

<b>Board: 1</b>	♠ AK9763	You bid first.
Dealer: North	♥ AQT75	West (RHO) bids 3♣ if possible.
Vul: E-W	♦ J	
HCP: 14+3	♣ 5	

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<b>Board: 2</b>	♠ A95	Partner bids first.
Dealer: South	♥ Q76	East (LHO) bids 3♦ if possible.
Vul: N-S	♦ 965	
HCP: 9	♣ K983	

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<b>Board: 3</b>	♠ AT62	You bid first.
Dealer: North	♥ KQ962	West (RHO) bids 3♣ if possible.
Vul: Both	♦ A862	
HCP: 13+1	♣ -	

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<b>Board: 4</b>	♠ 8654	Partner bids first.
Dealer: South	♥ AT5	The opponents are silent.
Vul: Both	♦ Q9	
HCP: 6	♣ T964	

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<b>Board: 5</b>	♠ AKQT72	LHO opens the bidding 1♥.
Dealer: East	♥ 52	Partner bids next.
Vul: E-W	♦ 742	West (RHO) bids 2♥ if possible.
HCP: 12+2	♣ K5	

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK9763	♠ QJ5		1 ♠	Pass	2 ♠
Vul: E-W	♥ AQT75	♥ J6	3 ♣	4 ♠	All Pass	
North HCP: 14+3	♦ J	♦ Q8754				
South HCP: 6+1	♣ 5	♣ 974				
Contract: 4 ♠ North						

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A95	♠ K872			1 ♥	
Vul: N-S	♥ Q76	♥ AJT42	Pass	2 ♥	3 ♦	Pass
North HCP: 9	♦ 965	♦ K2	Pass	X	Pass	3 ♥
South HCP: 12+1	♣ K983	♣ J2	All Pass			
Contract: 3 ♥ 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	♠ AT62	♠ 974		1 ♥	Pass	2 ♥
Vul: Both	♥ KQ962	♥ AJ3	3 ♣	3 ♥	All Pass	
North HCP: 13+1	♦ A862	♦ 75				
South HCP: 7+1	♣ -	♣ Q8652				
Contract: 3 ♥ North						

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 8654	♠ AKQJ			1 ♥	
Vul: Both	♥ AT5	♥ J9642	Pass	2 ♥	All Pass	
North HCP: 6	♦ Q9	♦ T3				
South HCP: 13+1	♣ T964	♣ Q7				
Contract: 2 ♥ North						

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKQT72	♠ 9853		1 ♥	Pass	
Vul: E-W	♥ 52	♥ A98	2 ♥	2 ♠	Pass	3 ♠
North HCP: 12+2	♦ 742	♦ K965	All Pass			
South HCP: 7	♣ K5	♣ 62				
Contract: 3 ♠ South						

**Board: 1**      ♠ QJ5      Partner bids first.

Dealer: North      ♥ J6      West (LHO) bids 3♣ if possible.

Vul: E-W      ♦ Q8754

HCP: 6+1      ♣ 974

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**Board: 2**      ♠ K872      You bid first.

Dealer: South      ♥ AJT42      East (RHO) bids 3♦ if possible.

Vul: N-S      ♦ K2

HCP: 12+1      ♣ J2

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**Board: 3**      ♠ 974      Partner bids first.

Dealer: North      ♥ AJ3      West (LHO) bids 3♣ if possible.

Vul: Both      ♦ 75

HCP: 7+1      ♣ Q8652

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

Dealer: South      ♥ J9642      The opponents are silent.

Vul: Both      ♦ T3

HCP: 13+1      ♣ Q7

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**Board: 5**      ♠ 9853      RHO opens the bidding 1♥.

Dealer: East      ♥ A98      You bid next.

Vul: E-W      ♦ K965      West (LHO) bids 2♥ if possible.

HCP: 7      ♣ 62

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK9763	♠ QJ5		1 ♠	Pass	2 ♠
Vul: E-W	♥ AQT75	♥ J6	3 ♣	4 ♠	All Pass	
North HCP: 14+3	♦ J	♦ Q8754				
South HCP: 6+1	♣ 5	♣ 974				
Contract: 4 ♠ North						

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A95	♠ K872			1 ♥	
Vul: N-S	♥ Q76	♥ AJT42	Pass	2 ♥	3 ♦	Pass
North HCP: 9	♦ 965	♦ K2	Pass	X	Pass	3 ♥
South HCP: 12+1	♣ K983	♣ J2	All Pass			
Contract: 3 ♥ 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	♠ AT62	♠ 974		1 ♥	Pass	2 ♥
Vul: Both	♥ KQ962	♥ AJ3	3 ♣	3 ♥	All Pass	
North HCP: 13+1	♦ A862	♦ 75				
South HCP: 7+1	♣ -	♣ Q8652				
Contract: 3 ♥ North						

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 8654	♠ AKQJ			1 ♥	
Vul: Both	♥ AT5	♥ J9642	Pass	2 ♥	All Pass	
North HCP: 6	♦ Q9	♦ T3				
South HCP: 13+1	♣ T964	♣ Q7				
Contract: 2 ♥ North						

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKQT72	♠ 9853		1 ♥	Pass	
Vul: E-W	♥ 52	♥ A98	2 ♥	2 ♠	Pass	3 ♠
North HCP: 12+2	♦ 742	♦ K965	All Pass			
South HCP: 7	♣ K5	♣ 62				
Contract: 3 ♠ South						

<b>Board: 6</b>	♠ AK3
Dealer: South	♥ T94
Vul: Both	♦ 7542
HCP: 9	♣ Q43

Partner bids first.

The opponents are silent.

<b>Board: 7</b>	♠ 3
Dealer: North	♥ AQJ9874
Vul: Both	♦ KJ3
HCP: 13+3	♣ Q5

You bid first.

West (RHO) bids 3♥ if possible.

East (LHO) bids 3♠ if possible.

West (RHO) bids 5♦ if possible.

East (LHO) bids 5♠ if possible.

East (LHO) Doubles 6♥ if possible.

<b>Board: 8</b>	♠ KT952
Dealer: South	♥ 952
Vul: None	♦ A8
HCP: 9+1	♣ Q94

Partner bids first.

East (LHO) bids 3♣ if possible.

<b>Board: 9</b>	♠ AKQ84
Dealer: North	♥ K86
Vul: E-W	♦ 97
HCP: 14+1	♣ QT3

You bid first.

West (RHO) bids 3♦ if possible.

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK3	♠ Q875				1♥
Vul: Both	♥ T94	♥ AQ762	Pass	2♥	All Pass	
North HCP: 9	♦ 7542	♦ Q9				
South HCP: 14+1	♣ Q43	♣ A7				
Contract: 2♥ North						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 3	♠ 854		1♥	Pass	2♥
Vul: Both	♥ AQJ9874	♥ 532	3♥ <sup>1</sup>	X	3♠	4♥
North HCP: 13+3	♦ KJ3	♦ 4	5♦	X	5♠	Pass
South HCP: 8+2	♣ Q5	♣ AKJT76	Pass	6♥	X	All Pass
Contract: 6♥X North						1. Michaels Cuebid

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT952	♠ Q4				1♥
Vul: None	♥ 952	♥ AQJ8763	Pass	2♥	3♣	3♥
North HCP: 9+1	♦ A8	♦ J52			All Pass	
South HCP: 14+3	♣ Q94	♣ A				
Contract: 3♥ South						

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQ84	♠ J97		1♠	Pass	2♠
Vul: E-W	♥ K86	♥ J542	3♦	3♠	All Pass	
North HCP: 14+1	♦ 97	♦ KT				
South HCP: 8	♣ QT3	♣ K982				
Contract: 3♠ North						

**Board: 6**      ♠ Q875      You bid first.

Dealer: South      ♥ AQ762      The opponents are silent.

Vul: Both      ♦ Q9

HCP: 14+1      ♣ A7

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**Board: 7**      ♠ 854      Partner bids first.

Dealer: North      ♥ 532      West (LHO) bids 3♥ if possible.

Vul: Both      ♦ 4      East (RHO) bids 3♠ if possible.

HCP: 8+2      ♣ AKJT76      West (LHO) bids 5♦ if possible.

East (RHO) bids 5♠ if possible.

East (RHO) Doubles 6♥ if possible.

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**Board: 8**      ♠ Q4      You bid first.

Dealer: South      ♥ AQJ8763      East (RHO) bids 3♣ if possible.

Vul: None      ♦ J52

HCP: 14+3      ♣ A

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**Board: 9**      ♠ J97      Partner bids first.

Dealer: North      ♥ J542      West (LHO) bids 3♦ if possible.

Vul: E-W      ♦ KT

HCP: 8      ♣ K982

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK3	♠ Q875				1♥
Vul: Both	♥ T94	♥ AQ762	Pass	2♥	All Pass	
North HCP: 9	♦ 7542	♦ Q9				
South HCP: 14+1	♣ Q43	♣ A7				
Contract: 2♥ North						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 3	♠ 854		1♥	Pass	2♥
Vul: Both	♥ AQJ9874	♥ 532	3♥ <sup>1</sup>	X	3♠	4♥
North HCP: 13+3	♦ KJ3	♦ 4	5♦	X	5♠	Pass
South HCP: 8+2	♣ Q5	♣ AKJT76	Pass	6♥	X	All Pass
Contract: 6♥X North						1. Michaels Cuebid

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT952	♠ Q4				1♥
Vul: None	♥ 952	♥ AQJ8763	Pass	2♥	3♣	3♥
North HCP: 9+1	♦ A8	♦ J52			All Pass	
South HCP: 14+3	♣ Q94	♣ A				
Contract: 3♥ South						

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQ84	♠ J97		1♠	Pass	2♠
Vul: E-W	♥ K86	♥ J542	3♦	3♠	All Pass	
North HCP: 14+1	♦ 97	♦ KT				
South HCP: 8	♣ QT3	♣ K982				
Contract: 3♠ North						

<b>Board: 10</b>	♠ 54	RHO opens the bidding 1♥.
Dealer: West	♥ 876	You bid next.
Vul: E-W	♦ 943	East (LHO) bids 2♥ if possible.
HCP: 2+1	♣ QT942	

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<b>Board: 11</b>	♠ AT85	You bid first.
Dealer: North	♥ AKJ9875	West (RHO) bids 3♦ if possible.
Vul: Both	♦ 7	
HCP: 12+3	♣ 4	

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<b>Board: 12</b>	♠ 43	RHO opens the bidding 1♠.
Dealer: West	♥ 8432	You bid next.
Vul: N-S	♦ AK83	East (LHO) bids 2♠ if possible.
HCP: 7	♣ 982	West (RHO) Doubles 3♣ if possible.

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<b>Board: 13</b>	♠ Q8	LHO opens the bidding 1♠.
Dealer: East	♥ AQ9432	Partner bids next.
Vul: E-W	♦ 943	West (RHO) bids 2♠ if possible.
HCP: 11+2	♣ K3	

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<b>Board: 14</b>	♠ K964	Partner bids first.
Dealer: South	♥ Q73	The opponents are silent.
Vul: Both	♦ A976	
HCP: 9	♣ 92	

## Both hands (Answers Page)

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 54	♠ K76	1 ♥	Pass	2 ♥	3 ♦
Vul: E-W	♥ 876	♥ Q9		All Pass		
North HCP: 2+1	♦ 943	♦ AKQT82				
South HCP: 18+2	♣ QT942	♣ A5				
Contract: 3 ♦ South						

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT85	♠ K7	1 ♥	Pass	2 ♥	
Vul: Both	♥ AKJ9875	♥ QT3	3 ♦	4 ♥	All Pass	
North HCP: 12+3	♦ 7	♦ T93				
South HCP: 9+1	♣ 4	♣ AT963				
Contract: 4 ♥ North						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 43	♠ K86	1 ♠	Pass	2 ♠	3 ♣
Vul: N-S	♥ 8432	♥ 5	X	All Pass		
North HCP: 7	♦ AK83	♦ Q92				
South HCP: 13+2	♣ 982	♣ AKJT63				
Contract: 3 ♣ X 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	♠ Q8	♠ JT6			1 ♠	Pass
Vul: E-W	♥ AQ9432	♥ 765	2 ♠	3 ♥	All Pass	
North HCP: 11+2	♦ 943	♦ 765				
South HCP: 7	♣ K3	♣ AQ92				
Contract: 3 ♥ North						

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K964	♠ A3				1 ♥
Vul: Both	♥ Q73	♥ 98542	Pass	2 ♥	All Pass	
North HCP: 9	♦ A976	♦ JT2				
South HCP: 12+1	♣ 92	♣ AKT				
Contract: 2 ♥ North						

<b>Board: 10</b>	♠ K76	LHO opens the bidding 1♥.
Dealer: West	♥ Q9	Partner bids next.
Vul: E-W	♦ AKQT82	East (RHO) bids 2♥ if possible.
HCP: 18+2	♣ A5	

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<b>Board: 11</b>	♠ K7	Partner bids first.
Dealer: North	♥ QT3	West (LHO) bids 3♦ if possible.
Vul: Both	♦ T93	
HCP: 9+1	♣ AT963	

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<b>Board: 12</b>	♠ K86	LHO opens the bidding 1♠.
Dealer: West	♥ 5	Partner bids next.
Vul: N-S	♦ Q92	East (RHO) bids 2♠ if possible.
HCP: 13+2	♣ AKJT63	West (LHO) Doubles 3♣ if possible.

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<b>Board: 13</b>	♠ JT6	RHO opens the bidding 1♠.
Dealer: East	♥ 765	You bid next.
Vul: E-W	♦ 765	West (LHO) bids 2♠ if possible.
HCP: 7	♣ AQ92	

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<b>Board: 14</b>	♠ A3	You bid first.
Dealer: South	♥ 98542	The opponents are silent.
Vul: Both	♦ JT2	
HCP: 12+1	♣ AKT	

## Both hands (Answers Page)

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 54	♠ K76	1 ♥	Pass	2 ♥	3 ♦
Vul: E-W	♥ 876	♥ Q9		All Pass		
North HCP: 2+1	♦ 943	♦ AKQT82				
South HCP: 18+2	♣ QT942	♣ A5				
Contract: 3 ♦ South						

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT85	♠ K7	1 ♥	Pass	2 ♥	
Vul: Both	♥ AKJ9875	♥ QT3	3 ♦	4 ♥	All Pass	
North HCP: 12+3	♦ 7	♦ T93				
South HCP: 9+1	♣ 4	♣ AT963				
Contract: 4 ♥ North						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 43	♠ K86	1 ♠	Pass	2 ♠	3 ♣
Vul: N-S	♥ 8432	♥ 5	X	All Pass		
North HCP: 7	♦ AK83	♦ Q92				
South HCP: 13+2	♣ 982	♣ AKJT63				
Contract: 3 ♣ X 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	♠ Q8	♠ JT6			1 ♠	Pass
Vul: E-W	♥ AQ9432	♥ 765	2 ♠	3 ♥	All Pass	
North HCP: 11+2	♦ 943	♦ 765				
South HCP: 7	♣ K3	♣ AQ92				
Contract: 3 ♥ North						

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K964	♠ A3				1 ♥
Vul: Both	♥ Q73	♥ 98542	Pass	2 ♥	All Pass	
North HCP: 9	♦ A976	♦ JT2				
South HCP: 12+1	♣ 92	♣ AKT				
Contract: 2 ♥ North						

**Board: 15**      ♠ AKQ743      You bid first.

Dealer: North      ♥ 83      West (RHO) Doubles 2♠ if possible.

Vul: N-S      ♦ K6

HCP: 14+2      ♣ QT2

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**Board: 16**      ♠ T85      Partner bids first.

Dealer: South      ♥ 832      The opponents are silent.

Vul: None      ♦ KJ5

HCP: 7      ♣ K763

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**Board: 17**      ♠ Q76      You bid first.

Dealer: North      ♥ AKJ976      The opponents are silent.

Vul: E-W      ♦ 8

HCP: 12+2      ♣ Q52

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**Board: 18**      ♠ KT9      RHO opens the bidding 1♠.

Dealer: West      ♥ 542      You bid next.

Vul: Both      ♦ T64      East (LHO) bids 2♠ if possible.

HCP: 3      ♣ 9762

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

Dealer: North      ♥ KQJT4      The opponents are silent.

Vul: E-W      ♦ KT73

HCP: 13+1      ♣ KJ42

## Both hands (Answers Page)

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQ743	♠ T85		1 ♠	Pass	2 ♠
Vul: N-S	♥ 83	♥ A92	X	4 ♠	All Pass	
North HCP: 14+2	♦ K6	♦ A987				
South HCP: 9	♣ QT2	♣ J87				
Contract: 4 ♠ North						

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T85	♠ 96				1 ♥
Vul: None	♥ 832	♥ AKQT74	Pass	2 ♥	All Pass	
North HCP: 7	♦ KJ5	♦ Q84				
South HCP: 13+2	♣ K763	♣ Q5				
Contract: 2 ♥ North						

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q76	♠ AKJ5		1 ♥	Pass	2 ♥
Vul: E-W	♥ AKJ976	♥ 843	All Pass			
North HCP: 12+2	♦ 8	♦ 9763				
South HCP: 9	♣ Q52	♣ JT				
Contract: 2 ♥ South						

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KT9	♠ 85	1 ♠	Pass	2 ♠	X
Vul: Both	♥ 542	♥ AT6	Pass	3 ♣	Pass	3 ♦
North HCP: 3	♦ T64	♦ AQ973	All Pass			
South HCP: 18+1	♣ 9762	♣ AKJ				
Contract: 3 ♦ South						

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ -	♠ KT74		1 ♥	Pass	2 ♥
Vul: E-W	♥ KQJT4	♥ 875	All Pass			
North HCP: 13+1	♦ KT73	♦ AJ982				
South HCP: 8+1	♣ KJ42	♣ 7				
Contract: 2 ♥ South						

**Board: 15**      ♠ T85      Partner bids first.

Dealer: North      ♥ A92      West (LHO) Doubles 2♠ if possible.

Vul: N-S      ♦ A987

HCP: 9      ♣ J87

---

**Board: 16**      ♠ 96      You bid first.

Dealer: South      ♥ AKQT74      The opponents are silent.

Vul: None      ♦ Q84

HCP: 13+2      ♣ Q5

---

**Board: 17**      ♠ AKJ5      Partner bids first.

Dealer: North      ♥ 843      The opponents are silent.

Vul: E-W      ♦ 9763

HCP: 9      ♣ JT

---

**Board: 18**      ♠ 85      LHO opens the bidding 1♠.

Dealer: West      ♥ AT6      Partner bids next.

Vul: Both      ♦ AQ973      East (RHO) bids 2♠ if possible.

HCP: 18+1      ♣ AKJ

---

**Board: 19**      ♠ KT74      Partner bids first.

Dealer: North      ♥ 875      The opponents are silent.

Vul: E-W      ♦ AJ982

HCP: 8+1      ♣ 7

## Both hands (Answers Page)

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQ743	♠ T85		1 ♠	Pass	2 ♠
Vul: N-S	♥ 83	♥ A92	X	4 ♠	All Pass	
North HCP: 14+2	♦ K6	♦ A987				
South HCP: 9	♣ QT2	♣ J87				
Contract: 4 ♠ North						

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T85	♠ 96				1 ♥
Vul: None	♥ 832	♥ AKQT74	Pass	2 ♥	All Pass	
North HCP: 7	♦ KJ5	♦ Q84				
South HCP: 13+2	♣ K763	♣ Q5				
Contract: 2 ♥ North						

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q76	♠ AKJ5		1 ♥	Pass	2 ♥
Vul: E-W	♥ AKJ976	♥ 843	All Pass			
North HCP: 12+2	♦ 8	♦ 9763				
South HCP: 9	♣ Q52	♣ JT				
Contract: 2 ♥ South						

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KT9	♠ 85	1 ♠	Pass	2 ♠	X
Vul: Both	♥ 542	♥ AT6	Pass	3 ♣	Pass	3 ♦
North HCP: 3	♦ T64	♦ AQ973	All Pass			
South HCP: 18+1	♣ 9762	♣ AKJ				
Contract: 3 ♦ South						

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ -	♠ KT74		1 ♥	Pass	2 ♥
Vul: E-W	♥ KQJT4	♥ 875	All Pass			
North HCP: 13+1	♦ KT73	♦ AJ982				
South HCP: 8+1	♣ KJ42	♣ 7				
Contract: 2 ♥ South						

**Board: 20**      ♠ QT98      Partner bids first.

Dealer: South      ♥ AQJ      The opponents are silent.

Vul: None      ♦ 8752

HCP: 9      ♣ T3

---

**Board: 21**      ♠ AK9852      You bid first.

Dealer: North      ♥ T3      West (RHO) bids 3♦ if possible.

Vul: E-W      ♦ JT3

HCP: 12+2      ♣ KJ

---

**Board: 22**      ♠ J85      Partner bids first.

Dealer: South      ♥ Q54      East (LHO) bids 3♣ if possible.

Vul: None      ♦ A9853

HCP: 7+1      ♣ 52

---

**Board: 23**      ♠ AJ852      You bid first.

Dealer: North      ♥ 85      West (RHO) bids 3♥ if possible.

Vul: Both      ♦ AT5

HCP: 13+1      ♣ A97

---

**Board: 24**      ♠ KT75      Partner bids first.

Dealer: South      ♥ 762      East (LHO) bids 3♣ if possible.

Vul: Both      ♦ A875

HCP: 7      ♣ 87

## Both hands (Answers Page)

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT98	♠ 52				1♥
Vul: None	♥ AQJ	♥ K9642	Pass	2♥	All Pass	
North HCP: 9	♦ 8752	♦ AJ6				
South HCP: 13+1	♣ T3	♣ AJ5				
Contract: 2♥ North						

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK9852	♠ Q43		1♠	Pass	2♠
Vul: E-W	♥ T3	♥ AJ986	3♦	3♠	All Pass	
North HCP: 12+2	♦ JT3	♦ 8				
South HCP: 7+1	♣ KJ	♣ T985				
Contract: 3♠ North						

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J85	♠ AKQ9				1♥
Vul: None	♥ Q54	♥ KT973	Pass	2♥	3♣	3♥
North HCP: 7+1	♦ A9853	♦ 7	All Pass			
South HCP: 14+1	♣ 52	♣ QT3				
Contract: 3♥ South						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ852	♠ Q93		1♠	Pass	2♠
Vul: Both	♥ 85	♥ K96	3♥	3♠	All Pass	
North HCP: 13+1	♦ AT5	♦ J983				
South HCP: 9	♣ A97	♣ K82				
Contract: 3♠ North						

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT75	♠ A82				1♥
Vul: Both	♥ 762	♥ AQ954	Pass	2♥	3♣	3♥
North HCP: 7	♦ A875	♦ J42	All Pass			
South HCP: 14+1	♣ 87	♣ K9				
Contract: 3♥ South						

**Board: 20**      ♠ 52      You bid first.

Dealer: South      ♥ K9642      The opponents are silent.

Vul: None      ♦ AJ6

HCP: 13+1      ♣ AJ5

---

**Board: 21**      ♠ Q43      Partner bids first.

Dealer: North      ♥ AJ986      West (LHO) bids 3♦ if possible.

Vul: E-W      ♦ 8

HCP: 7+1      ♣ T985

---

**Board: 22**      ♠ AKQ9      You bid first.

Dealer: South      ♥ KT973      East (RHO) bids 3♣ if possible.

Vul: None      ♦ 7

HCP: 14+1      ♣ QT3

---

**Board: 23**      ♠ Q93      Partner bids first.

Dealer: North      ♥ K96      West (LHO) bids 3♥ if possible.

Vul: Both      ♦ J983

HCP: 9      ♣ K82

---

**Board: 24**      ♠ A82      You bid first.

Dealer: South      ♥ AQ954      East (RHO) bids 3♣ if possible.

Vul: Both      ♦ J42

HCP: 14+1      ♣ K9

## Both hands (Answers Page)

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT98	♠ 52				1♥
Vul: None	♥ AQJ	♥ K9642	Pass	2♥	All Pass	
North HCP: 9	♦ 8752	♦ AJ6				
South HCP: 13+1	♣ T3	♣ AJ5				
Contract: 2♥ North						

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK9852	♠ Q43		1♠	Pass	2♠
Vul: E-W	♥ T3	♥ AJ986	3♦	3♠	All Pass	
North HCP: 12+2	♦ JT3	♦ 8				
South HCP: 7+1	♣ KJ	♣ T985				
Contract: 3♠ North						

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J85	♠ AKQ9				1♥
Vul: None	♥ Q54	♥ KT973	Pass	2♥	3♣	3♥
North HCP: 7+1	♦ A9853	♦ 7	All Pass			
South HCP: 14+1	♣ 52	♣ QT3				
Contract: 3♥ South						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ852	♠ Q93		1♠	Pass	2♠
Vul: Both	♥ 85	♥ K96	3♥	3♠	All Pass	
North HCP: 13+1	♦ AT5	♦ J983				
South HCP: 9	♣ A97	♣ K82				
Contract: 3♠ North						

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT75	♠ A82				1♥
Vul: Both	♥ 762	♥ AQ954	Pass	2♥	3♣	3♥
North HCP: 7	♦ A875	♦ J42	All Pass			
South HCP: 14+1	♣ 87	♣ K9				
Contract: 3♥ South						

**Board: 25**      ♠ KJT97      You bid first.

Dealer: North      ♥ A8      West (RHO) bids 3♣ if possible.

Vul: E-W      ♦ K764

HCP: 12+1      ♣ J4

---

**Board: 26**      ♠ 94      Partner bids first.

Dealer: South      ♥ K63      The opponents are silent.

Vul: N-S      ♦ QJ632

HCP: 7+1      ♣ J63

---

**Board: 27**      ♠ 974      RHO opens the bidding 1♠.

Dealer: West      ♥ T864      You bid next.

Vul: N-S      ♦ 9543      East (LHO) bids 2♠ if possible.

HCP: 0      ♣ T8      West (RHO) Doubles 3♥ if possible.

---

**Board: 28**      ♠ KJT      Partner bids first.

Dealer: South      ♥ Q98      East (LHO) bids 3♣ if possible.

Vul: None      ♦ QJ83

HCP: 9      ♣ 943

---

**Board: 29**      ♠ AQ5432      You bid first.

Dealer: North      ♥ Q87      The opponents are silent.

Vul: Both      ♦ Q

HCP: 14+2      ♣ A95

## Both hands (Answers Page)

**Board: 25**

Dealer: North

**North:**

♠ KJT97

**South:**

♠ 543

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

1♠ Pass 2♠

Vul: E-W

♥ A8

♥ QJ742

3♣

3♠ All Pass

North HCP: 12+1

♦ K764

♦ Q

South HCP: 8+1

♣ J4

♣ K875

Contract: 3♠ North

**Board: 26**

Dealer: South

**North:**

♠ 94

**South:**

♠ 76

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

1♥

Vul: N-S

♥ K63

♥ AJ942

Pass

2♥

All Pass

North HCP: 7+1

♦ QJ632

♦ K9

South HCP: 13+1

♣ J63

♣ KQ97

Contract: 2♥ North

**Board: 27**

Dealer: West

**North:**

♠ 974

**South:**

♠ QT

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

1♠ Pass 2♠ X

Vul: N-S

♥ T864

♥ K3

Pass

3♥

Pass Pass

North HCP: 0

♦ 9543

♦ AQ7

X

All Pass

South HCP: 21+2

♣ T8

♣ AKQJ74

Contract: 3♥X North

**Board: 28**

Dealer: South

**North:**

♠ KJT

**South:**

♠ AQ872

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

1♠

Vul: None

♥ Q98

♥ J643

Pass

2♠

3♣ 3♠

North HCP: 9

♦ QJ83

♦ K2

All Pass

South HCP: 13+1

♣ 943

♣ K8

Contract: 3♠ South

**Board: 29**

Dealer: North

**North:**

♠ AQ5432

**South:**

♠ J97

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

1♠ Pass 2♠

Vul: Both

♥ Q87

♥ 952

Pass

3♠

All Pass

North HCP: 14+2

♦ Q

♦ AJ76

South HCP: 7

♣ A95

♣ J72

Contract: 3♠ North

<b>Board: 25</b>	♠ 543	Partner bids first.
Dealer: North	♥ QJ742	West (LHO) bids 3♣ if possible.
Vul: E-W	♦ Q	
HCP: 8+1	♣ K875	
 <b>Board: 26</b>	 ♠ 76	 You bid first.
Dealer: South	♥ AJ942	The opponents are silent.
Vul: N-S	♦ K9	
HCP: 13+1	♣ KQ97	
 <b>Board: 27</b>	 ♠ QT	 LHO opens the bidding 1♠.
Dealer: West	♥ K3	Partner bids next.
Vul: N-S	♦ AQ7	East (RHO) bids 2♠ if possible.
HCP: 21+2	♣ AKQJ74	West (LHO) Doubles 3♥ if possible.
 <b>Board: 28</b>	 ♠ AQ872	 You bid first.
Dealer: South	♥ J643	East (RHO) bids 3♣ if possible.
Vul: None	♦ K2	
HCP: 13+1	♣ K8	
 <b>Board: 29</b>	 ♠ J97	 Partner bids first.
Dealer: North	♥ 952	The opponents are silent.
Vul: Both	♦ AJ76	
HCP: 7	♣ J72	

## Both hands (Answers Page)

**Board: 25**

Dealer: North

**North:**

♠ KJT97

**South:**

♠ 543

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

1♠ Pass 2♠

Vul: E-W

♥ A8

♥ QJ742

3♣

3♠ All Pass

North HCP: 12+1

♦ K764

♦ Q

South HCP: 8+1

♣ J4

♣ K875

Contract: 3♠ North

**Board: 26**

Dealer: South

**North:**

♠ 94

**South:**

♠ 76

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

1♥

Vul: N-S

♥ K63

♥ AJ942

Pass

2♥

All Pass

North HCP: 7+1

♦ QJ632

♦ K9

South HCP: 13+1

♣ J63

♣ KQ97

Contract: 2♥ North

**Board: 27**

Dealer: West

**North:**

♠ 974

**South:**

♠ QT

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

1♠ Pass 2♠ X

Vul: N-S

♥ T864

♥ K3

Pass

3♥

Pass Pass

North HCP: 0

♦ 9543

♦ AQ7

X

All Pass

South HCP: 21+2

♣ T8

♣ AKQJ74

Contract: 3♥X North

**Board: 28**

Dealer: South

**North:**

♠ KJT

**South:**

♠ AQ872

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

1♠

Vul: None

♥ Q98

♥ J643

Pass

2♠

3♣ 3♠

North HCP: 9

♦ QJ83

♦ K2

All Pass

South HCP: 13+1

♣ 943

♣ K8

Contract: 3♠ South

**Board: 29**

Dealer: North

**North:**

♠ AQ5432

**South:**

♠ J97

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

1♠ Pass 2♠

Vul: Both

♥ Q87

♥ 952

Pass

3♠

All Pass

North HCP: 14+2

♦ Q

♦ AJ76

South HCP: 7

♣ A95

♣ J72

Contract: 3♠ North

**Board: 30**      ♠ AQ3      Partner bids first.

Dealer: South      ♥ 943      East (LHO) bids 3♣ if possible.

Vul: None      ♦ K53

HCP: 9      ♣ T732

---

**Board: 31**      ♠ AKJ97      LHO opens the bidding 1♥.

Dealer: East      ♥ K2      Partner bids next.

Vul: N-S      ♦ KJ7      West (RHO) bids 2♥ if possible.

HCP: 18+1      ♣ K72

---

**Board: 32**      ♠ T82      Partner bids first.

Dealer: South      ♥ JT5      East (LHO) bids 3♦ if possible.

Vul: N-S      ♦ QJ4

HCP: 7      ♣ K986

---

**Board: 33**      ♠ KQ76542      You bid first.

Dealer: North      ♥ A      West (RHO) bids 3♦ if possible.

Vul: N-S      ♦ T5

HCP: 13+3      ♣ KJ3

---

**Board: 34**      ♠ Q84      Partner bids first.

Dealer: South      ♥ J93      East (LHO) bids 3♦ if possible.

Vul: E-W      ♦ Q865

HCP: 9      ♣ A74

## Both hands (Answers Page)

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ3	♠ KT982				1 ♠
Vul: None	♥ 943	♥ AQJ	Pass	2 ♠	3 ♣	Pass
North HCP: 9	♦ K53	♦ Q97	Pass	3 ♠	All Pass	
South HCP: 12+1	♣ T732	♣ 85				
Contract: 3 ♠ North						

---

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKJ97	♠ T43			1 ♥	Pass
Vul: N-S	♥ K2	♥ JT9	2 ♥	X	Pass	3 ♣
North HCP: 18+1	♦ KJ7	♦ 965	Pass	3 ♠	All Pass	
South HCP: 4	♣ K72	♣ QJ96				
Contract: 3 ♠ North						

---

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T82	♠ K4			1 ♥	
Vul: N-S	♥ JT5	♥ AK8732	Pass	2 ♥	3 ♦	4 ♥
North HCP: 7	♦ QJ4	♦ 95	All Pass			
South HCP: 14+2	♣ K986	♣ A42				
Contract: 4 ♥ South						

---

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ76542	♠ AT8		1 ♠	Pass	2 ♠
Vul: N-S	♥ A	♥ KT7654	3 ♦	4 ♠	All Pass	
North HCP: 13+3	♦ T5	♦ J4				
South HCP: 8+2	♣ KJ3	♣ T5				
Contract: 4 ♠ North						

---

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q84	♠ AKT953			1 ♠	
Vul: E-W	♥ J93	♥ Q8	Pass	2 ♠	3 ♦	3 ♠
North HCP: 9	♦ Q865	♦ 9	All Pass			
South HCP: 12+2	♣ A74	♣ K862				
Contract: 3 ♠ South						

<b>Board: 30</b>	♠ KT982	You bid first.
Dealer: South	♥ AQJ	East (RHO) bids 3♣ if possible.
Vul: None	♦ Q97	
HCP: 12+1	♣ 85	
<b>Board: 31</b>	♠ T43	RHO opens the bidding 1♥.
Dealer: East	♥ JT9	You bid next.
Vul: N-S	♦ 965	West (LHO) bids 2♥ if possible.
HCP: 4	♣ QJ96	
<b>Board: 32</b>	♠ K4	You bid first.
Dealer: South	♥ AK8732	East (RHO) bids 3♦ if possible.
Vul: N-S	♦ 95	
HCP: 14+2	♣ A42	
<b>Board: 33</b>	♠ AT8	Partner bids first.
Dealer: North	♥ KT7654	West (LHO) bids 3♦ if possible.
Vul: N-S	♦ J4	
HCP: 8+2	♣ T5	
<b>Board: 34</b>	♠ AKT953	You bid first.
Dealer: South	♥ Q8	East (RHO) bids 3♦ if possible.
Vul: E-W	♦ 9	
HCP: 12+2	♣ K862	

## Both hands (Answers Page)

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ3	♠ KT982				1 ♠
Vul: None	♥ 943	♥ AQJ	Pass	2 ♠	3 ♣	Pass
North HCP: 9	♦ K53	♦ Q97	Pass	3 ♠	All Pass	
South HCP: 12+1	♣ T732	♣ 85				
Contract: 3 ♠ North						

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKJ97	♠ T43			1 ♥	Pass
Vul: N-S	♥ K2	♥ JT9	2 ♥	X	Pass	3 ♣
North HCP: 18+1	♦ KJ7	♦ 965	Pass	3 ♠	All Pass	
South HCP: 4	♣ K72	♣ QJ96				
Contract: 3 ♠ North						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T82	♠ K4			1 ♥	
Vul: N-S	♥ JT5	♥ AK8732	Pass	2 ♥	3 ♦	4 ♥
North HCP: 7	♦ QJ4	♦ 95	All Pass			
South HCP: 14+2	♣ K986	♣ A42				
Contract: 4 ♥ South						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ76542	♠ AT8		1 ♠	Pass	2 ♠
Vul: N-S	♥ A	♥ KT7654	3 ♦	4 ♠	All Pass	
North HCP: 13+3	♦ T5	♦ J4				
South HCP: 8+2	♣ KJ3	♣ T5				
Contract: 4 ♠ North						

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q84	♠ AKT953			1 ♠	
Vul: E-W	♥ J93	♥ Q8	Pass	2 ♠	3 ♦	3 ♠
North HCP: 9	♦ Q865	♦ 9	All Pass			
South HCP: 12+2	♣ A74	♣ K862				
Contract: 3 ♠ South						

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

Dealer: North      ♥ AJ964      The opponents are silent.

Vul: N-S      ♦ J43

HCP: 12+1      ♣ AJ83

---

**Board: 36**      ♠ Q72      RHO opens the bidding 1♠.

Dealer: West      ♥ K864      You bid next.

Vul: None      ♦ 4      East (LHO) bids 2♠ if possible.

HCP: 7+1      ♣ Q9732      West (RHO) bids 3♠ if possible.

---

**Board: 37**      ♠ KQJ94      You bid first.

Dealer: North      ♥ AJ63      West (RHO) bids 3♣ if possible.

Vul: N-S      ♦ 63

HCP: 14+1      ♣ K2

---

**Board: 38**      ♠ 762      RHO opens the bidding 1♥.

Dealer: West      ♥ K854      You bid next.

Vul: Both      ♦ K3      East (LHO) bids 2♥ if possible.

HCP: 7      ♣ JT42

---

**Board: 39**      ♠ AQ973      You bid first.

Dealer: North      ♥ 5      West (RHO) bids 3♦ if possible.

Vul: None      ♦ 65

HCP: 13+2      ♣ AQJ86

## Both hands (Answers Page)

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J	♠ A973		1♥	Pass	2♥
Vul: N-S	♥ AJ964	♥ Q52		All Pass		
North HCP: 12+1	♦ J43	♦ 92				
South HCP: 9	♣ AJ83	♣ K762				
Contract: 2♥ South						

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q72	♠ 65	1♠	Pass	2♠	3♣
Vul: None	♥ K864	♥ J72	3♠	4♣	All Pass	
North HCP: 7+1	♦ 4	♦ AQ5				
South HCP: 14+1	♣ Q9732	♣ AK864				
Contract: 4♣ North						

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ94	♠ A62		1♠	Pass	2♠
Vul: N-S	♥ AJ63	♥ Q9	3♣	3♠	All Pass	
North HCP: 14+1	♦ 63	♦ KT72				
South HCP: 9	♣ K2	♣ T953				
Contract: 3♠ North						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 762	♠ AKQ	1♥	Pass	2♥	3♦
Vul: Both	♥ K854	♥ 2		All Pass		
North HCP: 7	♦ K3	♦ AQT542				
South HCP: 15+2	♣ JT42	♣ 953				
Contract: 3♦ South						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ973	♠ J85		1♠	Pass	2♠
Vul: None	♥ 5	♥ AJ943	3♦	3♠	All Pass	
North HCP: 13+2	♦ 65	♦ J83				
South HCP: 7+1	♣ AQJ86	♣ 93				
Contract: 3♠ North						

<b>Board: 35</b>	♠ A973	Partner bids first.
Dealer: North	♥ Q52	The opponents are silent.
Vul: N-S	♦ 92	
HCP: 9	♣ K762	
<b>Board: 36</b>	♠ 65	LHO opens the bidding 1♠.
Dealer: West	♥ J72	Partner bids next.
Vul: None	♦ AQ5	East (RHO) bids 2♠ if possible.
HCP: 14+1	♣ AK864	West (LHO) bids 3♠ if possible.
<b>Board: 37</b>	♠ A62	Partner bids first.
Dealer: North	♥ Q9	West (LHO) bids 3♣ if possible.
Vul: N-S	♦ KT72	
HCP: 9	♣ T953	
<b>Board: 38</b>	♠ AKQ	LHO opens the bidding 1♥.
Dealer: West	♥ 2	Partner bids next.
Vul: Both	♦ AQT542	East (RHO) bids 2♥ if possible.
HCP: 15+2	♣ 953	
<b>Board: 39</b>	♠ J85	Partner bids first.
Dealer: North	♥ AJ943	West (LHO) bids 3♦ if possible.
Vul: None	♦ J83	
HCP: 7+1	♣ 93	

## Both hands (Answers Page)

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J	♠ A973		1♥	Pass	2♥
Vul: N-S	♥ AJ964	♥ Q52		All Pass		
North HCP: 12+1	♦ J43	♦ 92				
South HCP: 9	♣ AJ83	♣ K762				
Contract: 2♥ South						

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q72	♠ 65	1♠	Pass	2♠	3♣
Vul: None	♥ K864	♥ J72	3♠	4♣	All Pass	
North HCP: 7+1	♦ 4	♦ AQ5				
South HCP: 14+1	♣ Q9732	♣ AK864				
Contract: 4♣ North						

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ94	♠ A62		1♠	Pass	2♠
Vul: N-S	♥ AJ63	♥ Q9	3♣	3♠	All Pass	
North HCP: 14+1	♦ 63	♦ KT72				
South HCP: 9	♣ K2	♣ T953				
Contract: 3♠ North						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 762	♠ AKQ	1♥	Pass	2♥	3♦
Vul: Both	♥ K854	♥ 2		All Pass		
North HCP: 7	♦ K3	♦ AQT542				
South HCP: 15+2	♣ JT42	♣ 953				
Contract: 3♦ South						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ973	♠ J85		1♠	Pass	2♠
Vul: None	♥ 5	♥ AJ943	3♦	3♠	All Pass	
North HCP: 13+2	♦ 65	♦ J83				
South HCP: 7+1	♣ AQJ86	♣ 93				
Contract: 3♠ North						

**Board: 40**      ♠ Q65      Partner bids first.

Dealer: South      ♥ T73      East (LHO) bids 3♣ if possible.

Vul: E-W      ♦ KQT7

HCP: 8      ♣ J64

---

**Board: 41**      ♠ K87      You bid first.

Dealer: North      ♥ KQJT8      The opponents are silent.

Vul: Both      ♦ Q9

HCP: 12+1      ♣ J62

---

**Board: 42**      ♠ QT42      Partner bids first.

Dealer: South      ♥ T97      East (LHO) bids 3♣ if possible.

Vul: None      ♦ K9542

HCP: 6+1      ♣ J

---

**Board: 43**      ♠ 3      You bid first.

Dealer: North      ♥ AK982      West (RHO) bids 3♦ if possible.

Vul: N-S      ♦ 42

HCP: 14+2      ♣ AKT62

---

**Board: 44**      ♠ AK854      Partner bids first.

Dealer: South      ♥ 642      East (LHO) bids 3♣ if possible.

Vul: Both      ♦ 63

HCP: 7+1      ♣ 873

## Both hands (Answers Page)

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q65	♠ KJ9732				1 ♠
Vul: E-W	♥ T73	♥ KJ85	Pass	2 ♠	3 ♣	3 ♠
North HCP: 8	♦ KQT7	♦ A8				All Pass
South HCP: 12+2	♣ J64	♣ 5				
Contract: 3 ♠ South						

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K87	♠ AJ52		1 ♥	Pass	2 ♥
Vul: Both	♥ KQJT8	♥ 942				All Pass
North HCP: 12+1	♦ Q9	♦ K8432				
South HCP: 8+1	♣ J62	♣ 5				
Contract: 2 ♥ South						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT42	♠ K8				1 ♥
Vul: None	♥ T97	♥ AQ8542	Pass	2 ♥	3 ♣	3 ♥
North HCP: 6+1	♦ K9542	♦ QJ6				All Pass
South HCP: 12+2	♣ J	♣ 94				
Contract: 3 ♥ South						

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 3	♠ KQ62		1 ♥	Pass	2 ♥
Vul: N-S	♥ AK982	♥ JT5	3 ♦	3 ♥		All Pass
North HCP: 14+2	♦ 42	♦ KT9				
South HCP: 9	♣ AKT62	♣ 754				
Contract: 3 ♥ North						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK854	♠ T9				1 ♥
Vul: Both	♥ 642	♥ AQJ97	Pass	2 ♥	3 ♣	3 ♥
North HCP: 7+1	♦ 63	♦ KJ72				All Pass
South HCP: 13+1	♣ 873	♣ Q5				
Contract: 3 ♥ South						

<b>Board: 40</b>	♠ KJ9732	You bid first.
Dealer: South	♥ KJ85	East (RHO) bids 3♣ if possible.
Vul: E-W	♦ A8	
HCP: 12+2	♣ 5	

---

<b>Board: 41</b>	♠ AJ52	Partner bids first.
Dealer: North	♥ 942	The opponents are silent.
Vul: Both	♦ K8432	
HCP: 8+1	♣ 5	

---

<b>Board: 42</b>	♠ K8	You bid first.
Dealer: South	♥ AQ8542	East (RHO) bids 3♣ if possible.
Vul: None	♦ QJ6	
HCP: 12+2	♣ 94	

---

<b>Board: 43</b>	♠ KQ62	Partner bids first.
Dealer: North	♥ JT5	West (LHO) bids 3♦ if possible.
Vul: N-S	♦ KT9	
HCP: 9	♣ 754	

---

<b>Board: 44</b>	♠ T9	You bid first.
Dealer: South	♥ AQJ97	East (RHO) bids 3♣ if possible.
Vul: Both	♦ KJ72	
HCP: 13+1	♣ Q5	

## Both hands (Answers Page)

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q65	♠ KJ9732				1 ♠
Vul: E-W	♥ T73	♥ KJ85	Pass	2 ♠	3 ♣	3 ♠
North HCP: 8	♦ KQT7	♦ A8				All Pass
South HCP: 12+2	♣ J64	♣ 5				
Contract: 3 ♠ South						

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K87	♠ AJ52		1 ♥	Pass	2 ♥
Vul: Both	♥ KQJT8	♥ 942				All Pass
North HCP: 12+1	♦ Q9	♦ K8432				
South HCP: 8+1	♣ J62	♣ 5				
Contract: 2 ♥ South						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT42	♠ K8				1 ♥
Vul: None	♥ T97	♥ AQ8542	Pass	2 ♥	3 ♣	3 ♥
North HCP: 6+1	♦ K9542	♦ QJ6				All Pass
South HCP: 12+2	♣ J	♣ 94				
Contract: 3 ♥ South						

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 3	♠ KQ62		1 ♥	Pass	2 ♥
Vul: N-S	♥ AK982	♥ JT5	3 ♦	3 ♥		All Pass
North HCP: 14+2	♦ 42	♦ KT9				
South HCP: 9	♣ AKT62	♣ 754				
Contract: 3 ♥ North						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK854	♠ T9				1 ♥
Vul: Both	♥ 642	♥ AQJ97	Pass	2 ♥	3 ♣	3 ♥
North HCP: 7+1	♦ 63	♦ KJ72				All Pass
South HCP: 13+1	♣ 873	♣ Q5				
Contract: 3 ♥ South						

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

Dealer: North      ♥ T9873      West (RHO) bids 2♠ if possible.

Vul: E-W      ♦ AQJT8

HCP: 14+2      ♣ AQ

---

**Board: 46**      ♠ 952      Partner bids first.

Dealer: South      ♥ QT52      East (LHO) Doubles 2♠ if possible.

Vul: Both      ♦ K97      West (RHO) bids 3♦ if possible.

HCP: 8      ♣ KT2

---

**Board: 47**      ♠ K95      You bid first.

Dealer: North      ♥ AK972      The opponents are silent.

Vul: None      ♦ Q53

HCP: 12+1      ♣ 43

---

**Board: 48**      ♠ 65      Partner bids first.

Dealer: South      ♥ 843      The opponents are silent.

Vul: E-W      ♦ J8653

HCP: 7+1      ♣ AQT

---

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

Dealer: North      ♥ KJ975      The opponents are silent.

Vul: Both      ♦ T43

HCP: 13+1      ♣ 73

## Both hands (Answers Page)

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J	♠ K85		1♥	Pass	2♥
Vul: E-W	♥ T9873	♥ Q64	2♠	3♥	All Pass	
North HCP: 14+2	♦ AQJT8	♦ 97				
South HCP: 9+1	♣ AQ	♣ KJ974				
Contract: 3♥ North						

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 952	♠ KQT743			1♠	
Vul: Both	♥ QT52	♥ K3	Pass	2♠	X	Pass
North HCP: 8	♦ K97	♦ A3	3♦	Pass	Pass	3♠
South HCP: 12+2	♣ KT2	♣ 986	All Pass			
Contract: 3♠ 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	♠ K95	♠ QJ43		1♥	Pass	2♥
Vul: None	♥ AK972	♥ QJ3	All Pass			
North HCP: 12+1	♦ Q53	♦ T2				
South HCP: 9	♣ 43	♣ K987				
Contract: 2♥ South						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 65	♠ 872			1♥	
Vul: E-W	♥ 843	♥ AKQT65	Pass	2♥	Pass	4♥
North HCP: 7+1	♦ J8653	♦ 7	All Pass			
South HCP: 12+2	♣ AQT	♣ K73				
Contract: 4♥ South						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQ	♠ J963		1♥	Pass	2♥
Vul: Both	♥ KJ975	♥ T64	All Pass			
North HCP: 13+1	♦ T43	♦ K96				
South HCP: 7	♣ 73	♣ K62				
Contract: 2♥ South						

**Board: 45**      ♠ K85      Partner bids first.

Dealer: North      ♥ Q64      West (LHO) bids 2♠ if possible.

Vul: E-W      ♦ 97

HCP: 9+1      ♣ KJ974

---

**Board: 46**      ♠ KQT743      You bid first.

Dealer: South      ♥ K3      East (RHO) Doubles 2♠ if possible.

Vul: Both      ♦ A3      West (LHO) bids 3♦ if possible.

HCP: 12+2      ♣ 986

---

**Board: 47**      ♠ QJ43      Partner bids first.

Dealer: North      ♥ QJ3      The opponents are silent.

Vul: None      ♦ T2

HCP: 9      ♣ K987

---

**Board: 48**      ♠ 872      You bid first.

Dealer: South      ♥ AKQT65      The opponents are silent.

Vul: E-W      ♦ 7

HCP: 12+2      ♣ K73

---

**Board: 49**      ♠ J963      Partner bids first.

Dealer: North      ♥ T64      The opponents are silent.

Vul: Both      ♦ K96

HCP: 7      ♣ K62

## Both hands (Answers Page)

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J	♠ K85		1♥	Pass	2♥
Vul: E-W	♥ T9873	♥ Q64	2♠	3♥	All Pass	
North HCP: 14+2	♦ AQJT8	♦ 97				
South HCP: 9+1	♣ AQ	♣ KJ974				
Contract: 3♥ North						

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 952	♠ KQT743			1♠	
Vul: Both	♥ QT52	♥ K3	Pass	2♠	X	Pass
North HCP: 8	♦ K97	♦ A3	3♦	Pass	Pass	3♠
South HCP: 12+2	♣ KT2	♣ 986	All Pass			
Contract: 3♠ 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	♠ K95	♠ QJ43		1♥	Pass	2♥
Vul: None	♥ AK972	♥ QJ3	All Pass			
North HCP: 12+1	♦ Q53	♦ T2				
South HCP: 9	♣ 43	♣ K987				
Contract: 2♥ South						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 65	♠ 872			1♥	
Vul: E-W	♥ 843	♥ AKQT65	Pass	2♥	Pass	4♥
North HCP: 7+1	♦ J8653	♦ 7	All Pass			
South HCP: 12+2	♣ AQT	♣ K73				
Contract: 4♥ South						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQ	♠ J963		1♥	Pass	2♥
Vul: Both	♥ KJ975	♥ T64	All Pass			
North HCP: 13+1	♦ T43	♦ K96				
South HCP: 7	♣ 73	♣ K62				
Contract: 2♥ South						

<b>Board: 50</b>	♠ K84	Partner bids first.
Dealer: South	♥ A842	East (LHO) bids 3♣ if possible.
Vul: None	♦ J72	
HCP: 8	♣ 762	

## Both hands (Answers Page)

**Board: 50**

Dealer: South

Vul: None

North HCP: 8

South HCP: 12+3

Contract: 4♠ South

**North:**

♠ K84

♥ A842

♦ J72

♣ 762

**South:**

♠ AJT9653

♥ 9

♦ A43

♣ QJ

**W**

**N**

**E**

**S**

1♠

Pass 2♠ 3♣ 4♠

All Pass

**Board: 50**      ♠ AJT9653      You bid first.

Dealer: South      ♥ 9      East (RHO) bids 3♣ if possible.

Vul: None      ♦ A43

HCP: 12+3      ♣ QJ

## Both hands (Answers Page)

**Board: 50**

Dealer: South

Vul: None

North HCP: 8

South HCP: 12+3

Contract: 4♠ South

**North:**

♠ K84

♥ A842

♦ J72

♣ 762

**South:**

♠ AJT9653

♥ 9

♦ A43

♣ QJ

**W**

**N**

**E**

**S**

1♠

Pass 2♠ 3♣ 4♠

All Pass