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

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

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

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

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

## Both hands (Answers Page)

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

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

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

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

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

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

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

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

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

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

## Both hands (Answers Page)

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

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

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

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

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

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

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

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

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

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

## Both hands (Answers Page)

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

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

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

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

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

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

Dealer: South      ♥ KT4      The opponents are silent.

Vul: E-W      ♦ AQJT98

HCP: 14+2      ♣ A94

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

Dealer: South      ♥ Q7      The opponents are silent.

Vul: Both      ♦ AJ7432

HCP: 12+2      ♣ J6

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

Dealer: South      ♥ Q3      The opponents are silent.

Vul: E-W      ♦ KT

HCP: 14+3      ♣ KQT8654

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

Dealer: North      ♥ 974      The opponents are silent.

Vul: Both      ♦ KT3

HCP: 7      ♣ J54

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

Dealer: North      ♥ J84      The opponents are silent.

Vul: N-S      ♦ Q9732

HCP: 11+1      ♣ 2

## Both hands (Answers Page)

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

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

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

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

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

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

Dealer: North      ♥ AK7      The opponents are silent.

Vul: Both      ♦ AQT832

HCP: 14+2      ♣ 53

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

Dealer: South      ♥ KJ5      The opponents are silent.

Vul: None      ♦ T3

HCP: 10+1      ♣ A8743

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

Dealer: North      ♥ KT4      The opponents are silent.

Vul: N-S      ♦ K65

HCP: 13+2      ♣ AKT865

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

Dealer: North      ♥ J5      The opponents are silent.

Vul: None      ♦ QT

HCP: 13+2      ♣ AK9876

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

Dealer: North      ♥ 93      The opponents are silent.

Vul: N-S      ♦ AK9654

HCP: 14+2      ♣ T3

## Both hands (Answers Page)

**Board: 11**

Dealer: North

**North:**

♠ J6

**South:**

♠ KQ874

W N E S

1♦ Pass 1♠

Vul: Both

♥ AK7

♥ 852

Pass 2♦ All Pass

North HCP: 14+2

♦ AQT832

♦ 4

South HCP: 9+1

♣ 53

♣ AT97

Contract: 2♦ North

**Board: 12**

Dealer: South

**North:**

♠ Q54

**South:**

♠ J97

W N E S

1♦

Vul: None

♥ KJ5

♥ Q93

Pass 1NT Pass 2♦

North HCP: 10+1

♦ T3

♦ AQ9764

All Pass

South HCP: 12+2

♣ A8743

♣ K

Contract: 2♦ South

**Board: 13**

Dealer: North

**North:**

♠ 5

**South:**

♠ KJT7

W N E S

1♣ Pass 1♦

Vul: N-S

♥ KT4

♥ Q3

Pass 2♣ Pass 3♣

North HCP: 13+2

♦ K65

♦ AQT43

All Pass

South HCP: 12+1

♣ AKT865

♣ 92

Contract: 3♣ South

**Board: 14**

Dealer: North

**North:**

♠ QJ7

**South:**

♠ A9543

W N E S

1♣ Pass 1♠

Vul: None

♥ J5

♥ AT42

Pass 2♣ Pass 2♥

North HCP: 13+2

♦ QT

♦ K843

Pass 4♠ All Pass

South HCP: 11+1

♣ AK9876

♣ -

Contract: 4♠ North

**Board: 15**

Dealer: North

**North:**

♠ AK9

**South:**

♠ 865

W N E S

1♦ Pass 1♥

Vul: N-S

♥ 93

♥ AJ642

Pass 2♦ Pass 3♦

North HCP: 14+2

♦ AK9654

♦ 83

Pass 4♦ All Pass

South HCP: 10+1

♣ T3

♣ KQ6

Contract: 4♦ North

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

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

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

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

---

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

## Both hands (Answers Page)

**Board: 11**

Dealer: North

**North:**

♠ J6

**South:**

♠ KQ874

W N E S

1♦ Pass 1♠

Vul: Both

♥ AK7

♥ 852

Pass 2♦ All Pass

North HCP: 14+2

♦ AQT832

♦ 4

South HCP: 9+1

♣ 53

♣ AT97

Contract: 2♦ North

**Board: 12**

Dealer: South

**North:**

♠ Q54

**South:**

♠ J97

W N E S

1♦

Vul: None

♥ KJ5

♥ Q93

Pass 1NT Pass 2♦

North HCP: 10+1

♦ T3

♦ AQ9764

All Pass

South HCP: 12+2

♣ A8743

♣ K

Contract: 2♦ South

**Board: 13**

Dealer: North

**North:**

♠ 5

**South:**

♠ KJT7

W N E S

1♣ Pass 1♦

Vul: N-S

♥ KT4

♥ Q3

Pass 2♣ Pass 3♣

North HCP: 13+2

♦ K65

♦ AQT43

All Pass

South HCP: 12+1

♣ AKT865

♣ 92

Contract: 3♣ South

**Board: 14**

Dealer: North

**North:**

♠ QJ7

**South:**

♠ A9543

W N E S

1♣ Pass 1♠

Vul: None

♥ J5

♥ AT42

Pass 2♣ Pass 2♥

North HCP: 13+2

♦ QT

♦ K843

Pass 4♠ All Pass

South HCP: 11+1

♣ AK9876

♣ -

Contract: 4♠ North

**Board: 15**

Dealer: North

**North:**

♠ AK9

**South:**

♠ 865

W N E S

1♦ Pass 1♥

Vul: N-S

♥ 93

♥ AJ642

Pass 2♦ Pass 3♦

North HCP: 14+2

♦ AK9654

♦ 83

Pass 4♦ All Pass

South HCP: 10+1

♣ T3

♣ KQ6

Contract: 4♦ North

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

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

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

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

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

## Both hands (Answers Page)

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

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

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

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

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

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

Dealer: South      ♥ Q7      The opponents are silent.

Vul: E-W      ♦ A2

HCP: 14+3      ♣ KT87543

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

Dealer: North      ♥ K632      The opponents are silent.

Vul: Both      ♦ J3

HCP: 11+1      ♣ A6

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

Dealer: North      ♥ K98      The opponents are silent.

Vul: N-S      ♦ 5

HCP: 12+1      ♣ KT83

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

Dealer: South      ♥ 932      The opponents are silent.

Vul: E-W      ♦ AKT9742

HCP: 13+3      ♣ A

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

Dealer: North      ♥ AK43      The opponents are silent.

Vul: Both      ♦ T965

HCP: 12      ♣ 2

## Both hands (Answers Page)

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

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

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

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

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

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

Dealer: North      ♥ 3      The opponents are silent.

Vul: None      ♦ AKT653

HCP: 14+2      ♣ AT5

---

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

Dealer: South      ♥ AK975      The opponents are silent.

Vul: E-W      ♦ KT85

HCP: 12+1      ♣ 53

---

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

Dealer: South      ♥ A9853      The opponents are silent.

Vul: Both      ♦ J6

HCP: 12+1      ♣ K2

---

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

Dealer: South      ♥ AT43      The opponents are silent.

Vul: None      ♦ T95

HCP: 7+1      ♣ 2

---

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

Dealer: South      ♥ Q9863      The opponents are silent.

Vul: N-S      ♦ -

HCP: 11+2      ♣ A76

## Both hands (Answers Page)

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

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

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

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

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

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

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

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

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

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

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

---

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

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

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

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

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

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

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

Dealer: South      ♥ AK      The opponents are silent.

Vul: Both      ♦ QJ8654

HCP: 14+2      ♣ J3

---

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

Dealer: South      ♥ J3      The opponents are silent.

Vul: None      ♦ AJT875

HCP: 12+2      ♣ AQ5

---

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

Dealer: South      ♥ QJ3      The opponents are silent.

Vul: N-S      ♦ KQ

HCP: 14+2      ♣ AQ8653

---

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

Dealer: North      ♥ A83      The opponents are silent.

Vul: E-W      ♦ 9

HCP: 7+1      ♣ K9742

---

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

Dealer: South      ♥ Q4      The opponents are silent.

Vul: None      ♦ K7

HCP: 14+2      ♣ KJ8532

## Both hands (Answers Page)

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

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

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

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

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

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

Dealer: North      ♥ 73      The opponents are silent.

Vul: N-S      ♦ KQT985

HCP: 13+2      ♣ A9

---

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

Dealer: South      ♥ J94      The opponents are silent.

Vul: E-W      ♦ T63

HCP: 10      ♣ KT87

---

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

Dealer: South      ♥ QJ76      The opponents are silent.

Vul: Both      ♦ A964

HCP: 11      ♣ 9

---

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

Dealer: South      ♥ AQ93      The opponents are silent.

Vul: N-S      ♦ 82

HCP: 12+1      ♣ Q6

---

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

Dealer: North      ♥ Q4      The opponents are silent.

Vul: E-W      ♦ AKQ863

HCP: 13+2      ♣ Q2

## Both hands (Answers Page)

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

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

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

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

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

---

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

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

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

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

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

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

---

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

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

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

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

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

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

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

Dealer: South      ♥ QT9      The opponents are silent.

Vul: Both      ♦ AKQ743

HCP: 13+2      ♣ JT

---

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

Dealer: South      ♥ 6      The opponents are silent.

Vul: E-W      ♦ AJ7543

HCP: 14+2      ♣ Q76

---

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

Dealer: North      ♥ KJ87      The opponents are silent.

Vul: Both      ♦ AQ3

HCP: 10+1      ♣ 9

---

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

Dealer: North      ♥ T93      The opponents are silent.

Vul: None      ♦ A

HCP: 12+1      ♣ A9863

---

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

Dealer: South      ♥ T87      The opponents are silent.

Vul: N-S      ♦ AKJ652

HCP: 12+2      ♣ J9

## Both hands (Answers Page)

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

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

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

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

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

---

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

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

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

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

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

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

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

Dealer: South      ♥ KT      The opponents are silent.

Vul: Both      ♦ 53

HCP: 14+2      ♣ AKJ762

---

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

Dealer: North      ♥ K743      The opponents are silent.

Vul: None      ♦ -

HCP: 12+1      ♣ A643

---

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

Dealer: North      ♥ KJ54      The opponents are silent.

Vul: N-S      ♦ KQ93

HCP: 10      ♣ 632

---

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

Dealer: South      ♥ QJ      The opponents are silent.

Vul: E-W      ♦ AQT762

HCP: 13+2      ♣ 95

---

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

Dealer: North      ♥ KQ942      The opponents are silent.

Vul: None      ♦ Q

HCP: 10+1      ♣ J543

## Both hands (Answers Page)

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

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

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

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

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

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

Dealer: North      ♥ J      The opponents are silent.

Vul: N-S      ♦ KJT832

HCP: 12+2      ♣ KQJ

---

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

Dealer: North      ♥ J93      The opponents are silent.

Vul: E-W      ♦ 5

HCP: 14+2      ♣ AKQ632

---

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

Dealer: South      ♥ AK753      The opponents are silent.

Vul: Both      ♦ 32

HCP: 10+1      ♣ 8543

---

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

Dealer: North      ♥ AT8      The opponents are silent.

Vul: N-S      ♦ A3

HCP: 14+2      ♣ AQT873

---

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

Dealer: South      ♥ 7643      The opponents are silent.

Vul: E-W      ♦ Q4

HCP: 9      ♣ KJ65

## Both hands (Answers Page)

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J82	♠ AQ94		1♦	Pass	1♥
Vul: N-S	♥ J	♥ Q8542	Pass	2♦	Pass	3NT
North HCP: 12+2	♦ KJT832	♦ 5		All Pass		
South HCP: 12+1	♣ KQJ	♣ A94				
Contract: 3NT South						

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

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

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

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

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

**Board: 46**

Dealer: North

**North:**

♠ J82

**South:**

♠ AQ94

W N E S

1♦ Pass 1♥

Vul: N-S

♥ J

♥ Q8542

Pass 2♦ Pass 3NT

North HCP: 12+2

♦ KJT832

♦ 5

All Pass

South HCP: 12+1

♣ KQJ

♣ A94

Contract: 3NT South

**Board: 47**

Dealer: North

**North:**

♠ A64

**South:**

♠ JT92

W N E S

1♣ Pass 1♦

Vul: E-W

♥ J93

♥ AT5

Pass 2♣ Pass 2♦

North HCP: 14+2

♦ 5

♦ KQ862

Pass 3NT All Pass

South HCP: 10+1

♣ AKQ632

♣ T

Contract: 3NT North

**Board: 48**

Dealer: South

**North:**

♠ K5

**South:**

♠ A87

W N E S

1♦

Vul: Both

♥ AK753

♥ 42

Pass 1♥ Pass 2♦

North HCP: 10+1

♦ 32

♦ AJT976

Pass 3♦ All Pass

South HCP: 12+2

♣ 8543

♣ K9

Contract: 3♦ North

**Board: 49**

Dealer: North

**North:**

♠ T9

**South:**

♠ K84

W N E S

1♣ Pass 1♥

Vul: N-S

♥ AT8

♥ Q9764

Pass 2♣ Pass 3♣

North HCP: 14+2

♦ A3

♦ K87

Pass 4♣ All Pass

South HCP: 11+1

♣ AQT873

♣ K5

Contract: 4♣ North

**Board: 50**

Dealer: South

**North:**

♠ K74

**South:**

♠ J82

W N E S

1♦

Vul: E-W

♥ 7643

♥ AQ

Pass 1♥ Pass 2♦

North HCP: 9

♦ Q4

♦ AJT832

All Pass

South HCP: 14+2

♣ KJ65

♣ Q7

Contract: 2♦ South