Q542	
HCP: 11+1	♣ 6	

---

<b>Board: 391</b>	♠ KQ84	Partner bids first.
Dealer: South	♥ QJ93	The opponents are silent.
Vul: Both	♦ A8642	
HCP: 12+1	♣ -	

---

<b>Board: 392</b>	♠ QJ54	Partner bids first.
Dealer: South	♥ 963	The opponents are silent.
Vul: None	♦ KQ842	
HCP: 11+1	♣ K	

---

<b>Board: 393</b>	♠ 84	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: E-W	♦ AT9842	
HCP: 12+2	♣ JT9	

---

<b>Board: 394</b>	♠ AT953	Partner bids first.
Dealer: South	♥ AQ93	The opponents are silent.
Vul: None	♦ J4	
HCP: 11+1	♣ 53	

## Both hands (Answers Page)

Board: 390	North:	South:	W	N	E	S
Dealer: South	♠ AJT72	♠ Q6				1♦
Vul: E-W	♥ KJ6	♥ T3	Pass	1♠	Pass	2♦
North HCP: 11+1	♦ Q542	♦ AK8763	Pass	4♣ <sup>1</sup>	Pass	5♦
South HCP: 14+2	♣ 6	♣ AJ2	All Pass			
Contract: 5♦ South			1. Splinter			

Board: 391	North:	South:	W	N	E	S
Dealer: South	♠ KQ84	♠ A				1♣
Vul: Both	♥ QJ93	♥ AT8	Pass	1♦	Pass	2♣
North HCP: 12+1	♦ A8642	♦ K73	Pass	2♥	Pass	4♦
South HCP: 14+2	♣ -	♣ K97654	Pass	5♦	Pass	6♦
Contract: 6♦ South			All Pass			

Board: 392	North:	South:	W	N	E	S
Dealer: South	♠ QJ54	♠ KT7				1♣
Vul: None	♥ 963	♥ A4	Pass	1♦	Pass	2♣
North HCP: 11+1	♦ KQ842	♦ T3	Pass	2♦	Pass	2NT
South HCP: 12+2	♣ K	♣ AJT752	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 393	North:	South:	W	N	E	S
Dealer: North	♠ 84	♠ AK62		1♦	Pass	1♥
Vul: E-W	♥ AK	♥ Q6432	Pass	2♦	Pass	3♦
North HCP: 12+2	♦ AT9842	♦ QJ	All Pass			
South HCP: 12+1	♣ JT9	♣ 84				
Contract: 3♦ South						

Board: 394	North:	South:	W	N	E	S
Dealer: South	♠ AT953	♠ Q				1♣
Vul: None	♥ AQ93	♥ T8	Pass	1♠	Pass	2♣
North HCP: 11+1	♦ J4	♦ KQT2	Pass	2♥	Pass	3NT
South HCP: 14+2	♣ 53	♣ AQJ987	All Pass			
Contract: 3NT South						

<b>Board: 390</b>	♠ Q6	You bid first.
Dealer: South	♥ T3	The opponents are silent.
Vul: E-W	♦ AK8763	
HCP: 14+2	♣ AJ2	

---

<b>Board: 391</b>	♠ A	You bid first.
Dealer: South	♥ AT8	The opponents are silent.
Vul: Both	♦ K73	
HCP: 14+2	♣ K97654	

---

<b>Board: 392</b>	♠ KT7	You bid first.
Dealer: South	♥ A4	The opponents are silent.
Vul: None	♦ T3	
HCP: 12+2	♣ AJT752	

---

<b>Board: 393</b>	♠ AK62	Partner bids first.
Dealer: North	♥ Q6432	The opponents are silent.
Vul: E-W	♦ QJ	
HCP: 12+1	♣ 84	

---

<b>Board: 394</b>	♠ Q	You bid first.
Dealer: South	♥ T8	The opponents are silent.
Vul: None	♦ KQT2	
HCP: 14+2	♣ AQJ987	

## Both hands (Answers Page)

Board: 390	North:	South:	W	N	E	S
Dealer: South	♠ AJT72	♠ Q6				1♦
Vul: E-W	♥ KJ6	♥ T3	Pass	1♠	Pass	2♦
North HCP: 11+1	♦ Q542	♦ AK8763	Pass	4♣ <sup>1</sup>	Pass	5♦
South HCP: 14+2	♣ 6	♣ AJ2	All Pass			
Contract: 5♦ South			1. Splinter			

Board: 391	North:	South:	W	N	E	S
Dealer: South	♠ KQ84	♠ A				1♣
Vul: Both	♥ QJ93	♥ AT8	Pass	1♦	Pass	2♣
North HCP: 12+1	♦ A8642	♦ K73	Pass	2♥	Pass	4♦
South HCP: 14+2	♣ -	♣ K97654	Pass	5♦	Pass	6♦
Contract: 6♦ South			All Pass			

Board: 392	North:	South:	W	N	E	S
Dealer: South	♠ QJ54	♠ KT7				1♣
Vul: None	♥ 963	♥ A4	Pass	1♦	Pass	2♣
North HCP: 11+1	♦ KQ842	♦ T3	Pass	2♦	Pass	2NT
South HCP: 12+2	♣ K	♣ AJT752	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 393	North:	South:	W	N	E	S
Dealer: North	♠ 84	♠ AK62		1♦	Pass	1♥
Vul: E-W	♥ AK	♥ Q6432	Pass	2♦	Pass	3♦
North HCP: 12+2	♦ AT9842	♦ QJ	All Pass			
South HCP: 12+1	♣ JT9	♣ 84				
Contract: 3♦ South						

Board: 394	North:	South:	W	N	E	S
Dealer: South	♠ AT953	♠ Q				1♣
Vul: None	♥ AQ93	♥ T8	Pass	1♠	Pass	2♣
North HCP: 11+1	♦ J4	♦ KQT2	Pass	2♥	Pass	3NT
South HCP: 14+2	♣ 53	♣ AQJ987	All Pass			
Contract: 3NT South						

---

<b>Board: 395</b>	♠ A8532	Partner bids first.
Dealer: South	♥ Q85	The opponents are silent.
Vul: N-S	♦ AQ92	
HCP: 12+1	♣ 7	

---

<b>Board: 396</b>	♠ A6	You bid first.
Dealer: North	♥ K43	The opponents are silent.
Vul: Both	♦ K5	
HCP: 14+2	♣ KJ7543	

---

<b>Board: 397</b>	♠ 9	You bid first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: None	♦ KQ84	
HCP: 12+2	♣ K87542	

---

<b>Board: 398</b>	♠ J8	Partner bids first.
Dealer: South	♥ AQ64	The opponents are silent.
Vul: N-S	♦ K765	
HCP: 10	♣ 983	

---

<b>Board: 399</b>	♠ QJT	You bid first.
Dealer: North	♥ A4	The opponents are silent.
Vul: None	♦ 62	
HCP: 13+2	♣ AQ8764	

## Both hands (Answers Page)

Board: 395	North:	South:	W	N	E	S
Dealer: South	♠ A8532	♠ Q7				1♣
Vul: N-S	♥ Q85	♥ K32	Pass	1♠	Pass	2♣
North HCP: 12+1	♦ AQ92	♦ KJ	Pass	3NT	All Pass	
South HCP: 14+2	♣ 7	♣ AJ9632				
Contract: 3NT North						

Board: 396	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ KQ93		1♣	Pass	1♥
Vul: Both	♥ K43	♥ AT976	Pass	2♣	Pass	3NT
North HCP: 14+2	♦ K5	♦ QJ96	All Pass			
South HCP: 12+1	♣ KJ7543	♣ -				
Contract: 3NT South						

Board: 397	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ Q732		1♣	Pass	1♠
Vul: None	♥ KJ	♥ 872	Pass	2♣	All Pass	
North HCP: 12+2	♦ KQ84	♦ JT65				
South HCP: 8	♣ K87542	♣ AJ				
Contract: 2♣ North						

Board: 398	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ A2				1♣
Vul: N-S	♥ AQ64	♥ 92	Pass	1♥	Pass	2♣
North HCP: 10	♦ K765	♦ AQT	All Pass			
South HCP: 14+2	♣ 983	♣ KJT742				
Contract: 2♣ South						

Board: 399	North:	South:	W	N	E	S
Dealer: North	♠ QJT	♠ AK		1♣	Pass	1♦
Vul: None	♥ A4	♥ T953	Pass	2♣	Pass	3♣
North HCP: 13+2	♦ 62	♦ AT953	All Pass			
South HCP: 11+1	♣ AQ8764	♣ 53				
Contract: 3♣ South						

<b>Board: 395</b>	♠ Q7	You bid first.
Dealer: South	♥ K32	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 14+2	♣ AJ9632	

---

<b>Board: 396</b>	♠ KQ93	Partner bids first.
Dealer: North	♥ AT976	The opponents are silent.
Vul: Both	♦ QJ96	
HCP: 12+1	♣ -	

---

<b>Board: 397</b>	♠ Q732	Partner bids first.
Dealer: North	♥ 872	The opponents are silent.
Vul: None	♦ JT65	
HCP: 8	♣ AJ	

---

<b>Board: 398</b>	♠ A2	You bid first.
Dealer: South	♥ 92	The opponents are silent.
Vul: N-S	♦ AQT	
HCP: 14+2	♣ KJT742	

---

<b>Board: 399</b>	♠ AK	Partner bids first.
Dealer: North	♥ T953	The opponents are silent.
Vul: None	♦ AT953	
HCP: 11+1	♣ 53	

## Both hands (Answers Page)

Board: 395	North:	South:	W	N	E	S
Dealer: South	♠ A8532	♠ Q7				1♣
Vul: N-S	♥ Q85	♥ K32	Pass	1♠	Pass	2♣
North HCP: 12+1	♦ AQ92	♦ KJ	Pass	3NT	All Pass	
South HCP: 14+2	♣ 7	♣ AJ9632				
Contract: 3NT North						

Board: 396	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ KQ93		1♣	Pass	1♥
Vul: Both	♥ K43	♥ AT976	Pass	2♣	Pass	3NT
North HCP: 14+2	♦ K5	♦ QJ96	All Pass			
South HCP: 12+1	♣ KJ7543	♣ -				
Contract: 3NT South						

Board: 397	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ Q732		1♣	Pass	1♠
Vul: None	♥ KJ	♥ 872	Pass	2♣	All Pass	
North HCP: 12+2	♦ KQ84	♦ JT65				
South HCP: 8	♣ K87542	♣ AJ				
Contract: 2♣ North						

Board: 398	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ A2				1♣
Vul: N-S	♥ AQ64	♥ 92	Pass	1♥	Pass	2♣
North HCP: 10	♦ K765	♦ AQT	All Pass			
South HCP: 14+2	♣ 983	♣ KJT742				
Contract: 2♣ South						

Board: 399	North:	South:	W	N	E	S
Dealer: North	♠ QJT	♠ AK		1♣	Pass	1♦
Vul: None	♥ A4	♥ T953	Pass	2♣	Pass	3♣
North HCP: 13+2	♦ 62	♦ AT953	All Pass			
South HCP: 11+1	♣ AQ8764	♣ 53				
Contract: 3♣ South						

---

<b>Board: 400</b>	♠ KQT74	Partner bids first.
Dealer: South	♥ JT95	The opponents are silent.
Vul: E-W	♦ -	
HCP: 10+1	♣ A983	

---

<b>Board: 401</b>	♠ J3	You bid first.
Dealer: North	♥ JT4	The opponents are silent.
Vul: Both	♦ A7	
HCP: 12+2	♣ AQT654	

---

<b>Board: 402</b>	♠ KT643	Partner bids first.
Dealer: South	♥ A9642	The opponents are silent.
Vul: N-S	♦ T2	
HCP: 7+2	♣ T	

---

<b>Board: 403</b>	♠ JT763	Partner bids first.
Dealer: South	♥ AT4	The opponents are silent.
Vul: Both	♦ AKT5	
HCP: 12+1	♣ 6	

---

<b>Board: 404</b>	♠ A543	Partner bids first.
Dealer: South	♥ KJ84	The opponents are silent.
Vul: None	♦ 74	
HCP: 8	♣ 732	

## Both hands (Answers Page)

Board: 400	North:	South:	W	N	E	S
Dealer: South	♠ KQT74	♠ 98				1♦
Vul: E-W	♥ JT95	♥ K	Pass	1♠	Pass	2♦
North HCP: 10+1	♦ -	♦ KQT8743	Pass	2♥	Pass	3♦
South HCP: 12+3	♣ A983	♣ KJ6	All Pass			
Contract: 3♦ South						

Board: 401	North:	South:	W	N	E	S
Dealer: North	♠ J3	♠ K974		1♣	Pass	1♦
Vul: Both	♥ JT4	♥ K76	Pass	2♣	Pass	2♦
North HCP: 12+2	♦ A7	♦ KJT53	Pass	2NT	All Pass	
South HCP: 10+1	♣ AQT654	♣ 2				
Contract: 2NT North						

Board: 402	North:	South:	W	N	E	S
Dealer: South	♠ KT643	♠ 98				1♣
Vul: N-S	♥ A9642	♥ Q5	Pass	1♠	Pass	2♣
North HCP: 7+2	♦ T2	♦ A94	All Pass			
South HCP: 13+2	♣ T	♣ AK9864				
Contract: 2♣ South						

Board: 403	North:	South:	W	N	E	S
Dealer: South	♠ JT763	♠ KQ8				1♣
Vul: Both	♥ AT4	♥ Q6	Pass	1♠	Pass	2♣
North HCP: 12+1	♦ AKT5	♦ 32	Pass	3NT	All Pass	
South HCP: 12+2	♣ 6	♣ AJT872				
Contract: 3NT North						

Board: 404	North:	South:	W	N	E	S
Dealer: South	♠ A543	♠ KT7				1♦
Vul: None	♥ KJ84	♥ T	Pass	1♥	Pass	2♦
North HCP: 8	♦ 74	♦ AKJ982	All Pass			
South HCP: 13+2	♣ 732	♣ Q64				
Contract: 2♦ South						

<b>Board: 400</b>	♠ 98	You bid first.
Dealer: South	♥ K	The opponents are silent.
Vul: E-W	♦ KQT8743	
HCP: 12+3	♣ KJ6	

---

<b>Board: 401</b>	♠ K974	Partner bids first.
Dealer: North	♥ K76	The opponents are silent.
Vul: Both	♦ KJT53	
HCP: 10+1	♣ 2	

---

<b>Board: 402</b>	♠ 98	You bid first.
Dealer: South	♥ Q5	The opponents are silent.
Vul: N-S	♦ A94	
HCP: 13+2	♣ AK9864	

---

<b>Board: 403</b>	♠ KQ8	You bid first.
Dealer: South	♥ Q6	The opponents are silent.
Vul: Both	♦ 32	
HCP: 12+2	♣ AJT872	

---

<b>Board: 404</b>	♠ KT7	You bid first.
Dealer: South	♥ T	The opponents are silent.
Vul: None	♦ AKJ982	
HCP: 13+2	♣ Q64	

## Both hands (Answers Page)

Board: 400	North:	South:	W	N	E	S
Dealer: South	♠ KQT74	♠ 98				1♦
Vul: E-W	♥ JT95	♥ K	Pass	1♠	Pass	2♦
North HCP: 10+1	♦ -	♦ KQT8743	Pass	2♥	Pass	3♦
South HCP: 12+3	♣ A983	♣ KJ6	All Pass			
Contract: 3♦ South						

Board: 401	North:	South:	W	N	E	S
Dealer: North	♠ J3	♠ K974		1♣	Pass	1♦
Vul: Both	♥ JT4	♥ K76	Pass	2♣	Pass	2♦
North HCP: 12+2	♦ A7	♦ KJT53	Pass	2NT	All Pass	
South HCP: 10+1	♣ AQT654	♣ 2				
Contract: 2NT North						

Board: 402	North:	South:	W	N	E	S
Dealer: South	♠ KT643	♠ 98				1♣
Vul: N-S	♥ A9642	♥ Q5	Pass	1♠	Pass	2♣
North HCP: 7+2	♦ T2	♦ A94	All Pass			
South HCP: 13+2	♣ T	♣ AK9864				
Contract: 2♣ South						

Board: 403	North:	South:	W	N	E	S
Dealer: South	♠ JT763	♠ KQ8				1♣
Vul: Both	♥ AT4	♥ Q6	Pass	1♠	Pass	2♣
North HCP: 12+1	♦ AKT5	♦ 32	Pass	3NT	All Pass	
South HCP: 12+2	♣ 6	♣ AJT872				
Contract: 3NT North						

Board: 404	North:	South:	W	N	E	S
Dealer: South	♠ A543	♠ KT7				1♦
Vul: None	♥ KJ84	♥ T	Pass	1♥	Pass	2♦
North HCP: 8	♦ 74	♦ AKJ982	All Pass			
South HCP: 13+2	♣ 732	♣ Q64				
Contract: 2♦ South						

<b>Board: 405</b>	♠ A	You bid first.
Dealer: North	♥ A54	The opponents are silent.
Vul: E-W	♦ QT9	
HCP: 14+2	♣ A98743	

---

<b>Board: 406</b>	♠ T87	Partner bids first.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: Both	♦ J7	
HCP: 10+1	♣ 98765	

---

<b>Board: 407</b>	♠ KT843	Partner bids first.
Dealer: South	♥ Q85	The opponents are silent.
Vul: None	♦ K5	
HCP: 12+1	♣ A93	

---

<b>Board: 408</b>	♠ J9432	Partner bids first.
Dealer: South	♥ AT4	The opponents are silent.
Vul: N-S	♦ 87	
HCP: 8+1	♣ K75	

---

<b>Board: 409</b>	♠ K43	Partner bids first.
Dealer: South	♥ K732	The opponents are silent.
Vul: Both	♦ 7	
HCP: 12+1	♣ AQ762	

## Both hands (Answers Page)

**Board: 405**

	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KJT73		1♣	Pass	1♠
Vul: E-W	♥ A54	♥ Q963	Pass	2♣	All Pass	
North HCP: 14+2	♦ QT9	♦ 62				
South HCP: 9+1	♣ A98743	♣ QJ				
Contract: 2♣ North						

**Board: 406**

	North:	South:	W	N	E	S
Dealer: South	♠ T87	♠ Q6			1♦	
Vul: Both	♥ AKQ	♥ T63	Pass	1NT	Pass	2♦
North HCP: 10+1	♦ J7	♦ AKQ984	All Pass			
South HCP: 12+2	♣ 98765	♣ J3				
Contract: 2♦ South						

**Board: 407**

	North:	South:	W	N	E	S
Dealer: South	♠ KT843	♠ A7			1♣	
Vul: None	♥ Q85	♥ K6	Pass	1♠	Pass	2♣
North HCP: 12+1	♦ K5	♦ J62	Pass	3NT	All Pass	
South HCP: 14+2	♣ A93	♣ KQJ754				
Contract: 3NT North						

**Board: 408**

	North:	South:	W	N	E	S
Dealer: South	♠ J9432	♠ A			1♦	
Vul: N-S	♥ AT4	♥ Q82	Pass	1♠	Pass	2♦
North HCP: 8+1	♦ 87	♦ AT9432	All Pass			
South HCP: 12+2	♣ K75	♣ Q62				
Contract: 2♦ South						

**Board: 409**

	North:	South:	W	N	E	S
Dealer: South	♠ K43	♠ J7			1♦	
Vul: Both	♥ K732	♥ AJ4	Pass	1♥	Pass	2♦
North HCP: 12+1	♦ 7	♦ KQJ954	Pass	3NT	All Pass	
South HCP: 13+2	♣ AQ762	♣ J8				
Contract: 3NT North						

<b>Board: 405</b>	♠ KJT73	Partner bids first.
Dealer: North	♥ Q963	The opponents are silent.
Vul: E-W	♦ 62	
HCP: 9+1	♣ QJ	

---

<b>Board: 406</b>	♠ Q6	You bid first.
Dealer: South	♥ T63	The opponents are silent.
Vul: Both	♦ AKQ984	
HCP: 12+2	♣ J3	

---

<b>Board: 407</b>	♠ A7	You bid first.
Dealer: South	♥ K6	The opponents are silent.
Vul: None	♦ J62	
HCP: 14+2	♣ KQJ754	

---

<b>Board: 408</b>	♠ A	You bid first.
Dealer: South	♥ Q82	The opponents are silent.
Vul: N-S	♦ AT9432	
HCP: 12+2	♣ Q62	

---

<b>Board: 409</b>	♠ J7	You bid first.
Dealer: South	♥ AJ4	The opponents are silent.
Vul: Both	♦ KQJ954	
HCP: 13+2	♣ J8	

## Both hands (Answers Page)

**Board: 405**

	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KJT73		1♣	Pass	1♠
Vul: E-W	♥ A54	♥ Q963	Pass	2♣	All Pass	
North HCP: 14+2	♦ QT9	♦ 62				
South HCP: 9+1	♣ A98743	♣ QJ				
Contract: 2♣ North						

**Board: 406**

	North:	South:	W	N	E	S
Dealer: South	♠ T87	♠ Q6			1♦	
Vul: Both	♥ AKQ	♥ T63	Pass	1NT	Pass	2♦
North HCP: 10+1	♦ J7	♦ AKQ984	All Pass			
South HCP: 12+2	♣ 98765	♣ J3				
Contract: 2♦ South						

**Board: 407**

	North:	South:	W	N	E	S
Dealer: South	♠ KT843	♠ A7			1♣	
Vul: None	♥ Q85	♥ K6	Pass	1♠	Pass	2♣
North HCP: 12+1	♦ K5	♦ J62	Pass	3NT	All Pass	
South HCP: 14+2	♣ A93	♣ KQJ754				
Contract: 3NT North						

**Board: 408**

	North:	South:	W	N	E	S
Dealer: South	♠ J9432	♠ A			1♦	
Vul: N-S	♥ AT4	♥ Q82	Pass	1♠	Pass	2♦
North HCP: 8+1	♦ 87	♦ AT9432	All Pass			
South HCP: 12+2	♣ K75	♣ Q62				
Contract: 2♦ South						

**Board: 409**

	North:	South:	W	N	E	S
Dealer: South	♠ K43	♠ J7			1♦	
Vul: Both	♥ K732	♥ AJ4	Pass	1♥	Pass	2♦
North HCP: 12+1	♦ 7	♦ KQJ954	Pass	3NT	All Pass	
South HCP: 13+2	♣ AQ762	♣ J8				
Contract: 3NT North						

---

<b>Board: 410</b>	♠ 92	You bid first.
Dealer: North	♥ 92	The opponents are silent.
Vul: None	♦ K95432	
HCP: 12+2	♣ AKQ	

---

<b>Board: 411</b>	♠ A6	You bid first.
Dealer: North	♥ Q86	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 14+2	♣ QJ9832	

---

<b>Board: 412</b>	♠ J9753	Partner bids first.
Dealer: South	♥ A854	The opponents are silent.
Vul: E-W	♦ 3	
HCP: 11+1	♣ AQ2	

---

<b>Board: 413</b>	♠ 64	You bid first.
Dealer: North	♥ A83	The opponents are silent.
Vul: None	♦ KQJT32	
HCP: 13+2	♣ K4	

---

<b>Board: 414</b>	♠ A6	You bid first.
Dealer: North	♥ 84	The opponents are silent.
Vul: N-S	♦ Q82	
HCP: 13+2	♣ AKT963	

## Both hands (Answers Page)

Board: 410	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ AKJ3		1♦	Pass	1♥
Vul: None	♥ 92	♥ A753	Pass	2♦	Pass	2NT
North HCP: 12+2	♦ K95432	♦ -		All Pass		
South HCP: 12+1	♣ AKQ	♣ 87653				
Contract: 2NT South						

Board: 411	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ KJ		1♣	Pass	1♦
Vul: N-S	♥ Q86	♥ A932	Pass	2♣	Pass	3♣
North HCP: 14+2	♦ AJ	♦ K9754		All Pass		
South HCP: 11+1	♣ QJ9832	♣ T7				
Contract: 3♣ South						

Board: 412	North:	South:	W	N	E	S
Dealer: South	♠ J9753	♠ A			1♦	
Vul: E-W	♥ A854	♥ QJ9	Pass	1♠	Pass	2♦
North HCP: 11+1	♦ 3	♦ AJT984	Pass	2♥	Pass	2NT
South HCP: 13+2	♣ AQ2	♣ J97	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 413	North:	South:	W	N	E	S
Dealer: North	♠ 64	♠ KT85		1♦	Pass	1♥
Vul: None	♥ A83	♥ K542	Pass	2♦	All Pass	
North HCP: 13+2	♦ KQJT32	♦ A				
South HCP: 10	♣ K4	♣ 9853				
Contract: 2♦ North						

Board: 414	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ KJT54		1♣	Pass	1♠
Vul: N-S	♥ 84	♥ Q32	Pass	2♣	Pass	3NT
North HCP: 13+2	♦ Q82	♦ A93		All Pass		
South HCP: 12+1	♣ AKT963	♣ Q5				
Contract: 3NT South						

## South hands

1m\_1x\_2m

---

<b>Board: 410</b>	♠ AKJ3	Partner bids first.
Dealer: North	♥ A753	The opponents are silent.
Vul: None	♦ -	
HCP: 12+1	♣ 87653	

---

<b>Board: 411</b>	♠ KJ	Partner bids first.
Dealer: North	♥ A932	The opponents are silent.
Vul: N-S	♦ K9754	
HCP: 11+1	♣ T7	

---

<b>Board: 412</b>	♠ A	You bid first.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: E-W	♦ AJT984	
HCP: 13+2	♣ J97	

---

<b>Board: 413</b>	♠ KT85	Partner bids first.
Dealer: North	♥ K542	The opponents are silent.
Vul: None	♦ A	
HCP: 10	♣ 9853	

---

<b>Board: 414</b>	♠ KJT54	Partner bids first.
Dealer: North	♥ Q32	The opponents are silent.
Vul: N-S	♦ A93	
HCP: 12+1	♣ Q5	

## Both hands (Answers Page)

Board: 410	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ AKJ3		1♦	Pass	1♥
Vul: None	♥ 92	♥ A753	Pass	2♦	Pass	2NT
North HCP: 12+2	♦ K95432	♦ -		All Pass		
South HCP: 12+1	♣ AKQ	♣ 87653				
Contract: 2NT South						

Board: 411	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ KJ		1♣	Pass	1♦
Vul: N-S	♥ Q86	♥ A932	Pass	2♣	Pass	3♣
North HCP: 14+2	♦ AJ	♦ K9754		All Pass		
South HCP: 11+1	♣ QJ9832	♣ T7				
Contract: 3♣ South						

Board: 412	North:	South:	W	N	E	S
Dealer: South	♠ J9753	♠ A			1♦	
Vul: E-W	♥ A854	♥ QJ9	Pass	1♠	Pass	2♦
North HCP: 11+1	♦ 3	♦ AJT984	Pass	2♥	Pass	2NT
South HCP: 13+2	♣ AQ2	♣ J97	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 413	North:	South:	W	N	E	S
Dealer: North	♠ 64	♠ KT85		1♦	Pass	1♥
Vul: None	♥ A83	♥ K542	Pass	2♦	All Pass	
North HCP: 13+2	♦ KQJT32	♦ A				
South HCP: 10	♣ K4	♣ 9853				
Contract: 2♦ North						

Board: 414	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ KJT54		1♣	Pass	1♠
Vul: N-S	♥ 84	♥ Q32	Pass	2♣	Pass	3NT
North HCP: 13+2	♦ Q82	♦ A93		All Pass		
South HCP: 12+1	♣ AKT963	♣ Q5				
Contract: 3NT South						

---

<b>Board: 415</b>	♠ KJ764	Partner bids first.
Dealer: South	♥ Q94	The opponents are silent.
Vul: E-W	♦ AQT6	
HCP: 12+1	♣ T	

---

<b>Board: 416</b>	♠ A752	Partner bids first.
Dealer: South	♥ 65	The opponents are silent.
Vul: Both	♦ 72	
HCP: 8+1	♣ KJ964	

---

<b>Board: 417</b>	♠ 87	Partner bids first.
Dealer: South	♥ Q9872	The opponents are silent.
Vul: E-W	♦ AK653	
HCP: 9+2	♣ 6	

---

<b>Board: 418</b>	♠ T5	Partner bids first.
Dealer: South	♥ AKJ64	The opponents are silent.
Vul: Both	♦ QJ	
HCP: 12+1	♣ J854	

---

<b>Board: 419</b>	♠ AQ	You bid first.
Dealer: North	♥ K42	The opponents are silent.
Vul: E-W	♦ 92	
HCP: 13+2	♣ A97542	

## Both hands (Answers Page)

**Board: 415**

Dealer: South

**North:**

♠ KJ764

**South:**

♠ 82

W N E S

1♣

Vul: E-W

**North:**

♥ Q94

**South:**

♥ KJ3

Pass 1♠ Pass 2♣

North HCP: 12+1

**North:**

♦ AQT6

**South:**

♦ K9

Pass 3NT All Pass

South HCP: 14+2

**North:**

♣ T

**South:**

♣ AQJ982

Contract: 3NT North

**Board: 416**

Dealer: South

**North:**

♠ A752

**South:**

♠ Q63

W N E S

1♦

Vul: Both

**North:**

♥ 65

**South:**

♥ KT2

Pass 1♠ Pass 2♦

North HCP: 8+1

**North:**

♦ 72

**South:**

♦ AK9654

All Pass

South HCP: 12+2

**North:**

♣ KJ964

**South:**

♣ 7

Contract: 2♦ South

**Board: 417**

Dealer: South

**North:**

♠ 87

**South:**

♠ A94

W N E S

1♣

Vul: E-W

**North:**

♥ Q9872

**South:**

♥ AK

Pass 1♥ Pass 2♣

North HCP: 9+2

**North:**

♦ AK653

**South:**

♦ T2

Pass 2♦ Pass 2♥

South HCP: 14+2

**North:**

♣ 6

**South:**

♣ QJT852

All Pass

Contract: 2♥ South

**Board: 418**

Dealer: South

**North:**

♠ T5

**South:**

♠ Q6

W N E S

1♦

Vul: Both

**North:**

♥ AKJ64

**South:**

♥ Q9

Pass 1♥ Pass 2♦

North HCP: 12+1

**North:**

♦ QJ

**South:**

♦ A97432

Pass 3♦ All Pass

South HCP: 14+2

**North:**

♣ J854

**South:**

♣ AQ6

Contract: 3♦ North

**Board: 419**

Dealer: North

**North:**

♠ AQ

**South:**

♠ J862

W N E S

1♣ Pass 1♠

Vul: E-W

**North:**

♥ K42

**South:**

♥ 987

Pass 2♣ Pass 3♣

North HCP: 13+2

**North:**

♦ 92

**South:**

♦ AT4

All Pass

South HCP: 10

**North:**

♣ A97542

**South:**

♣ KQ3

Contract: 3♣ South

---

<b>Board: 415</b>	♠ 82	You bid first.
Dealer: South	♥ KJ3	The opponents are silent.
Vul: E-W	♦ K9	
HCP: 14+2	♣ AQJ982	

---

<b>Board: 416</b>	♠ Q63	You bid first.
Dealer: South	♥ KT2	The opponents are silent.
Vul: Both	♦ AK9654	
HCP: 12+2	♣ 7	

---

<b>Board: 417</b>	♠ A94	You bid first.
Dealer: South	♥ AK	The opponents are silent.
Vul: E-W	♦ T2	
HCP: 14+2	♣ QJT852	

---

<b>Board: 418</b>	♠ Q6	You bid first.
Dealer: South	♥ Q9	The opponents are silent.
Vul: Both	♦ A97432	
HCP: 14+2	♣ AQ6	

---

<b>Board: 419</b>	♠ J862	Partner bids first.
Dealer: North	♥ 987	The opponents are silent.
Vul: E-W	♦ AT4	
HCP: 10	♣ KQ3	

## Both hands (Answers Page)

**Board: 415**

Dealer: South

**North:**

♠ KJ764

**South:**

♠ 82

W N E S

1♣

Vul: E-W

**North:**

♥ Q94

**South:**

♥ KJ3

Pass 1♠ Pass 2♣

North HCP: 12+1

**North:**

♦ AQT6

**South:**

♦ K9

Pass 3NT All Pass

South HCP: 14+2

**North:**

♣ T

**South:**

♣ AQJ982

Contract: 3NT North

**Board: 416**

Dealer: South

**North:**

♠ A752

**South:**

♠ Q63

W N E S

1♦

Vul: Both

**North:**

♥ 65

**South:**

♥ KT2

Pass 1♠ Pass 2♦

North HCP: 8+1

**North:**

♦ 72

**South:**

♦ AK9654

All Pass

South HCP: 12+2

**North:**

♣ KJ964

**South:**

♣ 7

Contract: 2♦ South

**Board: 417**

Dealer: South

**North:**

♠ 87

**South:**

♠ A94

W N E S

1♣

Vul: E-W

**North:**

♥ Q9872

**South:**

♥ AK

Pass 1♥ Pass 2♣

North HCP: 9+2

**North:**

♦ AK653

**South:**

♦ T2

Pass 2♦ Pass 2♥

South HCP: 14+2

**North:**

♣ 6

**South:**

♣ QJT852

All Pass

Contract: 2♥ South

**Board: 418**

Dealer: South

**North:**

♠ T5

**South:**

♠ Q6

W N E S

1♦

Vul: Both

**North:**

♥ AKJ64

**South:**

♥ Q9

Pass 1♥ Pass 2♦

North HCP: 12+1

**North:**

♦ QJ

**South:**

♦ A97432

Pass 3♦ All Pass

South HCP: 14+2

**North:**

♣ J854

**South:**

♣ AQ6

Contract: 3♦ North

**Board: 419**

Dealer: North

**North:**

♠ AQ

**South:**

♠ J862

W N E S

1♣ Pass 1♠

Vul: E-W

**North:**

♥ K42

**South:**

♥ 987

Pass 2♣ Pass 3♣

North HCP: 13+2

**North:**

♦ 92

**South:**

♦ AT4

All Pass

South HCP: 10

**North:**

♣ A97542

**South:**

♣ KQ3

Contract: 3♣ South

---

<b>Board: 420</b>	♠ QJ962	Partner bids first.
Dealer: South	♥ AQ873	The opponents are silent.
Vul: Both	♦ 5	
HCP: 9+2	♣ 62	

---

<b>Board: 421</b>	♠ 86	You bid first.
Dealer: North	♥ Q97	The opponents are silent.
Vul: None	♦ AQ9862	
HCP: 12+2	♣ A4	

---

<b>Board: 422</b>	♠ J842	Partner bids first.
Dealer: South	♥ KT	The opponents are silent.
Vul: None	♦ AT762	
HCP: 8+1	♣ 84	

---

<b>Board: 423</b>	♠ K4	You bid first.
Dealer: North	♥ 94	The opponents are silent.
Vul: N-S	♦ AQJ764	
HCP: 13+2	♣ K86	

---

<b>Board: 424</b>	♠ AJ87	Partner bids first.
Dealer: South	♥ A85	The opponents are silent.
Vul: E-W	♦ J	
HCP: 11+1	♣ JT863	

## Both hands (Answers Page)

Board: 420	North:	South:	W	N	E	S
Dealer: South	♠ QJ962	♠ 85				1♦
Vul: Both	♥ AQ873	♥ K4	Pass	1♠	Pass	2♦
North HCP: 9+2	♦ 5	♦ AJT874	Pass	2♥	Pass	3NT
South HCP: 14+2	♣ 62	♣ AQ8	All Pass			
Contract: 3NT South						

Board: 421	North:	South:	W	N	E	S
Dealer: North	♠ 86	♠ AJ932		1♦	Pass	1♠
Vul: None	♥ Q97	♥ KT6	Pass	2♦	Pass	3♦
North HCP: 12+2	♦ AQ9862	♦ T5	All Pass			
South HCP: 10+1	♣ A4	♣ Q76				
Contract: 3♦ South						

Board: 422	North:	South:	W	N	E	S
Dealer: South	♠ J842	♠ A7				1♣
Vul: None	♥ KT	♥ AQ9	Pass	1♦	Pass	2♣
North HCP: 8+1	♦ AT762	♦ 93	All Pass			
South HCP: 12+2	♣ 84	♣ QT9653				
Contract: 2♣ South						

Board: 423	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ AT93		1♦	Pass	1♥
Vul: N-S	♥ 94	♥ AQT75	Pass	2♦	All Pass	
North HCP: 13+2	♦ AQJ764	♦ 8				
South HCP: 10+1	♣ K86	♣ T94				
Contract: 2♦ North						

Board: 424	North:	South:	W	N	E	S
Dealer: South	♠ AJ87	♠ KQ				1♦
Vul: E-W	♥ A85	♥ JT3	Pass	1♠	Pass	2♦
North HCP: 11+1	♦ J	♦ KQT976	All Pass			
South HCP: 13+2	♣ JT863	♣ Q9				
Contract: 2♦ South						

---

<b>Board: 420</b>	♠ 85	You bid first.
Dealer: South	♥ K4	The opponents are silent.
Vul: Both	♦ AJT874	
HCP: 14+2	♣ AQ8	

---

<b>Board: 421</b>	♠ AJ932	Partner bids first.
Dealer: North	♥ KT6	The opponents are silent.
Vul: None	♦ T5	
HCP: 10+1	♣ Q76	

---

<b>Board: 422</b>	♠ A7	You bid first.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: None	♦ 93	
HCP: 12+2	♣ QT9653	

---

<b>Board: 423</b>	♠ AT93	Partner bids first.
Dealer: North	♥ AQT75	The opponents are silent.
Vul: N-S	♦ 8	
HCP: 10+1	♣ T94	

---

<b>Board: 424</b>	♠ KQ	You bid first.
Dealer: South	♥ JT3	The opponents are silent.
Vul: E-W	♦ KQT976	
HCP: 13+2	♣ Q9	

## Both hands (Answers Page)

Board: 420	North:	South:	W	N	E	S
Dealer: South	♠ QJ962	♠ 85				1♦
Vul: Both	♥ AQ873	♥ K4	Pass	1♠	Pass	2♦
North HCP: 9+2	♦ 5	♦ AJT874	Pass	2♥	Pass	3NT
South HCP: 14+2	♣ 62	♣ AQ8	All Pass			
Contract: 3NT South						

Board: 421	North:	South:	W	N	E	S
Dealer: North	♠ 86	♠ AJ932		1♦	Pass	1♠
Vul: None	♥ Q97	♥ KT6	Pass	2♦	Pass	3♦
North HCP: 12+2	♦ AQ9862	♦ T5	All Pass			
South HCP: 10+1	♣ A4	♣ Q76				
Contract: 3♦ South						

Board: 422	North:	South:	W	N	E	S
Dealer: South	♠ J842	♠ A7				1♣
Vul: None	♥ KT	♥ AQ9	Pass	1♦	Pass	2♣
North HCP: 8+1	♦ AT762	♦ 93	All Pass			
South HCP: 12+2	♣ 84	♣ QT9653				
Contract: 2♣ South						

Board: 423	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ AT93		1♦	Pass	1♥
Vul: N-S	♥ 94	♥ AQT75	Pass	2♦	All Pass	
North HCP: 13+2	♦ AQJ764	♦ 8				
South HCP: 10+1	♣ K86	♣ T94				
Contract: 2♦ North						

Board: 424	North:	South:	W	N	E	S
Dealer: South	♠ AJ87	♠ KQ				1♦
Vul: E-W	♥ A85	♥ JT3	Pass	1♠	Pass	2♦
North HCP: 11+1	♦ J	♦ KQT976	All Pass			
South HCP: 13+2	♣ JT863	♣ Q9				
Contract: 2♦ South						

---

<b>Board: 425</b>	♠ 87	You bid first.
Dealer: North	♥ Q2	The opponents are silent.
Vul: None	♦ A9	
HCP: 13+3	♣ AQJT764	

---

<b>Board: 426</b>	♠ J862	Partner bids first.
Dealer: South	♥ KJT3	The opponents are silent.
Vul: N-S	♦ J54	
HCP: 10	♣ A8	

---

<b>Board: 427</b>	♠ Q82	You bid first.
Dealer: North	♥ 9	The opponents are silent.
Vul: E-W	♦ AKQJ72	
HCP: 14+2	♣ Q95	

---

<b>Board: 428</b>	♠ J2	Partner bids first.
Dealer: South	♥ 96542	The opponents are silent.
Vul: Both	♦ A7	
HCP: 12+1	♣ AKT6	

---

<b>Board: 429</b>	♠ J5	You bid first.
Dealer: North	♥ J84	The opponents are silent.
Vul: N-S	♦ K7	
HCP: 14+2	♣ AKQT98	

## Both hands (Answers Page)

Board: 425	North:	South:	W	N	E	S
Dealer: North	♠ 87	♠ AK3		1♣	Pass	1♥
Vul: None	♥ Q2	♥ K8763	Pass	2♣	All Pass	
North HCP: 13+3	♦ A9	♦ T652				
South HCP: 10+1	♣ AQJT764	♣ 9				
Contract: 2♣ North						

Board: 426	North:	South:	W	N	E	S
Dealer: South	♠ J862	♠ AQ			1♣	
Vul: N-S	♥ KJT3	♥ 875	Pass	1♥	Pass	2♣
North HCP: 10	♦ J54	♦ A8	Pass	3♣	All Pass	
South HCP: 12+2	♣ A8	♣ QT9642				
Contract: 3♣ North						

Board: 427	North:	South:	W	N	E	S
Dealer: North	♠ Q82	♠ 54		1♦	Pass	1♥
Vul: E-W	♥ 9	♥ AQ643	Pass	2♦	Pass	3♦
North HCP: 14+2	♦ AKQJ72	♦ T3	Pass	3NT	All Pass	
South HCP: 10+1	♣ Q95	♣ AT84				
Contract: 3NT North						

Board: 428	North:	South:	W	N	E	S
Dealer: South	♠ J2	♠ A74			1♦	
Vul: Both	♥ 96542	♥ KQ	Pass	1♥	Pass	2♦
North HCP: 12+1	♦ A7	♦ KT9632	Pass	3♦	All Pass	
South HCP: 12+2	♣ AKT6	♣ 74				
Contract: 3♦ North						

Board: 429	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ AKT82		1♣	Pass	1♠
Vul: N-S	♥ J84	♥ Q965	Pass	2♣	All Pass	
North HCP: 14+2	♦ K7	♦ T43				
South HCP: 9+1	♣ AKQT98	♣ 3				
Contract: 2♣ North						

---

<b>Board: 425</b>	♠ AK3	Partner bids first.
Dealer: North	♥ K8763	The opponents are silent.
Vul: None	♦ T652	
HCP: 10+1	♣ 9	

---

<b>Board: 426</b>	♠ AQ	You bid first.
Dealer: South	♥ 875	The opponents are silent.
Vul: N-S	♦ A8	
HCP: 12+2	♣ QT9642	

---

<b>Board: 427</b>	♠ 54	Partner bids first.
Dealer: North	♥ AQ643	The opponents are silent.
Vul: E-W	♦ T3	
HCP: 10+1	♣ AT84	

---

<b>Board: 428</b>	♠ A74	You bid first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: Both	♦ KT9632	
HCP: 12+2	♣ 74	

---

<b>Board: 429</b>	♠ AKT82	Partner bids first.
Dealer: North	♥ Q965	The opponents are silent.
Vul: N-S	♦ T43	
HCP: 9+1	♣ 3	

## Both hands (Answers Page)

Board: 425	North:	South:	W	N	E	S
Dealer: North	♠ 87	♠ AK3		1♣	Pass	1♥
Vul: None	♥ Q2	♥ K8763	Pass	2♣	All Pass	
North HCP: 13+3	♦ A9	♦ T652				
South HCP: 10+1	♣ AQJT764	♣ 9				
Contract: 2♣ North						

Board: 426	North:	South:	W	N	E	S
Dealer: South	♠ J862	♠ AQ			1♣	
Vul: N-S	♥ KJT3	♥ 875	Pass	1♥	Pass	2♣
North HCP: 10	♦ J54	♦ A8	Pass	3♣	All Pass	
South HCP: 12+2	♣ A8	♣ QT9642				
Contract: 3♣ North						

Board: 427	North:	South:	W	N	E	S
Dealer: North	♠ Q82	♠ 54		1♦	Pass	1♥
Vul: E-W	♥ 9	♥ AQ643	Pass	2♦	Pass	3♦
North HCP: 14+2	♦ AKQJ72	♦ T3	Pass	3NT	All Pass	
South HCP: 10+1	♣ Q95	♣ AT84				
Contract: 3NT North						

Board: 428	North:	South:	W	N	E	S
Dealer: South	♠ J2	♠ A74			1♦	
Vul: Both	♥ 96542	♥ KQ	Pass	1♥	Pass	2♦
North HCP: 12+1	♦ A7	♦ KT9632	Pass	3♦	All Pass	
South HCP: 12+2	♣ AKT6	♣ 74				
Contract: 3♦ North						

Board: 429	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ AKT82		1♣	Pass	1♠
Vul: N-S	♥ J84	♥ Q965	Pass	2♣	All Pass	
North HCP: 14+2	♦ K7	♦ T43				
South HCP: 9+1	♣ AKQT98	♣ 3				
Contract: 2♣ North						

---

<b>Board: 430</b>	♠ 4	Partner bids first.
Dealer: South	♥ AJ985	The opponents are silent.
Vul: E-W	♦ A8543	
HCP: 12+2	♣ K8	

---

<b>Board: 431</b>	♠ Q9	You bid first.
Dealer: North	♥ A85	The opponents are silent.
Vul: Both	♦ A3	
HCP: 12+2	♣ Q98742	

---

<b>Board: 432</b>	♠ QJ53	Partner bids first.
Dealer: South	♥ Q6	The opponents are silent.
Vul: None	♦ KQ963	
HCP: 10+1	♣ 54	

---

<b>Board: 433</b>	♠ K87	You bid first.
Dealer: North	♥ 6	The opponents are silent.
Vul: E-W	♦ AKJT73	
HCP: 14+2	♣ K82	

---

<b>Board: 434</b>	♠ AQ742	Partner bids first.
Dealer: South	♥ 96	The opponents are silent.
Vul: Both	♦ Q52	
HCP: 12+1	♣ A97	

## Both hands (Answers Page)

Board: 430	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ Q52				1 ♣
Vul: E-W	♥ AJ985	♥ K4	Pass	1 ♥	Pass	2 ♣
North HCP: 12+2	♦ A8543	♦ KJ	Pass	3 ♠ <sup>1</sup>	Pass	4 ♦
South HCP: 13+2	♣ K8	♣ AT7532	Pass	5 ♣	All Pass	
Contract: 5 ♣ North			1. Splinter			

Board: 431	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ AT3		1 ♣	Pass	1 ♦
Vul: Both	♥ A85	♥ QJ9	Pass	2 ♣	Pass	3 ♣
North HCP: 12+2	♦ A3	♦ QT85	All Pass			
South HCP: 10	♣ Q98742	♣ JT3				
Contract: 3 ♣ South						

Board: 432	North:	South:	W	N	E	S
Dealer: South	♠ QJ53	♠ 7				1 ♣
Vul: None	♥ Q6	♥ 954	Pass	1 ♦	Pass	2 ♣
North HCP: 10+1	♦ KQ963	♦ A87	Pass	3 ♣	Pass	5 ♣
South HCP: 13+2	♣ 54	♣ AKQ982	All Pass			
Contract: 5 ♣ South						

Board: 433	North:	South:	W	N	E	S
Dealer: North	♠ K87	♠ AQ2		1 ♦	Pass	1 ♥
Vul: E-W	♥ 6	♥ T932	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ AKJT73	♦ Q4	Pass	4 ♦	All Pass	
South HCP: 9	♣ K82	♣ JT96				
Contract: 4 ♦ North						

Board: 434	North:	South:	W	N	E	S
Dealer: South	♠ AQ742	♠ K96				1 ♦
Vul: Both	♥ 96	♥ KQJ	Pass	1 ♠	Pass	2 ♦
North HCP: 12+1	♦ Q52	♦ A98643	Pass	5 ♦	All Pass	
South HCP: 14+2	♣ A97	♣ J				
Contract: 5 ♦ North						

<b>Board: 430</b>	♠ Q52	You bid first.
Dealer: South	♥ K4	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 13+2	♣ AT7532	

---

<b>Board: 431</b>	♠ AT3	Partner bids first.
Dealer: North	♥ QJ9	The opponents are silent.
Vul: Both	♦ QT85	
HCP: 10	♣ JT3	

---

<b>Board: 432</b>	♠ 7	You bid first.
Dealer: South	♥ 954	The opponents are silent.
Vul: None	♦ A87	
HCP: 13+2	♣ AKQ982	

---

<b>Board: 433</b>	♠ AQ2	Partner bids first.
Dealer: North	♥ T932	The opponents are silent.
Vul: E-W	♦ Q4	
HCP: 9	♣ JT96	

---

<b>Board: 434</b>	♠ K96	You bid first.
Dealer: South	♥ KQJ	The opponents are silent.
Vul: Both	♦ A98643	
HCP: 14+2	♣ J	

## Both hands (Answers Page)

Board: 430	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ Q52				1 ♣
Vul: E-W	♥ AJ985	♥ K4	Pass	1 ♥	Pass	2 ♣
North HCP: 12+2	♦ A8543	♦ KJ	Pass	3 ♠ <sup>1</sup>	Pass	4 ♦
South HCP: 13+2	♣ K8	♣ AT7532	Pass	5 ♣	All Pass	
Contract: 5 ♣ North			1. Splinter			

Board: 431	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ AT3		1 ♣	Pass	1 ♦
Vul: Both	♥ A85	♥ QJ9	Pass	2 ♣	Pass	3 ♣
North HCP: 12+2	♦ A3	♦ QT85	All Pass			
South HCP: 10	♣ Q98742	♣ JT3				
Contract: 3 ♣ South						

Board: 432	North:	South:	W	N	E	S
Dealer: South	♠ QJ53	♠ 7				1 ♣
Vul: None	♥ Q6	♥ 954	Pass	1 ♦	Pass	2 ♣
North HCP: 10+1	♦ KQ963	♦ A87	Pass	3 ♣	Pass	5 ♣
South HCP: 13+2	♣ 54	♣ AKQ982	All Pass			
Contract: 5 ♣ South						

Board: 433	North:	South:	W	N	E	S
Dealer: North	♠ K87	♠ AQ2		1 ♦	Pass	1 ♥
Vul: E-W	♥ 6	♥ T932	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ AKJT73	♦ Q4	Pass	4 ♦	All Pass	
South HCP: 9	♣ K82	♣ JT96				
Contract: 4 ♦ North						

Board: 434	North:	South:	W	N	E	S
Dealer: South	♠ AQ742	♠ K96				1 ♦
Vul: Both	♥ 96	♥ KQJ	Pass	1 ♠	Pass	2 ♦
North HCP: 12+1	♦ Q52	♦ A98643	Pass	5 ♦	All Pass	
South HCP: 14+2	♣ A97	♣ J				
Contract: 5 ♦ North						

**Board: 435**      ♠ AT4      You bid first.

Dealer: North      ♥ J5      The opponents are silent.

Vul: None      ♦ AJT732

HCP: 13+2      ♣ KT

---

**Board: 436**      ♠ QJ8      You bid first.

Dealer: North      ♥ JT      The opponents are silent.

Vul: Both      ♦ K9

HCP: 14+2      ♣ AK9632

---

**Board: 437**      ♠ Q5      You bid first.

Dealer: North      ♥ 876      The opponents are silent.

Vul: None      ♦ AKJ432

HCP: 14+2      ♣ A7

---

**Board: 438**      ♠ QJ      You bid first.

Dealer: North      ♥ 432      The opponents are silent.

Vul: N-S      ♦ AKQJT2

HCP: 13+2      ♣ 86

---

**Board: 439**      ♠ 64      You bid first.

Dealer: North      ♥ A97      The opponents are silent.

Vul: None      ♦ KT

HCP: 14+2      ♣ AQJ853

## Both hands (Answers Page)

Board: 435	North:	South:	W	N	E	S
Dealer: North	♠ AT4	♠ J632		1♦	Pass	1♥
Vul: None	♥ J5	♥ AQ92	Pass	2♦	Pass	3♦
North HCP: 13+2	♦ AJT732	♦ K6		All Pass		
South HCP: 10	♣ KT	♣ 853				
Contract: 3♦ South						

Board: 436	North:	South:	W	N	E	S
Dealer: North	♠ QJ8	♠ AK652		1♣	Pass	1♠
Vul: Both	♥ JT	♥ 976	Pass	2♣	Pass	2NT
North HCP: 14+2	♦ K9	♦ AT63	Pass	3♠	Pass	4♠
South HCP: 11+1	♣ AK9632	♣ 5		All Pass		
Contract: 4♠ South						

Board: 437	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ K972		1♦	Pass	1♠
Vul: None	♥ 876	♥ 43	Pass	2♦	Pass	3♦
North HCP: 14+2	♦ AKJ432	♦ Q76	Pass	4♦	All Pass	
South HCP: 7	♣ A7	♣ QT98				
Contract: 4♦ North						

Board: 438	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ AT86		1♦	Pass	1♥
Vul: N-S	♥ 432	♥ AQ965	Pass	2♦	Pass	3NT
North HCP: 13+2	♦ AKQJT2	♦ 3		All Pass		
South HCP: 12+1	♣ 86	♣ QT5				
Contract: 3NT South						

Board: 439	North:	South:	W	N	E	S
Dealer: North	♠ 64	♠ AJ753		1♣	Pass	1♠
Vul: None	♥ A97	♥ 82	Pass	2♣	All Pass	
North HCP: 14+2	♦ KT	♦ QJ53				
South HCP: 8+1	♣ AQJ853	♣ 62				
Contract: 2♣ North						

---

<b>Board: 435</b>	♠ J632	Partner bids first.
Dealer: North	♥ AQ92	The opponents are silent.
Vul: None	♦ K6	
HCP: 10	♣ 853	

---

<b>Board: 436</b>	♠ AK652	Partner bids first.
Dealer: North	♥ 976	The opponents are silent.
Vul: Both	♦ AT63	
HCP: 11+1	♣ 5	

---

<b>Board: 437</b>	♠ K972	Partner bids first.
Dealer: North	♥ 43	The opponents are silent.
Vul: None	♦ Q76	
HCP: 7	♣ QT98	

---

<b>Board: 438</b>	♠ AT86	Partner bids first.
Dealer: North	♥ AQ965	The opponents are silent.
Vul: N-S	♦ 3	
HCP: 12+1	♣ QT5	

---

<b>Board: 439</b>	♠ AJ753	Partner bids first.
Dealer: North	♥ 82	The opponents are silent.
Vul: None	♦ QJ53	
HCP: 8+1	♣ 62	

## Both hands (Answers Page)

Board: 435	North:	South:	W	N	E	S
Dealer: North	♠ AT4	♠ J632		1♦	Pass	1♥
Vul: None	♥ J5	♥ AQ92	Pass	2♦	Pass	3♦
North HCP: 13+2	♦ AJT732	♦ K6		All Pass		
South HCP: 10	♣ KT	♣ 853				
Contract: 3♦ South						

Board: 436	North:	South:	W	N	E	S
Dealer: North	♠ QJ8	♠ AK652		1♣	Pass	1♠
Vul: Both	♥ JT	♥ 976	Pass	2♣	Pass	2NT
North HCP: 14+2	♦ K9	♦ AT63	Pass	3♠	Pass	4♠
South HCP: 11+1	♣ AK9632	♣ 5		All Pass		
Contract: 4♠ South						

Board: 437	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ K972		1♦	Pass	1♠
Vul: None	♥ 876	♥ 43	Pass	2♦	Pass	3♦
North HCP: 14+2	♦ AKJ432	♦ Q76	Pass	4♦	All Pass	
South HCP: 7	♣ A7	♣ QT98				
Contract: 4♦ North						

Board: 438	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ AT86		1♦	Pass	1♥
Vul: N-S	♥ 432	♥ AQ965	Pass	2♦	Pass	3NT
North HCP: 13+2	♦ AKQJT2	♦ 3		All Pass		
South HCP: 12+1	♣ 86	♣ QT5				
Contract: 3NT South						

Board: 439	North:	South:	W	N	E	S
Dealer: North	♠ 64	♠ AJ753		1♣	Pass	1♠
Vul: None	♥ A97	♥ 82	Pass	2♣	All Pass	
North HCP: 14+2	♦ KT	♦ QJ53				
South HCP: 8+1	♣ AQJ853	♣ 62				
Contract: 2♣ North						

**Board: 440**      ♠ K3      You bid first.

Dealer: North      ♥ J7      The opponents are silent.

Vul: N-S      ♦ KQ7

HCP: 12+2      ♣ QJ8752

---

**Board: 441**      ♠ QT4      You bid first.

Dealer: North      ♥ K2      The opponents are silent.

Vul: E-W      ♦ 96

HCP: 12+2      ♣ AK9643

## Both hands (Answers Page)

**Board: 440**

Dealer: North

**North:**

♠ K3

**South:**

♠ J642

W N E S

1♣ Pass 1♥

Vul: N-S

♥ J7

♥ KQ54

Pass 2♣ Pass 2NT

North HCP: 12+2

♦ KQ7

♦ AJ84

All Pass

South HCP: 11

♣ QJ8752

♣ T

Contract: 2NT South

**Board: 441**

Dealer: North

**North:**

♠ QT4

**South:**

♠ 83

W N E S

1♣ Pass 1♥

Vul: E-W

♥ K2

♥ AQJ84

Pass 2♣ Pass 3♣

North HCP: 12+2

♦ 96

♦ Q84

All Pass

South HCP: 10+1

♣ AK9643

♣ JT8

Contract: 3♣ South

<b>Board: 440</b>	♠ J642	Partner bids first.
Dealer: North	♥ KQ54	The opponents are silent.
Vul: N-S	♦ AJ84	
HCP: 11	♣ T	

---

<b>Board: 441</b>	♠ 83	Partner bids first.
Dealer: North	♥ AQJ84	The opponents are silent.
Vul: E-W	♦ Q84	
HCP: 10+1	♣ JT8	

## Both hands (Answers Page)

**Board: 440**

Dealer: North

**North:**

♠ K3

**South:**

♠ J642

W N E S

1♣ Pass 1♥

Vul: N-S

♥ J7

♥ KQ54

Pass 2♣ Pass 2NT

North HCP: 12+2

♦ KQ7

♦ AJ84

All Pass

South HCP: 11

♣ QJ8752

♣ T

Contract: 2NT South

**Board: 441**

Dealer: North

**North:**

♠ QT4

**South:**

♠ 83

W N E S

1♣ Pass 1♥

Vul: E-W

♥ K2

♥ AQJ84

Pass 2♣ Pass 3♣

North HCP: 12+2

♦ 96

♦ Q84

All Pass

South HCP: 10+1

♣ AK9643

♣ JT8

Contract: 3♣ South