

North hands

Spear

Board: 1 ♠ K84 Partner bids first.
 Dealer: South ♥ AJ3 The opponents are silent.
 Vul: None ♦ 943
 HCP: 10 ♣ QT84

Board: 2 ♠ 42 You bid first.
 Dealer: North ♥ K542 The opponents are silent.
 Vul: E-W ♦ A93
 HCP: 12 ♣ AJ62

Board: 3 ♠ QT8 Partner bids first.
 Dealer: South ♥ Q54 The opponents are silent.
 Vul: Both ♦ J8
 HCP: 10+1 ♣ KQ652

Board: 4 ♠ Q94 Partner bids first.
 Dealer: South ♥ K43 East (LHO) bids 2♠ if possible.
 Vul: N-S ♦ K76
 HCP: 10 ♣ QT85

Board: 5 ♠ T8 You bid first.
 Dealer: North ♥ AQ8 The opponents are silent.
 Vul: Both ♦ KQT54
 HCP: 12+1 ♣ JT8

Both hands (Answers Page)

Board: 1

| | North: | South: | W | N | E | S |
|---------------------|--------|--------|------|-----|----------|-----|
| Dealer: South | ♠ K84 | ♠ J76 | | | | 1 ♦ |
| Vul: None | ♥ AJ3 | ♥ 8742 | Pass | 1NT | All Pass | |
| North HCP: 10 | ♦ 943 | ♦ AJ72 | | | | |
| South HCP: 13 | ♣ QT84 | ♣ AK | | | | |
| Contract: 1NT North | | | | | | |

Board: 2

| | North: | South: | W | N | E | S |
|---------------------|--------|--------|----------|-----|------|-----|
| Dealer: North | ♠ 42 | ♠ K85 | | 1 ♣ | Pass | 1NT |
| Vul: E-W | ♥ K542 | ♥ Q93 | All Pass | | | |
| North HCP: 12 | ♦ A93 | ♦ Q72 | | | | |
| South HCP: 10 | ♣ AJ62 | ♣ K974 | | | | |
| Contract: 1NT South | | | | | | |

Board: 3

| | North: | South: | W | N | E | S |
|---------------------|---------|--------|------|-----|----------|-----|
| Dealer: South | ♠ QT8 | ♠ J7 | | | | 1 ♦ |
| Vul: Both | ♥ Q54 | ♥ AK83 | Pass | 1NT | All Pass | |
| North HCP: 10+1 | ♦ J8 | ♦ KQ42 | | | | |
| South HCP: 13 | ♣ KQ652 | ♣ 743 | | | | |
| Contract: 1NT North | | | | | | |

Board: 4

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|------|------|----------|------|
| Dealer: South | ♠ Q94 | ♠ T5 | | | | 1 ♦ |
| Vul: N-S | ♥ K43 | ♥ Q76 | Pass | 1NT | Pass | 2 ♦ |
| North HCP: 10 | ♦ K76 | ♦ AQ943 | Pass | Pass | 2 ♠ | Pass |
| South HCP: 13+1 | ♣ QT85 | ♣ AJ6 | Pass | 3 ♦ | All Pass | |
| Contract: 3 ♦ North | | | | | | |

Board: 5

| | North: | South: | W | N | E | S |
|---------------------|---------|---------|------|-----|----------|-----|
| Dealer: North | ♠ T8 | ♠ K52 | | 1 ♦ | Pass | 1NT |
| Vul: Both | ♥ AQ8 | ♥ KJ4 | Pass | 2 ♦ | All Pass | |
| North HCP: 12+1 | ♦ KQT54 | ♦ 96 | | | | |
| South HCP: 10+1 | ♣ JT8 | ♣ K9653 | | | | |
| Contract: 2 ♦ North | | | | | | |

| | | |
|-----------------|--------|---------------------------|
| Board: 1 | ♠ J76 | You bid first. |
| Dealer: South | ♥ 8742 | The opponents are silent. |
| Vul: None | ♦ AJ72 | |
| HCP: 13 | ♣ AK | |

| | | |
|-----------------|--------|---------------------------|
| Board: 2 | ♠ K85 | Partner bids first. |
| Dealer: North | ♥ Q93 | The opponents are silent. |
| Vul: E-W | ♦ Q72 | |
| HCP: 10 | ♣ K974 | |

| | | |
|-----------------|--------|---------------------------|
| Board: 3 | ♠ J7 | You bid first. |
| Dealer: South | ♥ AK83 | The opponents are silent. |
| Vul: Both | ♦ KQ42 | |
| HCP: 13 | ♣ 743 | |

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|-----------------|---------|---------------------------------|
| Board: 4 | ♠ T5 | You bid first. |
| Dealer: South | ♥ Q76 | East (RHO) bids 2♠ if possible. |
| Vul: N-S | ♦ AQ943 | |
| HCP: 13+1 | ♣ AJ6 | |

| | | |
|-----------------|---------|---------------------------|
| Board: 5 | ♠ K52 | Partner bids first. |
| Dealer: North | ♥ KJ4 | The opponents are silent. |
| Vul: Both | ♦ 96 | |
| HCP: 10+1 | ♣ K9653 | |

Both hands (Answers Page)

Board: 1

| | North: | South: | W | N | E | S |
|---------------------|--------|--------|------|-----|----------|-----|
| Dealer: South | ♠ K84 | ♠ J76 | | | | 1 ♦ |
| Vul: None | ♥ AJ3 | ♥ 8742 | Pass | 1NT | All Pass | |
| North HCP: 10 | ♦ 943 | ♦ AJ72 | | | | |
| South HCP: 13 | ♣ QT84 | ♣ AK | | | | |
| Contract: 1NT North | | | | | | |

Board: 2

| | North: | South: | W | N | E | S |
|---------------------|--------|--------|----------|-----|------|-----|
| Dealer: North | ♠ 42 | ♠ K85 | | 1 ♣ | Pass | 1NT |
| Vul: E-W | ♥ K542 | ♥ Q93 | All Pass | | | |
| North HCP: 12 | ♦ A93 | ♦ Q72 | | | | |
| South HCP: 10 | ♣ AJ62 | ♣ K974 | | | | |
| Contract: 1NT South | | | | | | |

Board: 3

| | North: | South: | W | N | E | S |
|---------------------|---------|--------|------|-----|----------|-----|
| Dealer: South | ♠ QT8 | ♠ J7 | | | | 1 ♦ |
| Vul: Both | ♥ Q54 | ♥ AK83 | Pass | 1NT | All Pass | |
| North HCP: 10+1 | ♦ J8 | ♦ KQ42 | | | | |
| South HCP: 13 | ♣ KQ652 | ♣ 743 | | | | |
| Contract: 1NT North | | | | | | |

Board: 4

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|------|------|----------|------|
| Dealer: South | ♠ Q94 | ♠ T5 | | | | 1 ♦ |
| Vul: N-S | ♥ K43 | ♥ Q76 | Pass | 1NT | Pass | 2 ♦ |
| North HCP: 10 | ♦ K76 | ♦ AQ943 | Pass | Pass | 2 ♠ | Pass |
| South HCP: 13+1 | ♣ QT85 | ♣ AJ6 | Pass | 3 ♦ | All Pass | |
| Contract: 3 ♦ North | | | | | | |

Board: 5

| | North: | South: | W | N | E | S |
|---------------------|---------|---------|------|-----|----------|-----|
| Dealer: North | ♠ T8 | ♠ K52 | | 1 ♦ | Pass | 1NT |
| Vul: Both | ♥ AQ8 | ♥ KJ4 | Pass | 2 ♦ | All Pass | |
| North HCP: 12+1 | ♦ KQT54 | ♦ 96 | | | | |
| South HCP: 10+1 | ♣ JT8 | ♣ K9653 | | | | |
| Contract: 2 ♦ North | | | | | | |

| | | |
|-----------------|----------|-------------------------------------|
| Board: 6 | ♠ QJ32 | You bid first. |
| Dealer: North | ♥ 62 | The opponents are silent. |
| Vul: N-S | ♦ AK32 | |
| HCP: 13 | ♣ K98 | |
| <hr/> | | |
| Board: 7 | ♠ A93 | You bid first. |
| Dealer: North | ♥ 987 | The opponents are silent. |
| Vul: Both | ♦ AKQT4 | |
| HCP: 13+1 | ♣ 98 | |
| <hr/> | | |
| Board: 8 | ♠ KQ8732 | LHO opens the bidding 1 ♦. |
| Dealer: East | ♥ AJ743 | Partner bids next. |
| Vul: None | ♦ J | West (RHO) bids 1NT if possible. |
| HCP: 11+3 | ♣ 8 | East (LHO) Doubles 2 ♦ if possible. |
| | | West (RHO) bids 5 ♦ if possible. |
| | | West (RHO) Doubles 5 ♠ if possible. |
| <hr/> | | |
| Board: 9 | ♠ A94 | Partner bids first. |
| Dealer: South | ♥ AT2 | The opponents are silent. |
| Vul: E-W | ♦ 9832 | |
| HCP: 10 | ♣ Q98 | |

Both hands (Answers Page)

Board: 6

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 8

Contract: 1NT South

North:

♠ QJ32

♥ 62

♦ AK32

♣ K98

South:

♠ K64

♥ K74

♦ 864

♣ Q732

| W | N | E | S |
|----------|-----|------|-----|
| | 1 ♦ | Pass | 1NT |
| All Pass | | | |

Board: 7

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 9

Contract: 3 ♦ South

North:

♠ A93

♥ 987

♦ AKQT4

♣ 98

South:

♠ Q75

♥ Q2

♦ J863

♣ AT43

| W | N | E | S |
|----------|-----|------|-----|
| | 1 ♦ | Pass | 1NT |
| Pass | 2 ♦ | Pass | 3 ♦ |
| All Pass | | | |

Board: 8

Dealer: East

Vul: None

North HCP: 11+3

South HCP: 8

Contract: 5 ♠ X North

North:

♠ KQ8732

♥ AJ743

♦ J

♣ 8

South:

♠ JT96

♥ T9

♦ QT9

♣ AJT7

| W | N | E | S |
|-----|------------------|------|------|
| | | 1 ♦ | Pass |
| 1NT | 2 ♦ ¹ | X | 4 ♠ |
| 5 ♦ | 5 ♠ | Pass | Pass |
| X | All Pass | | |

1. Michaels Cuebid

Board: 9

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 14+1

Contract: 3NT North

North:

♠ A94

♥ AT2

♦ 9832

♣ Q98

South:

♠ K876

♥ -

♦ AQJ65

♣ AT62

| W | N | E | S |
|------|-----|----------|-----|
| | | | 1 ♦ |
| Pass | 1NT | Pass | 2 ♣ |
| Pass | 3 ♦ | Pass | 3 ♠ |
| Pass | 3NT | All Pass | |

| | | |
|-----------------|---------|-------------------------------------|
| Board: 6 | ♠ K64 | Partner bids first. |
| Dealer: North | ♥ K74 | The opponents are silent. |
| Vul: N-S | ♦ 864 | |
| HCP: 8 | ♣ Q732 | |
| <hr/> | | |
| Board: 7 | ♠ Q75 | Partner bids first. |
| Dealer: North | ♥ Q2 | The opponents are silent. |
| Vul: Both | ♦ J863 | |
| HCP: 9 | ♣ AT43 | |
| <hr/> | | |
| Board: 8 | ♠ JT96 | RHO opens the bidding 1 ♦ . |
| Dealer: East | ♥ T9 | You bid next. |
| Vul: None | ♦ QT9 | West (LHO) bids 1NT if possible. |
| HCP: 8 | ♣ AJT7 | East (RHO) Doubles 2 ♦ if possible. |
| | | West (LHO) bids 5 ♦ if possible. |
| | | West (LHO) Doubles 5 ♠ if possible. |
| <hr/> | | |
| Board: 9 | ♠ K876 | You bid first. |
| Dealer: South | ♥ - | The opponents are silent. |
| Vul: E-W | ♦ AQJ65 | |
| HCP: 14+1 | ♣ AT62 | |

Both hands (Answers Page)

Board: 6

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 8

Contract: 1NT South

North:

♠ QJ32

♥ 62

♦ AK32

♣ K98

South:

♠ K64

♥ K74

♦ 864

♣ Q732

| W | N | E | S |
|----------|-----|------|-----|
| | 1 ♦ | Pass | 1NT |
| All Pass | | | |

Board: 7

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 9

Contract: 3 ♦ South

North:

♠ A93

♥ 987

♦ AKQT4

♣ 98

South:

♠ Q75

♥ Q2

♦ J863

♣ AT43

| W | N | E | S |
|----------|-----|------|-----|
| | 1 ♦ | Pass | 1NT |
| Pass | 2 ♦ | Pass | 3 ♦ |
| All Pass | | | |

Board: 8

Dealer: East

Vul: None

North HCP: 11+3

South HCP: 8

Contract: 5 ♠ X North

North:

♠ KQ8732

♥ AJ743

♦ J

♣ 8

South:

♠ JT96

♥ T9

♦ QT9

♣ AJT7

| W | N | E | S |
|-----|------------------|------|------|
| | | 1 ♦ | Pass |
| 1NT | 2 ♦ ¹ | X | 4 ♠ |
| 5 ♦ | 5 ♠ | Pass | Pass |
| X | All Pass | | |

1. Michaels Cuebid

Board: 9

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 14+1

Contract: 3NT North

North:

♠ A94

♥ AT2

♦ 9832

♣ Q98

South:

♠ K876

♥ -

♦ AQJ65

♣ AT62

| W | N | E | S |
|------|-----|----------|-----|
| | | | 1 ♦ |
| Pass | 1NT | Pass | 2 ♣ |
| Pass | 3 ♦ | Pass | 3 ♠ |
| Pass | 3NT | All Pass | |

North hands

Spear

Board: 10

♠ AJ98

You bid first.

Dealer: North

♥ JT9

The opponents are silent.

Vul: None

♦ AQ32

HCP: 12

♣ 85

Board: 11

♠ A5

You bid first.

Dealer: North

♥ T654

The opponents are silent.

Vul: N-S

♦ AKQJ74

HCP: 14+2

♣ 8

Board: 12

♠ 65

You bid first.

Dealer: North

♥ 8753

The opponents are silent.

Vul: None

♦ AKJ2

HCP: 12

♣ AT9

Board: 13

♠ 8

You bid first.

Dealer: North

♥ A765

The opponents are silent.

Vul: E-W

♦ AJ974

HCP: 13+1

♣ A97

Board: 14

♠ T52

RHO opens the bidding 1♦.

Dealer: West

♥ K854

You bid next.

Vul: E-W

♦ A2

East (LHO) bids 1NT if possible.

HCP: 11

♣ A962

East (LHO) Doubles 4♠ if possible.

Both hands (Answers Page)

Board: 10

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|----------|-----|------|-----|
| Dealer: North | ♠ AJ98 | ♠ Q4 | | 1 ♦ | Pass | 1NT |
| Vul: None | ♥ JT9 | ♥ K64 | All Pass | | | |
| North HCP: 12 | ♦ AQ32 | ♦ T96 | | | | |
| South HCP: 9+1 | ♣ 85 | ♣ KJ763 | | | | |
| Contract: 1NT South | | | | | | |

Board: 11

| | North: | South: | W | N | E | S |
|---------------------|----------|---------|------|-----|----------|-----|
| Dealer: North | ♠ A5 | ♠ KT2 | | 1 ♦ | Pass | 1NT |
| Vul: N-S | ♥ T654 | ♥ K3 | Pass | 2 ♦ | All Pass | |
| North HCP: 14+2 | ♦ AKQJ74 | ♦ T65 | | | | |
| South HCP: 10+1 | ♣ 8 | ♣ A7432 | | | | |
| Contract: 2 ♦ North | | | | | | |

Board: 12

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|----------|-----|------|-----|
| Dealer: North | ♠ 65 | ♠ QJ9 | | 1 ♦ | Pass | 1NT |
| Vul: None | ♥ 8753 | ♥ KT4 | All Pass | | | |
| North HCP: 12 | ♦ AKJ2 | ♦ 95 | | | | |
| South HCP: 8+1 | ♣ AT9 | ♣ Q7642 | | | | |
| Contract: 1NT South | | | | | | |

Board: 13

| | North: | South: | W | N | E | S |
|---------------------|---------|---------|------|-----|----------|-----|
| Dealer: North | ♠ 8 | ♠ Q94 | | 1 ♦ | Pass | 1NT |
| Vul: E-W | ♥ A765 | ♥ K82 | Pass | 2 ♦ | All Pass | |
| North HCP: 13+1 | ♦ AJ974 | ♦ T6 | | | | |
| South HCP: 8+1 | ♣ A97 | ♣ QJ863 | | | | |
| Contract: 2 ♦ North | | | | | | |

Board: 14

| | North: | South: | W | N | E | S |
|-----------------------|--------|----------|------|------|-----|----------|
| Dealer: West | ♠ T52 | ♠ AKJ743 | 1 ♦ | Pass | 1NT | 2 ♠ |
| Vul: E-W | ♥ K854 | ♥ 32 | Pass | 4 ♠ | X | All Pass |
| North HCP: 11 | ♦ A2 | ♦ 754 | | | | |
| South HCP: 8+2 | ♣ A962 | ♣ T5 | | | | |
| Contract: 4 ♠ X North | | | | | | |

| | | |
|------------------|----------|-------------------------------------|
| Board: 10 | ♠ Q4 | Partner bids first. |
| Dealer: North | ♥ K64 | The opponents are silent. |
| Vul: None | ♦ T96 | |
| HCP: 9+1 | ♣ KJ763 | |
| <hr/> | | |
| Board: 11 | ♠ KT2 | Partner bids first. |
| Dealer: North | ♥ K3 | The opponents are silent. |
| Vul: N-S | ♦ T65 | |
| HCP: 10+1 | ♣ A7432 | |
| <hr/> | | |
| Board: 12 | ♠ QJ9 | Partner bids first. |
| Dealer: North | ♥ KT4 | The opponents are silent. |
| Vul: None | ♦ 95 | |
| HCP: 8+1 | ♣ Q7642 | |
| <hr/> | | |
| Board: 13 | ♠ Q94 | Partner bids first. |
| Dealer: North | ♥ K82 | The opponents are silent. |
| Vul: E-W | ♦ T6 | |
| HCP: 8+1 | ♣ QJ863 | |
| <hr/> | | |
| Board: 14 | ♠ AKJ743 | LHO opens the bidding 1 ♦. |
| Dealer: West | ♥ 32 | Partner bids next. |
| Vul: E-W | ♦ 754 | East (RHO) bids 1NT if possible. |
| HCP: 8+2 | ♣ T5 | East (RHO) Doubles 4 ♠ if possible. |

Both hands (Answers Page)

Board: 10

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|----------|-----|------|-----|
| Dealer: North | ♠ AJ98 | ♠ Q4 | | 1 ♦ | Pass | 1NT |
| Vul: None | ♥ JT9 | ♥ K64 | All Pass | | | |
| North HCP: 12 | ♦ AQ32 | ♦ T96 | | | | |
| South HCP: 9+1 | ♣ 85 | ♣ KJ763 | | | | |
| Contract: 1NT South | | | | | | |

Board: 11

| | North: | South: | W | N | E | S |
|---------------------|----------|---------|------|-----|----------|-----|
| Dealer: North | ♠ A5 | ♠ KT2 | | 1 ♦ | Pass | 1NT |
| Vul: N-S | ♥ T654 | ♥ K3 | Pass | 2 ♦ | All Pass | |
| North HCP: 14+2 | ♦ AKQJ74 | ♦ T65 | | | | |
| South HCP: 10+1 | ♣ 8 | ♣ A7432 | | | | |
| Contract: 2 ♦ North | | | | | | |

Board: 12

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|----------|-----|------|-----|
| Dealer: North | ♠ 65 | ♠ QJ9 | | 1 ♦ | Pass | 1NT |
| Vul: None | ♥ 8753 | ♥ KT4 | All Pass | | | |
| North HCP: 12 | ♦ AKJ2 | ♦ 95 | | | | |
| South HCP: 8+1 | ♣ AT9 | ♣ Q7642 | | | | |
| Contract: 1NT South | | | | | | |

Board: 13

| | North: | South: | W | N | E | S |
|---------------------|---------|---------|------|-----|----------|-----|
| Dealer: North | ♠ 8 | ♠ Q94 | | 1 ♦ | Pass | 1NT |
| Vul: E-W | ♥ A765 | ♥ K82 | Pass | 2 ♦ | All Pass | |
| North HCP: 13+1 | ♦ AJ974 | ♦ T6 | | | | |
| South HCP: 8+1 | ♣ A97 | ♣ QJ863 | | | | |
| Contract: 2 ♦ North | | | | | | |

Board: 14

| | North: | South: | W | N | E | S |
|-----------------------|--------|----------|------|------|-----|----------|
| Dealer: West | ♠ T52 | ♠ AKJ743 | 1 ♦ | Pass | 1NT | 2 ♠ |
| Vul: E-W | ♥ K854 | ♥ 32 | Pass | 4 ♠ | X | All Pass |
| North HCP: 11 | ♦ A2 | ♦ 754 | | | | |
| South HCP: 8+2 | ♣ A962 | ♣ T5 | | | | |
| Contract: 4 ♠ X North | | | | | | |

North hands

Spear

| | | |
|------------------|--------|---------------------------|
| Board: 15 | ♠ K87 | Partner bids first. |
| Dealer: South | ♥ K94 | The opponents are silent. |
| Vul: Both | ♦ 643 | |
| HCP: 8 | ♣ Q632 | |

| | | |
|------------------|--------|---------------------------|
| Board: 16 | ♠ J65 | You bid first. |
| Dealer: North | ♥ QJ94 | The opponents are silent. |
| Vul: E-W | ♦ KQ53 | |
| HCP: 13 | ♣ A5 | |

| | | |
|------------------|--------|---------------------------|
| Board: 17 | ♠ A72 | Partner bids first. |
| Dealer: South | ♥ Q53 | The opponents are silent. |
| Vul: N-S | ♦ 852 | |
| HCP: 9 | ♣ QJ32 | |

| | | |
|------------------|---------|---------------------------|
| Board: 18 | ♠ K4 | Partner bids first. |
| Dealer: South | ♥ K93 | The opponents are silent. |
| Vul: Both | ♦ J63 | |
| HCP: 9+1 | ♣ QT952 | |

| | | |
|------------------|---------|----------------------------------|
| Board: 19 | ♠ T52 | You bid first. |
| Dealer: North | ♥ KJ42 | West (RHO) bids 2 ♠ if possible. |
| Vul: None | ♦ AKQJ3 | |
| HCP: 14+1 | ♣ 2 | |

Both hands (Answers Page)

Board: 15

Dealer: South

Vul: Both

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ K87

♥ K94

♦ 643

♣ Q632

South:

♠ J932

♥ 85

♦ KQJ2

♣ AK4

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

Board: 16

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 10

Contract: 1NT South

North:

♠ J65

♥ QJ94

♦ KQ53

♣ A5

South:

♠ AT3

♥ KT8

♦ T76

♣ K864

W N E S

Pass 1♦ Pass 1NT

All Pass

Board: 17

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 12

Contract: 1NT North

North:

♠ A72

♥ Q53

♦ 852

♣ QJ32

South:

♠ J8

♥ K84

♦ A763

♣ A965

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

Board: 18

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 13+2

Contract: 2♦ South

North:

♠ K4

♥ K93

♦ J63

♣ QT952

South:

♠ A65

♥ T85

♦ AQ8754

♣ K

W N E S

Pass 1NT Pass 2♦

Pass 1NT Pass 2♦

All Pass

Board: 19

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 10

Contract: 3♦ South

North:

♠ T52

♥ KJ42

♦ AKQJ3

♣ 2

South:

♠ QJ8

♥ A65

♦ 862

♣ K983

W N E S

Pass 1♦ Pass 1NT

Pass 2♦ Pass Pass

2♠ Pass Pass 3♦

All Pass

South hands

Spear

Board: 15 ♠ J932 You bid first.
 Dealer: South ♥ 85 The opponents are silent.
 Vul: Both ♦ KQJ2
 HCP: 14 ♣ AK4

Board: 16 ♠ AT3 Partner bids first.
 Dealer: North ♥ KT8 The opponents are silent.
 Vul: E-W ♦ T76
 HCP: 10 ♣ K864

Board: 17 ♠ J8 You bid first.
 Dealer: South ♥ K84 The opponents are silent.
 Vul: N-S ♦ A763
 HCP: 12 ♣ A965

Board: 18 ♠ A65 You bid first.
 Dealer: South ♥ T85 The opponents are silent.
 Vul: Both ♦ AQ8754
 HCP: 13+2 ♣ K

Board: 19 ♠ QJ8 Partner bids first.
 Dealer: North ♥ A65 West (LHO) bids 2♠ if possible.
 Vul: None ♦ 862
 HCP: 10 ♣ K983

Both hands (Answers Page)

Board: 15

Dealer: South

Vul: Both

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ K87

♥ K94

♦ 643

♣ Q632

South:

♠ J932

♥ 85

♦ KQJ2

♣ AK4

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

Board: 16

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 10

Contract: 1NT South

North:

♠ J65

♥ QJ94

♦ KQ53

♣ A5

South:

♠ AT3

♥ KT8

♦ T76

♣ K864

W N E S

Pass 1♦ Pass 1NT

All Pass

Board: 17

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 12

Contract: 1NT North

North:

♠ A72

♥ Q53

♦ 852

♣ QJ32

South:

♠ J8

♥ K84

♦ A763

♣ A965

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

Board: 18

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 13+2

Contract: 2♦ South

North:

♠ K4

♥ K93

♦ J63

♣ QT952

South:

♠ A65

♥ T85

♦ AQ8754

♣ K

W N E S

Pass 1NT Pass 2♦

Pass 1NT Pass 2♦

All Pass

Board: 19

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 10

Contract: 3♦ South

North:

♠ T52

♥ KJ42

♦ AKQJ3

♣ 2

South:

♠ QJ8

♥ A65

♦ 862

♣ K983

W N E S

Pass 1♦ Pass 1NT

Pass 2♦ Pass Pass

2♠ Pass Pass 3♦

All Pass

North hands

Spear

| | | |
|------------------|--------|----------------------------------|
| Board: 20 | ♠ Q962 | RHO opens the bidding 1♦. |
| Dealer: West | ♥ 53 | You bid next. |
| Vul: E-W | ♦ T975 | East (LHO) bids 1NT if possible. |
| HCP: 4 | ♣ Q53 | |

| | | |
|------------------|--------|---------------------------|
| Board: 21 | ♠ K76 | Partner bids first. |
| Dealer: South | ♥ Q9 | The opponents are silent. |
| Vul: E-W | ♦ T632 | |
| HCP: 8 | ♣ K983 | |

| | | |
|------------------|---------|---------------------------|
| Board: 22 | ♠ T | You bid first. |
| Dealer: North | ♥ AK32 | The opponents are silent. |
| Vul: Both | ♦ A93 | |
| HCP: 14+1 | ♣ K9864 | |

| | | |
|------------------|--------|----------------------------------|
| Board: 23 | ♠ T843 | RHO opens the bidding 1♦. |
| Dealer: West | ♥ T97 | You bid next. |
| Vul: None | ♦ 75 | East (LHO) bids 1NT if possible. |
| HCP: 1 | ♣ J875 | |

| | | |
|------------------|--------|---------------------------|
| Board: 24 | ♠ Q98 | Partner bids first. |
| Dealer: South | ♥ AT2 | The opponents are silent. |
| Vul: E-W | ♦ T974 | |
| HCP: 8 | ♣ QT4 | |

Both hands (Answers Page)

Board: 20

Dealer: West

Vul: E-W

North HCP: 4

South HCP: 15+2

Contract: 2♥ South

North:

♠ Q962

♥ 53

♦ T975

♣ Q53

South:

♠ AJ74

♥ KJT864

♦ AQ

♣ 2

W N E S

1♦ Pass 1NT 2♥

All Pass

Board: 21

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 12

Contract: 1NT North

North:

♠ K76

♥ Q9

♦ T632

♣ K983

South:

♠ A985

♥ 853

♦ A854

♣ A4

W N E S

Pass 1NT All Pass 1♦

All Pass

Board: 22

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 10

Contract: 3NT South

North:

♠ T

♥ AK32

♦ A93

♣ K9864

South:

♠ K86

♥ QJ7

♦ QJT

♣ J532

W N E S

Pass 1♣ Pass 1NT

Pass 3♣ Pass 3NT

All Pass

Board: 23

Dealer: West

Vul: None

North HCP: 1

South HCP: 18

Contract: 3♠ South

North:

♠ T843

♥ T97

♦ 75

♣ J875

South:

♠ K952

♥ A63

♦ AQJ9

♣ A3

W N E S

1♦ Pass 1NT X

Pass 2♠ Pass 3♠

All Pass

Board: 24

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 13+2

Contract: 2♦ South

North:

♠ Q98

♥ AT2

♦ T974

♣ QT4

South:

♠ 754

♥ J5

♦ AK8653

♣ AJ

W N E S

Pass 1NT Pass 1♦

Pass 2♦

All Pass

| | | |
|------------------|----------|----------------------------------|
| Board: 20 | ♠ AJ74 | LHO opens the bidding 1 ♦. |
| Dealer: West | ♥ KJT864 | Partner bids next. |
| Vul: E-W | ♦ AQ | East (RHO) bids 1NT if possible. |
| HCP: 15+2 | ♣ 2 | |

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

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

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

| | | |
|------------------|----------|---------------------------|
| Board: 24 | ♠ 754 | You bid first. |
| Dealer: South | ♥ J5 | The opponents are silent. |
| Vul: E-W | ♦ AK8653 | |
| HCP: 13+2 | ♣ AJ | |

Both hands (Answers Page)

Board: 20

Dealer: West

Vul: E-W

North HCP: 4

South HCP: 15+2

Contract: 2♥ South

North:

♠ Q962

♥ 53

♦ T975

♣ Q53

South:

♠ AJ74

♥ KJT864

♦ AQ

♣ 2

W N E S

1♦ Pass 1NT 2♥

All Pass

Board: 21

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 12

Contract: 1NT North

North:

♠ K76

♥ Q9

♦ T632

♣ K983

South:

♠ A985

♥ 853

♦ A854

♣ A4

W N E S

Pass 1NT All Pass 1♦

All Pass

Board: 22

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 10

Contract: 3NT South

North:

♠ T

♥ AK32

♦ A93

♣ K9864

South:

♠ K86

♥ QJ7

♦ QJT

♣ J532

W N E S

Pass 1♣ Pass 1NT

Pass 3♣ Pass 3NT

All Pass

Board: 23

Dealer: West

Vul: None

North HCP: 1

South HCP: 18

Contract: 3♠ South

North:

♠ T843

♥ T97

♦ 75

♣ J875

South:

♠ K952

♥ A63

♦ AQJ9

♣ A3

W N E S

1♦ Pass 1NT X

Pass 2♠ Pass 3♠

All Pass

Board: 24

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 13+2

Contract: 2♦ South

North:

♠ Q98

♥ AT2

♦ T974

♣ QT4

South:

♠ 754

♥ J5

♦ AK8653

♣ AJ

W N E S

Pass 1NT Pass 1♦

Pass 2♦

All Pass

| | | |
|------------------|----------|------------------------------------|
| Board: 25 | ♠ AKJ | You bid first. |
| Dealer: North | ♥ T62 | West (RHO) bids 2♥ if possible. |
| Vul: N-S | ♦ K97653 | |
| HCP: 14+2 | ♣ K | |
| <hr/> | | |
| Board: 26 | ♠ JT4 | RHO opens the bidding 1♦. |
| Dealer: West | ♥ J8764 | You bid next. |
| Vul: None | ♦ AT97 | East (LHO) bids 1NT if possible. |
| HCP: 7+1 | ♣ J | West (RHO) bids 2♦ if possible. |
| | | East (LHO) Doubles 4♥ if possible. |
| <hr/> | | |
| Board: 27 | ♠ J7 | LHO opens the bidding 1♦. |
| Dealer: East | ♥ AKT743 | Partner bids next. |
| Vul: N-S | ♦ 87 | West (RHO) bids 1NT if possible. |
| HCP: 12+2 | ♣ KJ3 | |
| <hr/> | | |
| Board: 28 | ♠ A43 | Partner bids first. |
| Dealer: South | ♥ QT8 | East (LHO) bids 2♥ if possible. |
| Vul: N-S | ♦ 975 | |
| HCP: 10 | ♣ A964 | |
| <hr/> | | |
| Board: 29 | ♠ KT6 | Partner bids first. |
| Dealer: South | ♥ A76 | The opponents are silent. |
| Vul: N-S | ♦ T97 | |
| HCP: 9 | ♣ QT52 | |

Both hands (Answers Page)

Board: 25

| | North: | South: | W | N | E | S |
|---------------------|----------|---------|------|-----|----------|------|
| Dealer: North | ♠ AKJ | ♠ QT9 | | 1 ♦ | Pass | 1NT |
| Vul: N-S | ♥ T62 | ♥ QJ7 | Pass | 2 ♦ | Pass | Pass |
| North HCP: 14+2 | ♦ K97653 | ♦ J2 | 2 ♥ | 3 ♦ | All Pass | |
| South HCP: 9+1 | ♣ K | ♣ QJ832 | | | | |
| Contract: 3 ♦ North | | | | | | |

Board: 26

| | North: | South: | W | N | E | S |
|-----------------------|---------|---------|------|------|------|----------|
| Dealer: West | ♠ JT4 | ♠ 863 | 1 ♦ | Pass | 1NT | Pass |
| Vul: None | ♥ J8764 | ♥ AQ952 | 2 ♦ | Pass | Pass | 2 ♥ |
| North HCP: 7+1 | ♦ AT97 | ♦ 2 | Pass | 4 ♥ | X | All Pass |
| South HCP: 11+1 | ♣ J | ♣ KQ63 | | | | |
| Contract: 4 ♥ X North | | | | | | |

Board: 27

| | North: | South: | W | N | E | S |
|---------------------|----------|--------|-----|-----|----------|------|
| Dealer: East | ♠ J7 | ♠ K654 | | | 1 ♦ | Pass |
| Vul: N-S | ♥ AKT743 | ♥ 865 | 1NT | 2 ♥ | All Pass | |
| North HCP: 12+2 | ♦ 87 | ♦ K642 | | | | |
| South HCP: 6 | ♣ KJ3 | ♣ 85 | | | | |
| Contract: 2 ♥ North | | | | | | |

Board: 28

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|------|------|----------|------|
| Dealer: South | ♠ A43 | ♠ KQ7 | | | | 1 ♦ |
| Vul: N-S | ♥ QT8 | ♥ 95 | Pass | 1NT | Pass | 2 ♦ |
| North HCP: 10 | ♦ 975 | ♦ AJ632 | Pass | Pass | 2 ♥ | Pass |
| South HCP: 12+1 | ♣ A964 | ♣ Q75 | Pass | 3 ♦ | All Pass | |
| Contract: 3 ♦ North | | | | | | |

Board: 29

| | North: | South: | W | N | E | S |
|---------------------|--------|--------|------|-----|----------|-----|
| Dealer: South | ♠ KT6 | ♠ 943 | | | | 1 ♦ |
| Vul: N-S | ♥ A76 | ♥ KT | Pass | 1NT | All Pass | |
| North HCP: 9 | ♦ T97 | ♦ A852 | | | | |
| South HCP: 12 | ♣ QT52 | ♣ AJ76 | | | | |
| Contract: 1NT North | | | | | | |

South hands

Spear

Board: 25

Dealer: North

Vul: N-S

HCP: 9+1

♠ QT9

♥ QJ7

♦ J2

♣ QJ832

Partner bids first.

West (LHO) bids 2♥ if possible.

Board: 26

Dealer: West

Vul: None

HCP: 11+1

♠ 863

♥ AQ952

♦ 2

♣ KQ63

LHO opens the bidding 1♦.

Partner bids next.

East (RHO) bids 1NT if possible.

West (LHO) bids 2♦ if possible.

East (RHO) Doubles 4♥ if possible.

Board: 27

Dealer: East

Vul: N-S

HCP: 6

♠ K654

♥ 865

♦ K642

♣ 85

RHO opens the bidding 1♦.

You bid next.

West (LHO) bids 1NT if possible.

Board: 28

Dealer: South

Vul: N-S

HCP: 12+1

♠ KQ7

♥ 95

♦ AJ632

♣ Q75

You bid first.

East (RHO) bids 2♥ if possible.

Board: 29

Dealer: South

Vul: N-S

HCP: 12

♠ 943

♥ KT

♦ A852

♣ AJ76

You bid first.

The opponents are silent.

Both hands (Answers Page)

Board: 25

| | North: | South: | W | N | E | S |
|---------------------|----------|---------|------|-----|----------|------|
| Dealer: North | ♠ AKJ | ♠ QT9 | | 1 ♦ | Pass | 1NT |
| Vul: N-S | ♥ T62 | ♥ QJ7 | Pass | 2 ♦ | Pass | Pass |
| North HCP: 14+2 | ♦ K97653 | ♦ J2 | 2 ♥ | 3 ♦ | All Pass | |
| South HCP: 9+1 | ♣ K | ♣ QJ832 | | | | |
| Contract: 3 ♦ North | | | | | | |

Board: 26

| | North: | South: | W | N | E | S |
|-----------------------|---------|---------|------|------|------|----------|
| Dealer: West | ♠ JT4 | ♠ 863 | 1 ♦ | Pass | 1NT | Pass |
| Vul: None | ♥ J8764 | ♥ AQ952 | 2 ♦ | Pass | Pass | 2 ♥ |
| North HCP: 7+1 | ♦ AT97 | ♦ 2 | Pass | 4 ♥ | X | All Pass |
| South HCP: 11+1 | ♣ J | ♣ KQ63 | | | | |
| Contract: 4 ♥ X North | | | | | | |

Board: 27

| | North: | South: | W | N | E | S |
|---------------------|----------|--------|-----|-----|----------|------|
| Dealer: East | ♠ J7 | ♠ K654 | | | 1 ♦ | Pass |
| Vul: N-S | ♥ AKT743 | ♥ 865 | 1NT | 2 ♥ | All Pass | |
| North HCP: 12+2 | ♦ 87 | ♦ K642 | | | | |
| South HCP: 6 | ♣ KJ3 | ♣ 85 | | | | |
| Contract: 2 ♥ North | | | | | | |

Board: 28

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|------|------|----------|------|
| Dealer: South | ♠ A43 | ♠ KQ7 | | | | 1 ♦ |
| Vul: N-S | ♥ QT8 | ♥ 95 | Pass | 1NT | Pass | 2 ♦ |
| North HCP: 10 | ♦ 975 | ♦ AJ632 | Pass | Pass | 2 ♥ | Pass |
| South HCP: 12+1 | ♣ A964 | ♣ Q75 | Pass | 3 ♦ | All Pass | |
| Contract: 3 ♦ North | | | | | | |

Board: 29

| | North: | South: | W | N | E | S |
|---------------------|--------|--------|------|-----|----------|-----|
| Dealer: South | ♠ KT6 | ♠ 943 | | | | 1 ♦ |
| Vul: N-S | ♥ A76 | ♥ KT | Pass | 1NT | All Pass | |
| North HCP: 9 | ♦ T97 | ♦ A852 | | | | |
| South HCP: 12 | ♣ QT52 | ♣ AJ76 | | | | |
| Contract: 1NT North | | | | | | |

| | | |
|------------------|--------|---------------------------|
| Board: 30 | ♠ KQ86 | You bid first. |
| Dealer: North | ♥ AJ92 | The opponents are silent. |
| Vul: None | ♦ T92 | |
| HCP: 14 | ♣ A6 | |

| | | |
|------------------|---------|---------------------------|
| Board: 31 | ♠ K73 | Partner bids first. |
| Dealer: South | ♥ K9 | The opponents are silent. |
| Vul: N-S | ♦ T63 | |
| HCP: 10+1 | ♣ AT432 | |

| | | |
|------------------|---------|---------------------------|
| Board: 32 | ♠ A32 | Partner bids first. |
| Dealer: South | ♥ K54 | The opponents are silent. |
| Vul: Both | ♦ 42 | |
| HCP: 9+1 | ♣ Q9862 | |

| | | |
|------------------|--------|---------------------------|
| Board: 33 | ♠ Q4 | Partner bids first. |
| Dealer: South | ♥ Q82 | The opponents are silent. |
| Vul: None | ♦ 8542 | |
| HCP: 6 | ♣ Q973 | |

| | | |
|------------------|--------|---------------------------|
| Board: 34 | ♠ KT92 | You bid first. |
| Dealer: North | ♥ T42 | The opponents are silent. |
| Vul: E-W | ♦ AJ8 | |
| HCP: 12 | ♣ A75 | |

Both hands (Answers Page)

Board: 30

Dealer: North

Vul: None

North HCP: 14

South HCP: 9

Contract: 1NT South

North:

♠ KQ86

♥ AJ92

♦ T92

♣ A6

South:

♠ A75

♥ Q73

♦ J854

♣ QT2

| W | N | E | S |
|----------|-----|------|-----|
| | 1 ♦ | Pass | 1NT |
| All Pass | | | |

Board: 31

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 12

Contract: 1NT North

North:

♠ K73

♥ K9

♦ T63

♣ AT432

South:

♠ 8652

♥ QT5

♦ KQ52

♣ KQ

| W | N | E | S |
|------|-----|----------|-----|
| Pass | 1NT | All Pass | 1 ♦ |

Board: 32

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 12+1

Contract: 3 ♣ North

North:

♠ A32

♥ K54

♦ 42

♣ Q9862

South:

♠ K4

♥ T9

♦ KJ653

♣ AJ74

| W | N | E | S |
|------|-----|----------|-----|
| Pass | 1NT | Pass | 1 ♦ |
| Pass | 3 ♣ | All Pass | 2 ♣ |

Board: 33

Dealer: South

Vul: None

North HCP: 6

South HCP: 14

Contract: 1NT North

North:

♠ Q4

♥ Q82

♦ 8542

♣ Q973

South:

♠ 7653

♥ AKT4

♦ A63

♣ K2

| W | N | E | S |
|------|-----|----------|-----|
| Pass | 1NT | All Pass | 1 ♦ |

Board: 34

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 8

Contract: 1NT South

North:

♠ KT92

♥ T42

♦ AJ8

♣ A75

South:

♠ A74

♥ Q85

♦ Q64

♣ T643

| W | N | E | S |
|----------|-----|------|-----|
| All Pass | 1 ♣ | Pass | 1NT |

South hands

Spear

| | | |
|------------------|--------|---------------------------|
| Board: 30 | ♠ A75 | Partner bids first. |
| Dealer: North | ♥ Q73 | The opponents are silent. |
| Vul: None | ♦ J854 | |
| HCP: 9 | ♣ QT2 | |

| | | |
|------------------|--------|---------------------------|
| Board: 31 | ♠ 8652 | You bid first. |
| Dealer: South | ♥ QT5 | The opponents are silent. |
| Vul: N-S | ♦ KQ52 | |
| HCP: 12 | ♣ KQ | |

| | | |
|------------------|---------|---------------------------|
| Board: 32 | ♠ K4 | You bid first. |
| Dealer: South | ♥ T9 | The opponents are silent. |
| Vul: Both | ♦ KJ653 | |
| HCP: 12+1 | ♣ AJ74 | |

| | | |
|------------------|--------|---------------------------|
| Board: 33 | ♠ 7653 | You bid first. |
| Dealer: South | ♥ AKT4 | The opponents are silent. |
| Vul: None | ♦ A63 | |
| HCP: 14 | ♣ K2 | |

| | | |
|------------------|--------|---------------------------|
| Board: 34 | ♠ A74 | Partner bids first. |
| Dealer: North | ♥ Q85 | The opponents are silent. |
| Vul: E-W | ♦ Q64 | |
| HCP: 8 | ♣ T643 | |

Both hands (Answers Page)

Board: 30

Dealer: North

Vul: None

North HCP: 14

South HCP: 9

Contract: 1NT South

North:

♠ KQ86

♥ AJ92

♦ T92

♣ A6

South:

♠ A75

♥ Q73

♦ J854

♣ QT2

| W | N | E | S |
|----------|-----|------|-----|
| | 1 ♦ | Pass | 1NT |
| All Pass | | | |

Board: 31

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 12

Contract: 1NT North

North:

♠ K73

♥ K9

♦ T63

♣ AT432

South:

♠ 8652

♥ QT5

♦ KQ52

♣ KQ

| W | N | E | S |
|------|-----|----------|-----|
| Pass | 1NT | All Pass | 1 ♦ |

Board: 32

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 12+1

Contract: 3 ♣ North

North:

♠ A32

♥ K54

♦ 42

♣ Q9862

South:

♠ K4

♥ T9

♦ KJ653

♣ AJ74

| W | N | E | S |
|------|-----|----------|-----|
| Pass | 1NT | Pass | 1 ♦ |
| Pass | 3 ♣ | All Pass | 2 ♣ |

Board: 33

Dealer: South

Vul: None

North HCP: 6

South HCP: 14

Contract: 1NT North

North:

♠ Q4

♥ Q82

♦ 8542

♣ Q973

South:

♠ 7653

♥ AKT4

♦ A63

♣ K2

| W | N | E | S |
|------|-----|----------|-----|
| Pass | 1NT | All Pass | 1 ♦ |

Board: 34

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 8

Contract: 1NT South

North:

♠ KT92

♥ T42

♦ AJ8

♣ A75

South:

♠ A74

♥ Q85

♦ Q64

♣ T643

| W | N | E | S |
|----------|-----|------|-----|
| All Pass | 1 ♣ | Pass | 1NT |

North hands

Spear

| | | |
|------------------|----------|-------------------------------------|
| Board: 35 | ♠ J8 | You bid first. |
| Dealer: North | ♥ KJT | The opponents are silent. |
| Vul: Both | ♦ AKJ532 | |
| HCP: 13+2 | ♣ 43 | |
| Board: 36 | ♠ KJT973 | LHO opens the bidding 1 ♦ . |
| Dealer: East | ♥ AQ863 | Partner bids next. |
| Vul: N-S | ♦ K8 | West (RHO) bids 1NT if possible. |
| HCP: 13+3 | ♣ - | East (LHO) bids 3♣ if possible. |
| Board: 37 | ♠ K843 | RHO opens the bidding 1 ♦ . |
| Dealer: West | ♥ 83 | You bid next. |
| Vul: E-W | ♦ T942 | East (LHO) bids 1NT if possible. |
| HCP: 3 | ♣ T76 | West (RHO) Doubles 2 ♦ if possible. |
| Board: 38 | ♠ 864 | RHO opens the bidding 1 ♦ . |
| Dealer: West | ♥ 97 | You bid next. |
| Vul: None | ♦ A987 | East (LHO) bids 1NT if possible. |
| HCP: 9 | ♣ AJT3 | |
| Board: 39 | ♠ J7 | You bid first. |
| Dealer: North | ♥ AJ9 | The opponents are silent. |
| Vul: E-W | ♦ AK98 | |
| HCP: 14 | ♣ J972 | |

Both hands (Answers Page)

Board: 35

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 10

Contract: 3 ♦ South

North:

♠ J8

♥ KJT

♦ AKJ532

♣ 43

South:

♠ AT6

♥ Q75

♦ QT87

♣ Q97

| W | N | E | S |
|----------|-----|------|-----|
| | 1 ♦ | Pass | 1NT |
| Pass | 2 ♦ | Pass | 3 ♦ |
| All Pass | | | |

Board: 36

Dealer: East

Vul: N-S

North HCP: 13+3

South HCP: 5+1

Contract: 3 ♥ South

North:

♠ KJT973

♥ AQ863

♦ K8

♣ -

South:

♠ 6

♥ J974

♦ A93

♣ 97543

| W | N | E | S |
|--------------------|------------------|-----|------|
| | | 1 ♦ | Pass |
| 1NT | 2 ♦ ¹ | 3 ♣ | 3 ♥ |
| All Pass | | | |
| 1. Michaels Cuebid | | | |

Board: 37

Dealer: West

Vul: E-W

North HCP: 3

South HCP: 16+2

Contract: 4 ♠ North

North:

♠ K843

♥ 83

♦ T942

♣ T76

South:

♠ AJT75

♥ AKT72

♦ 7

♣ A2

| W | N | E | S |
|--------------------|------|----------|------------------|
| 1 ♦ | Pass | 1NT | 2 ♦ ¹ |
| X | 4 ♠ | All Pass | |
| 1. Michaels Cuebid | | | |

Board: 38

Dealer: West

Vul: None

North HCP: 9

South HCP: 8+2

Contract: 2 ♥ South

North:

♠ 864

♥ 97

♦ A987

♣ AJT3

South:

♠ J75

♥ AKT832

♦ T

♣ 982

| W | N | E | S |
|----------|------|-----|-----|
| 1 ♦ | Pass | 1NT | 2 ♥ |
| All Pass | | | |

Board: 39

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 9

Contract: 2 ♦ South

North:

♠ J7

♥ AJ9

♦ AK98

♣ J972

South:

♠ AT2

♥ Q64

♦ J532

♣ Q86

| W | N | E | S |
|----------|-----|------|-----|
| | 1 ♦ | Pass | 1NT |
| Pass | 2 ♣ | Pass | 2 ♦ |
| All Pass | | | |

| | | |
|------------------|----------|-------------------------------------|
| Board: 35 | ♠ AT6 | Partner bids first. |
| Dealer: North | ♥ Q75 | The opponents are silent. |
| Vul: Both | ♦ QT87 | |
| HCP: 10 | ♣ Q97 | |
| <hr/> | | |
| Board: 36 | ♠ 6 | RHO opens the bidding 1 ♦ . |
| Dealer: East | ♥ J974 | You bid next. |
| Vul: N-S | ♦ A93 | West (LHO) bids 1NT if possible. |
| HCP: 5+1 | ♣ 97543 | East (RHO) bids 3 ♣ if possible. |
| <hr/> | | |
| Board: 37 | ♠ AJT75 | LHO opens the bidding 1 ♦ . |
| Dealer: West | ♥ AKT72 | Partner bids next. |
| Vul: E-W | ♦ 7 | East (RHO) bids 1NT if possible. |
| HCP: 16+2 | ♣ A2 | West (LHO) Doubles 2 ♦ if possible. |
| <hr/> | | |
| Board: 38 | ♠ J75 | LHO opens the bidding 1 ♦ . |
| Dealer: West | ♥ AKT832 | Partner bids next. |
| Vul: None | ♦ T | East (RHO) bids 1NT if possible. |
| HCP: 8+2 | ♣ 982 | |
| <hr/> | | |
| Board: 39 | ♠ AT2 | Partner bids first. |
| Dealer: North | ♥ Q64 | The opponents are silent. |
| Vul: E-W | ♦ J532 | |
| HCP: 9 | ♣ Q86 | |

Both hands (Answers Page)

Board: 35

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 10

Contract: 3 ♦ South

North:

♠ J8

♥ KJT

♦ AKJ532

♣ 43

South:

♠ AT6

♥ Q75

♦ QT87

♣ Q97

| W | N | E | S |
|----------|-----|------|-----|
| | 1 ♦ | Pass | 1NT |
| Pass | 2 ♦ | Pass | 3 ♦ |
| All Pass | | | |

Board: 36

Dealer: East

Vul: N-S

North HCP: 13+3

South HCP: 5+1

Contract: 3 ♥ South

North:

♠ KJT973

♥ AQ863

♦ K8

♣ -

South:

♠ 6

♥ J974

♦ A93

♣ 97543

| W | N | E | S |
|--------------------|------------------|-----|------|
| | | 1 ♦ | Pass |
| 1NT | 2 ♦ ¹ | 3 ♣ | 3 ♥ |
| All Pass | | | |
| 1. Michaels Cuebid | | | |

Board: 37

Dealer: West

Vul: E-W

North HCP: 3

South HCP: 16+2

Contract: 4 ♠ North

North:

♠ K843

♥ 83

♦ T942

♣ T76

South:

♠ AJT75

♥ AKT72

♦ 7

♣ A2

| W | N | E | S |
|--------------------|------|----------|------------------|
| 1 ♦ | Pass | 1NT | 2 ♦ ¹ |
| X | 4 ♠ | All Pass | |
| 1. Michaels Cuebid | | | |

Board: 38

Dealer: West

Vul: None

North HCP: 9

South HCP: 8+2

Contract: 2 ♥ South

North:

♠ 864

♥ 97

♦ A987

♣ AJT3

South:

♠ J75

♥ AKT832

♦ T

♣ 982

| W | N | E | S |
|----------|------|-----|-----|
| 1 ♦ | Pass | 1NT | 2 ♥ |
| All Pass | | | |

Board: 39

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 9

Contract: 2 ♦ South

North:

♠ J7

♥ AJ9

♦ AK98

♣ J972

South:

♠ AT2

♥ Q64

♦ J532

♣ Q86

| W | N | E | S |
|----------|-----|------|-----|
| | 1 ♦ | Pass | 1NT |
| Pass | 2 ♣ | Pass | 2 ♦ |
| All Pass | | | |

North hands

Spear

| | | |
|------------------|--------|-------------------------------------|
| Board: 40 | ♠ KT96 | RHO opens the bidding 1 ♦ . |
| Dealer: West | ♥ 986 | You bid next. |
| Vul: E-W | ♦ A63 | East (LHO) bids 1NT if possible. |
| HCP: 8 | ♣ J87 | West (RHO) Doubles 2 ♥ if possible. |

| | | |
|------------------|----------|---------------------------|
| Board: 41 | ♠ J652 | You bid first. |
| Dealer: North | ♥ 76 | The opponents are silent. |
| Vul: Both | ♦ AKQT95 | |
| HCP: 13+2 | ♣ K | |

| | | |
|------------------|--------|---------------------------|
| Board: 42 | ♠ J5 | You bid first. |
| Dealer: North | ♥ T954 | The opponents are silent. |
| Vul: Both | ♦ AKT7 | |
| HCP: 12 | ♣ KJ6 | |

| | | |
|------------------|----------|----------------------------------|
| Board: 43 | ♠ AKJ932 | LHO opens the bidding 1 ♣ . |
| Dealer: East | ♥ A82 | Partner bids next. |
| Vul: E-W | ♦ 52 | West (RHO) bids 1NT if possible. |
| HCP: 12+2 | ♣ 98 | East (LHO) bids 3 ♣ if possible. |

| | | |
|------------------|---------|----------------------------------|
| Board: 44 | ♠ T9872 | RHO opens the bidding 1 ♦ . |
| Dealer: West | ♥ T54 | You bid next. |
| Vul: Both | ♦ KQ | East (LHO) bids 1NT if possible. |
| HCP: 5+1 | ♣ T74 | West (RHO) bids 2 ♦ if possible. |

Both hands (Answers Page)

Board: 40

| | North: | South: | W | N | E | S |
|---------------------|--------|----------|-----|------|----------|-----|
| Dealer: West | ♠ KT96 | ♠ 75 | 1 ♦ | Pass | 1NT | 2 ♥ |
| Vul: E-W | ♥ 986 | ♥ AKT732 | X | 3 ♥ | All Pass | |
| North HCP: 8 | ♦ A63 | ♦ 52 | | | | |
| South HCP: 11+2 | ♣ J87 | ♣ A65 | | | | |
| Contract: 3 ♥ North | | | | | | |

Board: 41

| | North: | South: | W | N | E | S |
|---------------------|----------|--------|----------|-----|------|-----|
| Dealer: North | ♠ J652 | ♠ K7 | | 1 ♦ | Pass | 1NT |
| Vul: Both | ♥ 76 | ♥ A93 | Pass | 2 ♦ | Pass | 3 ♦ |
| North HCP: 13+2 | ♦ AKQT95 | ♦ J763 | All Pass | | | |
| South HCP: 10 | ♣ K | ♣ Q652 | | | | |
| Contract: 3 ♦ South | | | | | | |

Board: 42

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|----------|-----|------|-----|
| Dealer: North | ♠ J5 | ♠ KT8 | | 1 ♦ | Pass | 1NT |
| Vul: Both | ♥ T954 | ♥ Q2 | All Pass | | | |
| North HCP: 12 | ♦ AKT7 | ♦ J43 | | | | |
| South HCP: 10+1 | ♣ KJ6 | ♣ AT954 | | | | |
| Contract: 1NT South | | | | | | |

Board: 43

| | North: | South: | W | N | E | S |
|---------------------|----------|---------|----------|-----|-----|------|
| Dealer: East | ♠ AKJ932 | ♠ T84 | | | 1 ♣ | Pass |
| Vul: E-W | ♥ A82 | ♥ Q96 | 1NT | 2 ♠ | 3 ♣ | 3 ♠ |
| North HCP: 12+2 | ♦ 52 | ♦ AT987 | All Pass | | | |
| South HCP: 7+1 | ♣ 98 | ♣ JT | | | | |
| Contract: 3 ♠ South | | | | | | |

Board: 44

| | North: | South: | W | N | E | S |
|---------------------|---------|---------|----------|------|------|------|
| Dealer: West | ♠ T9872 | ♠ K5 | 1 ♦ | Pass | 1NT | Pass |
| Vul: Both | ♥ T54 | ♥ A9863 | 2 ♦ | Pass | Pass | 2 ♥ |
| North HCP: 5+1 | ♦ KQ | ♦ 985 | All Pass | | | |
| South HCP: 13+1 | ♣ T74 | ♣ AQ5 | | | | |
| Contract: 2 ♥ South | | | | | | |

| | | |
|------------------|----------|-------------------------------------|
| Board: 40 | ♠ 75 | LHO opens the bidding 1 ♦. |
| Dealer: West | ♥ AKT732 | Partner bids next. |
| Vul: E-W | ♦ 52 | East (RHO) bids 1NT if possible. |
| HCP: 11+2 | ♣ A65 | West (LHO) Doubles 2 ♥ if possible. |

| | | |
|------------------|--------|---------------------------|
| Board: 41 | ♠ K7 | Partner bids first. |
| Dealer: North | ♥ A93 | The opponents are silent. |
| Vul: Both | ♦ J763 | |
| HCP: 10 | ♣ Q652 | |

| | | |
|------------------|---------|---------------------------|
| Board: 42 | ♠ KT8 | Partner bids first. |
| Dealer: North | ♥ Q2 | The opponents are silent. |
| Vul: Both | ♦ J43 | |
| HCP: 10+1 | ♣ AT954 | |

| | | |
|------------------|---------|----------------------------------|
| Board: 43 | ♠ T84 | RHO opens the bidding 1 ♣. |
| Dealer: East | ♥ Q96 | You bid next. |
| Vul: E-W | ♦ AT987 | West (LHO) bids 1NT if possible. |
| HCP: 7+1 | ♣ JT | East (RHO) bids 3 ♣ if possible. |

| | | |
|------------------|---------|----------------------------------|
| Board: 44 | ♠ K5 | LHO opens the bidding 1 ♦. |
| Dealer: West | ♥ A9863 | Partner bids next. |
| Vul: Both | ♦ 985 | East (RHO) bids 1NT if possible. |
| HCP: 13+1 | ♣ AQ5 | West (LHO) bids 2 ♦ if possible. |

Both hands (Answers Page)

Board: 40

| | North: | South: | W | N | E | S |
|---------------------|--------|----------|-----|------|----------|-----|
| Dealer: West | ♠ KT96 | ♠ 75 | 1 ♦ | Pass | 1NT | 2 ♥ |
| Vul: E-W | ♥ 986 | ♥ AKT732 | X | 3 ♥ | All Pass | |
| North HCP: 8 | ♦ A63 | ♦ 52 | | | | |
| South HCP: 11+2 | ♣ J87 | ♣ A65 | | | | |
| Contract: 3 ♥ North | | | | | | |

Board: 41

| | North: | South: | W | N | E | S |
|---------------------|----------|--------|----------|-----|------|-----|
| Dealer: North | ♠ J652 | ♠ K7 | | 1 ♦ | Pass | 1NT |
| Vul: Both | ♥ 76 | ♥ A93 | Pass | 2 ♦ | Pass | 3 ♦ |
| North HCP: 13+2 | ♦ AKQT95 | ♦ J763 | All Pass | | | |
| South HCP: 10 | ♣ K | ♣ Q652 | | | | |
| Contract: 3 ♦ South | | | | | | |

Board: 42

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|----------|-----|------|-----|
| Dealer: North | ♠ J5 | ♠ KT8 | | 1 ♦ | Pass | 1NT |
| Vul: Both | ♥ T954 | ♥ Q2 | All Pass | | | |
| North HCP: 12 | ♦ AKT7 | ♦ J43 | | | | |
| South HCP: 10+1 | ♣ KJ6 | ♣ AT954 | | | | |
| Contract: 1NT South | | | | | | |

Board: 43

| | North: | South: | W | N | E | S |
|---------------------|----------|---------|----------|-----|-----|------|
| Dealer: East | ♠ AKJ932 | ♠ T84 | | | 1 ♣ | Pass |
| Vul: E-W | ♥ A82 | ♥ Q96 | 1NT | 2 ♠ | 3 ♣ | 3 ♠ |
| North HCP: 12+2 | ♦ 52 | ♦ AT987 | All Pass | | | |
| South HCP: 7+1 | ♣ 98 | ♣ JT | | | | |
| Contract: 3 ♠ South | | | | | | |

Board: 44

| | North: | South: | W | N | E | S |
|---------------------|---------|---------|----------|------|------|------|
| Dealer: West | ♠ T9872 | ♠ K5 | 1 ♦ | Pass | 1NT | Pass |
| Vul: Both | ♥ T54 | ♥ A9863 | 2 ♦ | Pass | Pass | 2 ♥ |
| North HCP: 5+1 | ♦ KQ | ♦ 985 | All Pass | | | |
| South HCP: 13+1 | ♣ T74 | ♣ AQ5 | | | | |
| Contract: 2 ♥ South | | | | | | |

| | | |
|------------------|----------|----------------------------------|
| Board: 45 | ♠ A82 | You bid first. |
| Dealer: North | ♥ A872 | The opponents are silent. |
| Vul: None | ♦ AQT872 | |
| HCP: 14+2 | ♣ - | |
| <hr/> | | |
| Board: 46 | ♠ K6 | You bid first. |
| Dealer: North | ♥ K84 | The opponents are silent. |
| Vul: Both | ♦ A852 | |
| HCP: 12 | ♣ QT74 | |
| <hr/> | | |
| Board: 47 | ♠ J92 | You bid first. |
| Dealer: North | ♥ A62 | The opponents are silent. |
| Vul: None | ♦ AQ842 | |
| HCP: 14+1 | ♣ K3 | |
| <hr/> | | |
| Board: 48 | ♠ T7 | You bid first. |
| Dealer: North | ♥ K954 | The opponents are silent. |
| Vul: N-S | ♦ AKJT | |
| HCP: 13 | ♣ QT4 | |
| <hr/> | | |
| Board: 49 | ♠ K965 | LHO opens the bidding 1 ♦. |
| Dealer: East | ♥ AKT976 | Partner bids next. |
| Vul: N-S | ♦ K6 | West (RHO) bids 1NT if possible. |
| HCP: 13+2 | ♣ T | |

Both hands (Answers Page)

Board: 45

| | North: | South: | W | N | E | S |
|---------------------|---------|--------|------|-----|----------|-----|
| Dealer: North | ♠ A82 | ♠ Q73 | | 1 ♦ | Pass | 1NT |
| Vul: None | ♥ A872 | ♥ QT3 | Pass | 2 ♦ | All Pass | |
| North HCP: 14+2 | ♦ AQ872 | ♦ K64 | | | | |
| South HCP: 9 | ♣ - | ♣ Q762 | | | | |
| Contract: 2 ♦ North | | | | | | |

Board: 46

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|----------|-----|------|-----|
| Dealer: North | ♠ K6 | ♠ QJ9 | | 1 ♦ | Pass | 1NT |
| Vul: Both | ♥ K84 | ♥ A2 | All Pass | | | |
| North HCP: 12 | ♦ A852 | ♦ T64 | | | | |
| South HCP: 10+1 | ♣ QT74 | ♣ K9632 | | | | |
| Contract: 1NT South | | | | | | |

Board: 47

| | North: | South: | W | N | E | S |
|---------------------|---------|--------|------|-----|----------|-----|
| Dealer: North | ♠ J92 | ♠ A74 | | 1 ♦ | Pass | 1NT |
| Vul: None | ♥ A62 | ♥ KJ9 | Pass | 2 ♦ | All Pass | |
| North HCP: 14+1 | ♦ AQ842 | ♦ T95 | | | | |
| South HCP: 10 | ♣ K3 | ♣ Q752 | | | | |
| Contract: 2 ♦ North | | | | | | |

Board: 48

| | North: | South: | W | N | E | S |
|---------------------|--------|--------|----------|-----|------|-----|
| Dealer: North | ♠ T7 | ♠ Q85 | | 1 ♦ | Pass | 1NT |
| Vul: N-S | ♥ K954 | ♥ Q7 | All Pass | | | |
| North HCP: 13 | ♦ AKJT | ♦ 8765 | | | | |
| South HCP: 8 | ♣ QT4 | ♣ KJ87 | | | | |
| Contract: 1NT South | | | | | | |

Board: 49

| | North: | South: | W | N | E | S |
|---------------------|----------|---------|-----|-----|----------|------|
| Dealer: East | ♠ K965 | ♠ 843 | | | 1 ♦ | Pass |
| Vul: N-S | ♥ AKT976 | ♥ J8432 | 1NT | 2 ♥ | All Pass | |
| North HCP: 13+2 | ♦ K6 | ♦ 75 | | | | |
| South HCP: 5+1 | ♣ T | ♣ A96 | | | | |
| Contract: 2 ♥ North | | | | | | |

Board: 45

♠ Q73

Partner bids first.

Dealer: North

♥ QT3

The opponents are silent.

Vul: None

♦ K64

HCP: 9

♣ Q762

Board: 46

♠ QJ9

Partner bids first.

Dealer: North

♥ A2

The opponents are silent.

Vul: Both

♦ T64

HCP: 10+1

♣ K9632

Board: 47

♠ A74

Partner bids first.

Dealer: North

♥ KJ9

The opponents are silent.

Vul: None

♦ T95

HCP: 10

♣ Q752

Board: 48

♠ Q85

Partner bids first.

Dealer: North

♥ Q7

The opponents are silent.

Vul: N-S

♦ 8765

HCP: 8

♣ KJ87

Board: 49

♠ 843

RHO opens the bidding 1♦.

Dealer: East

♥ J8432

You bid next.

Vul: N-S

♦ 75

West (LHO) bids 1NT if possible.

HCP: 5+1

♣ A96

Both hands (Answers Page)

Board: 45

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 9

Contract: 2 ♦ North

North:

♠ A82

♥ A872

♦ AQ872

♣ -

South:

♠ Q73

♥ QT3

♦ K64

♣ Q762

| W | N | E | S |
|------|-----|----------|-----|
| | 1 ♦ | Pass | 1NT |
| Pass | 2 ♦ | All Pass | |

Board: 46

Dealer: North

Vul: Both

North HCP: 12

South HCP: 10+1

Contract: 1NT South

North:

♠ K6

♥ K84

♦ A852

♣ QT74

South:

♠ QJ9

♥ A2

♦ T64

♣ K9632

| W | N | E | S |
|----------|-----|------|-----|
| | 1 ♦ | Pass | 1NT |
| All Pass | | | |

Board: 47

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 10

Contract: 2 ♦ North

North:

♠ J92

♥ A62

♦ AQ842

♣ K3

South:

♠ A74

♥ KJ9

♦ T95

♣ Q752

| W | N | E | S |
|------|-----|----------|-----|
| | 1 ♦ | Pass | 1NT |
| Pass | 2 ♦ | All Pass | |

Board: 48

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 8

Contract: 1NT South

North:

♠ T7

♥ K954

♦ AKJT

♣ QT4

South:

♠ Q85

♥ Q7

♦ 8765

♣ KJ87

| W | N | E | S |
|----------|-----|------|-----|
| | 1 ♦ | Pass | 1NT |
| All Pass | | | |

Board: 49

Dealer: East

Vul: N-S

North HCP: 13+2

South HCP: 5+1

Contract: 2 ♥ North

North:

♠ K965

♥ AKT976

♦ K6

♣ T

South:

♠ 843

♥ J8432

♦ 75

♣ A96

| W | N | E | S |
|-----|-----|----------|------|
| | | 1 ♦ | Pass |
| 1NT | 2 ♥ | All Pass | |

Board: 50

♠ T864

You bid first.

Dealer: North

♥ K976

The opponents are silent.

Vul: Both

♦ AJ9

HCP: 12

♣ A3

Both hands (Answers Page)

Board: 50

Dealer: North

Vul: Both

North HCP: 12

South HCP: 8+1

Contract: 1NT South

North:

♠ T864

♥ K976

♦ AJ9

♣ A3

South:

♠ Q32

♥ Q2

♦ Q86

♣ Q8652

W

N

E

S

1 ♦

Pass

1NT

All Pass

Board: 50

♠ Q32

Partner bids first.

Dealer: North

♥ Q2

The opponents are silent.

Vul: Both

♦ Q86

HCP: 8+1

♣ Q8652

Both hands (Answers Page)

Board: 50

Dealer: North

Vul: Both

North HCP: 12

South HCP: 8+1

Contract: 1NT South

North:

♠ T864

♥ K976

♦ AJ9

♣ A3

South:

♠ Q32

♥ Q2

♦ Q86

♣ Q8652

W

N

E

S

1 ♦

Pass

1NT

All Pass