

## North hands

## After\_3\_Passes

<b>Board: 1</b>	♠ A8	Partner bids first.
Dealer: East	♥ 85	The opponents are silent.
Vul: None	♦ KQJT74	
HCP: 13+2	♣ K83	
 <b>Board: 2</b>	 ♠ A65	 Partner bids first.
Dealer: East	♥ AJT4	The opponents are silent.
Vul: N-S	♦ QJT8	
HCP: 12	♣ 65	
 <b>Board: 3</b>	 ♠ KJ5	 You bid first.
Dealer: North	♥ J42	The opponents are silent.
Vul: Both	♦ 9876	
HCP: 8	♣ KT7	
 <b>Board: 4</b>	 ♠ JT53	 Partner bids first.
Dealer: South	♥ K5	LHO opens the bidding 1♣.
Vul: E-W	♦ J63	Partner bids next.
HCP: 10	♣ KQ62	West (RHO) bids 1♥ if possible. East (LHO) bids 2♥ if possible.
 <b>Board: 5</b>	 ♠ AQ	 Partner bids first.
Dealer: East	♥ J	The opponents are silent.
Vul: E-W	♦ JT2	
HCP: 13+3	♣ AJT9853	

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A8	♠ QJT9			Pass	Pass
Vul: None	♥ 85	♥ KT96	Pass	1♦	Pass	1♥
North HCP: 13+2	♦ KQJT74	♦ 82	Pass	2♦	All Pass	
South HCP: 9	♣ K83	♣ QJ4				
Contract: 2♦ North						

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A65	♠ T43			Pass	Pass
Vul: N-S	♥ AJT4	♥ K76	Pass	1♦	Pass	1NT
North HCP: 12	♦ QJT8	♦ A62	All Pass			
South HCP: 10	♣ 65	♣ KT32				
Contract: 1NT South						

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ5	♠ A987			Pass	Out
Vul: Both	♥ J42	♥ 875				
North HCP: 8	♦ 9876	♦ Q4				
South HCP: 10	♣ KT7	♣ A954				

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT53	♠ K84				Pass
Vul: E-W	♥ K5	♥ 963	Pass	Pass	1♣	Pass
North HCP: 10	♦ J63	♦ AK75	1♥	Pass	2♥	Pass
South HCP: 10	♣ KQ62	♣ T75	Pass	X	Pass	3♦
Contract: 3♦ South			All Pass			

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQ	♠ J532			Pass	Pass
Vul: E-W	♥ J	♥ A843	Pass	1♣	Pass	1♥
North HCP: 13+3	♦ JT2	♦ Q86	Pass	2♣	Pass	3♣
South HCP: 10	♣ AJT9853	♣ K4	All Pass			
Contract: 3♣ South						

## South hands

## After\_3\_Passes

<b>Board: 1</b>	♠ QJT9	You bid first.
Dealer: East	♥ KT96	The opponents are silent.
Vul: None	♦ 82	
HCP: 9	♣ QJ4	
<b>Board: 2</b>	♠ T43	You bid first.
Dealer: East	♥ K76	The opponents are silent.
Vul: N-S	♦ A62	
HCP: 10	♣ KT32	
<b>Board: 3</b>	♠ A987	Partner bids first.
Dealer: North	♥ 875	The opponents are silent.
Vul: Both	♦ Q4	
HCP: 10	♣ A954	
<b>Board: 4</b>	♠ K84	You bid first.
Dealer: South	♥ 963	RHO opens the bidding 1♣.
Vul: E-W	♦ AK75	You bid next.
HCP: 10	♣ T75	West (LHO) bids 1♥ if possible. East (RHO) bids 2♥ if possible.
<b>Board: 5</b>	♠ J532	You bid first.
Dealer: East	♥ A843	The opponents are silent.
Vul: E-W	♦ Q86	
HCP: 10	♣ K4	

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A8	♠ QJT9			Pass	Pass
Vul: None	♥ 85	♥ KT96	Pass	1♦	Pass	1♥
North HCP: 13+2	♦ KQJT74	♦ 82	Pass	2♦	All Pass	
South HCP: 9	♣ K83	♣ QJ4				
Contract: 2♦ North						

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A65	♠ T43			Pass	Pass
Vul: N-S	♥ AJT4	♥ K76	Pass	1♦	Pass	1NT
North HCP: 12	♦ QJT8	♦ A62	All Pass			
South HCP: 10	♣ 65	♣ KT32				
Contract: 1NT South						

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ5	♠ A987			Pass	Out
Vul: Both	♥ J42	♥ 875				
North HCP: 8	♦ 9876	♦ Q4				
South HCP: 10	♣ KT7	♣ A954				

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT53	♠ K84				Pass
Vul: E-W	♥ K5	♥ 963	Pass	Pass	1♣	Pass
North HCP: 10	♦ J63	♦ AK75	1♥	Pass	2♥	Pass
South HCP: 10	♣ KQ62	♣ T75	Pass	X	Pass	3♦
Contract: 3♦ South			All Pass			

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQ	♠ J532			Pass	Pass
Vul: E-W	♥ J	♥ A843	Pass	1♣	Pass	1♥
North HCP: 13+3	♦ JT2	♦ Q86	Pass	2♣	Pass	3♣
South HCP: 10	♣ AJT9853	♣ K4	All Pass			
Contract: 3♣ South						

## North hands

## After\_3\_Passes

<b>Board: 6</b>	♠ T876	You bid first.
Dealer: West	♥ AK6	The opponents are silent.
Vul: Both	♦ K64	
HCP: 10	♣ 954	

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<b>Board: 7</b>	♠ A5	Partner bids first.
Dealer: East	♥ Q7642	The opponents are silent.
Vul: None	♦ Q7	
HCP: 13+1	♣ AJ73	

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<b>Board: 8</b>	♠ 94	Partner bids first.
Dealer: South	♥ 952	The opponents are silent.
Vul: N-S	♦ K82	
HCP: 7+1	♣ AT973	

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<b>Board: 9</b>	♠ A7	Partner bids first.
Dealer: East	♥ 83	The opponents are silent.
Vul: Both	♦ AJ4	
HCP: 12+2	♣ QJT962	

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<b>Board: 10</b>	♠ A854	You bid first.
Dealer: West	♥ K8764	The opponents are silent.
Vul: Both	♦ J3	
HCP: 8+1	♣ 32	

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T876	♠ K5	Pass	Pass	Pass	1♦
Vul: Both	♥ AK6	♥ Q754	Pass	1♠	Pass	1NT
North HCP: 10	♦ K64	♦ JT753	Pass	2NT	All Pass	
South HCP: 13+1	♣ 954	♣ AK				
Contract: 2NT North						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A5	♠ QJ64			Pass	Pass
Vul: None	♥ Q7642	♥ T8	Pass	1♥	Pass	1♠
North HCP: 13+1	♦ Q7	♦ A43	Pass	2♣	Pass	3♣
South HCP: 9	♣ AJ73	♣ QT96	All Pass			
Contract: 3♣ South						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 94	♠ KT53				Pass Out
Vul: N-S	♥ 952	♥ AJ7				
North HCP: 7+1	♦ K82	♦ JT54				
South HCP: 11	♣ AT973	♣ Q8				

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A7	♠ K843			Pass	Pass
Vul: Both	♥ 83	♥ KT4	Pass	1♣	Pass	1♠
North HCP: 12+2	♦ AJ4	♦ KQ83	Pass	2♣	Pass	3♣
South HCP: 11	♣ QJT962	♣ 84	All Pass			
Contract: 3♣ South						

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A854	♠ KJ	Pass	Pass	Pass	1♦
Vul: Both	♥ K8764	♥ 5	Pass	1♥	Pass	2♣
North HCP: 8+1	♦ J3	♦ AQT85	All Pass			
South HCP: 13+2	♣ 32	♣ QJT84				
Contract: 2♣ South						

**South hands****After\_3\_Passes**

<b>Board: 6</b>	♠ K5	Partner bids first.
Dealer: West	♥ Q754	The opponents are silent.
Vul: Both	♦ JT753	
HCP: 13+1	♣ AK	

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<b>Board: 7</b>	♠ QJ64	You bid first.
Dealer: East	♥ T8	The opponents are silent.
Vul: None	♦ A43	
HCP: 9	♣ QT96	

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<b>Board: 8</b>	♠ KT53	You bid first.
Dealer: South	♥ AJ7	The opponents are silent.
Vul: N-S	♦ JT54	
HCP: 11	♣ Q8	

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<b>Board: 9</b>	♠ K843	You bid first.
Dealer: East	♥ KT4	The opponents are silent.
Vul: Both	♦ KQ83	
HCP: 11	♣ 84	

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<b>Board: 10</b>	♠ KJ	Partner bids first.
Dealer: West	♥ 5	The opponents are silent.
Vul: Both	♦ AQT85	
HCP: 13+2	♣ QJT84	

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T876	♠ K5	Pass	Pass	Pass	1♦
Vul: Both	♥ AK6	♥ Q754	Pass	1♠	Pass	1NT
North HCP: 10	♦ K64	♦ JT753	Pass	2NT	All Pass	
South HCP: 13+1	♣ 954	♣ AK				
Contract: 2NT North						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A5	♠ QJ64			Pass	Pass
Vul: None	♥ Q7642	♥ T8	Pass	1♥	Pass	1♠
North HCP: 13+1	♦ Q7	♦ A43	Pass	2♣	Pass	3♣
South HCP: 9	♣ AJ73	♣ QT96	All Pass			
Contract: 3♣ South						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 94	♠ KT53				Pass Out
Vul: N-S	♥ 952	♥ AJ7				
North HCP: 7+1	♦ K82	♦ JT54				
South HCP: 11	♣ AT973	♣ Q8				

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A7	♠ K843			Pass	Pass
Vul: Both	♥ 83	♥ KT4	Pass	1♣	Pass	1♠
North HCP: 12+2	♦ AJ4	♦ KQ83	Pass	2♣	Pass	3♣
South HCP: 11	♣ QJT962	♣ 84	All Pass			
Contract: 3♣ South						

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A854	♠ KJ	Pass	Pass	Pass	1♦
Vul: Both	♥ K8764	♥ 5	Pass	1♥	Pass	2♣
North HCP: 8+1	♦ J3	♦ AQT85	All Pass			
South HCP: 13+2	♣ 32	♣ QJT84				
Contract: 2♣ South						

## North hands

## After\_3\_Passes

<b>Board: 11</b>	♠ T63	East (LHO) Doubles 2♥ if possible.
Dealer: West	♥ KJT3	West (RHO) bids 2♠ if possible.
Vul: None	♦ KQ74	
HCP: 9	♣ 43	

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<b>Board: 12</b>	♠ Q7	Partner bids first.
Dealer: East	♥ K83	The opponents are silent.
Vul: E-W	♦ Q8653	
HCP: 12+1	♣ KQT	

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<b>Board: 13</b>	♠ 85	Partner bids first.
Dealer: East	♥ 9	The opponents are silent.
Vul: None	♦ AT643	
HCP: 12+2	♣ AKJT2	

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<b>Board: 14</b>	♠ KT84	You bid first.
Dealer: West	♥ 87	The opponents are silent.
Vul: N-S	♦ A74	
HCP: 8	♣ JT92	

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<b>Board: 15</b>	♠ QJ2	Partner bids first.
Dealer: East	♥ AQ9542	The opponents are silent.
Vul: E-W	♦ Q6	
HCP: 11+2	♣ 52	

## Both hands (Answers Page)

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T63	♠ K2	Pass	Pass	Pass	1♣
Vul: None	♥ KJT3	♥ 9874	Pass	1♥	Pass	2♥
North HCP: 9	♦ KQ74	♦ 2	Pass	Pass	X	Pass
South HCP: 12+2	♣ 43	♣ AKQT82	2♠	3♥	All Pass	
Contract: 3♥ North						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q7	♠ A864			Pass	Pass
Vul: E-W	♥ K83	♥ QJ2	Pass	1♦	Pass	1♠
North HCP: 12+1	♦ Q8653	♦ AT2	All Pass			
South HCP: 11	♣ KQT	♣ 832				
Contract: 1♠ South						

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 85	♠ Q943			Pass	Pass
Vul: None	♥ 9	♥ KJ32	Pass	1♦	Pass	1♥
North HCP: 12+2	♦ AT643	♦ J2	Pass	2♣	All Pass	
South HCP: 9	♣ AKJT2	♣ Q96				
Contract: 2♣ North						

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KT84	♠ 3	Pass	Pass	Pass	1♣
Vul: N-S	♥ 87	♥ KQJ2	Pass	1♠	Pass	1NT
North HCP: 8	♦ A74	♦ K86	All Pass			
South HCP: 14+1	♣ JT92	♣ KQ653				
Contract: 1NT South						

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QJ2	♠ AKT			Pass	Pass
Vul: E-W	♥ AQ9542	♥ J6	Pass	2♥	All Pass	
North HCP: 11+2	♦ Q6	♦ 9743				
South HCP: 8	♣ 52	♣ 9764				
Contract: 2♥ North						

**South hands****After\_3\_Passes**

<b>Board: 11</b>	♠ K2	East (RHO) Doubles 2♥ if possible.
Dealer: West	♥ 9874	West (LHO) bids 2♠ if possible.
Vul: None	♦ 2	
HCP: 12+2	♣ AKQT82	

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<b>Board: 12</b>	♠ A864	You bid first.
Dealer: East	♥ QJ2	The opponents are silent.
Vul: E-W	♦ AT2	
HCP: 11	♣ 832	

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<b>Board: 13</b>	♠ Q943	You bid first.
Dealer: East	♥ KJ32	The opponents are silent.
Vul: None	♦ J2	
HCP: 9	♣ Q96	

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<b>Board: 14</b>	♠ 3	Partner bids first.
Dealer: West	♥ KQJ2	The opponents are silent.
Vul: N-S	♦ K86	
HCP: 14+1	♣ KQ653	

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<b>Board: 15</b>	♠ AKT	You bid first.
Dealer: East	♥ J6	The opponents are silent.
Vul: E-W	♦ 9743	
HCP: 8	♣ 9764	

## Both hands (Answers Page)

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T63	♠ K2	Pass	Pass	Pass	1♣
Vul: None	♥ KJT3	♥ 9874	Pass	1♥	Pass	2♥
North HCP: 9	♦ KQ74	♦ 2	Pass	Pass	X	Pass
South HCP: 12+2	♣ 43	♣ AKQT82	2♠	3♥	All Pass	
Contract: 3♥ North						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q7	♠ A864			Pass	Pass
Vul: E-W	♥ K83	♥ QJ2	Pass	1♦	Pass	1♠
North HCP: 12+1	♦ Q8653	♦ AT2	All Pass			
South HCP: 11	♣ KQT	♣ 832				
Contract: 1♠ South						

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 85	♠ Q943			Pass	Pass
Vul: None	♥ 9	♥ KJ32	Pass	1♦	Pass	1♥
North HCP: 12+2	♦ AT643	♦ J2	Pass	2♣	All Pass	
South HCP: 9	♣ AKJT2	♣ Q96				
Contract: 2♣ North						

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KT84	♠ 3	Pass	Pass	Pass	1♣
Vul: N-S	♥ 87	♥ KQJ2	Pass	1♠	Pass	1NT
North HCP: 8	♦ A74	♦ K86	All Pass			
South HCP: 14+1	♣ JT92	♣ KQ653				
Contract: 1NT South						

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QJ2	♠ AKT			Pass	Pass
Vul: E-W	♥ AQ9542	♥ J6	Pass	2♥	All Pass	
North HCP: 11+2	♦ Q6	♦ 9743				
South HCP: 8	♣ 52	♣ 9764				
Contract: 2♥ North						

## North hands

## After\_3\_Passes

<b>Board: 16</b>	♠ Q63	Partner bids first.
Dealer: South	♥ K4	The opponents are silent.
Vul: Both	♦ AT54	
HCP: 9	♣ 9842	

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<b>Board: 17</b>	♠ QT6	You bid first.
Dealer: North	♥ QT93	The opponents are silent.
Vul: N-S	♦ AJ7	
HCP: 9	♣ T72	

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<b>Board: 18</b>	♠ QT4	You bid first.
Dealer: West	♥ 62	The opponents are silent.
Vul: Both	♦ AT983	
HCP: 8+1	♣ Q76	

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<b>Board: 19</b>	♠ AQJ7	You bid first.
Dealer: North	♥ Q94	The opponents are silent.
Vul: None	♦ T4	
HCP: 9	♣ 9752	

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<b>Board: 20</b>	♠ QT8	Partner bids first.
Dealer: South	♥ QT72	The opponents are silent.
Vul: N-S	♦ AT	
HCP: 11	♣ K632	

## 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	♠ Q63	♠ T984				Pass Out
Vul: Both	♥ K4	♥ J932				
North HCP: 9	♦ AT54	♦ 7				
South HCP: 10	♣ 9842	♣ AKQ6				

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QT6	♠ AK94				Pass Out
Vul: N-S	♥ QT93	♥ 52				
North HCP: 9	♦ AJ7	♦ Q64				
South HCP: 10	♣ T72	♣ J543				

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QT4	♠ J2	Pass	Pass	Pass	1 ♥
Vul: Both	♥ 62	♥ AJ975	Pass	1NT	Pass	2 ♣
North HCP: 8+1	♦ AT983	♦ Q	Pass	2 ♥	All Pass	
South HCP: 12+2	♣ Q76	♣ A9842				
Contract: 2 ♥ North						

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ7	♠ T93				Pass Out
Vul: None	♥ Q94	♥ A52				
North HCP: 9	♦ T4	♦ Q853				
South HCP: 10	♣ 9752	♣ A63				

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT8	♠ A94				Pass Out
Vul: N-S	♥ QT72	♥ 654				
North HCP: 11	♦ AT	♦ QJ87				
South HCP: 10	♣ K632	♣ QJ5				

**South hands****After\_3\_Passes**

<b>Board: 16</b>	♠ T984	You bid first.
Dealer: South	♥ J932	The opponents are silent.
Vul: Both	♦ 7	
HCP: 10	♣ AKQ6	

---

<b>Board: 17</b>	♠ AK94	Partner bids first.
Dealer: North	♥ 52	The opponents are silent.
Vul: N-S	♦ Q64	
HCP: 10	♣ J543	

---

<b>Board: 18</b>	♠ J2	Partner bids first.
Dealer: West	♥ AJ975	The opponents are silent.
Vul: Both	♦ Q	
HCP: 12+2	♣ A9842	

---

<b>Board: 19</b>	♠ T93	Partner bids first.
Dealer: North	♥ A52	The opponents are silent.
Vul: None	♦ Q853	
HCP: 10	♣ A63	

---

<b>Board: 20</b>	♠ A94	You bid first.
Dealer: South	♥ 654	The opponents are silent.
Vul: N-S	♦ QJ87	
HCP: 10	♣ QJ5	

## 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	♠ Q63	♠ T984				Pass Out
Vul: Both	♥ K4	♥ J932				
North HCP: 9	♦ AT54	♦ 7				
South HCP: 10	♣ 9842	♣ AKQ6				

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QT6	♠ AK94				Pass Out
Vul: N-S	♥ QT93	♥ 52				
North HCP: 9	♦ AJ7	♦ Q64				
South HCP: 10	♣ T72	♣ J543				

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QT4	♠ J2	Pass	Pass	Pass	1 ♥
Vul: Both	♥ 62	♥ AJ975	Pass	1NT	Pass	2 ♣
North HCP: 8+1	♦ AT983	♦ Q	Pass	2 ♥	All Pass	
South HCP: 12+2	♣ Q76	♣ A9842				
Contract: 2 ♥ North						

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ7	♠ T93				Pass Out
Vul: None	♥ Q94	♥ A52				
North HCP: 9	♦ T4	♦ Q853				
South HCP: 10	♣ 9752	♣ A63				

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT8	♠ A94				Pass Out
Vul: N-S	♥ QT72	♥ 654				
North HCP: 11	♦ AT	♦ QJ87				
South HCP: 10	♣ K632	♣ QJ5				

## North hands

## After\_3\_Passes

<b>Board: 21</b>	♠ 6	Partner bids first.
Dealer: East	♥ K62	The opponents are silent.
Vul: None	♦ AQ8653	
HCP: 14+2	♣ AJ2	

---

<b>Board: 22</b>	♠ KT75	Partner bids first.
Dealer: South	♥ A97	The opponents are silent.
Vul: E-W	♦ J96	
HCP: 10	♣ Q42	

---

<b>Board: 23</b>	♠ QT3	You bid first.
Dealer: West	♥ KT43	The opponents are silent.
Vul: Both	♦ Q64	
HCP: 11	♣ AT7	

---

<b>Board: 24</b>	♠ T765	You bid first.
Dealer: West	♥ AT62	The opponents are silent.
Vul: None	♦ AJ92	
HCP: 9	♣ 2	

## Both hands (Answers Page)

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 6	♠ KJ92			Pass	Pass
Vul: None	♥ K62	♥ QJT	Pass	1♦	Pass	1♠
North HCP: 14+2	♦ AQ8653	♦ T2	Pass	2♦	Pass	3♦
South HCP: 9	♣ AJ2	♣ Q753	All Pass			
Contract: 3♦ South						

---

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT75	♠ Q984				Pass Out
Vul: E-W	♥ A97	♥ 53				
North HCP: 10	♦ J96	♦ A43				
South HCP: 10	♣ Q42	♣ KJ87				

---

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QT3	♠ KJ	Pass	Pass	Pass	1♦
Vul: Both	♥ KT43	♥ 852	Pass	1♥	All Pass	
North HCP: 11	♦ Q64	♦ AJT53				
South HCP: 12+1	♣ AT7	♣ K94				
Contract: 1♥ North						

---

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T765	♠ K	Pass	Pass	Pass	1♣
Vul: None	♥ AT62	♥ KQ	Pass	1♥	Pass	2♣
North HCP: 9	♦ AJ92	♦ Q643	All Pass			
South HCP: 13+2	♣ 2	♣ KT9653				
Contract: 2♣ South						

**South hands****After\_3\_Passes**

<b>Board: 21</b>	♠ KJ92	You bid first.
Dealer: East	♥ QJT	The opponents are silent.
Vul: None	♦ T2	
HCP: 9	♣ Q753	

---

<b>Board: 22</b>	♠ Q984	You bid first.
Dealer: South	♥ 53	The opponents are silent.
Vul: E-W	♦ A43	
HCP: 10	♣ KJ87	

---

<b>Board: 23</b>	♠ KJ	Partner bids first.
Dealer: West	♥ 852	The opponents are silent.
Vul: Both	♦ AJT53	
HCP: 12+1	♣ K94	

---

<b>Board: 24</b>	♠ K	Partner bids first.
Dealer: West	♥ KQ	The opponents are silent.
Vul: None	♦ Q643	
HCP: 13+2	♣ KT9653	

## Both hands (Answers Page)

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 6	♠ KJ92			Pass	Pass
Vul: None	♥ K62	♥ QJT	Pass	1♦	Pass	1♠
North HCP: 14+2	♦ AQ8653	♦ T2	Pass	2♦	Pass	3♦
South HCP: 9	♣ AJ2	♣ Q753	All Pass			
Contract: 3♦ South						

---

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT75	♠ Q984				Pass Out
Vul: E-W	♥ A97	♥ 53				
North HCP: 10	♦ J96	♦ A43				
South HCP: 10	♣ Q42	♣ KJ87				

---

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ QT3	♠ KJ	Pass	Pass	Pass	1♦
Vul: Both	♥ KT43	♥ 852	Pass	1♥	All Pass	
North HCP: 11	♦ Q64	♦ AJT53				
South HCP: 12+1	♣ AT7	♣ K94				
Contract: 1♥ North						

---

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T765	♠ K	Pass	Pass	Pass	1♣
Vul: None	♥ AT62	♥ KQ	Pass	1♥	Pass	2♣
North HCP: 9	♦ AJ92	♦ Q643	All Pass			
South HCP: 13+2	♣ 2	♣ KT9653				
Contract: 2♣ South						

## North hands

## After\_3\_Passes

Board:

**25**

♠ JT95

Partner bids first.

Dealer: South

♥ A842

LHO opens the bidding 1♦.

Vul: N-S

♦ KT6

Partner bids next.

HCP: 8

♣ 64

West (RHO) bids 1♥ if possible.

West (RHO) Redoubles if possible.

East (LHO) Doubles 1♠ if possible.

East (LHO) bids 3♥ if possible.

---

Board:

**26**

♠ 653

Partner bids first.

Dealer: East

♥ A9653

The opponents are silent.

Vul: N-S

♦ A

HCP: 11+1

♣ K964

---

Board:

**27**

♠ Q94

You bid first.

Dealer: North

♥ A832

The opponents are silent.

Vul: N-S

♦ AJ9

HCP: 11

♣ 876

---

Board:

**28**

♠ 753

Partner bids first.

Dealer: South

♥ Q732

The opponents are silent.

Vul: Both

♦ QT75

HCP: 8

♣ A6

## Both hands (Answers Page)

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT95	♠ Q876				Pass
Vul: N-S	♥ A842	♥ 96	Pass	Pass	1♦	Pass
North HCP: 8	♦ KT6	♦ A943	1♥	Pass	Pass	X
South HCP: 10	♣ 64	♣ A87	XX	1♠	X	2♠
Contract: 3♠ North			Pass	Pass	3♥	Pass
			Pass	3♠	All Pass	

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 653	♠ KQJ			Pass	Pass
Vul: N-S	♥ A9653	♥ T7	Pass	1♥	Pass	2♦
North HCP: 11+1	♦ A	♦ 9762	Pass	2♥	Pass	2NT
South HCP: 11	♣ K964	♣ AJ52	All Pass			
Contract: 2NT South						

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q94	♠ A63			Pass	Out
Vul: N-S	♥ A832	♥ K95				
North HCP: 11	♦ AJ9	♦ T842				
South HCP: 9	♣ 876	♣ Q32				

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 753	♠ J94				Pass Out
Vul: Both	♥ Q732	♥ K654				
North HCP: 8	♦ QT75	♦ 84				
South HCP: 10	♣ A6	♣ KQJ8				

**South hands****After\_3\_Passes****Board:****25**

♠ Q876

You bid first.

**Dealer:** South

♥ 96

RHO opens the bidding 1♦.

**Vul:** N-S

♦ A943

You bid next.

**HCP:** 10

♣ A87

West (LHO) bids 1♥ if possible.

West (LHO) Redoubles if possible.

East (RHO) Doubles 1♠ if possible.

East (RHO) bids 3♥ if possible.

**Board:****26**

♠ KQJ

You bid first.

**Dealer:** East

♥ T7

The opponents are silent.

**Vul:** N-S

♦ 9762

**HCP:** 11

♣ AJ52

**Board:****27**

♠ A63

Partner bids first.

**Dealer:** North

♥ K95

The opponents are silent.

**Vul:** N-S

♦ T842

**HCP:** 9

♣ Q32

**Board:****28**

♠ J94

You bid first.

**Dealer:** South

♥ K654

The opponents are silent.

**Vul:** Both

♦ 84

**HCP:** 10

♣ KQJ8

## Both hands (Answers Page)

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT95	♠ Q876				Pass
Vul: N-S	♥ A842	♥ 96	Pass	Pass	1♦	Pass
North HCP: 8	♦ KT6	♦ A943	1♥	Pass	Pass	X
South HCP: 10	♣ 64	♣ A87	XX	1♠	X	2♠
Contract: 3♠ North			Pass	Pass	3♥	Pass
			Pass	3♠	All Pass	

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 653	♠ KQJ			Pass	Pass
Vul: N-S	♥ A9653	♥ T7	Pass	1♥	Pass	2♦
North HCP: 11+1	♦ A	♦ 9762	Pass	2♥	Pass	2NT
South HCP: 11	♣ K964	♣ AJ52	All Pass			
Contract: 2NT South						

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q94	♠ A63			Pass	Out
Vul: N-S	♥ A832	♥ K95				
North HCP: 11	♦ AJ9	♦ T842				
South HCP: 9	♣ 876	♣ Q32				

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 753	♠ J94				Pass Out
Vul: Both	♥ Q732	♥ K654				
North HCP: 8	♦ QT75	♦ 84				
South HCP: 10	♣ A6	♣ KQJ8				

## North hands

## After\_3\_Passes

<b>Board: 29</b>	♠ 652	Partner bids first.
Dealer: East	♥ Q2	The opponents are silent.
Vul: N-S	♦ AQJT32	
HCP: 12+2	♣ K8	

---

<b>Board: 30</b>	♠ KQ6	Partner bids first.
Dealer: East	♥ AKT75	The opponents are silent.
Vul: None	♦ T7	
HCP: 12+1	♣ 862	

---

<b>Board: 31</b>	♠ 952	You bid first.
Dealer: West	♥ AT93	The opponents are silent.
Vul: E-W	♦ KJ32	
HCP: 8	♣ 93	

---

<b>Board: 32</b>	♠ JT87	Partner bids first.
Dealer: South	♥ KQ72	The opponents are silent.
Vul: Both	♦ 64	
HCP: 11	♣ KQ4	

---

<b>Board: 33</b>	♠ JT63	You bid first.
Dealer: North	♥ KT6	The opponents are silent.
Vul: None	♦ T852	
HCP: 8	♣ A6	

## Both hands (Answers Page)

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 652	♠ KJ43			Pass	Pass
Vul: N-S	♥ Q2	♥ A83	Pass	1♦	Pass	1♠
North HCP: 12+2	♦ AQJT32	♦ 65	Pass	2♦	Pass	3♦
South HCP: 10	♣ K8	♣ Q973	All Pass			
Contract: 3♦ South						

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KQ6	♠ 753			Pass	Pass
Vul: None	♥ AKT75	♥ Q3	Pass	1♥	Pass	2♦
North HCP: 12+1	♦ T7	♦ KQJ9	Pass	2♥	Pass	2NT
South HCP: 11	♣ 862	♣ K953	All Pass			
Contract: 2NT South						

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 952	♠ JT	Pass	Pass	Pass	1♦
Vul: E-W	♥ AT93	♥ Q654	Pass	1♥	Pass	2♥
North HCP: 8	♦ KJ32	♦ AQT8	All Pass			
South HCP: 13	♣ 93	♣ A86				
Contract: 2♥ South						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT87	♠ A96				Pass Out
Vul: Both	♥ KQ72	♥ 643				
North HCP: 11	♦ 64	♦ Q953				
South HCP: 7	♣ KQ4	♣ J65				

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT63	♠ A42				Pass Out
Vul: None	♥ KT6	♥ J98				
North HCP: 8	♦ T852	♦ KQ4				
South HCP: 11	♣ A6	♣ J974				

**South hands****After\_3\_Passes****Board: 29**      ♠ KJ43      You bid first.

Dealer: East      ♥ A83      The opponents are silent.

Vul: N-S      ♦ 65

HCP: 10      ♣ Q973

**Board: 30**      ♠ 753      You bid first.

Dealer: East      ♥ Q3      The opponents are silent.

Vul: None      ♦ KQJ9

HCP: 11      ♣ K953

**Board: 31**      ♠ JT      Partner bids first.

Dealer: West      ♥ Q654      The opponents are silent.

Vul: E-W      ♦ AQT8

HCP: 13      ♣ A86

**Board: 32**      ♠ A96      You bid first.

Dealer: South      ♥ 643      The opponents are silent.

Vul: Both      ♦ Q953

HCP: 7      ♣ J65

**Board: 33**      ♠ A42      Partner bids first.

Dealer: North      ♥ J98      The opponents are silent.

Vul: None      ♦ KQ4

HCP: 11      ♣ J974

## Both hands (Answers Page)

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 652	♠ KJ43			Pass	Pass
Vul: N-S	♥ Q2	♥ A83	Pass	1♦	Pass	1♠
North HCP: 12+2	♦ AQJT32	♦ 65	Pass	2♦	Pass	3♦
South HCP: 10	♣ K8	♣ Q973	All Pass			
Contract: 3♦ South						

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KQ6	♠ 753			Pass	Pass
Vul: None	♥ AKT75	♥ Q3	Pass	1♥	Pass	2♦
North HCP: 12+1	♦ T7	♦ KQJ9	Pass	2♥	Pass	2NT
South HCP: 11	♣ 862	♣ K953	All Pass			
Contract: 2NT South						

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 952	♠ JT	Pass	Pass	Pass	1♦
Vul: E-W	♥ AT93	♥ Q654	Pass	1♥	Pass	2♥
North HCP: 8	♦ KJ32	♦ AQT8	All Pass			
South HCP: 13	♣ 93	♣ A86				
Contract: 2♥ South						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT87	♠ A96				Pass Out
Vul: Both	♥ KQ72	♥ 643				
North HCP: 11	♦ 64	♦ Q953				
South HCP: 7	♣ KQ4	♣ J65				

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT63	♠ A42				Pass Out
Vul: None	♥ KT6	♥ J98				
North HCP: 8	♦ T852	♦ KQ4				
South HCP: 11	♣ A6	♣ J974				

## North hands

## After\_3\_Passes

<b>Board: 34</b>	♠ 9532	Partner bids first.
Dealer: South	♥ J6	The opponents are silent.
Vul: E-W	♦ AJT7	
HCP: 10	♣ KJ5	

---

<b>Board: 35</b>	♠ A7	Partner bids first.
Dealer: East	♥ AJT32	The opponents are silent.
Vul: Both	♦ T765	
HCP: 13+1	♣ A3	

---

<b>Board: 36</b>	♠ K2	Partner bids first.
Dealer: East	♥ AQ9	The opponents are silent.
Vul: None	♦ 9872	
HCP: 13	♣ A863	

---

<b>Board: 37</b>	♠ A3	Partner bids first.
Dealer: East	♥ KJ2	The opponents are silent.
Vul: E-W	♦ A8753	
HCP: 13+1	♣ J93	

---

<b>Board: 38</b>	♠ J754	You bid first.
Dealer: West	♥ 983	The opponents are silent.
Vul: Both	♦ AJ5	
HCP: 10	♣ A74	

## Both hands (Answers Page)

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 9532	♠ AT				Pass Out
Vul: E-W	♥ J6	♥ A543				
North HCP: 10	♦ AJT7	♦ Q42				
South HCP: 10	♣ KJ5	♣ 9873				

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A7	♠ K543			Pass	Pass
Vul: Both	♥ AJT32	♥ 95	Pass	1 ♥	Pass	1 ♠
North HCP: 13+1	♦ T765	♦ KQJ8	Pass	2 ♦	Pass	3 ♦
South HCP: 10	♣ A3	♣ J65	All Pass			

Contract: 3♦ South

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K2	♠ AJ84			Pass	Pass
Vul: None	♥ AQ9	♥ T732	Pass	1 ♦	Pass	1 ♥
North HCP: 13	♦ 9872	♦ A6	All Pass			
South HCP: 10	♣ A863	♣ J42				

Contract: 1 ♥ South

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A3	♠ KQ92			Pass	Pass
Vul: E-W	♥ KJ2	♥ T97	Pass	1 ♦	Pass	1 ♠
North HCP: 13+1	♦ A8753	♦ K92	Pass	1NT	Pass	2NT
South HCP: 11	♣ J93	♣ K62	All Pass			

Contract: 2NT South

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J754	♠ 3	Pass	Pass	Pass	1 ♥
Vul: Both	♥ 983	♥ AQJ642	Pass	2 ♣ <sup>1</sup>	Pass	3 ♠ <sup>2</sup>
North HCP: 10	♦ AJ5	♦ K432	Pass	4 ♣	Pass	4 ♥
South HCP: 13+2	♣ A74	♣ K3	All Pass			

Contract: 4 ♥ South

1. Reverse drury

2. Splinter

**South hands****After\_3\_Passes****Board: 34**      ♠ AT      You bid first.

Dealer: South      ♥ A543      The opponents are silent.

Vul: E-W      ♦ Q42

HCP: 10      ♣ 9873

**Board: 35**      ♠ K543      You bid first.

Dealer: East      ♥ 95      The opponents are silent.

Vul: Both      ♦ KQJ8

HCP: 10      ♣ J65

**Board: 36**      ♠ AJ84      You bid first.

Dealer: East      ♥ T732      The opponents are silent.

Vul: None      ♦ A6

HCP: 10      ♣ J42

**Board: 37**      ♠ KQ92      You bid first.

Dealer: East      ♥ T97      The opponents are silent.

Vul: E-W      ♦ K92

HCP: 11      ♣ K62

**Board: 38**      ♠ 3      Partner bids first.

Dealer: West      ♥ AQJ642      The opponents are silent.

Vul: Both      ♦ K432

HCP: 13+2      ♣ K3

## Both hands (Answers Page)

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 9532	♠ AT				Pass Out
Vul: E-W	♥ J6	♥ A543				
North HCP: 10	♦ AJT7	♦ Q42				
South HCP: 10	♣ KJ5	♣ 9873				

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A7	♠ K543			Pass	Pass
Vul: Both	♥ AJT32	♥ 95	Pass	1 ♥	Pass	1 ♠
North HCP: 13+1	♦ T765	♦ KQJ8	Pass	2 ♦	Pass	3 ♦
South HCP: 10	♣ A3	♣ J65	All Pass			

Contract: 3♦ South

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K2	♠ AJ84			Pass	Pass
Vul: None	♥ AQ9	♥ T732	Pass	1 ♦	Pass	1 ♥
North HCP: 13	♦ 9872	♦ A6	All Pass			
South HCP: 10	♣ A863	♣ J42				

Contract: 1 ♥ South

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A3	♠ KQ92			Pass	Pass
Vul: E-W	♥ KJ2	♥ T97	Pass	1 ♦	Pass	1 ♠
North HCP: 13+1	♦ A8753	♦ K92	Pass	1NT	Pass	2NT
South HCP: 11	♣ J93	♣ K62	All Pass			

Contract: 2NT South

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J754	♠ 3	Pass	Pass	Pass	1 ♥
Vul: Both	♥ 983	♥ AQJ642	Pass	2 ♣ <sup>1</sup>	Pass	3 ♠ <sup>2</sup>
North HCP: 10	♦ AJ5	♦ K432	Pass	4 ♣	Pass	4 ♥
South HCP: 13+2	♣ A74	♣ K3	All Pass			

Contract: 4 ♥ South

1. Reverse drury

2. Splinter

## North hands

## After\_3\_Passes

**Board: 39**      ♠ 8764      East (LHO) Doubles 1♠ if possible.

Dealer: West      ♥ J9

Vul: N-S      ♦ A983

HCP: 10      ♣ AJ3

---

**Board: 40**      ♠ A92      Partner bids first.

Dealer: East      ♥ AT5      The opponents are silent.

Vul: E-W      ♦ KJ54

HCP: 12      ♣ 532

---

**Board: 41**      ♠ K4      You bid first.

Dealer: West      ♥ A9632      The opponents are silent.

Vul: Both      ♦ JT65

HCP: 8+1      ♣ 52

---

**Board: 42**      ♠ Q732      West (RHO) Doubles 2♠ if possible.

Dealer: East      ♥ AK986      East (LHO) bids 2NT if possible.

Vul: None      ♦ 2

HCP: 11+1      ♣ Q92

---

**Board: 43**      ♠ A6      Partner bids first.

Dealer: East      ♥ QT76      The opponents are silent.

Vul: Both      ♦ A73

HCP: 13      ♣ QJ76

## Both hands (Answers Page)

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 8764	♠ AQT9	Pass	Pass	Pass	1♥
Vul: N-S	♥ J9	♥ K7432	Pass	1♠	X	2♠
North HCP: 10	♦ A983	♦ Q	Pass	3♠	All Pass	
South HCP: 11+1	♣ AJ3	♣ T52				
Contract: 3♠ North						

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A92	♠ QJ74			Pass	Pass
Vul: E-W	♥ AT5	♥ Q62	Pass	1♦	Pass	1♠
North HCP: 12	♦ KJ54	♦ 9863	All Pass			
South HCP: 9	♣ 532	♣ A6				
Contract: 1♠ South						

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K4	♠ T753	Pass	Pass	Pass	1♣
Vul: Both	♥ A9632	♥ 5	Pass	1♥	Pass	1♠
North HCP: 8+1	♦ JT65	♦ AK4	Pass	1NT	All Pass	
South HCP: 11+1	♣ 52	♣ A9643				
Contract: 1NT North						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q732	♠ AJ865			Pass	Pass
Vul: None	♥ AK986	♥ -	Pass	1♥	Pass	1♠
North HCP: 11+1	♦ 2	♦ Q853	Pass	2♠	Pass	Pass
South HCP: 7+1	♣ Q92	♣ 8765	X	Pass	2NT	3♠
Contract: 3♠ South			All Pass			

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A6	♠ KJ53			Pass	Pass
Vul: Both	♥ QT76	♥ J82	Pass	1♣	Pass	1♠
North HCP: 13	♦ A73	♦ 8652	Pass	1NT	Pass	2NT
South HCP: 9	♣ QJ76	♣ A4	All Pass			
Contract: 2NT South						

**South hands****After\_3\_Passes**

<b>Board: 39</b>	♠ AQT9	East (RHO) Doubles 1♠ if possible.
Dealer: West	♥ K7432	
Vul: N-S	♦ Q	
HCP: 11+1	♣ T52	

---

<b>Board: 40</b>	♠ QJ74	You bid first.
Dealer: East	♥ Q62	The opponents are silent.
Vul: E-W	♦ 9863	
HCP: 9	♣ A6	

---

<b>Board: 41</b>	♠ T753	Partner bids first.
Dealer: West	♥ 5	The opponents are silent.
Vul: Both	♦ AK4	
HCP: 11+1	♣ A9643	

---

<b>Board: 42</b>	♠ AJ865	West (LHO) Doubles 2♠ if possible.
Dealer: East	♥ -	East (RHO) bids 2NT if possible.
Vul: None	♦ Q853	
HCP: 7+1	♣ 8765	

---

<b>Board: 43</b>	♠ KJ53	You bid first.
Dealer: East	♥ J82	The opponents are silent.
Vul: Both	♦ 8652	
HCP: 9	♣ A4	

## Both hands (Answers Page)

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 8764	♠ AQT9	Pass	Pass	Pass	1♥
Vul: N-S	♥ J9	♥ K7432	Pass	1♠	X	2♠
North HCP: 10	♦ A983	♦ Q	Pass	3♠	All Pass	
South HCP: 11+1	♣ AJ3	♣ T52				
Contract: 3♠ North						

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A92	♠ QJ74			Pass	Pass
Vul: E-W	♥ AT5	♥ Q62	Pass	1♦	Pass	1♠
North HCP: 12	♦ KJ54	♦ 9863	All Pass			
South HCP: 9	♣ 532	♣ A6				
Contract: 1♠ South						

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K4	♠ T753	Pass	Pass	Pass	1♣
Vul: Both	♥ A9632	♥ 5	Pass	1♥	Pass	1♠
North HCP: 8+1	♦ JT65	♦ AK4	Pass	1NT	All Pass	
South HCP: 11+1	♣ 52	♣ A9643				
Contract: 1NT North						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q732	♠ AJ865			Pass	Pass
Vul: None	♥ AK986	♥ -	Pass	1♥	Pass	1♠
North HCP: 11+1	♦ 2	♦ Q853	Pass	2♠	Pass	Pass
South HCP: 7+1	♣ Q92	♣ 8765	X	Pass	2NT	3♠
Contract: 3♠ South			All Pass			

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A6	♠ KJ53			Pass	Pass
Vul: Both	♥ QT76	♥ J82	Pass	1♣	Pass	1♠
North HCP: 13	♦ A73	♦ 8652	Pass	1NT	Pass	2NT
South HCP: 9	♣ QJ76	♣ A4	All Pass			
Contract: 2NT South						

## North hands

## After\_3\_Passes

<b>Board: 44</b>	♠ A83	Partner bids first.
Dealer: East	♥ QJ9	The opponents are silent.
Vul: None	♦ 864	
HCP: 12	♣ AJT8	

---

<b>Board: 45</b>	♠ Q54	You bid first.
Dealer: West	♥ A742	The opponents are silent.
Vul: N-S	♦ T43	
HCP: 10	♣ A76	

---

<b>Board: 46</b>	♠ 65	Partner bids first.
Dealer: East	♥ A42	The opponents are silent.
Vul: Both	♦ QT42	
HCP: 12	♣ AQ87	

---

<b>Board: 47</b>	♠ K93	You bid first.
Dealer: West	♥ KQ84	The opponents are silent.
Vul: None	♦ JT64	
HCP: 10	♣ J5	

---

<b>Board: 48</b>	♠ A85	Partner bids first.
Dealer: East	♥ A85	The opponents are silent.
Vul: N-S	♦ AT73	
HCP: 12	♣ T52	

## Both hands (Answers Page)

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A83	♠ J962			Pass	Pass
Vul: None	♥ QJ9	♥ K87	Pass	1♣	Pass	1♠
North HCP: 12	♦ 864	♦ J2		All Pass		
South HCP: 7	♣ AJT8	♣ Q953				
Contract: 1♠ South						

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q54	♠ K7	Pass	Pass	Pass	1♦
Vul: N-S	♥ A742	♥ J95	Pass	1♥	All Pass	
North HCP: 10	♦ T43	♦ AK98				
South HCP: 12	♣ A76	♣ J954				
Contract: 1♥ North						

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 65	♠ K872			Pass	Pass
Vul: Both	♥ A42	♥ K85	Pass	1♦	Pass	1♠
North HCP: 12	♦ QT42	♦ 65		All Pass		
South HCP: 9	♣ AQ87	♣ K962				
Contract: 1♠ South						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K93	♠ AT84	Pass	Pass	Pass	1♦
Vul: None	♥ KQ84	♥ A	Pass	1♥	Pass	1♠
North HCP: 10	♦ JT64	♦ K853	Pass	1NT	All Pass	
South HCP: 11	♣ J5	♣ 9632				
Contract: 1NT North						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A85	♠ QJT			Pass	Pass
Vul: N-S	♥ A85	♥ QJ72	Pass	1♦	Pass	1♥
North HCP: 12	♦ AT73	♦ 84		All Pass		
South HCP: 11	♣ T52	♣ AJ96				
Contract: 1♥ South						

**South hands****After\_3\_Passes**

<b>Board: 44</b>	♠ J962	You bid first.
Dealer: East	♥ K87	The opponents are silent.
Vul: None	♦ J2	
HCP: 7	♣ Q953	

---

<b>Board: 45</b>	♠ K7	Partner bids first.
Dealer: West	♥ J95	The opponents are silent.
Vul: N-S	♦ AK98	
HCP: 12	♣ J954	

---

<b>Board: 46</b>	♠ K872	You bid first.
Dealer: East	♥ K85	The opponents are silent.
Vul: Both	♦ 65	
HCP: 9	♣ K962	

---

<b>Board: 47</b>	♠ AT84	Partner bids first.
Dealer: West	♥ A	The opponents are silent.
Vul: None	♦ K853	
HCP: 11	♣ 9632	

---

<b>Board: 48</b>	♠ QJT	You bid first.
Dealer: East	♥ QJ72	The opponents are silent.
Vul: N-S	♦ 84	
HCP: 11	♣ AJ96	

## Both hands (Answers Page)

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A83	♠ J962			Pass	Pass
Vul: None	♥ QJ9	♥ K87	Pass	1♣	Pass	1♠
North HCP: 12	♦ 864	♦ J2		All Pass		
South HCP: 7	♣ AJT8	♣ Q953				
Contract: 1♠ South						

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q54	♠ K7	Pass	Pass	Pass	1♦
Vul: N-S	♥ A742	♥ J95	Pass	1♥	All Pass	
North HCP: 10	♦ T43	♦ AK98				
South HCP: 12	♣ A76	♣ J954				
Contract: 1♥ North						

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 65	♠ K872			Pass	Pass
Vul: Both	♥ A42	♥ K85	Pass	1♦	Pass	1♠
North HCP: 12	♦ QT42	♦ 65		All Pass		
South HCP: 9	♣ AQ87	♣ K962				
Contract: 1♠ South						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K93	♠ AT84	Pass	Pass	Pass	1♦
Vul: None	♥ KQ84	♥ A	Pass	1♥	Pass	1♠
North HCP: 10	♦ JT64	♦ K853	Pass	1NT	All Pass	
South HCP: 11	♣ J5	♣ 9632				
Contract: 1NT North						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A85	♠ QJT			Pass	Pass
Vul: N-S	♥ A85	♥ QJ72	Pass	1♦	Pass	1♥
North HCP: 12	♦ AT73	♦ 84		All Pass		
South HCP: 11	♣ T52	♣ AJ96				
Contract: 1♥ South						

## North hands

## After\_3\_Passes

<b>Board: 49</b>	♠ JT94	You bid first.
Dealer: West	♥ AKQ	The opponents are silent.
Vul: E-W	♦ J84	
HCP: 11	♣ T73	

---

<b>Board: 50</b>	♠ 642	Partner bids first.
Dealer: South	♥ QJ2	The opponents are silent.
Vul: E-W	♦ AJT7	
HCP: 9	♣ J63	

## Both hands (Answers Page)

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ JT94	♠ A	Pass	Pass	Pass	1♥
Vul: E-W	♥ AKQ	♥ J9842	Pass	2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>
North HCP: 11	♦ J84	♦ QT62	Pass	3NT	All Pass	
South HCP: 14+1	♣ T73	♣ AK5				
Contract: 3NT North			1. Reverse drury			
			2. artificial			

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 642	♠ KQ83				Pass Out
Vul: E-W	♥ QJ2	♥ A76				
North HCP: 9	♦ AJT7	♦ 652				
South HCP: 11	♣ J63	♣ Q72				

## South hands

## After\_3\_Passes

<b>Board: 49</b>	♠ A	Partner bids first.
Dealer: West	♥ J9842	The opponents are silent.
Vul: E-W	♦ QT62	
HCP: 14+1	♣ AK5	

---

<b>Board: 50</b>	♠ KQ83	You bid first.
Dealer: South	♥ A76	The opponents are silent.
Vul: E-W	♦ 652	
HCP: 11	♣ Q72	

## Both hands (Answers Page)

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ JT94	♠ A	Pass	Pass	Pass	1♥
Vul: E-W	♥ AKQ	♥ J9842	Pass	2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>
North HCP: 11	♦ J84	♦ QT62	Pass	3NT	All Pass	
South HCP: 14+1	♣ T73	♣ AK5				
Contract: 3NT North			1. Reverse drury			
			2. artificial			

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 642	♠ KQ83				Pass Out
Vul: E-W	♥ QJ2	♥ A76				
North HCP: 9	♦ AJT7	♦ 652				
South HCP: 11	♣ J63	♣ Q72				