

<b>Board: 1</b>	♠ KT4	You bid first.
Dealer: North	♥ 542	The opponents are silent.
Vul: None	♦ K4	
HCP: 10+1	♣ A7653	
<hr/>		
<b>Board: 2</b>	♠ Q3	Partner bids first.
Dealer: South	♥ T62	The opponents are silent.
Vul: N-S	♦ 763	
HCP: 9+1	♣ AQJ75	
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<b>Board: 3</b>	♠ K764	You bid first.
Dealer: North	♥ K73	The opponents are silent.
Vul: Both	♦ A93	
HCP: 10	♣ T63	
<hr/>		
<b>Board: 4</b>	♠ KQJ3	You bid first.
Dealer: North	♥ J8	RHO opens the bidding 1♥.
Vul: E-W	♦ J986	You bid next.
HCP: 11	♣ K87	East (LHO) bids 2♥ if possible.
		East (LHO) bids 3♥ if possible.
		East (LHO) Doubles 3♠ if possible.

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 10+1

South HCP: 11

North:

♠ KT4

♥ 542

♦ K4

♣ A7653

South:

♠ Q65

♥ QJ

♦ AQ75

♣ T982

W

N

E

S

Pass Out

### Board: 2

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 11

North:

♠ Q3

♥ T62

♦ 763

♣ AQJ75

South:

♠ KJ97

♥ J4

♦ AQT9

♣ T43

W

N

E

S

Pass Out

### Board: 3

Dealer: North

Vul: Both

North HCP: 10

South HCP: 8+1

North:

♠ K764

♥ K73

♦ A93

♣ T63

South:

♠ JT532

♥ QT

♦ 862

♣ AJ8

W

N

E

S

Pass Out

### Board: 4

Dealer: North

Vul: E-W

North HCP: 11

South HCP: 9+1

Contract: 3 ♠ X South

North:

♠ KQJ3

♥ J8

♦ J986

♣ K87

South:

♠ 87642

♥ A97

♦ K52

♣ Q3

W

N

E

S

Pass Pass Pass

1 ♥ Pass 2 ♥ Pass

Pass X Pass 2 ♠

Pass Pass 3 ♥ 3 ♠

Pass Pass X All Pass

<b>Board: 1</b>	♠ Q65	Partner bids first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: None	♦ AQ75	
HCP: 11	♣ T982	
<hr/>		
<b>Board: 2</b>	♠ KJ97	You bid first.
Dealer: South	♥ J4	The opponents are silent.
Vul: N-S	♦ AQT9	
HCP: 11	♣ T43	
<hr/>		
<b>Board: 3</b>	♠ JT532	Partner bids first.
Dealer: North	♥ QT	The opponents are silent.
Vul: Both	♦ 862	
HCP: 8+1	♣ AJ8	
<hr/>		
<b>Board: 4</b>	♠ 87642	Partner bids first.
Dealer: North	♥ A97	LHO opens the bidding 1♥.
Vul: E-W	♦ K52	Partner bids next.
HCP: 9+1	♣ Q3	East (RHO) bids 2♥ if possible.
		East (RHO) bids 3♥ if possible.
		East (RHO) Doubles 3♠ if possible.

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 10+1

South HCP: 11

North:

♠ KT4

♥ 542

♦ K4

♣ A7653

South:

♠ Q65

♥ QJ

♦ AQ75

♣ T982

W

N

E

S

Pass Out

### Board: 2

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 11

North:

♠ Q3

♥ T62

♦ 763

♣ AQJ75

South:

♠ KJ97

♥ J4

♦ AQT9

♣ T43

W

N

E

S

Pass Out

### Board: 3

Dealer: North

Vul: Both

North HCP: 10

South HCP: 8+1

North:

♠ K764

♥ K73

♦ A93

♣ T63

South:

♠ JT532

♥ QT

♦ 862

♣ AJ8

W

N

E

S

Pass Out

### Board: 4

Dealer: North

Vul: E-W

North HCP: 11

South HCP: 9+1

Contract: 3 ♠ X South

North:

♠ KQJ3

♥ J8

♦ J986

♣ K87

South:

♠ 87642

♥ A97

♦ K52

♣ Q3

W

N

E

S

Pass Pass Pass

1 ♥ Pass 2 ♥ Pass

Pass X Pass 2 ♠

Pass Pass 3 ♥ 3 ♠

Pass Pass X All Pass

<b>Board: 5</b>	♠ 93	You bid first.
Dealer: North	♥ 8642	The opponents are silent.
Vul: Both	♦ K63	
HCP: 10	♣ AQJ5	

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<b>Board: 6</b>	♠ 765	Partner bids first.
Dealer: South	♥ A653	The opponents are silent.
Vul: None	♦ Q4	
HCP: 8	♣ QT53	

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<b>Board: 7</b>	♠ A532	You bid first.
Dealer: North	♥ QT8	The opponents are silent.
Vul: None	♦ KQ73	
HCP: 11	♣ 32	

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<b>Board: 8</b>	♠ K6	Partner bids first.
Dealer: South	♥ J82	The opponents are silent.
Vul: Both	♦ A954	
HCP: 11	♣ K742	

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<b>Board: 9</b>	♠ 86	You bid first.
Dealer: North	♥ JT982	The opponents are silent.
Vul: None	♦ A87	
HCP: 10+1	♣ AJ8	

## Both hands (Answers Page)

**Board: 5**

Dealer: North

Vul: Both

North HCP: 10

South HCP: 10

**North:**

♠ 93

♥ 8642

♦ K63

♣ AQJ5

**South:**

♠ A87

♥ KQ3

♦ JT84

♣ T83

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

Pass Out

**Board: 6**

Dealer: South

Vul: None

North HCP: 8

South HCP: 10

**North:**

♠ 765

♥ A653

♦ Q4

♣ QT53

**South:**

♠ Q942

♥ J9

♦ K932

♣ A96

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

Pass Out

**Board: 7**

Dealer: North

Vul: None

North HCP: 11

South HCP: 10

**North:**

♠ A532

♥ QT8

♦ KQ73

♣ 32

**South:**

♠ KT84

♥ AK74

♦ 96

♣ 984

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

Pass Out

**Board: 8**

Dealer: South

Vul: Both

North HCP: 11

South HCP: 9+1

**North:**

♠ K6

♥ J82

♦ A954

♣ K742

**South:**

♠ A7543

♥ Q53

♦ QJ8

♣ 53

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

Pass Out

**Board: 9**

Dealer: North

Vul: None

North HCP: 10+1

South HCP: 10

**North:**

♠ 86

♥ JT982

♦ A87

♣ AJ8

**South:**

♠ Q542

♥ A5

♦ Q96

♣ QT53

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

Pass Out

<b>Board: 5</b>	♠ A87	Partner bids first.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: Both	♦ JT84	
HCP: 10	♣ T83	

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<b>Board: 6</b>	♠ Q942	You bid first.
Dealer: South	♥ J9	The opponents are silent.
Vul: None	♦ K932	
HCP: 10	♣ A96	

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<b>Board: 7</b>	♠ KT84	Partner bids first.
Dealer: North	♥ AK74	The opponents are silent.
Vul: None	♦ 96	
HCP: 10	♣ 984	

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<b>Board: 8</b>	♠ A7543	You bid first.
Dealer: South	♥ Q53	The opponents are silent.
Vul: Both	♦ QJ8	
HCP: 9+1	♣ 53	

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<b>Board: 9</b>	♠ Q542	Partner bids first.
Dealer: North	♥ A5	The opponents are silent.
Vul: None	♦ Q96	
HCP: 10	♣ QT53	

## Both hands (Answers Page)

**Board: 5**

Dealer: North

Vul: Both

North HCP: 10

South HCP: 10

**North:**

♠ 93

♥ 8642

♦ K63

♣ AQJ5

**South:**

♠ A87

♥ KQ3

♦ JT84

♣ T83

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

Pass Out

**Board: 6**

Dealer: South

Vul: None

North HCP: 8

South HCP: 10

**North:**

♠ 765

♥ A653

♦ Q4

♣ QT53

**South:**

♠ Q942

♥ J9

♦ K932

♣ A96

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

Pass Out

**Board: 7**

Dealer: North

Vul: None

North HCP: 11

South HCP: 10

**North:**

♠ A532

♥ QT8

♦ KQ73

♣ 32

**South:**

♠ KT84

♥ AK74

♦ 96

♣ 984

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

Pass Out

**Board: 8**

Dealer: South

Vul: Both

North HCP: 11

South HCP: 9+1

**North:**

♠ K6

♥ J82

♦ A954

♣ K742

**South:**

♠ A7543

♥ Q53

♦ QJ8

♣ 53

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

Pass Out

**Board: 9**

Dealer: North

Vul: None

North HCP: 10+1

South HCP: 10

**North:**

♠ 86

♥ JT982

♦ A87

♣ AJ8

**South:**

♠ Q542

♥ A5

♦ Q96

♣ QT53

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

Pass Out

<b>Board: 10</b>	♠ J93	Partner bids first.
Dealer: South	♥ 83	The opponents are silent.
Vul: N-S	♦ AJT8	
HCP: 10	♣ A642	
<hr/>		
<b>Board: 11</b>	♠ AQ2	West (RHO) Doubles 1♥ if possible.
Dealer: West	♥ QJT5	East (LHO) bids 1♠ if possible.
Vul: E-W	♦ 43	
HCP: 11	♣ Q975	
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<b>Board: 12</b>	♠ T92	You bid first.
Dealer: West	♥ T854	The opponents are silent.
Vul: N-S	♦ AQ93	
HCP: 10	♣ A3	
<hr/>		
<b>Board: 13</b>	♠ KQT	You bid first.
Dealer: North	♥ 87	The opponents are silent.
Vul: N-S	♦ Q7642	
HCP: 10+1	♣ K43	
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<b>Board: 14</b>	♠ A532	Partner bids first.
Dealer: South	♥ K8	The opponents are silent.
Vul: Both	♦ QT87	
HCP: 11	♣ Q94	

## Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ J93	♠ Q76				Pass Out
Vul: N-S	♥ 83	♥ AQT74				
North HCP: 10	♦ AJT8	♦ 764				
South HCP: 10+1	♣ A642	♣ Q8				

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ AQ2	♠ 73	Pass	Pass	Pass	1 ♦
Vul: E-W	♥ QJT5	♥ K42	Pass	1 ♥	Pass	Pass
North HCP: 11	♦ 43	♦ AK765	X	XX	1 ♠	2 ♦
South HCP: 11+1	♣ Q975	♣ J83	Pass	2NT	All Pass	
Contract: 2NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: West	♠ T92	♠ A7	Pass	Pass	Pass	1 ♣
Vul: N-S	♥ T854	♥ J72	Pass	1 ♥	Pass	2 ♣
North HCP: 10	♦ AQ93	♦ K5	Pass	3 ♣	All Pass	
South HCP: 11+2	♣ A3	♣ QJ9762				
Contract: 3 ♣ North						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ KQT	♠ AJ64		Pass Out		
Vul: N-S	♥ 87	♥ AJ52				
North HCP: 10+1	♦ Q7642	♦ 853				
South HCP: 10	♣ K43	♣ 82				

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ A532	♠ 97				Pass Out
Vul: Both	♥ K8	♥ JT32				
North HCP: 11	♦ QT87	♦ K643				
South HCP: 9	♣ Q94	♣ AJ5				

## South hands

## Open\_In\_Fourth\_13

<b>Board: 10</b>	♠ Q76	You bid first.
Dealer: South	♥ AQT74	The opponents are silent.
Vul: N-S	♦ 764	
HCP: 10+1	♣ Q8	

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<b>Board: 11</b>	♠ 73	West (LHO) Doubles 1♥ if possible.
Dealer: West	♥ K42	East (RHO) bids 1♠ if possible.
Vul: E-W	♦ AK765	
HCP: 11+1	♣ J83	

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<b>Board: 12</b>	♠ A7	Partner bids first.
Dealer: West	♥ J72	The opponents are silent.
Vul: N-S	♦ K5	
HCP: 11+2	♣ QJ9762	

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<b>Board: 13</b>	♠ AJ64	Partner bids first.
Dealer: North	♥ AJ52	The opponents are silent.
Vul: N-S	♦ 853	
HCP: 10	♣ 82	

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<b>Board: 14</b>	♠ 97	You bid first.
Dealer: South	♥ JT32	The opponents are silent.
Vul: Both	♦ K643	
HCP: 9	♣ AJ5	

## Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ J93	♠ Q76				Pass Out
Vul: N-S	♥ 83	♥ AQT74				
North HCP: 10	♦ AJT8	♦ 764				
South HCP: 10+1	♣ A642	♣ Q8				

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ AQ2	♠ 73	Pass	Pass	Pass	1 ♦
Vul: E-W	♥ QJT5	♥ K42	Pass	1 ♥	Pass	Pass
North HCP: 11	♦ 43	♦ AK765	X	XX	1 ♠	2 ♦
South HCP: 11+1	♣ Q975	♣ J83	Pass	2NT	All Pass	
Contract: 2NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: West	♠ T92	♠ A7	Pass	Pass	Pass	1 ♣
Vul: N-S	♥ T854	♥ J72	Pass	1 ♥	Pass	2 ♣
North HCP: 10	♦ AQ93	♦ K5	Pass	3 ♣	All Pass	
South HCP: 11+2	♣ A3	♣ QJ9762				
Contract: 3 ♣ North						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ KQT	♠ AJ64		Pass Out		
Vul: N-S	♥ 87	♥ AJ52				
North HCP: 10+1	♦ Q7642	♦ 853				
South HCP: 10	♣ K43	♣ 82				

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ A532	♠ 97				Pass Out
Vul: Both	♥ K8	♥ JT32				
North HCP: 11	♦ QT87	♦ K643				
South HCP: 9	♣ Q94	♣ AJ5				

<b>Board: 15</b>	♠ 842	You bid first.
Dealer: North	♥ Q7653	The opponents are silent.
Vul: None	♦ K82	
HCP: 9+1	♣ A3	

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<b>Board: 16</b>	♠ 62	Partner bids first.
Dealer: East	♥ 97	The opponents are silent.
Vul: E-W	♦ AK76	
HCP: 11+1	♣ KJT62	

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<b>Board: 17</b>	♠ AK6	You bid first.
Dealer: North	♥ 743	The opponents are silent.
Vul: None	♦ JT876	
HCP: 9+1	♣ J8	

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<b>Board: 18</b>	♠ QJT2	Partner bids first.
Dealer: South	♥ 653	The opponents are silent.
Vul: Both	♦ K82	
HCP: 11	♣ AJ9	

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<b>Board: 19</b>	♠ J5	You bid first.
Dealer: North	♥ 852	The opponents are silent.
Vul: None	♦ A987	
HCP: 11	♣ KQJ6	

## Both hands (Answers Page)

### Board: 15

	North:	South:	W	N	E	S
Dealer: North	♠ 842	♠ 975			Pass Out	
Vul: None	♥ Q7653	♥ AT2				
North HCP: 9+1	♦ K82	♦ Q93				
South HCP: 11	♣ A3	♣ KQ64				

### Board: 16

	North:	South:	W	N	E	S
Dealer: East	♠ 62	♠ AQ43			Pass	Pass
Vul: E-W	♥ 97	♥ KJ4	Pass	1 ♣	Pass	1 ♠
North HCP: 11+1	♦ AK76	♦ T9	All Pass			
South HCP: 10	♣ KJT62	♣ 9875				
Contract: 1 ♠ South						

### Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ AK6	♠ Q94			Pass Out	
Vul: None	♥ 743	♥ Q95				
North HCP: 9+1	♦ JT876	♦ A4				
South HCP: 11+1	♣ J8	♣ K9543				

### Board: 18

	North:	South:	W	N	E	S
Dealer: South	♠ QJT2	♠ 963				Pass Out
Vul: Both	♥ 653	♥ AQT72				
North HCP: 11	♦ K82	♦ A4				
South HCP: 10+1	♣ AJ9	♣ 543				

### Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ Q63			Pass Out	
Vul: None	♥ 852	♥ K97				
North HCP: 11	♦ A987	♦ Q65				
South HCP: 11	♣ KQJ6	♣ AT83				

<b>Board: 15</b>	♠ 975	Partner bids first.
Dealer: North	♥ AT2	The opponents are silent.
Vul: None	♦ Q93	
HCP: 11	♣ KQ64	

---

<b>Board: 16</b>	♠ AQ43	You bid first.
Dealer: East	♥ KJ4	The opponents are silent.
Vul: E-W	♦ T9	
HCP: 10	♣ 9875	

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<b>Board: 17</b>	♠ Q94	Partner bids first.
Dealer: North	♥ Q95	The opponents are silent.
Vul: None	♦ A4	
HCP: 11+1	♣ K9543	

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<b>Board: 18</b>	♠ 963	You bid first.
Dealer: South	♥ AQT72	The opponents are silent.
Vul: Both	♦ A4	
HCP: 10+1	♣ 543	

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<b>Board: 19</b>	♠ Q63	Partner bids first.
Dealer: North	♥ K97	The opponents are silent.
Vul: None	♦ Q65	
HCP: 11	♣ AT83	

## Both hands (Answers Page)

### Board: 15

	North:	South:	W	N	E	S
Dealer: North	♠ 842	♠ 975			Pass Out	
Vul: None	♥ Q7653	♥ AT2				
North HCP: 9+1	♦ K82	♦ Q93				
South HCP: 11	♣ A3	♣ KQ64				

### Board: 16

	North:	South:	W	N	E	S
Dealer: East	♠ 62	♠ AQ43			Pass	Pass
Vul: E-W	♥ 97	♥ KJ4	Pass	1 ♣	Pass	1 ♠
North HCP: 11+1	♦ AK76	♦ T9	All Pass			
South HCP: 10	♣ KJT62	♣ 9875				
Contract: 1 ♠ South						

### Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ AK6	♠ Q94			Pass Out	
Vul: None	♥ 743	♥ Q95				
North HCP: 9+1	♦ JT876	♦ A4				
South HCP: 11+1	♣ J8	♣ K9543				

### Board: 18

	North:	South:	W	N	E	S
Dealer: South	♠ QJT2	♠ 963				Pass Out
Vul: Both	♥ 653	♥ AQT72				
North HCP: 11	♦ K82	♦ A4				
South HCP: 10+1	♣ AJ9	♣ 543				

### Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ Q63			Pass Out	
Vul: None	♥ 852	♥ K97				
North HCP: 11	♦ A987	♦ Q65				
South HCP: 11	♣ KQJ6	♣ AT83				

<b>Board: 20</b>	♠ A8	Partner bids first.
Dealer: South	♥ A98	The opponents are silent.
Vul: E-W	♦ T543	
HCP: 11	♣ QJ72	

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<b>Board: 21</b>	♠ AJ8	You bid first.
Dealer: North	♥ T84	The opponents are silent.
Vul: N-S	♦ KJ93	
HCP: 11	♣ QT4	

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<b>Board: 22</b>	♠ 532	Partner bids first.
Dealer: South	♥ J8	The opponents are silent.
Vul: N-S	♦ J83	
HCP: 10+1	♣ AKJT8	

---

<b>Board: 23</b>	♠ T543	You bid first.
Dealer: North	♥ KQJ4	The opponents are silent.
Vul: Both	♦ K7	
HCP: 11	♣ Q97	

---

<b>Board: 24</b>	♠ 743	Partner bids first.
Dealer: South	♥ AQ6	The opponents are silent.
Vul: E-W	♦ T8	
HCP: 11+1	♣ KQ943	

## Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ J954				Pass Out
Vul: E-W	♥ A98	♥ K63				
North HCP: 11	♦ T543	♦ KJ				
South HCP: 11	♣ QJ72	♣ K843				

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Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ KQ54			Pass Out	
Vul: N-S	♥ T84	♥ QJ53				
North HCP: 11	♦ KJ93	♦ 852				
South HCP: 11	♣ QT4	♣ K2				

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Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ 532	♠ Q96				Pass Out
Vul: N-S	♥ J8	♥ Q762				
North HCP: 10+1	♦ J83	♦ AQ4				
South HCP: 10	♣ AKJT8	♣ 965				

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Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ T543	♠ AJ6			Pass Out	
Vul: Both	♥ KQJ4	♥ T96				
North HCP: 11	♦ K7	♦ 953				
South HCP: 8	♣ Q97	♣ K832				

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Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 743	♠ AQJT				Pass Out
Vul: E-W	♥ AQ6	♥ 75				
North HCP: 11+1	♦ T8	♦ K632				
South HCP: 10	♣ KQ943	♣ 852				

<b>Board: 20</b>	♠ J954	You bid first.
Dealer: South	♥ K63	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 11	♣ K843	

---

<b>Board: 21</b>	♠ KQ54	Partner bids first.
Dealer: North	♥ QJ53	The opponents are silent.
Vul: N-S	♦ 852	
HCP: 11	♣ K2	

---

<b>Board: 22</b>	♠ Q96	You bid first.
Dealer: South	♥ Q762	The opponents are silent.
Vul: N-S	♦ AQ4	
HCP: 10	♣ 965	

---

<b>Board: 23</b>	♠ AJ6	Partner bids first.
Dealer: North	♥ T96	The opponents are silent.
Vul: Both	♦ 953	
HCP: 8	♣ K832	

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<b>Board: 24</b>	♠ AQJT	You bid first.
Dealer: South	♥ 75	The opponents are silent.
Vul: E-W	♦ K632	
HCP: 10	♣ 852	

## Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ J954				Pass Out
Vul: E-W	♥ A98	♥ K63				
North HCP: 11	♦ T543	♦ KJ				
South HCP: 11	♣ QJ72	♣ K843				

---

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ KQ54			Pass Out	
Vul: N-S	♥ T84	♥ QJ53				
North HCP: 11	♦ KJ93	♦ 852				
South HCP: 11	♣ QT4	♣ K2				

---

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ 532	♠ Q96				Pass Out
Vul: N-S	♥ J8	♥ Q762				
North HCP: 10+1	♦ J83	♦ AQ4				
South HCP: 10	♣ AKJT8	♣ 965				

---

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ T543	♠ AJ6			Pass Out	
Vul: Both	♥ KQJ4	♥ T96				
North HCP: 11	♦ K7	♦ 953				
South HCP: 8	♣ Q97	♣ K832				

---

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 743	♠ AQJT				Pass Out
Vul: E-W	♥ AQ6	♥ 75				
North HCP: 11+1	♦ T8	♦ K632				
South HCP: 10	♣ KQ943	♣ 852				

<b>Board: 25</b>	♠ Q86	You bid first.
Dealer: North	♥ K7	The opponents are silent.
Vul: N-S	♦ AJ2	
HCP: 10+1	♣ T9842	

---

<b>Board: 26</b>	♠ K643	Partner bids first.
Dealer: South	♥ Q942	The opponents are silent.
Vul: N-S	♦ K64	
HCP: 10	♣ Q8	

---

<b>Board: 27</b>	♠ T652	You bid first.
Dealer: West	♥ AQ74	The opponents are silent.
Vul: Both	♦ K7	
HCP: 9	♣ T43	

---

<b>Board: 28</b>	♠ KQ5	Partner bids first.
Dealer: South	♥ Q3	The opponents are silent.
Vul: None	♦ 9632	
HCP: 7	♣ T862	

---

<b>Board: 29</b>	♠ KQ5	You bid first.
Dealer: North	♥ T43	The opponents are silent.
Vul: Both	♦ AJ87	
HCP: 10	♣ T43	

## Both hands (Answers Page)

### Board: 25

Dealer: North

Vul: N-S

North HCP: 10+1

South HCP: 9

North:

♠ Q86

♥ K7

♦ AJ2

♣ T9842

South:

♠ A73

♥ A982

♦ T95

♣ J63

W      N      E      S

Pass Out

### Board: 26

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 9

North:

♠ K643

♥ Q942

♦ K64

♣ Q8

South:

♠ JT52

♥ A863

♦ 93

♣ A73

W      N      E      S

Pass Out

### Board: 27

Dealer: West

Vul: Both

North HCP: 9

South HCP: 11+1

Contract: 1 ♥ North

North:

♠ T652

♥ AQ74

♦ K7

♣ T43

South:

♠ 73

♥ 95

♦ AJ92

♣ KQJ98

W      N      E      S

Pass   Pass   Pass   1 ♣

Pass   1 ♥   All Pass

### Board: 28

Dealer: South

Vul: None

North HCP: 7

South HCP: 11

North:

♠ KQ5

♥ Q3

♦ 9632

♣ T862

South:

♠ AT84

♥ 842

♦ KQ54

♣ Q3

W      N      E      S

Pass Out

### Board: 29

Dealer: North

Vul: Both

North HCP: 10

South HCP: 10+1

North:

♠ KQ5

♥ T43

♦ AJ87

♣ T43

South:

♠ A86

♥ K7

♦ 542

♣ QJ862

W      N      E      S

Pass Out

<b>Board: 25</b>	♠ A73	Partner bids first.
Dealer: North	♥ A982	The opponents are silent.
Vul: N-S	♦ T95	
HCP: 9	♣ J63	

---

<b>Board: 26</b>	♠ JT52	You bid first.
Dealer: South	♥ A863	The opponents are silent.
Vul: N-S	♦ 93	
HCP: 9	♣ A73	

---

<b>Board: 27</b>	♠ 73	Partner bids first.
Dealer: West	♥ 95	The opponents are silent.
Vul: Both	♦ AJ92	
HCP: 11+1	♣ KQJ98	

---

<b>Board: 28</b>	♠ AT84	You bid first.
Dealer: South	♥ 842	The opponents are silent.
Vul: None	♦ KQ54	
HCP: 11	♣ Q3	

---

<b>Board: 29</b>	♠ A86	Partner bids first.
Dealer: North	♥ K7	The opponents are silent.
Vul: Both	♦ 542	
HCP: 10+1	♣ QJ862	

## Both hands (Answers Page)

### Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ Q86	♠ A73			Pass Out	
Vul: N-S	♥ K7	♥ A982				
North HCP: 10+1	♦ AJ2	♦ T95				
South HCP: 9	♣ T9842	♣ J63				

### Board: 26

	North:	South:	W	N	E	S
Dealer: South	♠ K643	♠ JT52				Pass Out
Vul: N-S	♥ Q942	♥ A863				
North HCP: 10	♦ K64	♦ 93				
South HCP: 9	♣ Q8	♣ A73				

### Board: 27

	North:	South:	W	N	E	S
Dealer: West	♠ T652	♠ 73	Pass	Pass	Pass	1 ♣
Vul: Both	♥ AQ74	♥ 95	Pass	1 ♥	All Pass	
North HCP: 9	♦ K7	♦ AJ92				
South HCP: 11+1	♣ T43	♣ KQJ98				
Contract: 1 ♥ North						

### Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ KQ5	♠ AT84				Pass Out
Vul: None	♥ Q3	♥ 842				
North HCP: 7	♦ 9632	♦ KQ54				
South HCP: 11	♣ T862	♣ Q3				

### Board: 29

	North:	South:	W	N	E	S
Dealer: North	♠ KQ5	♠ A86			Pass Out	
Vul: Both	♥ T43	♥ K7				
North HCP: 10	♦ AJ87	♦ 542				
South HCP: 10+1	♣ T43	♣ QJ862				

<b>Board: 30</b>	♠ Q52	You bid first.
Dealer: West	♥ 732	The opponents are silent.
Vul: N-S	♦ Q6	
HCP: 11+1	♣ AKT52	

---

<b>Board: 31</b>	♠ A753	You bid first.
Dealer: North	♥ 8754	The opponents are silent.
Vul: E-W	♦ K3	
HCP: 10	♣ KT5	

---

<b>Board: 32</b>	♠ Q7642	You bid first.
Dealer: West	♥ K65	The opponents are silent.
Vul: None	♦ KJ	
HCP: 10+1	♣ JT5	

---

<b>Board: 33</b>	♠ KT84	You bid first.
Dealer: North	♥ QT5	The opponents are silent.
Vul: N-S	♦ Q84	
HCP: 10	♣ K96	

---

<b>Board: 34</b>	♠ KJT9	Partner bids first.
Dealer: South	♥ 85	The opponents are silent.
Vul: Both	♦ KT54	
HCP: 10	♣ K85	

## Both hands (Answers Page)

### Board: 30

Dealer: West

Vul: N-S

North HCP: 11+1

South HCP: 11+2

Contract: 2 ♦ South

North:

♠ Q52

♥ 732

♦ Q6

♣ AKT52

South:

♠ 63

♥ QJ5

♦ AK9532

♣ J9

W N E S

Pass Pass Pass 2 ♦

All Pass

### Board: 31

Dealer: North

Vul: E-W

North HCP: 10

South HCP: 11

North:

♠ A753

♥ 8754

♦ K3

♣ KT5

South:

♠ 842

♥ KQ93

♦ QT5

♣ A73

W N E S

Pass Out

### Board: 32

Dealer: West

Vul: None

North HCP: 10+1

South HCP: 11+1

Contract: 3 ♥ North

North:

♠ Q7642

♥ K65

♦ KJ

♣ JT5

South:

♠ AK

♥ AT987

♦ 53

♣ 9842

W N E S

Pass Pass Pass 1 ♥

Pass 1 ♠ Pass 2 ♣

Pass 3 ♥ All Pass

### Board: 33

Dealer: North

Vul: N-S

North HCP: 10

South HCP: 10

North:

♠ KT84

♥ QT5

♦ Q84

♣ K96

South:

♠ 972

♥ A84

♦ 9762

♣ AQ3

W N E S

Pass Out

### Board: 34

Dealer: South

Vul: Both

North HCP: 10

South HCP: 9

North:

♠ KJT9

♥ 85

♦ KT54

♣ K85

South:

♠ 84

♥ AJ92

♦ J932

♣ QJ3

W N E S

Pass Out

<b>Board: 30</b>	♠ 63	Partner bids first.
Dealer: West	♥ QJ5	The opponents are silent.
Vul: N-S	♦ AK9532	
HCP: 11+2	♣ J9	

---

<b>Board: 31</b>	♠ 842	Partner bids first.
Dealer: North	♥ KQ93	The opponents are silent.
Vul: E-W	♦ QT5	
HCP: 11	♣ A73	

---

<b>Board: 32</b>	♠ AK	Partner bids first.
Dealer: West	♥ AT987	The opponents are silent.
Vul: None	♦ 53	
HCP: 11+1	♣ 9842	

---

<b>Board: 33</b>	♠ 972	Partner bids first.
Dealer: North	♥ A84	The opponents are silent.
Vul: N-S	♦ 9762	
HCP: 10	♣ AQ3	

---

<b>Board: 34</b>	♠ 84	You bid first.
Dealer: South	♥ AJ92	The opponents are silent.
Vul: Both	♦ J932	
HCP: 9	♣ QJ3	

## Both hands (Answers Page)

### Board: 30

Dealer: West

Vul: N-S

North HCP: 11+1

South HCP: 11+2

Contract: 2 ♦ South

North:

♠ Q52

♥ 732

♦ Q6

♣ AKT52

South:

♠ 63

♥ QJ5

♦ AK9532

♣ J9

W N E S

Pass Pass Pass 2 ♦

All Pass

### Board: 31

Dealer: North

Vul: E-W

North HCP: 10

South HCP: 11

North:

♠ A753

♥ 8754

♦ K3

♣ KT5

South:

♠ 842

♥ KQ93

♦ QT5

♣ A73

W N E S

Pass Out

### Board: 32

Dealer: West

Vul: None

North HCP: 10+1

South HCP: 11+1

Contract: 3 ♥ North

North:

♠ Q7642

♥ K65

♦ KJ

♣ JT5

South:

♠ AK

♥ AT987

♦ 53

♣ 9842

W N E S

Pass Pass Pass 1 ♥

Pass 1 ♠ Pass 2 ♣

Pass 3 ♥ All Pass

### Board: 33

Dealer: North

Vul: N-S

North HCP: 10

South HCP: 10

North:

♠ KT84

♥ QT5

♦ Q84

♣ K96

South:

♠ 972

♥ A84

♦ 9762

♣ AQ3

W N E S

Pass Out

### Board: 34

Dealer: South

Vul: Both

North HCP: 10

South HCP: 9

North:

♠ KJT9

♥ 85

♦ KT54

♣ K85

South:

♠ 84

♥ AJ92

♦ J932

♣ QJ3

W N E S

Pass Out

<b>Board: 35</b>	♠ Q963	You bid first.
Dealer: West	♥ Q984	The opponents are silent.
Vul: None	♦ QT5	
HCP: 9	♣ KT	

---

<b>Board: 36</b>	♠ T32	Partner bids first.
Dealer: South	♥ AK93	The opponents are silent.
Vul: Both	♦ K87	
HCP: 11	♣ J65	

---

<b>Board: 37</b>	♠ Q85	You bid first.
Dealer: West	♥ 92	The opponents are silent.
Vul: None	♦ QT7	
HCP: 9+1	♣ AJ873	

---

<b>Board: 38</b>	♠ Q542	You bid first.
Dealer: West	♥ A2	The opponents are silent.
Vul: E-W	♦ 843	
HCP: 9	♣ KT32	

---

<b>Board: 39</b>	♠ 952	You bid first.
Dealer: North	♥ Q932	The opponents are silent.
Vul: None	♦ K82	
HCP: 10	♣ KQ6	

## Both hands (Answers Page)

### Board: 35

	North:	South:	W	N	E	S
Dealer: West	♠ Q963	♠ KT	Pass	Pass	Pass	1 ♣
Vul: None	♥ Q984	♥ K6	Pass	1 ♥	All Pass	
North HCP: 9	♦ QT5	♦ A943				
South HCP: 11+1	♣ KT	♣ J7654				
Contract: 1 ♥ North						

### Board: 36

	North:	South:	W	N	E	S
Dealer: South	♠ T32	♠ 874				Pass Out
Vul: Both	♥ AK93	♥ J842				
North HCP: 11	♦ K87	♦ A6				
South HCP: 10	♣ J65	♣ KQT7				

### Board: 37

	North:	South:	W	N	E	S
Dealer: West	♠ Q85	♠ 63	Pass	Pass	Pass	1 ♥
Vul: None	♥ 92	♥ AQJT4	Pass	1NT	All Pass	
North HCP: 9+1	♦ QT7	♦ J52				
South HCP: 11+1	♣ AJ873	♣ KT2				
Contract: 1NT North						

### Board: 38

	North:	South:	W	N	E	S
Dealer: West	♠ Q542	♠ A7	Pass	Pass	Pass	1 ♥
Vul: E-W	♥ A2	♥ Q7653	Pass	1 ♠	Pass	2 ♦
North HCP: 9	♦ 843	♦ AJ52	Pass	2 ♥	All Pass	
South HCP: 11+1	♣ KT32	♣ 95				
Contract: 2 ♥ North						

### Board: 39

	North:	South:	W	N	E	S
Dealer: North	♠ 952	♠ AKT		Pass Out		
Vul: None	♥ Q932	♥ T65				
North HCP: 10	♦ K82	♦ QT7				
South HCP: 10	♣ KQ6	♣ JT42				

<b>Board: 35</b>	♠ KT	Partner bids first.
Dealer: West	♥ K6	The opponents are silent.
Vul: None	♦ A943	
HCP: 11+1	♣ J7654	

---

<b>Board: 36</b>	♠ 874	You bid first.
Dealer: South	♥ J842	The opponents are silent.
Vul: Both	♦ A6	
HCP: 10	♣ KQT7	

---

<b>Board: 37</b>	♠ 63	Partner bids first.
Dealer: West	♥ AQJT4	The opponents are silent.
Vul: None	♦ J52	
HCP: 11+1	♣ KT2	

---

<b>Board: 38</b>	♠ A7	Partner bids first.
Dealer: West	♥ Q7653	The opponents are silent.
Vul: E-W	♦ AJ52	
HCP: 11+1	♣ 95	

---

<b>Board: 39</b>	♠ AKT	Partner bids first.
Dealer: North	♥ T65	The opponents are silent.
Vul: None	♦ QT7	
HCP: 10	♣ JT42	

## Both hands (Answers Page)

### Board: 35

	North:	South:	W	N	E	S
Dealer: West	♠ Q963	♠ KT	Pass	Pass	Pass	1 ♣
Vul: None	♥ Q984	♥ K6	Pass	1 ♥	All Pass	
North HCP: 9	♦ QT5	♦ A943				
South HCP: 11+1	♣ KT	♣ J7654				
Contract: 1 ♥ North						

### Board: 36

	North:	South:	W	N	E	S
Dealer: South	♠ T32	♠ 874				Pass Out
Vul: Both	♥ AK93	♥ J842				
North HCP: 11	♦ K87	♦ A6				
South HCP: 10	♣ J65	♣ KQT7				

### Board: 37

	North:	South:	W	N	E	S
Dealer: West	♠ Q85	♠ 63	Pass	Pass	Pass	1 ♥
Vul: None	♥ 92	♥ AQJT4	Pass	1NT	All Pass	
North HCP: 9+1	♦ QT7	♦ J52				
South HCP: 11+1	♣ AJ873	♣ KT2				
Contract: 1NT North						

### Board: 38

	North:	South:	W	N	E	S
Dealer: West	♠ Q542	♠ A7	Pass	Pass	Pass	1 ♥
Vul: E-W	♥ A2	♥ Q7653	Pass	1 ♠	Pass	2 ♦
North HCP: 9	♦ 843	♦ AJ52	Pass	2 ♥	All Pass	
South HCP: 11+1	♣ KT32	♣ 95				
Contract: 2 ♥ North						

### Board: 39

	North:	South:	W	N	E	S
Dealer: North	♠ 952	♠ AKT		Pass Out		
Vul: None	♥ Q932	♥ T65				
North HCP: 10	♦ K82	♦ QT7				
South HCP: 10	♣ KQ6	♣ JT42				

<b>Board: 40</b>	♠ A654	Partner bids first.
Dealer: South	♥ K86	The opponents are silent.
Vul: N-S	♦ A94	
HCP: 11	♣ 952	

---

<b>Board: 41</b>	♠ QJ64	You bid first.
Dealer: North	♥ AQ4	The opponents are silent.
Vul: Both	♦ 42	
HCP: 11	♣ Q965	

---

<b>Board: 42</b>	♠ 854	Partner bids first.
Dealer: South	♥ AQ83	The opponents are silent.
Vul: N-S	♦ K3	
HCP: 9	♣ T973	

---

<b>Board: 43</b>	♠ T752	You bid first.
Dealer: North	♥ AQ9	The opponents are silent.
Vul: Both	♦ K952	
HCP: 9	♣ 54	

---

<b>Board: 44</b>	♠ 72	Partner bids first.
Dealer: East	♥ A853	The opponents are silent.
Vul: None	♦ 53	
HCP: 11+1	♣ AQJ82	

## Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ A654	♠ QT				Pass Out
Vul: N-S	♥ K86	♥ T73				
North HCP: 11	♦ A94	♦ K82				
South HCP: 11+1	♣ 952	♣ KQJT3				

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ QJ64	♠ 98			Pass Out	
Vul: Both	♥ AQ4	♥ KJ53				
North HCP: 11	♦ 42	♦ AT97				
South HCP: 11	♣ Q965	♣ KT3				

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ 854	♠ AT63				Pass Out
Vul: N-S	♥ AQ83	♥ J6				
North HCP: 9	♦ K3	♦ A65				
South HCP: 11	♣ T973	♣ Q854				

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ T752	♠ 864			Pass Out	
Vul: Both	♥ AQ9	♥ KJ3				
North HCP: 9	♦ K952	♦ T86				
South HCP: 11	♣ 54	♣ AQJ6				

Board: 44	North:	South:	W	N	E	S
Dealer: East	♠ 72	♠ J86			Pass	Pass
Vul: None	♥ A853	♥ J94	Pass	1 ♣	Pass	1 ♦
North HCP: 11+1	♦ 53	♦ AQJT9	Pass	1 ♥	Pass	1NT
South HCP: 9+1	♣ AQJ82	♣ 64	All Pass			
Contract: 1NT South						

<b>Board: 40</b>	♠ QT	You bid first.
Dealer: South	♥ T73	The opponents are silent.
Vul: N-S	♦ K82	
HCP: 11+1	♣ KQJT3	

---

<b>Board: 41</b>	♠ 98	Partner bids first.
Dealer: North	♥ KJ53	The opponents are silent.
Vul: Both	♦ AT97	
HCP: 11	♣ KT3	

---

<b>Board: 42</b>	♠ AT63	You bid first.
Dealer: South	♥ J6	The opponents are silent.
Vul: N-S	♦ A65	
HCP: 11	♣ Q854	

---

<b>Board: 43</b>	♠ 864	Partner bids first.
Dealer: North	♥ KJ3	The opponents are silent.
Vul: Both	♦ T86	
HCP: 11	♣ AQJ6	

---

<b>Board: 44</b>	♠ J86	You bid first.
Dealer: East	♥ J94	The opponents are silent.
Vul: None	♦ AQJT9	
HCP: 9+1	♣ 64	

## Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ A654	♠ QT				Pass Out
Vul: N-S	♥ K86	♥ T73				
North HCP: 11	♦ A94	♦ K82				
South HCP: 11+1	♣ 952	♣ KQJT3				

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ QJ64	♠ 98			Pass Out	
Vul: Both	♥ AQ4	♥ KJ53				
North HCP: 11	♦ 42	♦ AT97				
South HCP: 11	♣ Q965	♣ KT3				

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ 854	♠ AT63				Pass Out
Vul: N-S	♥ AQ83	♥ J6				
North HCP: 9	♦ K3	♦ A65				
South HCP: 11	♣ T973	♣ Q854				

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ T752	♠ 864			Pass Out	
Vul: Both	♥ AQ9	♥ KJ3				
North HCP: 9	♦ K952	♦ T86				
South HCP: 11	♣ 54	♣ AQJ6				

Board: 44	North:	South:	W	N	E	S
Dealer: East	♠ 72	♠ J86			Pass	Pass
Vul: None	♥ A853	♥ J94	Pass	1 ♣	Pass	1 ♦
North HCP: 11+1	♦ 53	♦ AQJT9	Pass	1 ♥	Pass	1NT
South HCP: 9+1	♣ AQJ82	♣ 64	All Pass			
Contract: 1NT South						

<b>Board: 45</b>	♠ 3	Partner bids first.
Dealer: East	♥ J9754	The opponents are silent.
Vul: E-W	♦ KJ86	
HCP: 12+1	♣ AK6	

---

<b>Board: 46</b>	♠ KJ854	Partner bids first.
Dealer: South	♥ K4	The opponents are silent.
Vul: Both	♦ 965	
HCP: 9+1	♣ QT2	

---

<b>Board: 47</b>	♠ 8764	You bid first.
Dealer: North	♥ KJ97	The opponents are silent.
Vul: None	♦ KJ	
HCP: 8	♣ 853	

---

<b>Board: 48</b>	♠ T87	Partner bids first.
Dealer: South	♥ KT8	The opponents are silent.
Vul: Both	♦ T2	
HCP: 10+1	♣ AK972	

---

<b>Board: 49</b>	♠ 6	Partner bids first.
Dealer: East	♥ J63	The opponents are silent.
Vul: None	♦ A7653	
HCP: 12+1	♣ AKT3	

## Both hands (Answers Page)

### Board: 45

Dealer: East

Vul: E-W

North HCP: 12+1

South HCP: 8

Contract: 2♥ South

North:

♠ 3

♥ J9754

♦ KJ86

♣ AK6

South:

♠ QJ8

♥ K862

♦ Q5

♣ T953

W N E S

Pass Pass

Pass 1♥ Pass 2♥

All Pass

### Board: 46

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 9

North:

♠ KJ854

♥ K4

♦ 965

♣ QT2

South:

♠ A92

♥ Q986

♦ K42

♣ 974

W N E S

Pass Out

### Board: 47

Dealer: North

Vul: None

North HCP: 8

South HCP: 11

North:

♠ 8764

♥ KJ97

♦ KJ

♣ 853

South:

♠ KJT3

♥ Q853

♦ 86

♣ AJ7

W N E S

Pass Out

### Board: 48

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 10

North:

♠ T87

♥ KT8

♦ T2

♣ AK972

South:

♠ KJ94

♥ 952

♦ A753

♣ Q3

W N E S

Pass Out

### Board: 49

Dealer: East

Vul: None

North HCP: 12+1

South HCP: 9+1

Contract: 2♦ South

North:

♠ 6

♥ J63

♦ A7653

♣ AKT3

South:

♠ 98532

♥ AQ9

♦ T98

♣ QJ

W N E S

Pass Pass

Pass 1♦ Pass 1♠

Pass 2♣ Pass 2♦

All Pass

<b>Board: 45</b>	♠ QJ8	You bid first.
Dealer: East	♥ K862	The opponents are silent.
Vul: E-W	♦ Q5	
HCP: 8	♣ T953	

---

<b>Board: 46</b>	♠ A92	You bid first.
Dealer: South	♥ Q986	The opponents are silent.
Vul: Both	♦ K42	
HCP: 9	♣ 974	

---

<b>Board: 47</b>	♠ KJT3	Partner bids first.
Dealer: North	♥ Q853	The opponents are silent.
Vul: None	♦ 86	
HCP: 11	♣ AJ7	

---

<b>Board: 48</b>	♠ KJ94	You bid first.
Dealer: South	♥ 952	The opponents are silent.
Vul: Both	♦ A753	
HCP: 10	♣ Q3	

---

<b>Board: 49</b>	♠ 98532	You bid first.
Dealer: East	♥ AQ9	The opponents are silent.
Vul: None	♦ T98	
HCP: 9+1	♣ QJ	

## Both hands (Answers Page)

### Board: 45

Dealer: East

Vul: E-W

North HCP: 12+1

South HCP: 8

Contract: 2♥ South

North:

♠ 3

♥ J9754

♦ KJ86

♣ AK6

South:

♠ QJ8

♥ K862

♦ Q5

♣ T953

W N E S

Pass Pass

Pass 1♥ Pass 2♥

All Pass

### Board: 46

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 9

North:

♠ KJ854

♥ K4

♦ 965

♣ QT2

South:

♠ A92

♥ Q986

♦ K42

♣ 974

W N E S

Pass Out

### Board: 47

Dealer: North

Vul: None

North HCP: 8

South HCP: 11

North:

♠ 8764

♥ KJ97

♦ KJ

♣ 853

South:

♠ KJT3

♥ Q853

♦ 86

♣ AJ7

W N E S

Pass Out

### Board: 48

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 10

North:

♠ T87

♥ KT8

♦ T2

♣ AK972

South:

♠ KJ94

♥ 952

♦ A753

♣ Q3

W N E S

Pass Out

### Board: 49

Dealer: East

Vul: None

North HCP: 12+1

South HCP: 9+1

Contract: 2♦ South

North:

♠ 6

♥ J63

♦ A7653

♣ AKT3

South:

♠ 98532

♥ AQ9

♦ T98

♣ QJ

W N E S

Pass Pass

Pass 1♦ Pass 1♠

Pass 2♣ Pass 2♦

All Pass

<b>Board: 50</b>	♠ K2	Partner bids first.
Dealer: South	♥ AQJT	The opponents are silent.
Vul: N-S	♦ 8743	
HCP: 10	♣ 763	

---

<b>Board: 51</b>	♠ JT8	You bid first.
Dealer: North	♥ KT72	The opponents are silent.
Vul: None	♦ A5	
HCP: 10	♣ Q852	

---

<b>Board: 52</b>	♠ AK86	Partner bids first.
Dealer: South	♥ 742	The opponents are silent.
Vul: None	♦ 9754	
HCP: 10	♣ K7	

---

<b>Board: 53</b>	♠ 74	Partner bids first.
Dealer: East	♥ KQ83	The opponents are silent.
Vul: E-W	♦ AQ853	
HCP: 11+1	♣ T6	

---

<b>Board: 54</b>	♠ J52	You bid first.
Dealer: West	♥ J864	The opponents are silent.
Vul: Both	♦ A96	
HCP: 11	♣ AJ7	

## Both hands (Answers Page)

### Board: 50

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 10

North:

♠ K2

♥ AQJT

♦ 8743

♣ 763

South:

♠ A643

♥ 87

♦ KQT5

♣ J82

W

N

E

S

Pass Out

### Board: 51

Dealer: North

Vul: None

North HCP: 10

South HCP: 10

North:

♠ JT8

♥ KT72

♦ A5

♣ Q852

South:

♠ Q762

♥ 654

♦ QJ

♣ AJT6

W

N

E

S

Pass Out

### Board: 52

Dealer: South

Vul: None

North HCP: 10

South HCP: 10+1

North:

♠ AK86

♥ 742

♦ 9754

♣ K7

South:

♠ Q97

♥ Q3

♦ KJ8

♣ Q9542

W

N

E

S

Pass Out

### Board: 53

Dealer: East

Vul: E-W

North HCP: 11+1

South HCP: 11

Contract: 3 ♦ South

North:

♠ 74

♥ KQ83

♦ AQ853

♣ T6

South:

♠ 862

♥ A92

♦ K974

♣ A94

W

N

E

S

Pass Pass

Pass 1 ♦ Pass 1NT

Pass 2 ♦ Pass 3 ♦

All Pass

### Board: 54

Dealer: West

Vul: Both

North HCP: 11

South HCP: 11+1

Contract: 3 ♥ North

North:

♠ J52

♥ J864

♦ A96

♣ AJ7

South:

♠ 87

♥ KQT32

♦ K83

♣ K54

W

N

E

S

Pass Pass Pass 1 ♥

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 3 ♥ All Pass

1. Reverse drury

<b>Board: 50</b>	♠ A643	You bid first.
Dealer: South	♥ 87	The opponents are silent.
Vul: N-S	♦ KQT5	
HCP: 10	♣ J82	

---

<b>Board: 51</b>	♠ Q762	Partner bids first.
Dealer: North	♥ 654	The opponents are silent.
Vul: None	♦ QJ	
HCP: 10	♣ AJT6	

---

<b>Board: 52</b>	♠ Q97	You bid first.
Dealer: South	♥ Q3	The opponents are silent.
Vul: None	♦ KJ8	
HCP: 10+1	♣ Q9542	

---

<b>Board: 53</b>	♠ 862	You bid first.
Dealer: East	♥ A92	The opponents are silent.
Vul: E-W	♦ K974	
HCP: 11	♣ A94	

---

<b>Board: 54</b>	♠ 87	Partner bids first.
Dealer: West	♥ KQT32	The opponents are silent.
Vul: Both	♦ K83	
HCP: 11+1	♣ K54	

## Both hands (Answers Page)

### Board: 50

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 10

North:

♠ K2

♥ AQJT

♦ 8743

♣ 763

South:

♠ A643

♥ 87

♦ KQT5

♣ J82

W

N

E

S

Pass Out

### Board: 51

Dealer: North

Vul: None

North HCP: 10

South HCP: 10

North:

♠ JT8

♥ KT72

♦ A5

♣ Q852

South:

♠ Q762

♥ 654

♦ QJ

♣ AJT6

W

N

E

S

Pass Out

### Board: 52

Dealer: South

Vul: None

North HCP: 10

South HCP: 10+1

North:

♠ AK86

♥ 742

♦ 9754

♣ K7

South:

♠ Q97

♥ Q3

♦ KJ8

♣ Q9542

W

N

E

S

Pass Out

### Board: 53

Dealer: East

Vul: E-W

North HCP: 11+1

South HCP: 11

Contract: 3 ♦ South

North:

♠ 74

♥ KQ83

♦ AQ853

♣ T6

South:

♠ 862

♥ A92

♦ K974

♣ A94

W

N

E

S

Pass Pass

Pass 1 ♦ Pass 1NT

Pass 2 ♦ Pass 3 ♦

All Pass

### Board: 54

Dealer: West

Vul: Both

North HCP: 11

South HCP: 11+1

Contract: 3 ♥ North

North:

♠ J52

♥ J864

♦ A96

♣ AJ7

South:

♠ 87

♥ KQT32

♦ K83

♣ K54

W

N

E

S

Pass Pass Pass 1 ♥

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 3 ♥ All Pass

1. Reverse drury

<b>Board: 55</b>	♠ 94	You bid first.
Dealer: North	♥ 942	The opponents are silent.
Vul: E-W	♦ K32	
HCP: 10+1	♣ AQJ74	

---

<b>Board: 56</b>	♠ J2	Partner bids first.
Dealer: South	♥ 9743	The opponents are silent.
Vul: E-W	♦ QJ8	
HCP: 11	♣ AK93	

---

<b>Board: 57</b>	♠ A9852	You bid first.
Dealer: North	♥ T97	The opponents are silent.
Vul: None	♦ AJ	
HCP: 10+1	♣ J85	

---

<b>Board: 58</b>	♠ 85	Partner bids first.
Dealer: South	♥ KQ7	The opponents are silent.
Vul: N-S	♦ KQJ6	
HCP: 11	♣ T962	

---

<b>Board: 59</b>	♠ KT	Partner bids first.
Dealer: East	♥ K97643	The opponents are silent.
Vul: Both	♦ T3	
HCP: 11+2	♣ AJ2	

## Both hands (Answers Page)

### Board: 55

	North:	South:	W	N	E	S
Dealer: North	♠ 94	♠ QJ53			Pass Out	
Vul: E-W	♥ 942	♥ KT7				
North HCP: 10+1	♦ K32	♦ A986				
South HCP: 10	♣ AQJ74	♣ T3				

### Board: 56

	North:	South:	W	N	E	S
Dealer: South	♠ J2	♠ Q64				Pass Out
Vul: E-W	♥ 9743	♥ J5				
North HCP: 11	♦ QJ8	♦ AK764				
South HCP: 11+1	♣ AK93	♣ J64				

### Board: 57

	North:	South:	W	N	E	S
Dealer: North	♠ A9852	♠ J3			Pass Out	
Vul: None	♥ T97	♥ AJ4				
North HCP: 10+1	♦ AJ	♦ T9542				
South HCP: 11+1	♣ J85	♣ KQ6				

### Board: 58

	North:	South:	W	N	E	S
Dealer: South	♠ 85	♠ QT94				Pass Out
Vul: N-S	♥ KQ7	♥ T93				
North HCP: 11	♦ KQJ6	♦ T9				
South HCP: 9	♣ T962	♣ AK74				

### Board: 59

	North:	South:	W	N	E	S
Dealer: East	♠ KT	♠ J83			Pass	Pass
Vul: Both	♥ K97643	♥ A5	Pass	1 ♥	Pass	2 ♦
North HCP: 11+2	♦ T3	♦ AJ972	Pass	2 ♥	All Pass	
South HCP: 10+1	♣ AJ2	♣ T84				
Contract: 2 ♥ North						

<b>Board: 55</b>	♠ QJ53	Partner bids first.
Dealer: North	♥ KT7	The opponents are silent.
Vul: E-W	♦ A986	
HCP: 10	♣ T3	

---

<b>Board: 56</b>	♠ Q64	You bid first.
Dealer: South	♥ J5	The opponents are silent.
Vul: E-W	♦ AK764	
HCP: 11+1	♣ J64	

---

<b>Board: 57</b>	♠ J3	Partner bids first.
Dealer: North	♥ AJ4	The opponents are silent.
Vul: None	♦ T9542	
HCP: 11+1	♣ KQ6	

---

<b>Board: 58</b>	♠ QT94	You bid first.
Dealer: South	♥ T93	The opponents are silent.
Vul: N-S	♦ T9	
HCP: 9	♣ AK74	

---

<b>Board: 59</b>	♠ J83	You bid first.
Dealer: East	♥ A5	The opponents are silent.
Vul: Both	♦ AJ972	
HCP: 10+1	♣ T84	

## Both hands (Answers Page)

### Board: 55

	North:	South:	W	N	E	S
Dealer: North	♠ 94	♠ QJ53			Pass Out	
Vul: E-W	♥ 942	♥ KT7				
North HCP: 10+1	♦ K32	♦ A986				
South HCP: 10	♣ AQJ74	♣ T3				

### Board: 56

	North:	South:	W	N	E	S
Dealer: South	♠ J2	♠ Q64				Pass Out
Vul: E-W	♥ 9743	♥ J5				
North HCP: 11	♦ QJ8	♦ AK764				
South HCP: 11+1	♣ AK93	♣ J64				

### Board: 57

	North:	South:	W	N	E	S
Dealer: North	♠ A9852	♠ J3			Pass Out	
Vul: None	♥ T97	♥ AJ4				
North HCP: 10+1	♦ AJ	♦ T9542				
South HCP: 11+1	♣ J85	♣ KQ6				

### Board: 58

	North:	South:	W	N	E	S
Dealer: South	♠ 85	♠ QT94				Pass Out
Vul: N-S	♥ KQ7	♥ T93				
North HCP: 11	♦ KQJ6	♦ T9				
South HCP: 9	♣ T962	♣ AK74				

### Board: 59

	North:	South:	W	N	E	S
Dealer: East	♠ KT	♠ J83			Pass	Pass
Vul: Both	♥ K97643	♥ A5	Pass	1 ♥	Pass	2 ♦
North HCP: 11+2	♦ T3	♦ AJ972	Pass	2 ♥	All Pass	
South HCP: 10+1	♣ AJ2	♣ T84				
Contract: 2 ♥ North						

<b>Board: 60</b>	♠ K54	Partner bids first.
Dealer: South	♥ AQ76	The opponents are silent.
Vul: E-W	♦ 643	
HCP: 10	♣ J98	
<hr/>		
<b>Board: 61</b>	♠ J8	You bid first.
Dealer: North	♥ J752	The opponents are silent.
Vul: N-S	♦ T62	
HCP: 9	♣ AK53	
<hr/>		
<b>Board: 62</b>	♠ 875	Partner bids first.
Dealer: South	♥ AQ87	The opponents are silent.
Vul: Both	♦ 32	
HCP: 9	♣ K653	
<hr/>		
<b>Board: 63</b>	♠ QJ532	You bid first.
Dealer: North	♥ K62	RHO opens the bidding 1♥.
Vul: None	♦ 96	You bid next.
HCP: 11+1	♣ KQ7	East (LHO) bids 1NT if possible.
<hr/>		
<b>Board: 64</b>	♠ T2	Partner bids first.
Dealer: South	♥ 985	The opponents are silent.
Vul: E-W	♦ AJ94	
HCP: 11	♣ AQ95	

## Both hands (Answers Page)

### Board: 60

	North:	South:	W	N	E	S
Dealer: South	♠ K54	♠ Q873				Pass Out
Vul: E-W	♥ AQ76	♥ J85				
North HCP: 10	♦ 643	♦ KQ72				
South HCP: 10	♣ J98	♣ Q4				

### Board: 61

	North:	South:	W	N	E	S
Dealer: North	♠ J8	♠ K953			Pass Out	
Vul: N-S	♥ J752	♥ A6				
North HCP: 9	♦ T62	♦ J943				
South HCP: 10	♣ AK53	♣ Q94				

### Board: 62

	North:	South:	W	N	E	S
Dealer: South	♠ 875	♠ QT93				Pass Out
Vul: Both	♥ AQ87	♥ 92				
North HCP: 9	♦ 32	♦ A875				
South HCP: 10	♣ K653	♣ AT9				

### Board: 63

	North:	South:	W	N	E	S
Dealer: North	♠ QJ532	♠ 984		Pass	Pass	Pass
Vul: None	♥ K62	♥ A94	1 ♥	1 ♠	1NT	2 ♠
North HCP: 11+1	♦ 96	♦ KQ84	All Pass			
South HCP: 10	♣ KQ7	♣ JT6				
Contract: 2 ♠ South						

### Board: 64

	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ 75				Pass Out
Vul: E-W	♥ 985	♥ AK3				
North HCP: 11	♦ AJ94	♦ T65				
South HCP: 10+1	♣ AQ95	♣ K7632				

<b>Board: 60</b>	♠ Q873	You bid first.
Dealer: South	♥ J85	The opponents are silent.
Vul: E-W	♦ KQ72	
HCP: 10	♣ Q4	

---

<b>Board: 61</b>	♠ K953	Partner bids first.
Dealer: North	♥ A6	The opponents are silent.
Vul: N-S	♦ J943	
HCP: 10	♣ Q94	

---

<b>Board: 62</b>	♠ QT93	You bid first.
Dealer: South	♥ 92	The opponents are silent.
Vul: Both	♦ A875	
HCP: 10	♣ AT9	

---

<b>Board: 63</b>	♠ 984	Partner bids first.
Dealer: North	♥ A94	LHO opens the bidding 1 ♥.
Vul: None	♦ KQ84	Partner bids next.
HCP: 10	♣ JT6	East (RHO) bids 1NT if possible.

---

<b>Board: 64</b>	♠ 75	You bid first.
Dealer: South	♥ AK3	The opponents are silent.
Vul: E-W	♦ T65	
HCP: 10+1	♣ K7632	

## Both hands (Answers Page)

### Board: 60

	North:	South:	W	N	E	S
Dealer: South	♠ K54	♠ Q873				Pass Out
Vul: E-W	♥ AQ76	♥ J85				
North HCP: 10	♦ 643	♦ KQ72				
South HCP: 10	♣ J98	♣ Q4				

### Board: 61

	North:	South:	W	N	E	S
Dealer: North	♠ J8	♠ K953			Pass Out	
Vul: N-S	♥ J752	♥ A6				
North HCP: 9	♦ T62	♦ J943				
South HCP: 10	♣ AK53	♣ Q94				

### Board: 62

	North:	South:	W	N	E	S
Dealer: South	♠ 875	♠ QT93				Pass Out
Vul: Both	♥ AQ87	♥ 92				
North HCP: 9	♦ 32	♦ A875				
South HCP: 10	♣ K653	♣ AT9				

### Board: 63

	North:	South:	W	N	E	S
Dealer: North	♠ QJ532	♠ 984		Pass	Pass	Pass
Vul: None	♥ K62	♥ A94	1 ♥	1 ♠	1NT	2 ♠
North HCP: 11+1	♦ 96	♦ KQ84	All Pass			
South HCP: 10	♣ KQ7	♣ JT6				
Contract: 2 ♠ South						

### Board: 64

	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ 75				Pass Out
Vul: E-W	♥ 985	♥ AK3				
North HCP: 11	♦ AJ94	♦ T65				
South HCP: 10+1	♣ AQ95	♣ K7632				

<b>Board: 65</b>	♠ KT4	You bid first.
Dealer: North	♥ AT2	The opponents are silent.
Vul: Both	♦ 972	
HCP: 9	♣ Q543	

---

<b>Board: 66</b>	♠ A85	Partner bids first.
Dealer: South	♥ AT2	The opponents are silent.
Vul: E-W	♦ Q92	
HCP: 10	♣ 6532	

---

<b>Board: 67</b>	♠ AQ87	You bid first.
Dealer: North	♥ T63	The opponents are silent.
Vul: N-S	♦ 852	
HCP: 10	♣ A64	

---

<b>Board: 68</b>	♠ JT2	Partner bids first.
Dealer: South	♥ J64	The opponents are silent.
Vul: E-W	♦ AJ6	
HCP: 10	♣ K764	

---

<b>Board: 69</b>	♠ AQ4	You bid first.
Dealer: North	♥ A4	The opponents are silent.
Vul: Both	♦ J754	
HCP: 11	♣ 9753	

## Both hands (Answers Page)

**Board: 65**

Dealer: North

Vul: Both

North HCP: 9

South HCP: 11

**North:**

♠ KT4

♥ AT2

♦ 972

♣ Q543

**South:**

♠ A65

♥ J8

♦ KT64

♣ KT76

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

Pass Out

**Board: 66**

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 11

**North:**

♠ A85

♥ AT2

♦ Q92

♣ 6532

**South:**

♠ 764

♥ QJ63

♦ J86

♣ AK9

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

Pass Out

**Board: 67**

Dealer: North

Vul: N-S

North HCP: 10

South HCP: 11

**North:**

♠ AQ87

♥ T63

♦ 852

♣ A64

**South:**

♠ J53

♥ AK72

♦ T94

♣ KT7

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

Pass Out

**Board: 68**

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 9+1

**North:**

♠ JT2

♥ J64

♦ AJ6

♣ K764

**South:**

♠ 983

♥ AQ

♦ K7543

♣ T92

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

Pass Out

**Board: 69**

Dealer: North

Vul: Both

North HCP: 11

South HCP: 10

**North:**

♠ AQ4

♥ A4

♦ J754

♣ 9753

**South:**

♠ 8652

♥ QJ

♦ QT62

♣ AJ6

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

Pass Out

<b>Board: 65</b>	♠ A65	Partner bids first.
Dealer: North	♥ J8	The opponents are silent.
Vul: Both	♦ KT64	
HCP: 11	♣ KT76	

---

<b>Board: 66</b>	♠ 764	You bid first.
Dealer: South	♥ QJ63	The opponents are silent.
Vul: E-W	♦ J86	
HCP: 11	♣ AK9	

---

<b>Board: 67</b>	♠ J53	Partner bids first.
Dealer: North	♥ AK72	The opponents are silent.
Vul: N-S	♦ T94	
HCP: 11	♣ KT7	

---

<b>Board: 68</b>	♠ 983	You bid first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: E-W	♦ K7543	
HCP: 9+1	♣ T92	

---

<b>Board: 69</b>	♠ 8652	Partner bids first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: Both	♦ QT62	
HCP: 10	♣ AJ6	

## Both hands (Answers Page)

### Board: 65

Dealer: North

Vul: Both

North HCP: 9

South HCP: 11

North:

♠ KT4

♥ AT2

♦ 972

♣ Q543

South:

♠ A65

♥ J8

♦ KT64

♣ KT76

W

N

E

S

Pass Out

### Board: 66

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 11

North:

♠ A85

♥ AT2

♦ Q92

♣ 6532

South:

♠ 764

♥ QJ63

♦ J86

♣ AK9

W

N

E

S

Pass Out

### Board: 67

Dealer: North

Vul: N-S

North HCP: 10

South HCP: 11

North:

♠ AQ87

♥ T63

♦ 852

♣ A64

South:

♠ J53

♥ AK72

♦ T94

♣ KT7

W

N

E

S

Pass Out

### Board: 68

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 9+1

North:

♠ JT2

♥ J64

♦ AJ6

♣ K764

South:

♠ 983

♥ AQ

♦ K7543

♣ T92

W

N

E

S

Pass Out

### Board: 69

Dealer: North

Vul: Both

North HCP: 11

South HCP: 10

North:

♠ AQ4

♥ A4

♦ J754

♣ 9753

South:

♠ 8652

♥ QJ

♦ QT62

♣ AJ6

W

N

E

S

Pass Out

<b>Board: 70</b>	♠ J832	You bid first.
Dealer: West	♥ 93	The opponents are silent.
Vul: E-W	♦ AQT	
HCP: 10	♣ QJ75	
<hr/>		
<b>Board: 71</b>	♠ J94	You bid first.
Dealer: North	♥ 765	The opponents are silent.
Vul: Both	♦ AQ6	
HCP: 8	♣ J743	
<hr/>		
<b>Board: 72</b>	♠ T742	Partner bids first.
Dealer: South	♥ 975	The opponents are silent.
Vul: None	♦ AQ96	
HCP: 9	♣ K6	
<hr/>		
<b>Board: 73</b>	♠ Q7543	Partner bids first.
Dealer: South	♥ QJ5	LHO opens the bidding 1 ♣.
Vul: N-S	♦ T86	Partner bids next.
HCP: 9+1	♣ A3	West (RHO) bids 1 ♦ if possible.
<hr/>		
<b>Board: 74</b>	♠ QJ3	Partner bids first.
Dealer: South	♥ Q842	The opponents are silent.
Vul: Both	♦ 653	
HCP: 10	♣ KQ4	

## Both hands (Answers Page)

### Board: 70

	North:	South:	W	N	E	S
Dealer: West	♠ J832	♠ Q	Pass	Pass	Pass	1 ♥
Vul: E-W	♥ 93	♥ KQ8765	Pass	1 ♠	Pass	2 ♥
North HCP: 10	♦ AQT	♦ J98	Pass	3 ♥	All Pass	
South HCP: 12+2	♣ QJ75	♣ A43				
Contract: 3 ♥ North						

### Board: 71

	North:	South:	W	N	E	S
Dealer: North	♠ J94	♠ A76		Pass	Out	
Vul: Both	♥ 765	♥ K432				
North HCP: 8	♦ AQ6	♦ 732				
South HCP: 11	♣ J743	♣ A86				

### Board: 72

	North:	South:	W	N	E	S
Dealer: South	♠ T742	♠ AQ9				Pass
Vul: None	♥ 975	♥ QJ32				Out
North HCP: 9	♦ AQ96	♦ 54				
South HCP: 9	♣ K6	♣ 7542				

### Board: 73

	North:	South:	W	N	E	S
Dealer: South	♠ Q7543	♠ KJT				Pass
Vul: N-S	♥ QJ5	♥ 632	Pass	Pass	1 ♣	Pass
North HCP: 9+1	♦ T86	♦ Q972	1 ♦	1 ♠	Pass	2 ♠
South HCP: 11	♣ A3	♣ KQ2	All Pass			
Contract: 2 ♠ South						

### Board: 74

	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ 62				Pass
Vul: Both	♥ Q842	♥ AK6				Out
North HCP: 10	♦ 653	♦ QJ8				
South HCP: 10+1	♣ KQ4	♣ T9753				

<b>Board: 70</b>	♠ Q	Partner bids first.
Dealer: West	♥ KQ8765	The opponents are silent.
Vul: E-W	♦ J98	
HCP: 12+2	♣ A43	

---

<b>Board: 71</b>	♠ A76	Partner bids first.
Dealer: North	♥ K432	The opponents are silent.
Vul: Both	♦ 732	
HCP: 11	♣ A86	

---

<b>Board: 72</b>	♠ AQ9	You bid first.
Dealer: South	♥ QJ32	The opponents are silent.
Vul: None	♦ 54	
HCP: 9	♣ 7542	

---

<b>Board: 73</b>	♠ KJT	You bid first.
Dealer: South	♥ 632	RHO opens the bidding 1 ♣.
Vul: N-S	♦ Q972	You bid next.
HCP: 11	♣ KQ2	West (LHO) bids 1 ♦ if possible.

---

<b>Board: 74</b>	♠ 62	You bid first.
Dealer: South	♥ AK6	The opponents are silent.
Vul: Both	♦ QJ8	
HCP: 10+1	♣ T9753	

## Both hands (Answers Page)

### Board: 70

	North:	South:	W	N	E	S
Dealer: West	♠ J832	♠ Q	Pass	Pass	Pass	1 ♥
Vul: E-W	♥ 93	♥ KQ8765	Pass	1 ♠	Pass	2 ♥
North HCP: 10	♦ AQT	♦ J98	Pass	3 ♥	All Pass	
South HCP: 12+2	♣ QJ75	♣ A43				
Contract: 3 ♥ North						

### Board: 71

	North:	South:	W	N	E	S
Dealer: North	♠ J94	♠ A76		Pass	Out	
Vul: Both	♥ 765	♥ K432				
North HCP: 8	♦ AQ6	♦ 732				
South HCP: 11	♣ J743	♣ A86				

### Board: 72

	North:	South:	W	N	E	S
Dealer: South	♠ T742	♠ AQ9				Pass
Vul: None	♥ 975	♥ QJ32				Out
North HCP: 9	♦ AQ96	♦ 54				
South HCP: 9	♣ K6	♣ 7542				

### Board: 73

	North:	South:	W	N	E	S
Dealer: South	♠ Q7543	♠ KJT				Pass
Vul: N-S	♥ QJ5	♥ 632	Pass	Pass	1 ♣	Pass
North HCP: 9+1	♦ T86	♦ Q972	1 ♦	1 ♠	Pass	2 ♠
South HCP: 11	♣ A3	♣ KQ2	All Pass			
Contract: 2 ♠ South						

### Board: 74

	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ 62				Pass
Vul: Both	♥ Q842	♥ AK6				Out
North HCP: 10	♦ 653	♦ QJ8				
South HCP: 10+1	♣ KQ4	♣ T9753				

<b>Board: 75</b>	♠ A64	You bid first.
Dealer: North	♥ J53	The opponents are silent.
Vul: Both	♦ A54	
HCP: 11	♣ QT74	

---

<b>Board: 76</b>	♠ J84	Partner bids first.
Dealer: South	♥ AJ74	The opponents are silent.
Vul: None	♦ K54	
HCP: 11	♣ QT9	

---

<b>Board: 77</b>	♠ T543	You bid first.
Dealer: North	♥ AQ6	The opponents are silent.
Vul: E-W	♦ Q4	
HCP: 11	♣ K542	

---

<b>Board: 78</b>	♠ J984	Partner bids first.
Dealer: South	♥ KQ5	The opponents are silent.
Vul: N-S	♦ T4	
HCP: 11	♣ AJ42	

---

<b>Board: 79</b>	♠ 542	Partner bids first.
Dealer: East	♥ AKJ842	The opponents are silent.
Vul: N-S	♦ Q7	
HCP: 10+2	♣ T3	

## Both hands (Answers Page)

### Board: 75

	North:	South:	W	N	E	S
Dealer: North	♠ A64	♠ 953			Pass Out	
Vul: Both	♥ J53	♥ AKT2				
North HCP: 11	♦ A54	♦ K632				
South HCP: 10	♣ QT74	♣ 63				

### Board: 76

	North:	South:	W	N	E	S
Dealer: South	♠ J84	♠ QT53				Pass Out
Vul: None	♥ AJ74	♥ KT98				
North HCP: 11	♦ K54	♦ AJ7				
South HCP: 10	♣ QT9	♣ 65				

### Board: 77

	North:	South:	W	N	E	S
Dealer: North	♠ T543	♠ A72			Pass Out	
Vul: E-W	♥ AQ6	♥ 953				
North HCP: 11	♦ Q4	♦ AKT5				
South HCP: 11	♣ K542	♣ T73				

### Board: 78

	North:	South:	W	N	E	S
Dealer: South	♠ J984	♠ AT75				Pass Out
Vul: N-S	♥ KQ5	♥ 93				
North HCP: 11	♦ T4	♦ J762				
South HCP: 8	♣ AJ42	♣ K76				

### Board: 79

	North:	South:	W	N	E	S
Dealer: East	♠ 542	♠ A9			Pass	Pass
Vul: N-S	♥ AKJ842	♥ 975	Pass	2 ♥	Pass	4 ♥
North HCP: 10+2	♦ Q7	♦ 984	All Pass			
South HCP: 10+1	♣ T3	♣ AQ984				
Contract: 4 ♥ South						

<b>Board: 75</b>	♠ 953	Partner bids first.
Dealer: North	♥ AKT2	The opponents are silent.
Vul: Both	♦ K632	
HCP: 10	♣ 63	

---

<b>Board: 76</b>	♠ QT53	You bid first.
Dealer: South	♥ KT98	The opponents are silent.
Vul: None	♦ AJ7	
HCP: 10	♣ 65	

---

<b>Board: 77</b>	♠ A72	Partner bids first.
Dealer: North	♥ 953	The opponents are silent.
Vul: E-W	♦ AKT5	
HCP: 11	♣ T73	

---

<b>Board: 78</b>	♠ AT75	You bid first.
Dealer: South	♥ 93	The opponents are silent.
Vul: N-S	♦ J762	
HCP: 8	♣ K76	

---

<b>Board: 79</b>	♠ A9	You bid first.
Dealer: East	♥ 975	The opponents are silent.
Vul: N-S	♦ 984	
HCP: 10+1	♣ AQ984	

## Both hands (Answers Page)

### Board: 75

	North:	South:	W	N	E	S
Dealer: North	♠ A64	♠ 953			Pass Out	
Vul: Both	♥ J53	♥ AKT2				
North HCP: 11	♦ A54	♦ K632				
South HCP: 10	♣ QT74	♣ 63				

### Board: 76

	North:	South:	W	N	E	S
Dealer: South	♠ J84	♠ QT53				Pass Out
Vul: None	♥ AJ74	♥ KT98				
North HCP: 11	♦ K54	♦ AJ7				
South HCP: 10	♣ QT9	♣ 65				

### Board: 77

	North:	South:	W	N	E	S
Dealer: North	♠ T543	♠ A72			Pass Out	
Vul: E-W	♥ AQ6	♥ 953				
North HCP: 11	♦ Q4	♦ AKT5				
South HCP: 11	♣ K542	♣ T73				

### Board: 78

	North:	South:	W	N	E	S
Dealer: South	♠ J984	♠ AT75				Pass Out
Vul: N-S	♥ KQ5	♥ 93				
North HCP: 11	♦ T4	♦ J762				
South HCP: 8	♣ AJ42	♣ K76				

### Board: 79

	North:	South:	W	N	E	S
Dealer: East	♠ 542	♠ A9			Pass	Pass
Vul: N-S	♥ AKJ842	♥ 975	Pass	2 ♥	Pass	4 ♥
North HCP: 10+2	♦ Q7	♦ 984	All Pass			
South HCP: 10+1	♣ T3	♣ AQ984				
Contract: 4 ♥ South						

<b>Board: 80</b>	♠ AQ4	Partner bids first.
Dealer: South	♥ KT92	LHO opens the bidding 1 ♦.
Vul: N-S	♦ 862	Partner bids next.
HCP: 10	♣ J85	West (RHO) Doubles 1 ♠ if possible.

---

<b>Board: 81</b>	♠ AQJ32	Partner bids first.
Dealer: South	♥ T32	LHO opens the bidding 1 ♦.
Vul: Both	♦ 94	Partner bids next.
HCP: 9+1	♣ Q82	West (RHO) bids 1 ♥ if possible.
		East (LHO) Doubles 1 ♠ if possible.

---

<b>Board: 82</b>	♠ KQ32	Partner bids first.
Dealer: South	♥ AQ42	The opponents are silent.
Vul: None	♦ T76	
HCP: 11	♣ T4	

---

<b>Board: 83</b>	♠ KQ7	You bid first.
Dealer: North	♥ 32	The opponents are silent.
Vul: E-W	♦ AQ53	
HCP: 11	♣ 9872	

---

<b>Board: 84</b>	♠ KQ96	Partner bids first.
Dealer: South	♥ 62	The opponents are silent.
Vul: None	♦ J873	
HCP: 9	♣ K98	

## Both hands (Answers Page)

### Board: 80

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 11+1

Contract: 2 ♠ North

North:

♠ AQ4

♥ KT92

♦ 862

♣ J85

South:

♠ K8652

♥ QJ4

♦ 73

♣ KQ7

W

N

E

S

Pass

Pass

Pass

1 ♦

1 ♠

X

2 ♠

All Pass

### Board: 81

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 8

Contract: 2 ♠ South

North:

♠ AQJ32

♥ T32

♦ 94

♣ Q82

South:

♠ 9864

♥ K87

♦ AT7

♣ JT4

W

N

E

S

Pass

Pass

Pass

1 ♦

Pass

1 ♥

1 ♠

X

2 ♠

All Pass

### Board: 82

Dealer: South

Vul: None

North HCP: 11

South HCP: 10

North:

♠ KQ32

♥ AQ42

♦ T76

♣ T4

South:

♠ J9

♥ JT96

♦ AJ4

♣ QJ75

W

N

E

S

Pass Out

### Board: 83

Dealer: North

Vul: E-W

North HCP: 11

South HCP: 9

North:

♠ KQ7

♥ 32

♦ AQ53

♣ 9872

South:

♠ AT5

♥ AJT6

♦ T96

♣ T63

W

N

E

S

Pass Out

### Board: 84

Dealer: South

Vul: None

North HCP: 9

South HCP: 11

North:

♠ KQ96

♥ 62

♦ J873

♣ K98

South:

♠ T72

♥ AKJ3

♦ Q2

♣ J532

W

N

E

S

Pass Out

<b>Board: 80</b>	♠ K8652	You bid first.
Dealer: South	♥ QJ4	RHO opens the bidding 1 ♦ .
Vul: N-S	♦ 73	You bid next.
HCP: 11+1	♣ KQ7	West (LHO) Doubles 1 ♠ if possible.

---

<b>Board: 81</b>	♠ 9864	You bid first.
Dealer: South	♥ K87	RHO opens the bidding 1 ♦ .
Vul: Both	♦ AT7	You bid next.
HCP: 8	♣ JT4	West (LHO) bids 1 ♥ if possible.
		East (RHO) Doubles 1 ♠ if possible.

---

<b>Board: 82</b>	♠ J9	You bid first.
Dealer: South	♥ JT96	The opponents are silent.
Vul: None	♦ AJ4	
HCP: 10	♣ QJ75	

---

<b>Board: 83</b>	♠ AT5	Partner bids first.
Dealer: North	♥ AJT6	The opponents are silent.
Vul: E-W	♦ T96	
HCP: 9	♣ T63	

---

<b>Board: 84</b>	♠ T72	You bid first.
Dealer: South	♥ AKJ3	The opponents are silent.
Vul: None	♦ Q2	
HCP: 11	♣ J532	

## Both hands (Answers Page)

### Board: 80

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 11+1

Contract: 2 ♠ North

North:

♠ AQ4

♥ KT92

♦ 862

♣ J85

South:

♠ K8652

♥ QJ4

♦ 73

♣ KQ7

W

N

E

S

Pass

Pass

Pass

1 ♦

1 ♠

X

2 ♠

All Pass

### Board: 81

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 8

Contract: 2 ♠ South

North:

♠ AQJ32

♥ T32

♦ 94

♣ Q82

South:

♠ 9864

♥ K87

♦ AT7

♣ JT4

W

N

E

S

Pass

Pass

Pass

1 ♦

Pass

1 ♥

1 ♠

X

2 ♠

All Pass

### Board: 82

Dealer: South

Vul: None

North HCP: 11

South HCP: 10

North:

♠ KQ32

♥ AQ42

♦ T76

♣ T4

South:

♠ J9

♥ JT96

♦ AJ4

♣ QJ75

W

N

E

S

Pass Out

### Board: 83

Dealer: North

Vul: E-W

North HCP: 11

South HCP: 9

North:

♠ KQ7

♥ 32

♦ AQ53

♣ 9872

South:

♠ AT5

♥ AJT6

♦ T96

♣ T63

W

N

E

S

Pass Out

### Board: 84

Dealer: South

Vul: None

North HCP: 9

South HCP: 11

North:

♠ KQ96

♥ 62

♦ J873

♣ K98

South:

♠ T72

♥ AKJ3

♦ Q2

♣ J532

W

N

E

S

Pass Out

**Board: 85**

♠ QJ72

You bid first.

Dealer: North

♥ T4

The opponents are silent.

Vul: N-S

♦ JT52

HCP: 10

♣ AQ2

**Board: 86**

♠ 95

Partner bids first.

Dealer: South

♥ AK8

The opponents are silent.

Vul: E-W

♦ 87642

HCP: 8+1

♣ J42

**Board: 87**

♠ J532

You bid first.

Dealer: North

♥ 987

The opponents are silent.

Vul: Both

♦ Q95

HCP: 7

♣ A87

**Board: 88**

♠ K2

Partner bids first.

Dealer: South

♥ A32

The opponents are silent.

Vul: N-S

♦ 9764

HCP: 11

♣ KJ86

**Board: 89**

♠ A

East (LHO) bids 1 ♠ if possible.

Dealer: East

♥ J9543

West (RHO) bids 2 ♠ if possible.

Vul: Both

♦ K83

HCP: 12+1

♣ AT86

## Both hands (Answers Page)

### Board: 85

	North:	South:	W	N	E	S
Dealer: North	♠ QJ72	♠ T63			Pass Out	
Vul: N-S	♥ T4	♥ A73				
North HCP: 10	♦ JT52	♦ K863				
South HCP: 11	♣ AQ2	♣ KJ3				

### Board: 86

	North:	South:	W	N	E	S
Dealer: South	♠ 95	♠ A874				Pass Out
Vul: E-W	♥ AK8	♥ 943				
North HCP: 8+1	♦ 87642	♦ K53				
South HCP: 11	♣ J42	♣ A93				

### Board: 87

	North:	South:	W	N	E	S
Dealer: North	♠ J532	♠ K64			Pass Out	
Vul: Both	♥ 987	♥ 652				
North HCP: 7	♦ Q95	♦ K83				
South HCP: 11	♣ A87	♣ KQ43				

### Board: 88

	North:	South:	W	N	E	S
Dealer: South	♠ K2	♠ QJ73				Pass Out
Vul: N-S	♥ A32	♥ KQT				
North HCP: 11	♦ 9764	♦ JT5				
South HCP: 11	♣ KJ86	♣ Q73				

### Board: 89

	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ JT85			Pass	Pass
Vul: Both	♥ J9543	♥ QT2	Pass	1 ♥	1 ♠	2 ♥
North HCP: 12+1	♦ K83	♦ AJ9	2 ♠	Pass	Pass	3 ♥
South HCP: 10	♣ AT86	♣ Q54	All Pass			
Contract: 3 ♥ South						

<b>Board: 85</b>	♠ T63	Partner bids first.
Dealer: North	♥ A73	The opponents are silent.
Vul: N-S	♦ K863	
HCP: 11	♣ KJ3	

---

<b>Board: 86</b>	♠ A874	You bid first.
Dealer: South	♥ 943	The opponents are silent.
Vul: E-W	♦ K53	
HCP: 11	♣ A93	

---

<b>Board: 87</b>	♠ K64	Partner bids first.
Dealer: North	♥ 652	The opponents are silent.
Vul: Both	♦ K83	
HCP: 11	♣ KQ43	

---

<b>Board: 88</b>	♠ QJ73	You bid first.
Dealer: South	♥ KQT	The opponents are silent.
Vul: N-S	♦ JT5	
HCP: 11	♣ Q73	

---

<b>Board: 89</b>	♠ JT85	East (RHO) bids 1 ♠ if possible.
Dealer: East	♥ QT2	West (LHO) bids 2 ♠ if possible.
Vul: Both	♦ AJ9	
HCP: 10	♣ Q54	

## Both hands (Answers Page)

### Board: 85

	North:	South:	W	N	E	S
Dealer: North	♠ QJ72	♠ T63			Pass Out	
Vul: N-S	♥ T4	♥ A73				
North HCP: 10	♦ JT52	♦ K863				
South HCP: 11	♣ AQ2	♣ KJ3				

### Board: 86

	North:	South:	W	N	E	S
Dealer: South	♠ 95	♠ A874				Pass Out
Vul: E-W	♥ AK8	♥ 943				
North HCP: 8+1	♦ 87642	♦ K53				
South HCP: 11	♣ J42	♣ A93				

### Board: 87

	North:	South:	W	N	E	S
Dealer: North	♠ J532	♠ K64			Pass Out	
Vul: Both	♥ 987	♥ 652				
North HCP: 7	♦ Q95	♦ K83				
South HCP: 11	♣ A87	♣ KQ43				

### Board: 88

	North:	South:	W	N	E	S
Dealer: South	♠ K2	♠ QJ73				Pass Out
Vul: N-S	♥ A32	♥ KQT				
North HCP: 11	♦ 9764	♦ JT5				
South HCP: 11	♣ KJ86	♣ Q73				

### Board: 89

	North:	South:	W	N	E	S
Dealer: East	♠ A	♠ JT85			Pass	Pass
Vul: Both	♥ J9543	♥ QT2	Pass	1 ♥	1 ♠	2 ♥
North HCP: 12+1	♦ K83	♦ AJ9	2 ♠	Pass	Pass	3 ♥
South HCP: 10	♣ AT86	♣ Q54	All Pass			
Contract: 3 ♥ South						

**Board: 90**

♠ T9

Partner bids first.

Dealer: South

♥ AJT4

The opponents are silent.

Vul: E-W

♦ A94

HCP: 11

♣ QT85

**Board: 91**

♠ KJ975

You bid first.

Dealer: North

♥ Q52

The opponents are silent.

Vul: None

♦ KQ4

HCP: 11+1

♣ 96

**Board: 92**

♠ J64

Partner bids first.

Dealer: South

♥ 43

The opponents are silent.

Vul: None

♦ AKJ

HCP: 11+1

♣ Q9842

**Board: 93**

♠ KJ86

You bid first.

Dealer: North

♥ A973

The opponents are silent.

Vul: N-S

♦ 862

HCP: 10

♣ Q5

**Board: 94**

♠ KJ765

Partner bids first.

Dealer: South

♥ T86

The opponents are silent.

Vul: Both

♦ A8

HCP: 10+1

♣ Q75

## Both hands (Answers Page)

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ J74				Pass Out
Vul: E-W	♥ AJT4	♥ 86				
North HCP: 11	♦ A94	♦ JT8				
South HCP: 10+1	♣ QT85	♣ AKJ43				

---

Board: 91	North:	South:	W	N	E	S
Dealer: North	♠ KJ975	♠ T86			Pass Out	
Vul: None	♥ Q52	♥ AJ8				
North HCP: 11+1	♦ KQ4	♦ 973				
South HCP: 8	♣ 96	♣ KT74				

---

Board: 92	North:	South:	W	N	E	S
Dealer: South	♠ J64	♠ T3				Pass Out
Vul: None	♥ 43	♥ AQ87				
North HCP: 11+1	♦ AKJ	♦ 7543				
South HCP: 10	♣ Q9842	♣ A63				

---

Board: 93	North:	South:	W	N	E	S
Dealer: North	♠ KJ86	♠ QT93			Pass Out	
Vul: N-S	♥ A973	♥ 54				
North HCP: 10	♦ 862	♦ AK43				
South HCP: 9	♣ Q5	♣ T82				

---

Board: 94	North:	South:	W	N	E	S
Dealer: South	♠ KJ765	♠ 42				Pass Out
Vul: Both	♥ T86	♥ K53				
North HCP: 10+1	♦ A8	♦ K753				
South HCP: 10	♣ Q75	♣ AT93				

<b>Board: 90</b>	♠ J74	You bid first.
Dealer: South	♥ 86	The opponents are silent.
Vul: E-W	♦ JT8	
HCP: 10+1	♣ AKJ43	

---

<b>Board: 91</b>	♠ T86	Partner bids first.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: None	♦ 973	
HCP: 8	♣ KT74	

---

<b>Board: 92</b>	♠ T3	You bid first.
Dealer: South	♥ AQ87	The opponents are silent.
Vul: None	♦ 7543	
HCP: 10	♣ A63	

---

<b>Board: 93</b>	♠ QT93	Partner bids first.
Dealer: North	♥ 54	The opponents are silent.
Vul: N-S	♦ AK43	
HCP: 9	♣ T82	

---

<b>Board: 94</b>	♠ 42	You bid first.
Dealer: South	♥ K53	The opponents are silent.
Vul: Both	♦ K753	
HCP: 10	♣ AT93	

## Both hands (Answers Page)

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ J74				Pass Out
Vul: E-W	♥ AJT4	♥ 86				
North HCP: 11	♦ A94	♦ JT8				
South HCP: 10+1	♣ QT85	♣ AKJ43				

---

Board: 91	North:	South:	W	N	E	S
Dealer: North	♠ KJ975	♠ T86			Pass Out	
Vul: None	♥ Q52	♥ AJ8				
North HCP: 11+1	♦ KQ4	♦ 973				
South HCP: 8	♣ 96	♣ KT74				

---

Board: 92	North:	South:	W	N	E	S
Dealer: South	♠ J64	♠ T3				Pass Out
Vul: None	♥ 43	♥ AQ87				
North HCP: 11+1	♦ AKJ	♦ 7543				
South HCP: 10	♣ Q9842	♣ A63				

---

Board: 93	North:	South:	W	N	E	S
Dealer: North	♠ KJ86	♠ QT93			Pass Out	
Vul: N-S	♥ A973	♥ 54				
North HCP: 10	♦ 862	♦ AK43				
South HCP: 9	♣ Q5	♣ T82				

---

Board: 94	North:	South:	W	N	E	S
Dealer: South	♠ KJ765	♠ 42				Pass Out
Vul: Both	♥ T86	♥ K53				
North HCP: 10+1	♦ A8	♦ K753				
South HCP: 10	♣ Q75	♣ AT93				

<b>Board: 95</b>	♠ A965	You bid first.
Dealer: North	♥ Q76	The opponents are silent.
Vul: None	♦ A53	
HCP: 10	♣ 987	

---

<b>Board: 96</b>	♠ AJ8	Partner bids first.
Dealer: South	♥ QJ92	The opponents are silent.
Vul: N-S	♦ J753	
HCP: 9	♣ 94	

---

<b>Board: 97</b>	♠ K72	You bid first.
Dealer: North	♥ T42	The opponents are silent.
Vul: Both	♦ AT4	
HCP: 11	♣ A762	

---

<b>Board: 98</b>	♠ KJ7	Partner bids first.
Dealer: South	♥ Q432	The opponents are silent.
Vul: None	♦ QT83	
HCP: 8	♣ T8	

---

<b>Board: 99</b>	♠ T52	You bid first.
Dealer: North	♥ T972	The opponents are silent.
Vul: E-W	♦ A82	
HCP: 11	♣ AK4	

## Both hands (Answers Page)

**Board: 95**

Dealer: North

Vul: None

North HCP: 10

South HCP: 10

**North:**

♠ A965

♥ Q76

♦ A53

♣ 987

**South:**

♠ QT8

♥ T842

♦ KJT

♣ AT5

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

Pass Out

**Board: 96**

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 11

**North:**

♠ AJ8

♥ QJ92

♦ J753

♣ 94

**South:**

♠ K3

♥ KT86

♦ AT94

♣ JT2

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

Pass Out

**Board: 97**

Dealer: North

Vul: Both

North HCP: 11

South HCP: 11

**North:**

♠ K72

♥ T42

♦ AT4

♣ A762

**South:**

♠ A843

♥ 8763

♦ Q7

♣ KQT

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

Pass Out

**Board: 98**

Dealer: South

Vul: None

North HCP: 8

South HCP: 11

**North:**

♠ KJ7

♥ Q432

♦ QT83

♣ T8

**South:**

♠ AT43

♥ 965

♦ AK2

♣ 942

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

Pass Out

**Board: 99**

Dealer: North

Vul: E-W

North HCP: 11

South HCP: 10

**North:**

♠ T52

♥ T972

♦ A82

♣ AK4

**South:**

♠ QJ86

♥ Q4

♦ KJ53

♣ J32

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

Pass Out

<b>Board: 95</b>	♠ QT8	Partner bids first.
Dealer: North	♥ T842	The opponents are silent.
Vul: None	♦ KJT	
HCP: 10	♣ AT5	

---

<b>Board: 96</b>	♠ K3	You bid first.
Dealer: South	♥ KT86	The opponents are silent.
Vul: N-S	♦ AT94	
HCP: 11	♣ JT2	

---

<b>Board: 97</b>	♠ A843	Partner bids first.
Dealer: North	♥ 8763	The opponents are silent.
Vul: Both	♦ Q7	
HCP: 11	♣ KQT	

---

<b>Board: 98</b>	♠ AT43	You bid first.
Dealer: South	♥ 965	The opponents are silent.
Vul: None	♦ AK2	
HCP: 11	♣ 942	

---

<b>Board: 99</b>	♠ QJ86	Partner bids first.
Dealer: North	♥ Q4	The opponents are silent.
Vul: E-W	♦ KJ53	
HCP: 10	♣ J32	

## Both hands (Answers Page)

**Board: 95**

Dealer: North

Vul: None

North HCP: 10

South HCP: 10

**North:**

♠ A965

♥ Q76

♦ A53

♣ 987

**South:**

♠ QT8

♥ T842

♦ KJT

♣ AT5

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

Pass Out

**Board: 96**

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 11

**North:**

♠ AJ8

♥ QJ92

♦ J753

♣ 94

**South:**

♠ K3

♥ KT86

♦ AT94

♣ JT2

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

Pass Out

**Board: 97**

Dealer: North

Vul: Both

North HCP: 11

South HCP: 11

**North:**

♠ K72

♥ T42

♦ AT4

♣ A762

**South:**

♠ A843

♥ 8763

♦ Q7

♣ KQT

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

Pass Out

**Board: 98**

Dealer: South

Vul: None

North HCP: 8

South HCP: 11

**North:**

♠ KJ7

♥ Q432

♦ QT83

♣ T8

**South:**

♠ AT43

♥ 965

♦ AK2

♣ 942

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

Pass Out

**Board: 99**

Dealer: North

Vul: E-W

North HCP: 11

South HCP: 10

**North:**

♠ T52

♥ T972

♦ A82

♣ AK4

**South:**

♠ QJ86

♥ Q4

♦ KJ53

♣ J32

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

Pass Out

<b>Board: 100</b>	♠ A98	Partner bids first.
Dealer: South	♥ KT7	The opponents are silent.
Vul: E-W	♦ AT5	
HCP: 11	♣ 9654	

---

<b>Board: 101</b>	♠ K95	You bid first.
Dealer: North	♥ QJ63	The opponents are silent.
Vul: None	♦ 832	
HCP: 9	♣ K92	

---

<b>Board: 102</b>	♠ AQJ7	Partner bids first.
Dealer: South	♥ 7653	The opponents are silent.
Vul: E-W	♦ K53	
HCP: 10	♣ 94	

---

<b>Board: 103</b>	♠ A4	East (LHO) bids 1 ♠ if possible.
Dealer: West	♥ KT92	West (RHO) bids 2 ♠ if possible.
Vul: E-W	♦ 987	
HCP: 11	♣ KJ82	

---

<b>Board: 104</b>	♠ 5	Partner bids first.
Dealer: East	♥ J87	The opponents are silent.
Vul: Both	♦ AQT32	
HCP: 12+1	♣ AJ42	

## Both hands (Answers Page)

Board: 100	North:	South:	W	N	E	S
Dealer: South	♠ A98	♠ T763				Pass Out
Vul: E-W	♥ KT7	♥ A86				
North HCP: 11	♦ AT5	♦ 987				
South HCP: 11	♣ 9654	♣ AK8				

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ K95	♠ AQ42			Pass Out	
Vul: None	♥ QJ63	♥ A94				
North HCP: 9	♦ 832	♦ T7				
South HCP: 10	♣ K92	♣ T874				

Board: 102	North:	South:	W	N	E	S
Dealer: South	♠ AQJ7	♠ 96				Pass Out
Vul: E-W	♥ 7653	♥ A984				
North HCP: 10	♦ K53	♦ A87				
South HCP: 10	♣ 94	♣ QT65				

Board: 103	North:	South:	W	N	E	S
Dealer: West	♠ A4	♠ 52	Pass	Pass	Pass	1 ♦
Vul: E-W	♥ KT92	♥ A853	Pass	1 ♥	1 ♠	2 ♥
North HCP: 11	♦ 987	♦ KT52	2 ♠	3 ♥	All Pass	
South HCP: 11	♣ KJ82	♣ AT3				
Contract: 3 ♥ North						

Board: 104	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ AT64			Pass	Pass
Vul: Both	♥ J87	♥ KT4	Pass	1 ♦	Pass	1 ♠
North HCP: 12+1	♦ AQT32	♦ KJ6	Pass	2 ♣	Pass	2NT
South HCP: 11	♣ AJ42	♣ 985	All Pass			
Contract: 2NT South						

<b>Board: 100</b>	♠ T763	You bid first.
Dealer: South	♥ A86	The opponents are silent.
Vul: E-W	♦ 987	
HCP: 11	♣ AK8	

---

<b>Board: 101</b>	♠ AQ42	Partner bids first.
Dealer: North	♥ A94	The opponents are silent.
Vul: None	♦ T7	
HCP: 10	♣ T874	

---

<b>Board: 102</b>	♠ 96	You bid first.
Dealer: South	♥ A984	The opponents are silent.
Vul: E-W	♦ A87	
HCP: 10	♣ QT65	

---

<b>Board: 103</b>	♠ 52	East (RHO) bids 1 ♠ if possible.
Dealer: West	♥ A853	West (LHO) bids 2 ♠ if possible.
Vul: E-W	♦ KT52	
HCP: 11	♣ AT3	

---

<b>Board: 104</b>	♠ AT64	You bid first.
Dealer: East	♥ KT4	The opponents are silent.
Vul: Both	♦ KJ6	
HCP: 11	♣ 985	

## Both hands (Answers Page)

Board: 100	North:	South:	W	N	E	S
Dealer: South	♠ A98	♠ T763				Pass Out
Vul: E-W	♥ KT7	♥ A86				
North HCP: 11	♦ AT5	♦ 987				
South HCP: 11	♣ 9654	♣ AK8				

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ K95	♠ AQ42			Pass Out	
Vul: None	♥ QJ63	♥ A94				
North HCP: 9	♦ 832	♦ T7				
South HCP: 10	♣ K92	♣ T874				

Board: 102	North:	South:	W	N	E	S
Dealer: South	♠ AQJ7	♠ 96				Pass Out
Vul: E-W	♥ 7653	♥ A984				
North HCP: 10	♦ K53	♦ A87				
South HCP: 10	♣ 94	♣ QT65				

Board: 103	North:	South:	W	N	E	S
Dealer: West	♠ A4	♠ 52	Pass	Pass	Pass	1 ♦
Vul: E-W	♥ KT92	♥ A853	Pass	1 ♥	1 ♠	2 ♥
North HCP: 11	♦ 987	♦ KT52	2 ♠	3 ♥	All Pass	
South HCP: 11	♣ KJ82	♣ AT3				
Contract: 3 ♥ North						

Board: 104	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ AT64			Pass	Pass
Vul: Both	♥ J87	♥ KT4	Pass	1 ♦	Pass	1 ♠
North HCP: 12+1	♦ AQT32	♦ KJ6	Pass	2 ♣	Pass	2NT
South HCP: 11	♣ AJ42	♣ 985	All Pass			
Contract: 2NT South						

<b>Board: 105</b>	♠ Q874	You bid first.
Dealer: North	♥ K4	The opponents are silent.
Vul: E-W	♦ Q54	
HCP: 11	♣ A985	

---

<b>Board: 106</b>	♠ AKT4	Partner bids first.
Dealer: South	♥ J64	The opponents are silent.
Vul: Both	♦ Q94	
HCP: 10	♣ 942	

---

<b>Board: 107</b>	♠ Q863	You bid first.
Dealer: North	♥ QT2	The opponents are silent.
Vul: None	♦ A854	
HCP: 10	♣ Q5	

---

<b>Board: 108</b>	♠ A84	Partner bids first.
Dealer: South	♥ Q75	The opponents are silent.
Vul: Both	♦ K863	
HCP: 9	♣ 762	

---

<b>Board: 109</b>	♠ AT4	You bid first.
Dealer: North	♥ Q97	The opponents are silent.
Vul: None	♦ Q875	
HCP: 10	♣ QT7	

## Both hands (Answers Page)

**Board: 105**

Dealer: North

Vul: E-W

North HCP: 11

South HCP: 10

**North:**

♠ Q874

♥ K4

♦ Q54

♣ A985

**South:**

♠ AT92

♥ Q3

♦ JT86

♣ KT6

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

Pass Out

**Board: 106**

Dealer: South

Vul: Both

North HCP: 10

South HCP: 11+1

**North:**

♠ AKT4

♥ J64

♦ Q94

♣ 942

**South:**

♠ J8

♥ Q73

♦ KJ532

♣ KJ3

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

Pass Out

**Board: 107**

Dealer: North

Vul: None

North HCP: 10

South HCP: 9

**North:**

♠ Q863

♥ QT2

♦ A854

♣ Q5

**South:**

♠ A542

♥ 65

♦ KQ63

♣ 984

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

Pass Out

**Board: 108**

Dealer: South

Vul: Both

North HCP: 9

South HCP: 10

**North:**

♠ A84

♥ Q75

♦ K863

♣ 762

**South:**

♠ KT52

♥ K32

♦ 97

♣ AT93

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

Pass Out

**Board: 109**

Dealer: North

Vul: None

North HCP: 10

South HCP: 10

**North:**

♠ AT4

♥ Q97

♦ Q875

♣ QT7

**South:**

♠ KJ7

♥ J52

♦ J92

♣ A832

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

Pass Out

<b>Board: 105</b>	♠ AT92	Partner bids first.
Dealer: North	♥ Q3	The opponents are silent.
Vul: E-W	♦ JT86	
HCP: 10	♣ KT6	

---

<b>Board: 106</b>	♠ J8	You bid first.
Dealer: South	♥ Q73	The opponents are silent.
Vul: Both	♦ KJ532	
HCP: 11+1	♣ KJ3	

---

<b>Board: 107</b>	♠ A542	Partner bids first.
Dealer: North	♥ 65	The opponents are silent.
Vul: None	♦ KQ63	
HCP: 9	♣ 984	

---

<b>Board: 108</b>	♠ KT52	You bid first.
Dealer: South	♥ K32	The opponents are silent.
Vul: Both	♦ 97	
HCP: 10	♣ AT93	

---

<b>Board: 109</b>	♠ KJ7	Partner bids first.
Dealer: North	♥ J52	The opponents are silent.
Vul: None	♦ J92	
HCP: 10	♣ A832	

## Both hands (Answers Page)

**Board: 105**

Dealer: North

Vul: E-W

North HCP: 11

South HCP: 10

**North:**

♠ Q874

♥ K4

♦ Q54

♣ A985

**South:**

♠ AT92

♥ Q3

♦ JT86

♣ KT6

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

Pass Out

**Board: 106**

Dealer: South

Vul: Both

North HCP: 10

South HCP: 11+1

**North:**

♠ AKT4

♥ J64

♦ Q94

♣ 942

**South:**

♠ J8

♥ Q73

♦ KJ532

♣ KJ3

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

Pass Out

**Board: 107**

Dealer: North

Vul: None

North HCP: 10

South HCP: 9

**North:**

♠ Q863

♥ QT2

♦ A854

♣ Q5

**South:**

♠ A542

♥ 65

♦ KQ63

♣ 984

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

Pass Out

**Board: 108**

Dealer: South

Vul: Both

North HCP: 9

South HCP: 10

**North:**

♠ A84

♥ Q75

♦ K863

♣ 762

**South:**

♠ KT52

♥ K32

♦ 97

♣ AT93

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

Pass Out

**Board: 109**

Dealer: North

Vul: None

North HCP: 10

South HCP: 10

**North:**

♠ AT4

♥ Q97

♦ Q875

♣ QT7

**South:**

♠ KJ7

♥ J52

♦ J92

♣ A832

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

Pass Out

<b>Board: 110</b>	♠ Q982	Partner bids first.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: E-W	♦ KQ3	
HCP: 11	♣ J73	

---

<b>Board: 111</b>	♠ A9875	You bid first.
Dealer: North	♥ K87	The opponents are silent.
Vul: Both	♦ T54	
HCP: 10+1	♣ K5	

---

<b>Board: 112</b>	♠ AT8	Partner bids first.
Dealer: South	♥ T8653	The opponents are silent.
Vul: None	♦ 32	
HCP: 10+1	♣ AQ2	

---

<b>Board: 113</b>	♠ KT	Partner bids first.
Dealer: East	♥ Q4	The opponents are silent.
Vul: N-S	♦ AJT984	
HCP: 11+2	♣ J98	

---

<b>Board: 114</b>	♠ K643	Partner bids first.
Dealer: South	♥ Q52	The opponents are silent.
Vul: Both	♦ 63	
HCP: 11	♣ AQ97	

## Both hands (Answers Page)

Board: 110	North:	South:	W	N	E	S
Dealer: South	♠ Q982	♠ K54				Pass Out
Vul: E-W	♥ QJ4	♥ 7652				
North HCP: 11	♦ KQ3	♦ T72				
South HCP: 10	♣ J73	♣ AK9				

Board: 111	North:	South:	W	N	E	S
Dealer: North	♠ A9875	♠ K64			Pass Out	
Vul: Both	♥ K87	♥ A932				
North HCP: 10+1	♦ T54	♦ Q863				
South HCP: 9	♣ K5	♣ 86				

Board: 112	North:	South:	W	N	E	S
Dealer: South	♠ AT8	♠ K7642				Pass Out
Vul: None	♥ T8653	♥ 92				
North HCP: 10+1	♦ 32	♦ KQ6				
South HCP: 9+1	♣ AQ2	♣ JT6				

Board: 113	North:	South:	W	N	E	S
Dealer: East	♠ KT	♠ AQ94			Pass	Pass
Vul: N-S	♥ Q4	♥ J852	Pass	2 ♦	All Pass	
North HCP: 11+2	♦ AJT984	♦ Q5				
South HCP: 9	♣ J98	♣ T64				
Contract: 2 ♦ North						

Board: 114	North:	South:	W	N	E	S
Dealer: South	♠ K643	♠ 975				Pass Out
Vul: Both	♥ Q52	♥ AJ74				
North HCP: 11	♦ 63	♦ 754				
South HCP: 9	♣ AQ97	♣ KJ8				

<b>Board: 110</b>	♠ K54	You bid first.
Dealer: South	♥ 7652	The opponents are silent.
Vul: E-W	♦ T72	
HCP: 10	♣ AK9	

---

<b>Board: 111</b>	♠ K64	Partner bids first.
Dealer: North	♥ A932	The opponents are silent.
Vul: Both	♦ Q863	
HCP: 9	♣ 86	

---

<b>Board: 112</b>	♠ K7642	You bid first.
Dealer: South	♥ 92	The opponents are silent.
Vul: None	♦ KQ6	
HCP: 9+1	♣ JT6	

---

<b>Board: 113</b>	♠ AQ94	You bid first.
Dealer: East	♥ J852	The opponents are silent.
Vul: N-S	♦ Q5	
HCP: 9	♣ T64	

---

<b>Board: 114</b>	♠ 975	You bid first.
Dealer: South	♥ AJ74	The opponents are silent.
Vul: Both	♦ 754	
HCP: 9	♣ KJ8	

## Both hands (Answers Page)

### Board: 110

	North:	South:	W	N	E	S
Dealer: South	♠ Q982	♠ K54				Pass Out
Vul: E-W	♥ QJ4	♥ 7652				
North HCP: 11	♦ KQ3	♦ T72				
South HCP: 10	♣ J73	♣ AK9				

### Board: 111

	North:	South:	W	N	E	S
Dealer: North	♠ A9875	♠ K64			Pass Out	
Vul: Both	♥ K87	♥ A932				
North HCP: 10+1	♦ T54	♦ Q863				
South HCP: 9	♣ K5	♣ 86				

### Board: 112

	North:	South:	W	N	E	S
Dealer: South	♠ AT8	♠ K7642				Pass Out
Vul: None	♥ T8653	♥ 92				
North HCP: 10+1	♦ 32	♦ KQ6				
South HCP: 9+1	♣ AQ2	♣ JT6				

### Board: 113

	North:	South:	W	N	E	S
Dealer: East	♠ KT	♠ AQ94			Pass	Pass
Vul: N-S	♥ Q4	♥ J852	Pass	2 ♦	All Pass	
North HCP: 11+2	♦ AJT984	♦ Q5				
South HCP: 9	♣ J98	♣ T64				
Contract: 2 ♦ North						

### Board: 114

	North:	South:	W	N	E	S
Dealer: South	♠ K643	♠ 975				Pass Out
Vul: Both	♥ Q52	♥ AJ74				
North HCP: 11	♦ 63	♦ 754				
South HCP: 9	♣ AQ97	♣ KJ8				

<b>Board: 115</b>	♠ J82	You bid first.
Dealer: North	♥ Q5	The opponents are silent.
Vul: E-W	♦ AK8	
HCP: 10+1	♣ 97532	

---

<b>Board: 116</b>	♠ Q92	Partner bids first.
Dealer: South	♥ KT85	The opponents are silent.
Vul: Both	♦ JT	
HCP: 11	♣ AJ52	

---

<b>Board: 117</b>	♠ 984	You bid first.
Dealer: North	♥ 632	The opponents are silent.
Vul: N-S	♦ AK75	
HCP: 11	♣ A72	

---

<b>Board: 118</b>	♠ AJT	Partner bids first.
Dealer: South	♥ K64	The opponents are silent.
Vul: Both	♦ QJ5	
HCP: 11	♣ 9752	

---

<b>Board: 119</b>	♠ AQ6	You bid first.
Dealer: North	♥ 65	The opponents are silent.
Vul: None	♦ T8642	
HCP: 10+1	♣ A95	

## Both hands (Answers Page)

**Board: 115**

Dealer: North

Vul: E-W

North HCP: 10+1

South HCP: 9

**North:**

♠ J82

♥ Q5

♦ AK8

♣ 97532

**South:**

♠ AT9

♥ 9764

♦ Q64

♣ KT8

**W      N      E      S**

Pass Out

**Board: 116**

Dealer: South

Vul: Both

North HCP: 11

South HCP: 9

**North:**

♠ Q92

♥ KT85

♦ JT

♣ AJ52

**South:**

♠ AJ5

♥ A74

♦ 8654

♣ 864

**W      N      E      S**

Pass Out

**Board: 117**

Dealer: North

Vul: N-S

North HCP: 11

South HCP: 7+1

**North:**

♠ 984

♥ 632

♦ AK75

♣ A72

**South:**

♠ A65

♥ KT975

♦ 864

♣ 83

**W      N      E      S**

Pass Out

**Board: 118**

Dealer: South

Vul: Both

North HCP: 11

South HCP: 7+1

**North:**

♠ AJT

♥ K64

♦ QJ5

♣ 9752

**South:**

♠ KQ632

♥ T5

♦ T62

♣ Q63

**W      N      E      S**

Pass Out

**Board: 119**

Dealer: North

Vul: None

North HCP: 10+1

South HCP: 11

**North:**

♠ AQ6

♥ 65

♦ T8642

♣ A95

**South:**

♠ K753

♥ K743

♦ 93

♣ KQ6

**W      N      E      S**

Pass Out

<b>Board: 115</b>	♠ AT9	Partner bids first.
Dealer: North	♥ 9764	The opponents are silent.
Vul: E-W	♦ Q64	
HCP: 9	♣ KT8	

---

<b>Board: 116</b>	♠ AJ5	You bid first.
Dealer: South	♥ A74	The opponents are silent.
Vul: Both	♦ 8654	
HCP: 9	♣ 864	

---

<b>Board: 117</b>	♠ A65	Partner bids first.
Dealer: North	♥ KT975	The opponents are silent.
Vul: N-S	♦ 864	
HCP: 7+1	♣ 83	

---

<b>Board: 118</b>	♠ KQ632	You bid first.
Dealer: South	♥ T5	The opponents are silent.
Vul: Both	♦ T62	
HCP: 7+1	♣ Q63	

---

<b>Board: 119</b>	♠ K753	Partner bids first.
Dealer: North	♥ K743	The opponents are silent.
Vul: None	♦ 93	
HCP: 11	♣ KQ6	

## Both hands (Answers Page)

**Board: 115**

Dealer: North

Vul: E-W

North HCP: 10+1

South HCP: 9

**North:**

♠ J82

♥ Q5

♦ AK8

♣ 97532

**South:**

♠ AT9

♥ 9764

♦ Q64

♣ KT8

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

Pass Out

**Board: 116**

Dealer: South

Vul: Both

North HCP: 11

South HCP: 9

**North:**

♠ Q92

♥ KT85

♦ JT

♣ AJ52

**South:**

♠ AJ5

♥ A74

♦ 8654

♣ 864

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

Pass Out

**Board: 117**

Dealer: North

Vul: N-S

North HCP: 11

South HCP: 7+1

**North:**

♠ 984

♥ 632

♦ AK75

♣ A72

**South:**

♠ A65

♥ KT975

♦ 864

♣ 83

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

Pass Out

**Board: 118**

Dealer: South

Vul: Both

North HCP: 11

South HCP: 7+1

**North:**

♠ AJT

♥ K64

♦ QJ5

♣ 9752

**South:**

♠ KQ632

♥ T5

♦ T62

♣ Q63

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

Pass Out

**Board: 119**

Dealer: North

Vul: None

North HCP: 10+1

South HCP: 11

**North:**

♠ AQ6

♥ 65

♦ T8642

♣ A95

**South:**

♠ K753

♥ K743

♦ 93

♣ KQ6

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

Pass Out

<b>Board: 120</b>	♠ Q962	Partner bids first.
Dealer: South	♥ KT5	The opponents are silent.
Vul: E-W	♦ 753	
HCP: 9	♣ A96	

---

<b>Board: 121</b>	♠ 32	Partner bids first.
Dealer: East	♥ AKT83	The opponents are silent.
Vul: Both	♦ A852	
HCP: 11+1	♣ 94	

---

<b>Board: 122</b>	♠ Q62	Partner bids first.
Dealer: South	♥ KQ93	The opponents are silent.
Vul: None	♦ QT2	
HCP: 10	♣ J95	

---

<b>Board: 123</b>	♠ AT4	You bid first.
Dealer: North	♥ KT97	The opponents are silent.
Vul: N-S	♦ A73	
HCP: 11	♣ 953	

---

<b>Board: 124</b>	♠ KQJ4	You bid first.
Dealer: West	♥ 9752	The opponents are silent.
Vul: None	♦ J76	
HCP: 10	♣ K7	

## Both hands (Answers Page)

### Board: 120

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 10

North:

♠ Q962

♥ KT5

♦ 753

♣ A96

South:

♠ K74

♥ Q863

♦ 962

♣ KQ8

W

N

E

S

Pass Out

### Board: 121

Dealer: East

Vul: Both

North HCP: 11+1

South HCP: 10

Contract: 3♥ South

North:

♠ 32

♥ AKT83

♦ A852

♣ 94

South:

♠ AT85

♥ Q952

♦ 963

♣ A5

W

N

E

S

Pass Pass

Pass 1♥ Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♥

All Pass

1. Reverse drury

### Board: 122

Dealer: South

Vul: None

North HCP: 10

South HCP: 10

North:

♠ Q62

♥ KQ93

♦ QT2

♣ J95

South:

♠ AJT5

♥ J87

♦ A74

♣ 873

W

N

E

S

Pass Out

### Board: 123

Dealer: North

Vul: N-S

North HCP: 11

South HCP: 9

North:

♠ AT4

♥ KT97

♦ A73

♣ 953

South:

♠ 832

♥ Q8

♦ KQT9

♣ Q764

W

N

E

S

Pass Out

### Board: 124

Dealer: West

Vul: None

North HCP: 10

South HCP: 13+2

Contract: 3♣ North

North:

♠ KQJ4

♥ 9752

♦ J76

♣ K7

South:

♠ -

♥ Q84

♦ AQ54

♣ AJ9852

W

N

E

S

Pass Pass Pass 1♣

Pass 1♥ Pass 2♣

Pass 3♣ All Pass

<b>Board: 120</b>	♠ K74	You bid first.
Dealer: South	♥ Q863	The opponents are silent.
Vul: E-W	♦ 962	
HCP: 10	♣ KQ8	

---

<b>Board: 121</b>	♠ AT85	You bid first.
Dealer: East	♥ Q952	The opponents are silent.
Vul: Both	♦ 963	
HCP: 10	♣ A5	

---

<b>Board: 122</b>	♠ AJT5	You bid first.
Dealer: South	♥ J87	The opponents are silent.
Vul: None	♦ A74	
HCP: 10	♣ 873	

---

<b>Board: 123</b>	♠ 832	Partner bids first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: N-S	♦ KQT9	
HCP: 9	♣ Q764	

---

<b>Board: 124</b>	♠ -	Partner bids first.
Dealer: West	♥ Q84	The opponents are silent.
Vul: None	♦ AQ54	
HCP: 13+2	♣ AJ9852	

## Both hands (Answers Page)

Board: 120	North:	South:	W	N	E	S
Dealer: South	♠ Q962	♠ K74				Pass Out
Vul: E-W	♥ KT5	♥ Q863				
North HCP: 9	♦ 753	♦ 962				
South HCP: 10	♣ A96	♣ KQ8				

Board: 121	North:	South:	W	N	E	S
Dealer: East	♠ 32	♠ AT85			Pass	Pass
Vul: Both	♥ AKT83	♥ Q952	Pass	1 ♥	Pass	2 ♣ <sup>1</sup>
North HCP: 11+1	♦ A852	♦ 963	Pass	2 ♥	Pass	3 ♥
South HCP: 10	♣ 94	♣ A5	All Pass			
Contract: 3 ♥ South						
						1. Reverse drury

Board: 122	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ AJT5				Pass Out
Vul: None	♥ KQ93	♥ J87				
North HCP: 10	♦ QT2	♦ A74				
South HCP: 10	♣ J95	♣ 873				

Board: 123	North:	South:	W	N	E	S
Dealer: North	♠ AT4	♠ 832			Pass Out	
Vul: N-S	♥ KT97	♥ Q8				
North HCP: 11	♦ A73	♦ KQT9				
South HCP: 9	♣ 953	♣ Q764				

Board: 124	North:	South:	W	N	E	S
Dealer: West	♠ KQJ4	♠ -	Pass	Pass	Pass	1 ♣
Vul: None	♥ 9752	♥ Q84	Pass	1 ♥	Pass	2 ♣
North HCP: 10	♦ J76	♦ AQ54	Pass	3 ♣	All Pass	
South HCP: 13+2	♣ K7	♣ AJ9852				
Contract: 3 ♣ North						

<b>Board: 125</b>	♠ JT84	You bid first.
Dealer: North	♥ A43	The opponents are silent.
Vul: N-S	♦ KJ3	
HCP: 10	♣ J52	

---

<b>Board: 126</b>	♠ AK754	Partner bids first.
Dealer: South	♥ 873	The opponents are silent.
Vul: Both	♦ 852	
HCP: 10+1	♣ QJ	

---

<b>Board: 127</b>	♠ J53	You bid first.
Dealer: North	♥ K942	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 10	♣ Q863	

---

<b>Board: 128</b>	♠ 852	Partner bids first.
Dealer: South	♥ AQJ6	The opponents are silent.
Vul: Both	♦ Q63	
HCP: 9	♣ T84	

---

<b>Board: 129</b>	♠ AT4	You bid first.
Dealer: North	♥ AT93	The opponents are silent.
Vul: None	♦ Q754	
HCP: 10	♣ 96	

## Both hands (Answers Page)

**Board: 125**

Dealer: North

Vul: N-S

North HCP: 10

South HCP: 11

**North:**

♠ JT84

♥ A43

♦ KJ3

♣ J52

**South:**

♠ Q76

♥ KQT2

♦ 96

♣ A763

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

Pass Out

**Board: 126**

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 9

**North:**

♠ AK754

♥ 873

♦ 852

♣ QJ

**South:**

♠ QJT

♥ QT5

♦ A43

♣ 8732

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

Pass Out

**Board: 127**

Dealer: North

Vul: E-W

North HCP: 10

South HCP: 9+1

**North:**

♠ J53

♥ K942

♦ A3

♣ Q863

**South:**

♠ 98762

♥ T3

♦ J52

♣ AKJ

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

Pass Out

**Board: 128**

Dealer: South

Vul: Both

North HCP: 9

South HCP: 10+1

**North:**

♠ 852

♥ AQJ6

♦ Q63

♣ T84

**South:**

♠ Q94

♥ T75

♦ 97

♣ AKJ72

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

Pass Out

**Board: 129**

Dealer: North

Vul: None

North HCP: 10

South HCP: 10

**North:**

♠ AT4

♥ AT93

♦ Q754

♣ 96

**South:**

♠ Q962

♥ K7

♦ J932

♣ A54

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

Pass Out

<b>Board: 125</b>	♠ Q76	Partner bids first.
Dealer: North	♥ KQT2	The opponents are silent.
Vul: N-S	♦ 96	
HCP: 11	♣ A763	

---

<b>Board: 126</b>	♠ QJT	You bid first.
Dealer: South	♥ QT5	The opponents are silent.
Vul: Both	♦ A43	
HCP: 9	♣ 8732	

---

<b>Board: 127</b>	♠ 98762	Partner bids first.
Dealer: North	♥ T3	The opponents are silent.
Vul: E-W	♦ J52	
HCP: 9+1	♣ AKJ	

---

<b>Board: 128</b>	♠ Q94	You bid first.
Dealer: South	♥ T75	The opponents are silent.
Vul: Both	♦ 97	
HCP: 10+1	♣ AKJ72	

---

<b>Board: 129</b>	♠ Q962	Partner bids first.
Dealer: North	♥ K7	The opponents are silent.
Vul: None	♦ J932	
HCP: 10	♣ A54	

## Both hands (Answers Page)

### Board: 125

	North:	South:	W	N	E	S
Dealer: North	♠ JT84	♠ Q76			Pass Out	
Vul: N-S	♥ A43	♥ KQT2				
North HCP: 10	♦ KJ3	♦ 96				
South HCP: 11	♣ J52	♣ A763				

### Board: 126

	North:	South:	W	N	E	S
Dealer: South	♠ AK754	♠ QJT				Pass Out
Vul: Both	♥ 873	♥ QT5				
North HCP: 10+1	♦ 852	♦ A43				
South HCP: 9	♣ QJ	♣ 8732				

### Board: 127

	North:	South:	W	N	E	S
Dealer: North	♠ J53	♠ 98762			Pass Out	
Vul: E-W	♥ K942	♥ T3				
North HCP: 10	♦ A3	♦ J52				
South HCP: 9+1	♣ Q863	♣ AKJ				

### Board: 128

	North:	South:	W	N	E	S
Dealer: South	♠ 852	♠ Q94				Pass Out
Vul: Both	♥ AQJ6	♥ T75				
North HCP: 9	♦ Q63	♦ 97				
South HCP: 10+1	♣ T84	♣ AKJ72				

### Board: 129

	North:	South:	W	N	E	S
Dealer: North	♠ AT4	♠ Q962			Pass Out	
Vul: None	♥ AT93	♥ K7				
North HCP: 10	♦ Q754	♦ J932				
South HCP: 10	♣ 96	♣ A54				

<b>Board: 130</b>	♠ A764	West (RHO) bids 1 ♦ if possible.
Dealer: West	♥ QJ42	
Vul: E-W	♦ 86	
HCP: 10	♣ K74	

---

<b>Board: 131</b>	♠ QJT2	You bid first.
Dealer: North	♥ J65	The opponents are silent.
Vul: E-W	♦ Q9	
HCP: 11	♣ AJ73	

---

<b>Board: 132</b>	♠ 864	Partner bids first.
Dealer: South	♥ Q8632	The opponents are silent.
Vul: Both	♦ T8	
HCP: 9+1	♣ AK5	

---

<b>Board: 133</b>	♠ Q7652	You bid first.
Dealer: North	♥ 96	The opponents are silent.
Vul: None	♦ Q63	
HCP: 10+1	♣ KQJ	

---

<b>Board: 134</b>	♠ K852	Partner bids first.
Dealer: South	♥ 753	The opponents are silent.
Vul: E-W	♦ A83	
HCP: 7	♣ 542	

## Both hands (Answers Page)

### Board: 130

	North:	South:	W	N	E	S
Dealer: West	♠ A764	♠ 93	Pass	Pass	Pass	1 ♣
Vul: E-W	♥ QJ42	♥ K8	1 ♦	X	Pass	1NT
North HCP: 10	♦ 86	♦ AQ75	Pass	2NT	All Pass	
South HCP: 11+1	♣ K74	♣ Q9853				
Contract: 2NT North						

### Board: 131

	North:	South:	W	N	E	S
Dealer: North	♠ QJT2	♠ A86			Pass Out	
Vul: E-W	♥ J65	♥ KQ3				
North HCP: 11	♦ Q9	♦ 8732				
South HCP: 9	♣ AJ73	♣ T95				

### Board: 132

	North:	South:	W	N	E	S
Dealer: South	♠ 864	♠ K53				Pass Out
Vul: Both	♥ Q8632	♥ K4				
North HCP: 9+1	♦ T8	♦ K743				
South HCP: 11	♣ AK5	♣ Q932				

### Board: 133

	North:	South:	W	N	E	S
Dealer: North	♠ Q7652	♠ 98			Pass Out	
Vul: None	♥ 96	♥ AKT3				
North HCP: 10+1	♦ Q63	♦ KT92				
South HCP: 10	♣ KQJ	♣ T98				

### Board: 134

	North:	South:	W	N	E	S
Dealer: South	♠ K852	♠ QT76				Pass Out
Vul: E-W	♥ 753	♥ KJ84				
North HCP: 7	♦ A83	♦ 54				
South HCP: 11	♣ 542	♣ AJ6				

## South hands

## Open\_In\_Fourth\_13

**Board: 130**      ♠ 93      West (LHO) bids 1 ♦ if possible.  
 Dealer: West      ♥ K8  
 Vul: E-W      ♦ AQ75  
 HCP: 11+1      ♣ Q9853

---

**Board: 131**      ♠ A86      Partner bids first.  
 Dealer: North      ♥ KQ3      The opponents are silent.  
 Vul: E-W      ♦ 8732  
 HCP: 9      ♣ T95

---

**Board: 132**      ♠ K53      You bid first.  
 Dealer: South      ♥ K4      The opponents are silent.  
 Vul: Both      ♦ K743  
 HCP: 11      ♣ Q932

---

**Board: 133**      ♠ 98      Partner bids first.  
 Dealer: North      ♥ AKT3      The opponents are silent.  
 Vul: None      ♦ KT92  
 HCP: 10      ♣ T98

---

**Board: 134**      ♠ QT76      You bid first.  
 Dealer: South      ♥ KJ84      The opponents are silent.  
 Vul: E-W      ♦ 54  
 HCP: 11      ♣ AJ6

## Both hands (Answers Page)

### Board: 130

	North:	South:	W	N	E	S
Dealer: West	♠ A764	♠ 93	Pass	Pass	Pass	1 ♣
Vul: E-W	♥ QJ42	♥ K8	1 ♦	X	Pass	1NT
North HCP: 10	♦ 86	♦ AQ75	Pass	2NT	All Pass	
South HCP: 11+1	♣ K74	♣ Q9853				
Contract: 2NT North						

### Board: 131

	North:	South:	W	N	E	S
Dealer: North	♠ QJT2	♠ A86			Pass Out	
Vul: E-W	♥ J65	♥ KQ3				
North HCP: 11	♦ Q9	♦ 8732				
South HCP: 9	♣ AJ73	♣ T95				

### Board: 132

	North:	South:	W	N	E	S
Dealer: South	♠ 864	♠ K53				Pass Out
Vul: Both	♥ Q8632	♥ K4				
North HCP: 9+1	♦ T8	♦ K743				
South HCP: 11	♣ AK5	♣ Q932				

### Board: 133

	North:	South:	W	N	E	S
Dealer: North	♠ Q7652	♠ 98			Pass Out	
Vul: None	♥ 96	♥ AKT3				
North HCP: 10+1	♦ Q63	♦ KT92				
South HCP: 10	♣ KQJ	♣ T98				

### Board: 134

	North:	South:	W	N	E	S
Dealer: South	♠ K852	♠ QT76				Pass Out
Vul: E-W	♥ 753	♥ KJ84				
North HCP: 7	♦ A83	♦ 54				
South HCP: 11	♣ 542	♣ AJ6				

<b>Board: 135</b>	♠ JT7	You bid first.
Dealer: North	♥ K432	The opponents are silent.
Vul: Both	♦ 52	
HCP: 8	♣ A875	

---

<b>Board: 136</b>	♠ JT54	Partner bids first.
Dealer: South	♥ KJ7	The opponents are silent.
Vul: E-W	♦ AQT5	
HCP: 11	♣ T6	

---

<b>Board: 137</b>	♠ KQ5	You bid first.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: N-S	♦ 643	
HCP: 9	♣ 9852	

---

<b>Board: 138</b>	♠ 76	Partner bids first.
Dealer: South	♥ Q97	The opponents are silent.
Vul: Both	♦ A32	
HCP: 11+1	♣ KQT87	

---

<b>Board: 139</b>	♠ A4	Partner bids first.
Dealer: East	♥ 52	The opponents are silent.
Vul: None	♦ KJ754	
HCP: 11+1	♣ K874	

## Both hands (Answers Page)

### Board: 135

	North:	South:	W	N	E	S
Dealer: North	♠ JT7	♠ KQ943			Pass Out	
Vul: Both	♥ K432	♥ A76				
North HCP: 8	♦ 52	♦ 643				
South HCP: 10+1	♣ A875	♣ J2				

### Board: 136

	North:	South:	W	N	E	S
Dealer: South	♠ JT54	♠ K6				Pass Out
Vul: E-W	♥ KJ7	♥ A96				
North HCP: 11	♦ AQT5	♦ J642				
South HCP: 11	♣ T6	♣ QJ98				

### Board: 137

	North:	South:	W	N	E	S
Dealer: North	♠ KQ5	♠ JT7			Pass Out	
Vul: N-S	♥ KJ9	♥ Q86				
North HCP: 9	♦ 643	♦ KJT9				
South HCP: 11	♣ 9852	♣ A64				

### Board: 138

	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ J95				Pass Out
Vul: Both	♥ Q97	♥ K863				
North HCP: 11+1	♦ A32	♦ KQ84				
South HCP: 9	♣ KQT87	♣ 63				

### Board: 139

	North:	South:	W	N	E	S
Dealer: East	♠ A4	♠ Q986			Pass	Pass
Vul: None	♥ 52	♥ 943	Pass	1 ♦	Pass	1 ♠
North HCP: 11+1	♦ KJ754	♦ A92	Pass	2 ♣	Pass	2 ♦
South HCP: 8	♣ K874	♣ QT6	All Pass			
Contract: 2 ♦ South						

<b>Board: 135</b>	♠ KQ943	Partner bids first.
Dealer: North	♥ A76	The opponents are silent.
Vul: Both	♦ 643	
HCP: 10+1	♣ J2	

---

<b>Board: 136</b>	♠ K6	You bid first.
Dealer: South	♥ A96	The opponents are silent.
Vul: E-W	♦ J642	
HCP: 11	♣ QJ98	

---

<b>Board: 137</b>	♠ JT7	Partner bids first.
Dealer: North	♥ Q86	The opponents are silent.
Vul: N-S	♦ KJT9	
HCP: 11	♣ A64	

---

<b>Board: 138</b>	♠ J95	You bid first.
Dealer: South	♥ K863	The opponents are silent.
Vul: Both	♦ KQ84	
HCP: 9	♣ 63	

---

<b>Board: 139</b>	♠ Q986	You bid first.
Dealer: East	♥ 943	The opponents are silent.
Vul: None	♦ A92	
HCP: 8	♣ QT6	

## Both hands (Answers Page)

### Board: 135

	North:	South:	W	N	E	S
Dealer: North	♠ JT7	♠ KQ943			Pass Out	
Vul: Both	♥ K432	♥ A76				
North HCP: 8	♦ 52	♦ 643				
South HCP: 10+1	♣ A875	♣ J2				

### Board: 136

	North:	South:	W	N	E	S
Dealer: South	♠ JT54	♠ K6				Pass Out
Vul: E-W	♥ KJ7	♥ A96				
North HCP: 11	♦ AQT5	♦ J642				
South HCP: 11	♣ T6	♣ QJ98				

### Board: 137

	North:	South:	W	N	E	S
Dealer: North	♠ KQ5	♠ JT7			Pass Out	
Vul: N-S	♥ KJ9	♥ Q86				
North HCP: 9	♦ 643	♦ KJT9				
South HCP: 11	♣ 9852	♣ A64				

### Board: 138

	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ J95				Pass Out
Vul: Both	♥ Q97	♥ K863				
North HCP: 11+1	♦ A32	♦ KQ84				
South HCP: 9	♣ KQT87	♣ 63				

### Board: 139

	North:	South:	W	N	E	S
Dealer: East	♠ A4	♠ Q986			Pass	Pass
Vul: None	♥ 52	♥ 943	Pass	1 ♦	Pass	1 ♠
North HCP: 11+1	♦ KJ754	♦ A92	Pass	2 ♣	Pass	2 ♦
South HCP: 8	♣ K874	♣ QT6	All Pass			
Contract: 2 ♦ South						

<b>Board: 140</b>	♠ K54	Partner bids first.
Dealer: South	♥ T3	The opponents are silent.
Vul: N-S	♦ A643	
HCP: 10	♣ K875	

---

<b>Board: 141</b>	♠ Q32	You bid first.
Dealer: North	♥ KJT2	The opponents are silent.
Vul: None	♦ 742	
HCP: 11	♣ KQT	

---

<b>Board: 142</b>	♠ 2	Partner bids first.
Dealer: East	♥ KQ7	The opponents are silent.
Vul: Both	♦ QJ74	
HCP: 12+1	♣ AT752	

---

<b>Board: 143</b>	♠ 542	You bid first.
Dealer: North	♥ A954	The opponents are silent.
Vul: None	♦ 854	
HCP: 9	♣ AJ5	

---

<b>Board: 144</b>	♠ KQ62	Partner bids first.
Dealer: South	♥ AT8	The opponents are silent.
Vul: N-S	♦ 64	
HCP: 10	♣ J953	

## Both hands (Answers Page)

Board: 140	North:	South:	W	N	E	S
Dealer: South	♠ K54	♠ T8				Pass Out
Vul: N-S	♥ T3	♥ AK4				
North HCP: 10	♦ A643	♦ JT852				
South HCP: 10+1	♣ K875	♣ Q64				

Board: 141	North:	South:	W	N	E	S
Dealer: North	♠ Q32	♠ AK75			Pass Out	
Vul: None	♥ KJT2	♥ A84				
North HCP: 11	♦ 742	♦ T96				
South HCP: 11	♣ KQT	♣ 954				

Board: 142	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ Q987			Pass	Pass
Vul: Both	♥ KQ7	♥ 9654	Pass	1 ♣	Pass	1 ♥
North HCP: 12+1	♦ QJ74	♦ K9	All Pass			
South HCP: 8	♣ AT752	♣ K96				
Contract: 1 ♥ South						

Board: 143	North:	South:	W	N	E	S
Dealer: North	♠ 542	♠ A96			Pass Out	
Vul: None	♥ A954	♥ QT82				
North HCP: 9	♦ 854	♦ A96				
South HCP: 10	♣ AJ5	♣ 874				

Board: 144	North:	South:	W	N	E	S
Dealer: South	♠ KQ62	♠ 85				Pass Out
Vul: N-S	♥ AT8	♥ J53				
North HCP: 10	♦ 64	♦ AT975				
South HCP: 9+1	♣ J953	♣ AT7				

<b>Board: 140</b>	♠ T8	You bid first.
Dealer: South	♥ AK4	The opponents are silent.
Vul: N-S	♦ JT852	
HCP: 10+1	♣ Q64	

---

<b>Board: 141</b>	♠ AK75	Partner bids first.
Dealer: North	♥ A84	The opponents are silent.
Vul: None	♦ T96	
HCP: 11	♣ 954	

---

<b>Board: 142</b>	♠ Q987	You bid first.
Dealer: East	♥ 9654	The opponents are silent.
Vul: Both	♦ K9	
HCP: 8	♣ K96	

---

<b>Board: 143</b>	♠ A96	Partner bids first.
Dealer: North	♥ QT82	The opponents are silent.
Vul: None	♦ A96	
HCP: 10	♣ 874	

---

<b>Board: 144</b>	♠ 85	You bid first.
Dealer: South	♥ J53	The opponents are silent.
Vul: N-S	♦ AT975	
HCP: 9+1	♣ AT7	

## Both hands (Answers Page)

Board: 140	North:	South:	W	N	E	S
Dealer: South	♠ K54	♠ T8				Pass Out
Vul: N-S	♥ T3	♥ AK4				
North HCP: 10	♦ A643	♦ JT852				
South HCP: 10+1	♣ K875	♣ Q64				

Board: 141	North:	South:	W	N	E	S
Dealer: North	♠ Q32	♠ AK75			Pass Out	
Vul: None	♥ KJT2	♥ A84				
North HCP: 11	♦ 742	♦ T96				
South HCP: 11	♣ KQT	♣ 954				

Board: 142	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ Q987			Pass	Pass
Vul: Both	♥ KQ7	♥ 9654	Pass	1 ♣	Pass	1 ♥
North HCP: 12+1	♦ QJ74	♦ K9	All Pass			
South HCP: 8	♣ AT752	♣ K96				
Contract: 1 ♥ South						

Board: 143	North:	South:	W	N	E	S
Dealer: North	♠ 542	♠ A96			Pass Out	
Vul: None	♥ A954	♥ QT82				
North HCP: 9	♦ 854	♦ A96				
South HCP: 10	♣ AJ5	♣ 874				

Board: 144	North:	South:	W	N	E	S
Dealer: South	♠ KQ62	♠ 85				Pass Out
Vul: N-S	♥ AT8	♥ J53				
North HCP: 10	♦ 64	♦ AT975				
South HCP: 9+1	♣ J953	♣ AT7				

<b>Board: 145</b>	♠ T54	You bid first.
Dealer: North	♥ T953	The opponents are silent.
Vul: E-W	♦ A93	
HCP: 8	♣ KJT	

---

<b>Board: 146</b>	♠ T62	Partner bids first.
Dealer: South	♥ J984	The opponents are silent.
Vul: Both	♦ KQ76	
HCP: 10	♣ A5	

---

<b>Board: 147</b>	♠ T983	You bid first.
Dealer: North	♥ AK7	The opponents are silent.
Vul: None	♦ Q8	
HCP: 10	♣ J762	

---

<b>Board: 148</b>	♠ 985	Partner bids first.
Dealer: South	♥ K4	The opponents are silent.
Vul: N-S	♦ A82	
HCP: 10+1	♣ KT763	

---

<b>Board: 149</b>	♠ Q32	You bid first.
Dealer: North	♥ A752	The opponents are silent.
Vul: Both	♦ KQT8	
HCP: 11	♣ 53	

## Both hands (Answers Page)

**Board: 145**

Dealer: North

Vul: E-W

North HCP: 8

South HCP: 11

**North:**

♠ T54

♥ T953

♦ A93

♣ KJT

**South:**

♠ KJ32

♥ K64

♦ 865

♣ A53

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

Pass Out

**Board: 146**

Dealer: South

Vul: Both

North HCP: 10

South HCP: 10+1

**North:**

♠ T62

♥ J984

♦ KQ76

♣ A5

**South:**

♠ Q7

♥ A52

♦ J8543

♣ K76

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

Pass Out

**Board: 147**

Dealer: North

Vul: None

North HCP: 10

South HCP: 10

**North:**

♠ T983

♥ AK7

♦ Q8

♣ J762

**South:**

♠ K54

♥ 963

♦ 6532

♣ AKT

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

Pass Out

**Board: 148**

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 10

**North:**

♠ 985

♥ K4

♦ A82

♣ KT763

**South:**

♠ Q64

♥ T85

♦ KT76

♣ AJ5

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

Pass Out

**Board: 149**

Dealer: North

Vul: Both

North HCP: 11

South HCP: 10

**North:**

♠ Q32

♥ A752

♦ KQT8

♣ 53

**South:**

♠ AJT9

♥ 964

♦ AJ7

♣ T98

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

Pass Out

<b>Board: 145</b>	♠ KJ32	Partner bids first.
Dealer: North	♥ K64	The opponents are silent.
Vul: E-W	♦ 865	
HCP: 11	♣ A53	

---

<b>Board: 146</b>	♠ Q7	You bid first.
Dealer: South	♥ A52	The opponents are silent.
Vul: Both	♦ J8543	
HCP: 10+1	♣ K76	

---

<b>Board: 147</b>	♠ K54	Partner bids first.
Dealer: North	♥ 963	The opponents are silent.
Vul: None	♦ 6532	
HCP: 10	♣ AKT	

---

<b>Board: 148</b>	♠ Q64	You bid first.
Dealer: South	♥ T85	The opponents are silent.
Vul: N-S	♦ KT76	
HCP: 10	♣ AJ5	

---

<b>Board: 149</b>	♠ AJT9	Partner bids first.
Dealer: North	♥ 964	The opponents are silent.
Vul: Both	♦ AJ7	
HCP: 10	♣ T98	

## Both hands (Answers Page)

**Board: 145**

Dealer: North

Vul: E-W

North HCP: 8

South HCP: 11

**North:**

♠ T54

♥ T953

♦ A93

♣ KJT

**South:**

♠ KJ32

♥ K64

♦ 865

♣ A53

**W      N      E      S**

Pass Out

**Board: 146**

Dealer: South

Vul: Both

North HCP: 10

South HCP: 10+1

**North:**

♠ T62

♥ J984

♦ KQ76

♣ A5

**South:**

♠ Q7

♥ A52

♦ J8543

♣ K76

**W      N      E      S**

Pass Out

**Board: 147**

Dealer: North

Vul: None

North HCP: 10

South HCP: 10

**North:**

♠ T983

♥ AK7

♦ Q8

♣ J762

**South:**

♠ K54

♥ 963

♦ 6532

♣ AKT

**W      N      E      S**

Pass Out

**Board: 148**

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 10

**North:**

♠ 985

♥ K4

♦ A82

♣ KT763

**South:**

♠ Q64

♥ T85

♦ KT76

♣ AJ5

**W      N      E      S**

Pass Out

**Board: 149**

Dealer: North

Vul: Both

North HCP: 11

South HCP: 10

**North:**

♠ Q32

♥ A752

♦ KQT8

♣ 53

**South:**

♠ AJT9

♥ 964

♦ AJ7

♣ T98

**W      N      E      S**

Pass Out

<b>Board: 150</b>	♠ AQ865	Partner bids first.
Dealer: South	♥ J64	The opponents are silent.
Vul: Both	♦ 63	
HCP: 9+1	♣ Q32	
<hr/>		
<b>Board: 151</b>	♠ A87	West (RHO) bids 1 ♠ if possible.
Dealer: West	♥ T5	East (LHO) bids 2 ♠ if possible.
Vul: None	♦ KT2	East (LHO) bids 3 ♠ if possible.
HCP: 9+1	♣ Q9654	
<hr/>		
<b>Board: 152</b>	♠ A74	Partner bids first.
Dealer: South	♥ K72	The opponents are silent.
Vul: E-W	♦ AT8	
HCP: 11	♣ 9876	
<hr/>		
<b>Board: 153</b>	♠ K93	You bid first.
Dealer: North	♥ Q96	The opponents are silent.
Vul: None	♦ J54	
HCP: 11	♣ KQ74	
<hr/>		
<b>Board: 154</b>	♠ AK7	Partner bids first.
Dealer: South	♥ T85	The opponents are silent.
Vul: N-S	♦ QJT75	
HCP: 10+1	♣ 76	

## Both hands (Answers Page)

Board: 150	North:	South:	W	N	E	S
Dealer: South	♠ AQ865	♠ 732				Pass Out
Vul: Both	♥ J64	♥ A98				
North HCP: 9+1	♦ 63	♦ AJ4				
South HCP: 10	♣ Q32	♣ JT75				

Board: 151	North:	South:	W	N	E	S
Dealer: West	♠ A87	♠ K	Pass	Pass	Pass	1 ♥
Vul: None	♥ T5	♥ Q9642	1 ♠	2 ♣	2 ♠	3 ♣
North HCP: 9+1	♦ KT2	♦ Q643	Pass	Pass	3 ♠	Pass
South HCP: 12+1	♣ Q9654	♣ AJ2	Pass	4 ♣	All Pass	
Contract: 4 ♣ North						

Board: 152	North:	South:	W	N	E	S
Dealer: South	♠ A74	♠ QT9				Pass Out
Vul: E-W	♥ K72	♥ Q9853				
North HCP: 11	♦ AT8	♦ 72				
South HCP: 8+1	♣ 9876	♣ A52				

Board: 153	North:	South:	W	N	E	S
Dealer: North	♠ K93	♠ T72		Pass Out		
Vul: None	♥ Q96	♥ A52				
North HCP: 11	♦ J54	♦ AQ				
South HCP: 10+1	♣ KQ74	♣ T9862				

Board: 154	North:	South:	W	N	E	S
Dealer: South	♠ AK7	♠ Q943				Pass Out
Vul: N-S	♥ T85	♥ K73				
North HCP: 10+1	♦ QJT75	♦ A8				
South HCP: 11	♣ 76	♣ QT83				

<b>Board: 150</b>	♠ 732	You bid first.
Dealer: South	♥ A98	The opponents are silent.
Vul: Both	♦ AJ4	
HCP: 10	♣ JT75	

---

<b>Board: 151</b>	♠ K	West (LHO) bids 1 ♠ if possible.
Dealer: West	♥ Q9642	East (RHO) bids 2 ♠ if possible.
Vul: None	♦ Q643	East (RHO) bids 3 ♠ if possible.
HCP: 12+1	♣ AJ2	

---

<b>Board: 152</b>	♠ QT9	You bid first.
Dealer: South	♥ Q9853	The opponents are silent.
Vul: E-W	♦ 72	
HCP: 8+1	♣ A52	

---

<b>Board: 153</b>	♠ T72	Partner bids first.
Dealer: North	♥ A52	The opponents are silent.
Vul: None	♦ AQ	
HCP: 10+1	♣ T9862	

---

<b>Board: 154</b>	♠ Q943	You bid first.
Dealer: South	♥ K73	The opponents are silent.
Vul: N-S	♦ A8	
HCP: 11	♣ QT83	

## Both hands (Answers Page)

### Board: 150

	North:	South:	W	N	E	S
Dealer: South	♠ AQ865	♠ 732				Pass Out
Vul: Both	♥ J64	♥ A98				
North HCP: 9+1	♦ 63	♦ AJ4				
South HCP: 10	♣ Q32	♣ JT75				

### Board: 151

	North:	South:	W	N	E	S
Dealer: West	♠ A87	♠ K	Pass	Pass	Pass	1 ♥
Vul: None	♥ T5	♥ Q9642	1 ♠	2 ♣	2 ♠	3 ♣
North HCP: 9+1	♦ KT2	♦ Q643	Pass	Pass	3 ♠	Pass
South HCP: 12+1	♣ Q9654	♣ AJ2	Pass	4 ♣	All Pass	
Contract: 4 ♣ North						

### Board: 152

	North:	South:	W	N	E	S
Dealer: South	♠ A74	♠ QT9				Pass Out
Vul: E-W	♥ K72	♥ Q9853				
North HCP: 11	♦ AT8	♦ 72				
South HCP: 8+1	♣ 9876	♣ A52				

### Board: 153

	North:	South:	W	N	E	S
Dealer: North	♠ K93	♠ T72		Pass Out		
Vul: None	♥ Q96	♥ A52				
North HCP: 11	♦ J54	♦ AQ				
South HCP: 10+1	♣ KQ74	♣ T9862				

### Board: 154

	North:	South:	W	N	E	S
Dealer: South	♠ AK7	♠ Q943				Pass Out
Vul: N-S	♥ T85	♥ K73				
North HCP: 10+1	♦ QJT75	♦ A8				
South HCP: 11	♣ 76	♣ QT83				

<b>Board: 155</b>	♠ 6	Partner bids first.
Dealer: East	♥ 754	The opponents are silent.
Vul: Both	♦ AKQ83	
HCP: 12+1	♣ QJ83	

---

<b>Board: 156</b>	♠ T83	Partner bids first.
Dealer: South	♥ J8	The opponents are silent.
Vul: E-W	♦ AJ76	
HCP: 10	♣ AT76	

---

<b>Board: 157</b>	♠ AKJ74	You bid first.
Dealer: North	♥ Q85	The opponents are silent.
Vul: Both	♦ 72	
HCP: 10+1	♣ T76	

---

<b>Board: 158</b>	♠ T43	Partner bids first.
Dealer: South	♥ 62	The opponents are silent.
Vul: E-W	♦ AQ52	
HCP: 11	♣ AJT7	

---

<b>Board: 159</b>	♠ Q72	You bid first.
Dealer: North	♥ KT32	The opponents are silent.
Vul: None	♦ QJ8	
HCP: 11	♣ QJ6	

## Both hands (Answers Page)

### Board: 155

Dealer: East

Vul: Both

North HCP: 12+1

South HCP: 9+1

Contract: 2 ♦ South

North:

♠ 6

♥ 754

♦ AKQ83

♣ QJ83

South:

♠ KJT93

♥ AJ8

♦ T72

♣ 76

W

N

E

S

Pass Pass

Pass 1 ♦ Pass 1 ♠

Pass 2 ♣ Pass 2 ♦

All Pass

### Board: 156

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 10

North:

♠ T83

♥ J8

♦ AJ76

♣ AT76

South:

♠ A64

♥ AT92

♦ 92

♣ Q985

W

N

E

S

Pass Out

### Board: 157

Dealer: North

Vul: Both

North HCP: 10+1

South HCP: 11

North:

♠ AKJ74

♥ Q85

♦ 72

♣ T76

South:

♠ T92

♥ KJ6

♦ QJT5

♣ KJ8

W

N

E

S

Pass Out

### Board: 158

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 10+1

North:

♠ T43

♥ 62

♦ AQ52

♣ AJT7

South:

♠ AQ8

♥ J9753

♦ K9

♣ 854

W

N

E

S

Pass Out

### Board: 159

Dealer: North

Vul: None

North HCP: 11

South HCP: 11

North:

♠ Q72

♥ KT32

♦ QJ8

♣ QJ6

South:

♠ J3

♥ A965

♦ KT3

♣ K974

W

N

E

S

Pass Out

<b>Board: 155</b>	♠ KJT93	You bid first.
Dealer: East	♥ AJ8	The opponents are silent.
Vul: Both	♦ T72	
HCP: 9+1	♣ 76	

---

<b>Board: 156</b>	♠ A64	You bid first.
Dealer: South	♥ AT92	The opponents are silent.
Vul: E-W	♦ 92	
HCP: 10	♣ Q985	

---

<b>Board: 157</b>	♠ T92	Partner bids first.
Dealer: North	♥ KJ6	The opponents are silent.
Vul: Both	♦ QJT5	
HCP: 11	♣ KJ8	

---

<b>Board: 158</b>	♠ AQ8	You bid first.
Dealer: South	♥ J9753	The opponents are silent.
Vul: E-W	♦ K9	
HCP: 10+1	♣ 854	

---

<b>Board: 159</b>	♠ J3	Partner bids first.
Dealer: North	♥ A965	The opponents are silent.
Vul: None	♦ KT3	
HCP: 11	♣ K974	

## Both hands (Answers Page)

### Board: 155

Dealer: East

Vul: Both

North HCP: 12+1

South HCP: 9+1

Contract: 2 ♦ South

North:

♠ 6

♥ 754

♦ AKQ83

♣ QJ83

South:

♠ KJT93

♥ AJ8

♦ T72

♣ 76

W

N

E

S

Pass Pass

Pass 1 ♦ Pass 1 ♠

Pass 2 ♣ Pass 2 ♦

All Pass

### Board: 156

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 10

North:

♠ T83

♥ J8

♦ AJ76

♣ AT76

South:

♠ A64

♥ AT92

♦ 92

♣ Q985

W

N

E

S

Pass Out

### Board: 157

Dealer: North

Vul: Both

North HCP: 10+1

South HCP: 11

North:

♠ AKJ74

♥ Q85

♦ 72

♣ T76

South:

♠ T92

♥ KJ6

♦ QJT5

♣ KJ8

W

N

E

S

Pass Out

### Board: 158

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 10+1

North:

♠ T43

♥ 62

♦ AQ52

♣ AJT7

South:

♠ AQ8

♥ J9753

♦ K9

♣ 854

W

N

E

S

Pass Out

### Board: 159

Dealer: North

Vul: None

North HCP: 11

South HCP: 11

North:

♠ Q72

♥ KT32

♦ QJ8

♣ QJ6

South:

♠ J3

♥ A965

♦ KT3

♣ K974

W

N

E

S

Pass Out

<b>Board: 160</b>	♠ K84	Partner bids first.
Dealer: South	♥ T2	The opponents are silent.
Vul: E-W	♦ A64	
HCP: 10+1	♣ KT643	
<hr/>		
<b>Board: 161</b>	♠ Q9	You bid first.
Dealer: North	♥ 9642	The opponents are silent.
Vul: None	♦ KQT3	
HCP: 11	♣ A93	
<hr/>		
<b>Board: 162</b>	♠ A9	Partner bids first.
Dealer: South	♥ KJ54	The opponents are silent.
Vul: Both	♦ T643	
HCP: 10	♣ QT7	
<hr/>		
<b>Board: 163</b>	♠ Q76	You bid first.
Dealer: North	♥ J76	The opponents are silent.
Vul: N-S	♦ K85	
HCP: 8	♣ Q985	
<hr/>		
<b>Board: 164</b>	♠ AK32	Partner bids first.
Dealer: South	♥ J65	LHO opens the bidding 1 ♦.
Vul: Both	♦ Q3	Partner bids next.
HCP: 10	♣ T987	West (RHO) Doubles 1 ♥ if possible.

## Both hands (Answers Page)

Board: 160	North:	South:	W	N	E	S
Dealer: South	♠ K84	♠ AT73				Pass Out
Vul: E-W	♥ T2	♥ K864				
North HCP: 10+1	♦ A64	♦ J82				
South HCP: 9	♣ KT643	♣ J2				

Board: 161	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ 632			Pass Out	
Vul: None	♥ 9642	♥ QJ7				
North HCP: 11	♦ KQT3	♦ AJ952				
South HCP: 11+1	♣ A93	♣ K4				

Board: 162	North:	South:	W	N	E	S
Dealer: South	♠ A9	♠ KT42				Pass Out
Vul: Both	♥ KJ54	♥ A632				
North HCP: 10	♦ T643	♦ Q97				
South HCP: 9	♣ QT7	♣ 95				

Board: 163	North:	South:	W	N	E	S
Dealer: North	♠ Q76	♠ KT42			Pass Out	
Vul: N-S	♥ J76	♥ 954				
North HCP: 8	♦ K85	♦ AT7				
South HCP: 11	♣ Q985	♣ A76				

Board: 164	North:	South:	W	N	E	S
Dealer: South	♠ AK32	♠ T98				Pass
Vul: Both	♥ J65	♥ AT732	Pass	Pass	1 ♦	1 ♥
North HCP: 10	♦ Q3	♦ A96	X	2 ♥	All Pass	
South HCP: 9+1	♣ T987	♣ J5				
Contract: 2 ♥ North						

<b>Board: 160</b>	♠ AT73	You bid first.
Dealer: South	♥ K864	The opponents are silent.
Vul: E-W	♦ J82	
HCP: 9	♣ J2	
<hr/>		
<b>Board: 161</b>	♠ 632	Partner bids first.
Dealer: North	♥ QJ7	The opponents are silent.
Vul: None	♦ AJ952	
HCP: 11+1	♣ K4	
<hr/>		
<b>Board: 162</b>	♠ KT42	You bid first.
Dealer: South	♥ A632	The opponents are silent.
Vul: Both	♦ Q97	
HCP: 9	♣ 95	
<hr/>		
<b>Board: 163</b>	♠ KT42	Partner bids first.
Dealer: North	♥ 954	The opponents are silent.
Vul: N-S	♦ AT7	
HCP: 11	♣ A76	
<hr/>		
<b>Board: 164</b>	♠ T98	You bid first.
Dealer: South	♥ AT732	RHO opens the bidding 1 ♦.
Vul: Both	♦ A96	You bid next.
HCP: 9+1	♣ J5	West (LHO) Doubles 1 ♥ if possible.

## Both hands (Answers Page)

Board: 160	North:	South:	W	N	E	S
Dealer: South	♠ K84	♠ AT73				Pass Out
Vul: E-W	♥ T2	♥ K864				
North HCP: 10+1	♦ A64	♦ J82				
South HCP: 9	♣ KT643	♣ J2				

Board: 161	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ 632			Pass Out	
Vul: None	♥ 9642	♥ QJ7				
North HCP: 11	♦ KQT3	♦ AJ952				
South HCP: 11+1	♣ A93	♣ K4				

Board: 162	North:	South:	W	N	E	S
Dealer: South	♠ A9	♠ KT42				Pass Out
Vul: Both	♥ KJ54	♥ A632				
North HCP: 10	♦ T643	♦ Q97				
South HCP: 9	♣ QT7	♣ 95				

Board: 163	North:	South:	W	N	E	S
Dealer: North	♠ Q76	♠ KT42			Pass Out	
Vul: N-S	♥ J76	♥ 954				
North HCP: 8	♦ K85	♦ AT7				
South HCP: 11	♣ Q985	♣ A76				

Board: 164	North:	South:	W	N	E	S
Dealer: South	♠ AK32	♠ T98				Pass
Vul: Both	♥ J65	♥ AT732	Pass	Pass	1 ♦	1 ♥
North HCP: 10	♦ Q3	♦ A96	X	2 ♥	All Pass	
South HCP: 9+1	♣ T987	♣ J5				
Contract: 2 ♥ North						

<b>Board: 165</b>	♠ 54	You bid first.
Dealer: North	♥ 9743	The opponents are silent.
Vul: E-W	♦ KJT7	
HCP: 9	♣ KQ2	

---

<b>Board: 166</b>	♠ 43	Partner bids first.
Dealer: South	♥ AQ94	The opponents are silent.
Vul: E-W	♦ J43	
HCP: 11	♣ A975	

---

<b>Board: 167</b>	♠ A98	You bid first.
Dealer: North	♥ 872	The opponents are silent.
Vul: N-S	♦ J62	
HCP: 11	♣ AQ54	

---

<b>Board: 168</b>	♠ T7	Partner bids first.
Dealer: South	♥ K843	The opponents are silent.
Vul: None	♦ JT6	
HCP: 11	♣ AQJ8	

---

<b>Board: 169</b>	♠ Q42	You bid first.
Dealer: North	♥ T8	The opponents are silent.
Vul: N-S	♦ KJ76	
HCP: 10	♣ KJ76	

## Both hands (Answers Page)

**Board: 165**

Dealer: North

Vul: E-W

North HCP: 9

South HCP: 10

**North:**

♠ 54

♥ 9743

♦ KJT7

♣ KQ2

**South:**

♠ KJ96

♥ AT85

♦ Q4

♣ T96

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

Pass Out

**Board: 166**

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 11+1

**North:**

♠ 43

♥ AQ94

♦ J43

♣ A975

**South:**

♠ K5

♥ T32

♦ QT987

♣ KQJ

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

Pass Out

**Board: 167**

Dealer: North

Vul: N-S

North HCP: 11

South HCP: 8

**North:**

♠ A98

♥ 872

♦ J62

♣ AQ54

**South:**

♠ Q765

♥ J4

♦ Q74

♣ K863

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

Pass Out

**Board: 168**

Dealer: South

Vul: None

North HCP: 11

South HCP: 10+1

**North:**

♠ T7

♥ K843

♦ JT6

♣ AQJ8

**South:**

♠ A96

♥ J9765

♦ KQ4

♣ 42

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

Pass Out

**Board: 169**

Dealer: North

Vul: N-S

North HCP: 10

South HCP: 10

**North:**

♠ Q42

♥ T8

♦ KJ76

♣ KJ76

**South:**

♠ AT97

♥ A62

♦ QT84

♣ 42

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

Pass Out

<b>Board: 165</b>	♠ KJ96	Partner bids first.
Dealer: North	♥ AT85	The opponents are silent.
Vul: E-W	♦ Q4	
HCP: 10	♣ T96	

---

<b>Board: 166</b>	♠ K5	You bid first.
Dealer: South	♥ T32	The opponents are silent.
Vul: E-W	♦ QT987	
HCP: 11+1	♣ KQJ	

---

<b>Board: 167</b>	♠ Q765	Partner bids first.
Dealer: North	♥ J4	The opponents are silent.
Vul: N-S	♦ Q74	
HCP: 8	♣ K863	

---

<b>Board: 168</b>	♠ A96	You bid first.
Dealer: South	♥ J9765	The opponents are silent.
Vul: None	♦ KQ4	
HCP: 10+1	♣ 42	

---

<b>Board: 169</b>	♠ AT97	Partner bids first.
Dealer: North	♥ A62	The opponents are silent.
Vul: N-S	♦ QT84	
HCP: 10	♣ 42	

## Both hands (Answers Page)

**Board: 165**

Dealer: North

Vul: E-W

North HCP: 9

South HCP: 10

**North:**

♠ 54

♥ 9743

♦ KJT7

♣ KQ2

**South:**

♠ KJ96

♥ AT85

♦ Q4

♣ T96

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

Pass Out

**Board: 166**

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 11+1

**North:**

♠ 43

♥ AQ94

♦ J43

♣ A975

**South:**

♠ K5

♥ T32

♦ QT987

♣ KQJ

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

Pass Out

**Board: 167**

Dealer: North

Vul: N-S

North HCP: 11

South HCP: 8

**North:**

♠ A98

♥ 872

♦ J62

♣ AQ54

**South:**

♠ Q765

♥ J4

♦ Q74

♣ K863

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

Pass Out

**Board: 168**

Dealer: South

Vul: None

North HCP: 11

South HCP: 10+1

**North:**

♠ T7

♥ K843

♦ JT6

♣ AQJ8

**South:**

♠ A96

♥ J9765

♦ KQ4

♣ 42

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

Pass Out

**Board: 169**

Dealer: North

Vul: N-S

North HCP: 10

South HCP: 10

**North:**

♠ Q42

♥ T8

♦ KJ76

♣ KJ76

**South:**

♠ AT97

♥ A62

♦ QT84

♣ 42

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

Pass Out

<b>Board: 170</b>	♠ Q63	Partner bids first.
Dealer: South	♥ 743	The opponents are silent.
Vul: Both	♦ A842	
HCP: 10	♣ A76	

---

<b>Board: 171</b>	♠ A8	You bid first.
Dealer: North	♥ J76	The opponents are silent.
Vul: E-W	♦ KJT	
HCP: 10+1	♣ JT964	

---

<b>Board: 172</b>	♠ J432	You bid first.
Dealer: West	♥ AT5	The opponents are silent.
Vul: E-W	♦ AT97	
HCP: 9	♣ T3	

---

<b>Board: 173</b>	♠ KT84	You bid first.
Dealer: North	♥ A75	The opponents are silent.
Vul: E-W	♦ Q6	
HCP: 9	♣ T542	

---

<b>Board: 174</b>	♠ QJ2	You bid first.
Dealer: West	♥ Q3	The opponents are silent.
Vul: E-W	♦ A97	
HCP: 11+1	♣ Q9653	

## Both hands (Answers Page)

Board: 170	North:	South:	W	N	E	S
Dealer: South	♠ Q63	♠ T92				Pass Out
Vul: Both	♥ 743	♥ AK2				
North HCP: 10	♦ A842	♦ K975				
South HCP: 11	♣ A76	♣ J84				

Board: 171	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ J62			Pass Out	
Vul: E-W	♥ J76	♥ AK53				
North HCP: 10+1	♦ KJT	♦ 987				
South HCP: 10	♣ JT964	♣ Q53				

Board: 172	North:	South:	W	N	E	S
Dealer: West	♠ J432	♠ K	Pass	Pass	Pass	1 ♥
Vul: E-W	♥ AT5	♥ Q8732	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦ <sup>2</sup>
North HCP: 9	♦ AT97	♦ Q32	Pass	2 ♥	All Pass	
South HCP: 12+1	♣ T3	♣ KQ97				
Contract: 2 ♥ North						
			1. Reverse drury			
			2. artificial			

Board: 173	North:	South:	W	N	E	S
Dealer: North	♠ KT84	♠ A653			Pass Out	
Vul: E-W	♥ A75	♥ KJ42				
North HCP: 9	♦ Q6	♦ 85				
South HCP: 9	♣ T542	♣ J76				

Board: 174	North:	South:	W	N	E	S
Dealer: West	♠ QJ2	♠ A	Pass	Pass	Pass	1 ♥
Vul: E-W	♥ Q3	♥ AT7642	Pass	2NT	Pass	3 ♥
North HCP: 11+1	♦ A97	♦ 832	All Pass			
South HCP: 12+2	♣ Q9653	♣ A42				
Contract: 3 ♥ South						

<b>Board: 170</b>	♠ T92	You bid first.
Dealer: South	♥ AK2	The opponents are silent.
Vul: Both	♦ K975	
HCP: 11	♣ J84	

---

<b>Board: 171</b>	♠ J62	Partner bids first.
Dealer: North	♥ AK53	The opponents are silent.
Vul: E-W	♦ 987	
HCP: 10	♣ Q53	

---

<b>Board: 172</b>	♠ K	Partner bids first.
Dealer: West	♥ Q8732	The opponents are silent.
Vul: E-W	♦ Q32	
HCP: 12+1	♣ KQ97	

---

<b>Board: 173</b>	♠ A653	Partner bids first.
Dealer: North	♥ KJ42	The opponents are silent.
Vul: E-W	♦ 85	
HCP: 9	♣ J76	

---

<b>Board: 174</b>	♠ A	Partner bids first.
Dealer: West	♥ AT7642	The opponents are silent.
Vul: E-W	♦ 832	
HCP: 12+2	♣ A42	

## Both hands (Answers Page)

Board: 170	North:	South:	W	N	E	S
Dealer: South	♠ Q63	♠ T92				Pass Out
Vul: Both	♥ 743	♥ AK2				
North HCP: 10	♦ A842	♦ K975				
South HCP: 11	♣ A76	♣ J84				

Board: 171	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ J62			Pass Out	
Vul: E-W	♥ J76	♥ AK53				
North HCP: 10+1	♦ KJT	♦ 987				
South HCP: 10	♣ JT964	♣ Q53				

Board: 172	North:	South:	W	N	E	S
Dealer: West	♠ J432	♠ K	Pass	Pass	Pass	1 ♥
Vul: E-W	♥ AT5	♥ Q8732	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦ <sup>2</sup>
North HCP: 9	♦ AT97	♦ Q32	Pass	2 ♥	All Pass	
South HCP: 12+1	♣ T3	♣ KQ97				
Contract: 2 ♥ North						
						1. Reverse drury
						2. artificial

Board: 173	North:	South:	W	N	E	S
Dealer: North	♠ KT84	♠ A653			Pass Out	
Vul: E-W	♥ A75	♥ KJ42				
North HCP: 9	♦ Q6	♦ 85				
South HCP: 9	♣ T542	♣ J76				

Board: 174	North:	South:	W	N	E	S
Dealer: West	♠ QJ2	♠ A	Pass	Pass	Pass	1 ♥
Vul: E-W	♥ Q3	♥ AT7642	Pass	2NT	Pass	3 ♥
North HCP: 11+1	♦ A97	♦ 832	All Pass			
South HCP: 12+2	♣ Q9653	♣ A42				
Contract: 3 ♥ South						

<b>Board: 175</b>	♠ K32	You bid first.
Dealer: North	♥ 632	The opponents are silent.
Vul: Both	♦ Q87	
HCP: 10	♣ AJ95	

---

<b>Board: 176</b>	♠ K973	Partner bids first.
Dealer: South	♥ 82	The opponents are silent.
Vul: Both	♦ AKT2	
HCP: 11	♣ J97	

---

<b>Board: 177</b>	♠ J852	You bid first.
Dealer: North	♥ JT93	The opponents are silent.
Vul: None	♦ KQ	
HCP: 11	♣ AT9	

---

<b>Board: 178</b>	♠ 9754	Partner bids first.
Dealer: South	♥ T96	The opponents are silent.
Vul: Both	♦ AK4	
HCP: 10	♣ K87	

---

<b>Board: 179</b>	♠ AQ72	You bid first.
Dealer: North	♥ 9872	The opponents are silent.
Vul: N-S	♦ KJ9	
HCP: 10	♣ 84	

## Both hands (Answers Page)

**Board: 175**

Dealer: North

Vul: Both

North HCP: 10

South HCP: 10

**North:**

♠ K32

♥ 632

♦ Q87

♣ AJ95

**South:**

♠ Q86

♥ AT9

♦ A52

♣ T642

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

Pass Out

**Board: 176**

Dealer: South

Vul: Both

North HCP: 11

South HCP: 9+1

**North:**

♠ K973

♥ 82

♦ AKT2

♣ J97

**South:**

♠ AJ542

♥ J96

♦ 84

♣ K64

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

Pass Out

**Board: 177**

Dealer: North

Vul: None

North HCP: 11

South HCP: 9

**North:**

♠ J852

♥ JT93

♦ KQ

♣ AT9

**South:**

♠ A4

♥ Q65

♦ 7542

♣ K872

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

Pass Out

**Board: 178**

Dealer: South

Vul: Both

North HCP: 10

South HCP: 10+1

**North:**

♠ 9754

♥ T96

♦ AK4

♣ K87

**South:**

♠ AT3

♥ K73

♦ JT865

♣ Q5

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

Pass Out

**Board: 179**

Dealer: North

Vul: N-S

North HCP: 10

South HCP: 10

**North:**

♠ AQ72

♥ 9872

♦ KJ9

♣ 84

**South:**

♠ J6

♥ KQ53

♦ AT75

♣ 732

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

Pass Out

<b>Board: 175</b>	♠ Q86	Partner bids first.
Dealer: North	♥ AT9	The opponents are silent.
Vul: Both	♦ A52	
HCP: 10	♣ T642	

---

<b>Board: 176</b>	♠ AJ542	You bid first.
Dealer: South	♥ J96	The opponents are silent.
Vul: Both	♦ 84	
HCP: 9+1	♣ K64	

---

<b>Board: 177</b>	♠ A4	Partner bids first.
Dealer: North	♥ Q65	The opponents are silent.
Vul: None	♦ 7542	
HCP: 9	♣ K872	

---

<b>Board: 178</b>	♠ AT3	You bid first.
Dealer: South	♥ K73	The opponents are silent.
Vul: Both	♦ JT865	
HCP: 10+1	♣ Q5	

---

<b>Board: 179</b>	♠ J6	Partner bids first.
Dealer: North	♥ KQ53	The opponents are silent.
Vul: N-S	♦ AT75	
HCP: 10	♣ 732	

## Both hands (Answers Page)

**Board: 175**

Dealer: North

Vul: Both

North HCP: 10

South HCP: 10

**North:**

♠ K32

♥ 632

♦ Q87

♣ AJ95

**South:**

♠ Q86

♥ AT9

♦ A52

♣ T642

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

Pass Out

**Board: 176**

Dealer: South

Vul: Both

North HCP: 11

South HCP: 9+1

**North:**

♠ K973

♥ 82

♦ AKT2

♣ J97

**South:**

♠ AJ542

♥ J96

♦ 84

♣ K64

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

Pass Out

**Board: 177**

Dealer: North

Vul: None

North HCP: 11

South HCP: 9

**North:**

♠ J852

♥ JT93

♦ KQ

♣ AT9

**South:**

♠ A4

♥ Q65

♦ 7542

♣ K872

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

Pass Out

**Board: 178**

Dealer: South

Vul: Both

North HCP: 10

South HCP: 10+1

**North:**

♠ 9754

♥ T96

♦ AK4

♣ K87

**South:**

♠ AT3

♥ K73

♦ JT865

♣ Q5

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

Pass Out

**Board: 179**

Dealer: North

Vul: N-S

North HCP: 10

South HCP: 10

**North:**

♠ AQ72

♥ 9872

♦ KJ9

♣ 84

**South:**

♠ J6

♥ KQ53

♦ AT75

♣ 732

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

Pass Out

<b>Board: 180</b>	♠ Q653	Partner bids first.
Dealer: South	♥ J32	The opponents are silent.
Vul: Both	♦ KQ76	
HCP: 11	♣ K3	

---

<b>Board: 181</b>	♠ QJ9	You bid first.
Dealer: West	♥ T7	The opponents are silent.
Vul: N-S	♦ AJ92	
HCP: 10	♣ Q962	

---

<b>Board: 182</b>	♠ Q85	Partner bids first.
Dealer: South	♥ J84	The opponents are silent.
Vul: N-S	♦ 54	
HCP: 10+1	♣ AK542	

---

<b>Board: 183</b>	♠ 63	You bid first.
Dealer: North	♥ Q42	The opponents are silent.
Vul: N-S	♦ AKJ94	
HCP: 11+1	♣ J54	

---

<b>Board: 184</b>	♠ K964	Partner bids first.
Dealer: South	♥ 654	The opponents are silent.
Vul: Both	♦ QT53	
HCP: 9	♣ AT	

## Both hands (Answers Page)

Board: 180	North:	South:	W	N	E	S
Dealer: South	♠ Q653	♠ K2				Pass Out
Vul: Both	♥ J32	♥ K95				
North HCP: 11	♦ KQ76	♦ AJT9				
South HCP: 11	♣ K3	♣ T854				

Board: 181	North:	South:	W	N	E	S
Dealer: West	♠ QJ9	♠ AK	Pass	Pass	Pass	1 ♥
Vul: N-S	♥ T7	♥ KJ862	Pass	1NT	All Pass	
North HCP: 10	♦ AJ92	♦ 654				
South HCP: 11+1	♣ Q962	♣ 743				
Contract: 1NT North						

Board: 182	North:	South:	W	N	E	S
Dealer: South	♠ Q85	♠ 72				Pass Out
Vul: N-S	♥ J84	♥ KQ7				
North HCP: 10+1	♦ 54	♦ K986				
South HCP: 11	♣ AK542	♣ QJT7				

Board: 183	North:	South:	W	N	E	S
Dealer: North	♠ 63	♠ QJ542		Pass Out		
Vul: N-S	♥ Q42	♥ J73				
North HCP: 11+1	♦ AKJ94	♦ T72				
South HCP: 10+1	♣ J54	♣ AQ				

Board: 184	North:	South:	W	N	E	S
Dealer: South	♠ K964	♠ QJ2				Pass Out
Vul: Both	♥ 654	♥ A973				
North HCP: 9	♦ QT53	♦ K9				
South HCP: 10	♣ AT	♣ 7542				

<b>Board: 180</b>	♠ K2	You bid first.
Dealer: South	♥ K95	The opponents are silent.
Vul: Both	♦ AJT9	
HCP: 11	♣ T854	

---

<b>Board: 181</b>	♠ AK	Partner bids first.
Dealer: West	♥ KJ862	The opponents are silent.
Vul: N-S	♦ 654	
HCP: 11+1	♣ 743	

---

<b>Board: 182</b>	♠ 72	You bid first.
Dealer: South	♥ KQ7	The opponents are silent.
Vul: N-S	♦ K986	
HCP: 11	♣ QJT7	

---

<b>Board: 183</b>	♠ QJ542	Partner bids first.
Dealer: North	♥ J73	The opponents are silent.
Vul: N-S	♦ T72	
HCP: 10+1	♣ AQ	

---

<b>Board: 184</b>	♠ QJ2	You bid first.
Dealer: South	♥ A973	The opponents are silent.
Vul: Both	♦ K9	
HCP: 10	♣ 7542	

## Both hands (Answers Page)

### Board: 180

	North:	South:	W	N	E	S
Dealer: South	♠ Q653	♠ K2				Pass Out
Vul: Both	♥ J32	♥ K95				
North HCP: 11	♦ KQ76	♦ AJT9				
South HCP: 11	♣ K3	♣ T854				

### Board: 181

	North:	South:	W	N	E	S
Dealer: West	♠ QJ9	♠ AK	Pass	Pass	Pass	1 ♥
Vul: N-S	♥ T7	♥ KJ862	Pass	1NT	All Pass	
North HCP: 10	♦ AJ92	♦ 654				
South HCP: 11+1	♣ Q962	♣ 743				
Contract: 1NT North						

### Board: 182

	North:	South:	W	N	E	S
Dealer: South	♠ Q85	♠ 72				Pass Out
Vul: N-S	♥ J84	♥ KQ7				
North HCP: 10+1	♦ 54	♦ K986				
South HCP: 11	♣ AK542	♣ QJT7				

### Board: 183

	North:	South:	W	N	E	S
Dealer: North	♠ 63	♠ QJ542			Pass Out	
Vul: N-S	♥ Q42	♥ J73				
North HCP: 11+1	♦ AKJ94	♦ T72				
South HCP: 10+1	♣ J54	♣ AQ				

### Board: 184

	North:	South:	W	N	E	S
Dealer: South	♠ K964	♠ QJ2				Pass Out
Vul: Both	♥ 654	♥ A973				
North HCP: 9	♦ QT53	♦ K9				
South HCP: 10	♣ AT	♣ 7542				

<b>Board: 185</b>	♠ Q74	You bid first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: None	♦ AJ92	
HCP: 10	♣ J862	

---

<b>Board: 186</b>	♠ AQ95	You bid first.
Dealer: West	♥ AT6	The opponents are silent.
Vul: None	♦ T764	
HCP: 10	♣ 32	

---

<b>Board: 187</b>	♠ AKQ7	You bid first.
Dealer: North	♥ 82	The opponents are silent.
Vul: E-W	♦ J74	
HCP: 10	♣ T864	

---

<b>Board: 188</b>	♠ Q754	Partner bids first.
Dealer: South	♥ 74	The opponents are silent.
Vul: Both	♦ A96	
HCP: 11	♣ KQT6	

---

<b>Board: 189</b>	♠ A43	You bid first.
Dealer: North	♥ T92	The opponents are silent.
Vul: Both	♦ J6	
HCP: 10+1	♣ AJT65	

## Both hands (Answers Page)

### Board: 185

Dealer: North

Vul: None

North HCP: 10

South HCP: 11+1

North:

♠ Q74

♥ Q8

♦ AJ92

♣ J862

South:

♠ J98

♥ AKJT7

♦ T75

♣ Q5

W N E S

Pass Out

### Board: 186

Dealer: West

Vul: None

North HCP: 10

South HCP: 12+1

Contract: 2♥ North

North:

♠ AQ95

♥ AT6

♦ T764

♣ 32

South:

♠ 3

♥ Q8432

♦ AK3

♣ KT74

W N E S

Pass Pass Pass 1♥

Pass 2♣<sup>1</sup> Pass 2♦<sup>2</sup>

Pass 2♥ All Pass

1. Reverse drury

2. artificial

### Board: 187

Dealer: North

Vul: E-W

North HCP: 10

South HCP: 10

North:

♠ AKQ7

♥ 82

♦ J74

♣ T864

South:

♠ T4

♥ AQ95

♦ QT8

♣ Q972

W N E S

Pass Out

### Board: 188

Dealer: South

Vul: Both

North HCP: 11

South HCP: 10

North:

♠ Q754

♥ 74

♦ A96

♣ KQT6

South:

♠ T863

♥ A8

♦ Q832

♣ A72

W N E S

Pass Out

### Board: 189

Dealer: North

Vul: Both

North HCP: 10+1

South HCP: 10

North:

♠ A43

♥ T92

♦ J6

♣ AJT65

South:

♠ Q862

♥ 43

♦ AQ84

♣ Q93

W N E S

Pass Out

<b>Board: 185</b>	♠ J98	Partner bids first.
Dealer: North	♥ AKJT7	The opponents are silent.
Vul: None	♦ T75	
HCP: 11+1	♣ Q5	

---

<b>Board: 186</b>	♠ 3	Partner bids first.
Dealer: West	♥ Q8432	The opponents are silent.
Vul: None	♦ AK3	
HCP: 12+1	♣ KT74	

---

<b>Board: 187</b>	♠ T4	Partner bids first.
Dealer: North	♥ AQ95	The opponents are silent.
Vul: E-W	♦ QT8	
HCP: 10	♣ Q972	

---

<b>Board: 188</b>	♠ T863	You bid first.
Dealer: South	♥ A8	The opponents are silent.
Vul: Both	♦ Q832	
HCP: 10	♣ A72	

---

<b>Board: 189</b>	♠ Q862	Partner bids first.
Dealer: North	♥ 43	The opponents are silent.
Vul: Both	♦ AQ84	
HCP: 10	♣ Q93	

## Both hands (Answers Page)

### Board: 185

	North:	South:	W	N	E	S
Dealer: North	♠ Q74	♠ J98			Pass Out	
Vul: None	♥ Q8	♥ AKJT7				
North HCP: 10	♦ AJ92	♦ T75				
South HCP: 11+1	♣ J862	♣ Q5				

### Board: 186

	North:	South:	W	N	E	S
Dealer: West	♠ AQ95	♠ 3	Pass	Pass	Pass	1 ♥
Vul: None	♥ AT6	♥ Q8432	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦ <sup>2</sup>
North HCP: 10	♦ T764	♦ AK3	Pass	2 ♥	All Pass	
South HCP: 12+1	♣ 32	♣ KT74				
Contract: 2 ♥ North						

1. Reverse drury

2. artificial

### Board: 187

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ7	♠ T4			Pass Out	
Vul: E-W	♥ 82	♥ AQ95				
North HCP: 10	♦ J74	♦ QT8				
South HCP: 10	♣ T864	♣ Q972				

### Board: 188

	North:	South:	W	N	E	S
Dealer: South	♠ Q754	♠ T863				Pass Out
Vul: Both	♥ 74	♥ A8				
North HCP: 11	♦ A96	♦ Q832				
South HCP: 10	♣ KQT6	♣ A72				

### Board: 189

	North:	South:	W	N	E	S
Dealer: North	♠ A43	♠ Q862			Pass Out	
Vul: Both	♥ T92	♥ 43				
North HCP: 10+1	♦ J6	♦ AQ84				
South HCP: 10	♣ AJT65	♣ Q93				

<b>Board: 190</b>	♠ AKJ	Partner bids first.
Dealer: South	♥ QJT9	The opponents are silent.
Vul: None	♦ 975	
HCP: 11	♣ T72	
<hr/>		
<b>Board: 191</b>	♠ AK63	You bid first.
Dealer: North	♥ 932	The opponents are silent.
Vul: Both	♦ J742	
HCP: 9	♣ J2	
<hr/>		
<b>Board: 192</b>	♠ AK4	Partner bids first.
Dealer: South	♥ 62	LHO opens the bidding 1 ♦ .
Vul: E-W	♦ J54	Partner bids next.
HCP: 10+1	♣ Q9432	West (RHO) Doubles 1 ♠ if possible.
<hr/>		
<b>Board: 193</b>	♠ 853	You bid first.
Dealer: North	♥ K63	The opponents are silent.
Vul: E-W	♦ T965	
HCP: 10	♣ AK7	
<hr/>		
<b>Board: 194</b>	♠ KT82	Partner bids first.
Dealer: South	♥ 84	The opponents are silent.
Vul: N-S	♦ K76	
HCP: 10	♣ KJ95	

## Both hands (Answers Page)

### Board: 190

	North:	South:	W	N	E	S
Dealer: South	♠ AKJ	♠ T7543				Pass Out
Vul: None	♥ QJT9	♥ A73				
North HCP: 11	♦ 975	♦ Q86				
South HCP: 10+1	♣ T72	♣ A8				

### Board: 191

	North:	South:	W	N	E	S
Dealer: North	♠ AK63	♠ T98			Pass Out	
Vul: Both	♥ 932	♥ KQ5				
North HCP: 9	♦ J742	♦ Q5				
South HCP: 11+1	♣ J2	♣ AT654				

### Board: 192

	North:	South:	W	N	E	S
Dealer: South	♠ AK4	♠ QJT85				Pass
Vul: E-W	♥ 62	♥ 854	Pass	Pass	1 ♦	1 ♠
North HCP: 10+1	♦ J54	♦ AQ	X	2 ♠	All Pass	
South HCP: 9+1	♣ Q9432	♣ T86				
Contract: 2 ♠ North						

### Board: 193

	North:	South:	W	N	E	S
Dealer: North	♠ 853	♠ T962			Pass Out	
Vul: E-W	♥ K63	♥ 754				
North HCP: 10	♦ T965	♦ AKQ				
South HCP: 9	♣ AK7	♣ 863				

### Board: 194

	North:	South:	W	N	E	S
Dealer: South	♠ KT82	♠ AJ764				Pass Out
Vul: N-S	♥ 84	♥ T93				
North HCP: 10	♦ K76	♦ A32				
South HCP: 9+1	♣ KJ95	♣ 74				

<b>Board: 190</b>	♠ T7543	You bid first.
Dealer: South	♥ A73	The opponents are silent.
Vul: None	♦ Q86	
HCP: 10+1	♣ A8	
<hr/>		
<b>Board: 191</b>	♠ T98	Partner bids first.
Dealer: North	♥ KQ5	The opponents are silent.
Vul: Both	♦ Q5	
HCP: 11+1	♣ AT654	
<hr/>		
<b>Board: 192</b>	♠ QJT85	You bid first.
Dealer: South	♥ 854	RHO opens the bidding 1♦.
Vul: E-W	♦ AQ	You bid next.
HCP: 9+1	♣ T86	West (LHO) Doubles 1♠ if possible.
<hr/>		
<b>Board: 193</b>	♠ T962	Partner bids first.
Dealer: North	♥ 754	The opponents are silent.
Vul: E-W	♦ AKQ	
HCP: 9	♣ 863	
<hr/>		
<b>Board: 194</b>	♠ AJ764	You bid first.
Dealer: South	♥ T93	The opponents are silent.
Vul: N-S	♦ A32	
HCP: 9+1	♣ 74	

## Both hands (Answers Page)

### Board: 190

	North:	South:	W	N	E	S
Dealer: South	♠ AKJ	♠ T7543				Pass Out
Vul: None	♥ QJT9	♥ A73				
North HCP: 11	♦ 975	♦ Q86				
South HCP: 10+1	♣ T72	♣ A8				

### Board: 191

	North:	South:	W	N	E	S
Dealer: North	♠ AK63	♠ T98			Pass Out	
Vul: Both	♥ 932	♥ KQ5				
North HCP: 9	♦ J742	♦ Q5				
South HCP: 11+1	♣ J2	♣ AT654				

### Board: 192

	North:	South:	W	N	E	S
Dealer: South	♠ AK4	♠ QJT85				Pass
Vul: E-W	♥ 62	♥ 854	Pass	Pass	1 ♦	1 ♠
North HCP: 10+1	♦ J54	♦ AQ	X	2 ♠	All Pass	
South HCP: 9+1	♣ Q9432	♣ T86				
Contract: 2 ♠ North						

### Board: 193

	North:	South:	W	N	E	S
Dealer: North	♠ 853	♠ T962			Pass Out	
Vul: E-W	♥ K63	♥ 754				
North HCP: 10	♦ T965	♦ AKQ				
South HCP: 9	♣ AK7	♣ 863				

### Board: 194

	North:	South:	W	N	E	S
Dealer: South	♠ KT82	♠ AJ764				Pass Out
Vul: N-S	♥ 84	♥ T93				
North HCP: 10	♦ K76	♦ A32				
South HCP: 9+1	♣ KJ95	♣ 74				

<b>Board: 195</b>	♠ AJ65	You bid first.
Dealer: North	♥ K54	The opponents are silent.
Vul: None	♦ T732	
HCP: 8	♣ T2	

---

<b>Board: 196</b>	♠ AQT76	You bid first.
Dealer: West	♥ 54	The opponents are silent.
Vul: N-S	♦ T52	
HCP: 9+1	♣ KT8	

---

<b>Board: 197</b>	♠ J6	You bid first.
Dealer: North	♥ 7643	The opponents are silent.
Vul: N-S	♦ KJ8	
HCP: 10	♣ KQ76	

---

<b>Board: 198</b>	♠ A98	Partner bids first.
Dealer: South	♥ Q3	The opponents are silent.
Vul: Both	♦ KJ92	
HCP: 10	♣ 7542	

---

<b>Board: 199</b>	♠ K6	You bid first.
Dealer: North	♥ KT965	The opponents are silent.
Vul: Both	♦ A54	
HCP: 10+1	♣ 743	

## Both hands (Answers Page)

### Board: 195

	North:	South:	W	N	E	S
Dealer: North	♠ AJ65	♠ T74			Pass Out	
Vul: None	♥ K54	♥ J732				
North HCP: 8	♦ T732	♦ KJ9				
South HCP: 10	♣ T2	♣ AJ8				

### Board: 196

	North:	South:	W	N	E	S
Dealer: West	♠ AQT76	♠ 5	Pass	Pass	Pass	1 ♣
Vul: N-S	♥ 54	♥ KQJ6	Pass	1 ♠	Pass	1NT
North HCP: 9+1	♦ T52	♦ K83	Pass	2NT	All Pass	
South HCP: 12+1	♣ KT8	♣ QJ943				
Contract: 2NT North						

### Board: 197

	North:	South:	W	N	E	S
Dealer: North	♠ J6	♠ AQ98			Pass Out	
Vul: N-S	♥ 7643	♥ J5				
North HCP: 10	♦ KJ8	♦ A76				
South HCP: 11	♣ KQ76	♣ T543				

### Board: 198

	North:	South:	W	N	E	S
Dealer: South	♠ A98	♠ J642				Pass Out
Vul: Both	♥ Q3	♥ JT72				
North HCP: 10	♦ KJ92	♦ A6				
South HCP: 9	♣ 7542	♣ K86				

### Board: 199

	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ T9872			Pass Out	
Vul: Both	♥ KT965	♥ 432				
North HCP: 10+1	♦ A54	♦ Q9				
South HCP: 9+1	♣ 743	♣ AK2				

<b>Board: 195</b>	♠ T74	Partner bids first.
Dealer: North	♥ J732	The opponents are silent.
Vul: None	♦ KJ9	
HCP: 10	♣ AJ8	

---

<b>Board: 196</b>	♠ 5	Partner bids first.
Dealer: West	♥ KQJ6	The opponents are silent.
Vul: N-S	♦ K83	
HCP: 12+1	♣ QJ943	

---

<b>Board: 197</b>	♠ AQ98	Partner bids first.
Dealer: North	♥ J5	The opponents are silent.
Vul: N-S	♦ A76	
HCP: 11	♣ T543	

---

<b>Board: 198</b>	♠ J642	You bid first.
Dealer: South	♥ JT72	The opponents are silent.
Vul: Both	♦ A6	
HCP: 9	♣ K86	

---

<b>Board: 199</b>	♠ T9872	Partner bids first.
Dealer: North	♥ 432	The opponents are silent.
Vul: Both	♦ Q9	
HCP: 9+1	♣ AK2	

## Both hands (Answers Page)

### Board: 195

	North:	South:	W	N	E	S
Dealer: North	♠ AJ65	♠ T74			Pass Out	
Vul: None	♥ K54	♥ J732				
North HCP: 8	♦ T732	♦ KJ9				
South HCP: 10	♣ T2	♣ AJ8				

### Board: 196

	North:	South:	W	N	E	S
Dealer: West	♠ AQT76	♠ 5	Pass	Pass	Pass	1 ♣
Vul: N-S	♥ 54	♥ KQJ6	Pass	1 ♠	Pass	1NT
North HCP: 9+1	♦ T52	♦ K83	Pass	2NT	All Pass	
South HCP: 12+1	♣ KT8	♣ QJ943				
Contract: 2NT North						

### Board: 197

	North:	South:	W	N	E	S
Dealer: North	♠ J6	♠ AQ98			Pass Out	
Vul: N-S	♥ 7643	♥ J5				
North HCP: 10	♦ KJ8	♦ A76				
South HCP: 11	♣ KQ76	♣ T543				

### Board: 198

	North:	South:	W	N	E	S
Dealer: South	♠ A98	♠ J642				Pass Out
Vul: Both	♥ Q3	♥ JT72				
North HCP: 10	♦ KJ92	♦ A6				
South HCP: 9	♣ 7542	♣ K86				

### Board: 199

	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ T9872			Pass Out	
Vul: Both	♥ KT965	♥ 432				
North HCP: 10+1	♦ A54	♦ Q9				
South HCP: 9+1	♣ 743	♣ AK2				

<b>Board: 200</b>	♠ A853	West (RHO) bids 1 ♠ if possible.
Dealer: West	♥ AJ52	
Vul: Both	♦ 83	
HCP: 10	♣ J74	

---

<b>Board: 201</b>	♠ 94	Partner bids first.
Dealer: East	♥ KJ842	The opponents are silent.
Vul: Both	♦ 652	
HCP: 11+1	♣ AK9	

---

<b>Board: 202</b>	♠ 865	Partner bids first.
Dealer: South	♥ KT73	LHO opens the bidding 1 ♦ .
Vul: E-W	♦ 52	Partner bids next.
HCP: 9	♣ AQ93	West (RHO) bids 1NT if possible.

---

<b>Board: 203</b>	♠ KJT32	You bid first.
Dealer: North	♥ J82	The opponents are silent.
Vul: N-S	♦ A32	
HCP: 9+1	♣ 42	

---

<b>Board: 204</b>	♠ 975	Partner bids first.
Dealer: South	♥ A3	The opponents are silent.
Vul: None	♦ Q64	
HCP: 9+1	♣ K8752	

## Both hands (Answers Page)

### Board: 200

Dealer: West

Vul: Both

North HCP: 10

South HCP: 11+1

Contract: 2♥ South

North:

♠ A853

♥ AJ52

♦ 83

♣ J74

South:

♠ 94

♥ 863

♦ AKJ75

♣ K32

W	N	E	S
---	---	---	---

Pass	Pass	Pass	1♦
------	------	------	----

1♠	X	Pass	2♥
----	---	------	----

All Pass

### Board: 201

Dealer: East

Vul: Both

North HCP: 11+1

South HCP: 11

Contract: 3♥ South

North:

♠ 94

♥ KJ842

♦ 652

♣ AK9

South:

♠ Q753

♥ A965

♦ Q3

♣ QJ5

W	N	E	S
---	---	---	---

		Pass	Pass
--	--	------	------

Pass	1♥	Pass	2♣ <sup>1</sup>
------	----	------	-----------------

Pass	2♥	Pass	3♥
------	----	------	----

All Pass

1. Reverse drury

### Board: 202

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 10+1

Contract: 2♠ North

North:

♠ 865

♥ KT73

♦ 52

♣ AQ93

South:

♠ KQJT3

♥ Q8

♦ Q93

♣ 762

W	N	E	S
---	---	---	---

			Pass
--	--	--	------

Pass	Pass	1♦	1♠
------	------	----	----

1NT	2♠	All Pass	
-----	----	----------	--

### Board: 203

Dealer: North

Vul: N-S

North HCP: 9+1

South HCP: 10

North:

♠ KJT32

♥ J82

♦ A32

♣ 42

South:

♠ Q4

♥ A73

♦ QT65

♣ Q765

W	N	E	S
---	---	---	---

	Pass Out		
--	----------	--	--

### Board: 204

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 11

North:

♠ 975

♥ A3

♦ Q64

♣ K8752

South:

♠ AQJT

♥ JT64

♦ KT9

♣ 94

W	N	E	S
---	---	---	---

			Pass Out
--	--	--	----------

**Board: 200**      ♠ 94      West (LHO) bids 1 ♠ if possible.

Dealer: West      ♥ 863

Vul: Both      ♦ AKJ75

HCP: 11+1      ♣ K32

---

**Board: 201**      ♠ Q753      You bid first.

Dealer: East      ♥ A965      The opponents are silent.

Vul: Both      ♦ Q3

HCP: 11      ♣ QJ5

---

**Board: 202**      ♠ KQJT3      You bid first.

Dealer: South      ♥ Q8      RHO opens the bidding 1 ♦ .

Vul: E-W      ♦ Q93      You bid next.

HCP: 10+1      ♣ 762      West (LHO) bids 1NT if possible.

---

**Board: 203**      ♠ Q4      Partner bids first.

Dealer: North      ♥ A73      The opponents are silent.

Vul: N-S      ♦ QT65

HCP: 10      ♣ Q765

---

**Board: 204**      ♠ AQJT      You bid first.

Dealer: South      ♥ JT64      The opponents are silent.

Vul: None      ♦ KT9

HCP: 11      ♣ 94

## Both hands (Answers Page)

### Board: 200

Board: 200	North:	South:	W	N	E	S
Dealer: West	♠ A853	♠ 94	Pass	Pass	Pass	1 ♦
Vul: Both	♥ AJ52	♥ 863	1 ♠	X	Pass	2 ♥
North HCP: 10	♦ 83	♦ AKJ75	All Pass			
South HCP: 11+1	♣ J74	♣ K32				
Contract: 2 ♥ South						

### Board: 201

Board: 201	North:	South:	W	N	E	S
Dealer: East	♠ 94	♠ Q753			Pass	Pass
Vul: Both	♥ KJ842	♥ A965	Pass	1 ♥	Pass	2 ♣ <sup>1</sup>
North HCP: 11+1	♦ 652	♦ Q3	Pass	2 ♥	Pass	3 ♥
South HCP: 11	♣ AK9	♣ QJ5	All Pass			
Contract: 3 ♥ South						
1. Reverse drury						

### Board: 202

Board: 202	North:	South:	W	N	E	S
Dealer: South	♠ 865	♠ KQJT3				Pass
Vul: E-W	♥ KT73	♥ Q8	Pass	Pass	1 ♦	1 ♠
North HCP: 9	♦ 52	♦ Q93	1NT	2 ♠	All Pass	
South HCP: 10+1	♣ AQ93	♣ 762				
Contract: 2 ♠ North						

### Board: 203

	North:	South:	W	N	E	S
Dealer: North	♠ KJT32	♠ Q4			Pass	Out
Vul: N-S	♥ J82	♥ A73				
North HCP: 9+1	♦ A32	♦ QT65				
South HCP: 10	♣ 42	♣ Q765				

### Board: 204

	North:	South:	W	N	E	S
Dealer: South	♠ 975	♠ AQJT				Pass
Vul: None	♥ A3	♥ JT64				
North HCP: 9+1	♦ Q64	♦ KT9				
South HCP: 11	♣ K8752	♣ 94				
						Out

<b>Board: 205</b>	♠ J9842	You bid first.
Dealer: North	♥ Q86	The opponents are silent.
Vul: Both	♦ AK9	
HCP: 10+1	♣ T8	

---

<b>Board: 206</b>	♠ AQ4	Partner bids first.
Dealer: South	♥ QJ82	The opponents are silent.
Vul: E-W	♦ J96	
HCP: 10	♣ T95	

---

<b>Board: 207</b>	♠ JT53	You bid first.
Dealer: North	♥ A7	The opponents are silent.
Vul: N-S	♦ KQ54	
HCP: 10	♣ T54	

---

<b>Board: 208</b>	♠ K7	Partner bids first.
Dealer: South	♥ Q9532	The opponents are silent.
Vul: Both	♦ 764	
HCP: 9+1	♣ A72	

---

<b>Board: 209</b>	♠ J84	You bid first.
Dealer: North	♥ A87	The opponents are silent.
Vul: None	♦ K76	
HCP: 8	♣ T982	

## Both hands (Answers Page)

**Board: 205**

Dealer: North

Vul: Both

North HCP: 10+1

South HCP: 9

**North:**

♠ J9842

♥ Q86

♦ AK9

♣ T8

**South:**

♠ 765

♥ K93

♦ Q83

♣ A765

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

Pass Out

**Board: 206**

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 11

**North:**

♠ AQ4

♥ QJ82

♦ J96

♣ T95

**South:**

♠ 9753

♥ AK4

♦ Q84

♣ Q87

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

Pass Out

**Board: 207**

Dealer: North

Vul: N-S

North HCP: 10

South HCP: 10

**North:**

♠ JT53

♥ A7

♦ KQ54

♣ T54

**South:**

♠ Q42

♥ KJ93

♦ T98

♣ A97

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

Pass Out

**Board: 208**

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 11

**North:**

♠ K7

♥ Q9532

♦ 764

♣ A72

**South:**

♠ AQT2

♥ T8

♦ KJT2

♣ J63

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

Pass Out

**Board: 209**

Dealer: North

Vul: None

North HCP: 8

South HCP: 11

**North:**

♠ J84

♥ A87

♦ K76

♣ T982

**South:**

♠ 962

♥ KT93

♦ 853

♣ AKJ

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

Pass Out

<b>Board: 205</b>	♠ 765	Partner bids first.
Dealer: North	♥ K93	The opponents are silent.
Vul: Both	♦ Q83	
HCP: 9	♣ A765	

---

<b>Board: 206</b>	♠ 9753	You bid first.
Dealer: South	♥ AK4	The opponents are silent.
Vul: E-W	♦ Q84	
HCP: 11	♣ Q87	

---

<b>Board: 207</b>	♠ Q42	Partner bids first.
Dealer: North	♥ KJ93	The opponents are silent.
Vul: N-S	♦ T98	
HCP: 10	♣ A97	

---

<b>Board: 208</b>	♠ AQT2	You bid first.
Dealer: South	♥ T8	The opponents are silent.
Vul: Both	♦ KJT2	
HCP: 11	♣ J63	

---

<b>Board: 209</b>	♠ 962	Partner bids first.
Dealer: North	♥ KT93	The opponents are silent.
Vul: None	♦ 853	
HCP: 11	♣ AKJ	

## Both hands (Answers Page)

**Board: 205**

Dealer: North

Vul: Both

North HCP: 10+1

South HCP: 9

**North:**

♠ J9842

♥ Q86

♦ AK9

♣ T8

**South:**

♠ 765

♥ K93

♦ Q83

♣ A765

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

Pass Out

**Board: 206**

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 11

**North:**

♠ AQ4

♥ QJ82

♦ J96

♣ T95

**South:**

♠ 9753

♥ AK4

♦ Q84

♣ Q87

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

Pass Out

**Board: 207**

Dealer: North

Vul: N-S

North HCP: 10

South HCP: 10

**North:**

♠ JT53

♥ A7

♦ KQ54

♣ T54

**South:**

♠ Q42

♥ KJ93

♦ T98

♣ A97

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

Pass Out

**Board: 208**

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 11

**North:**

♠ K7

♥ Q9532

♦ 764

♣ A72

**South:**

♠ AQT2

♥ T8

♦ KJT2

♣ J63

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

Pass Out

**Board: 209**

Dealer: North

Vul: None

North HCP: 8

South HCP: 11

**North:**

♠ J84

♥ A87

♦ K76

♣ T982

**South:**

♠ 962

♥ KT93

♦ 853

♣ AKJ

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

Pass Out

<b>Board: 210</b>	♠ A875	You bid first.
Dealer: West	♥ 82	The opponents are silent.
Vul: E-W	♦ KQT2	
HCP: 9	♣ 653	

---

<b>Board: 211</b>	♠ A54	You bid first.
Dealer: North	♥ J652	The opponents are silent.
Vul: Both	♦ AT2	
HCP: 9	♣ T76	

---

<b>Board: 212</b>	♠ Q64	Partner bids first.
Dealer: South	♥ A4	The opponents are silent.
Vul: None	♦ Q94	
HCP: 11+1	♣ K9843	

---

<b>Board: 213</b>	♠ 543	You bid first.
Dealer: North	♥ 932	The opponents are silent.
Vul: E-W	♦ K763	
HCP: 10	♣ AK6	

---

<b>Board: 214</b>	♠ AJ7	Partner bids first.
Dealer: South	♥ AJ95	The opponents are silent.
Vul: Both	♦ 8653	
HCP: 10	♣ 82	

## Both hands (Answers Page)

### Board: 210

	North:	South:	W	N	E	S
Dealer: West	♠ A875	♠ 6	Pass	Pass	Pass	1 ♥
Vul: E-W	♥ 82	♥ A7643	Pass	1 ♠	Pass	2 ♣
North HCP: 9	♦ KQT2	♦ 964	Pass	2 ♥	All Pass	
South HCP: 12+1	♣ 653	♣ AKJT				
Contract: 2 ♥ North						

### Board: 211

	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ T2			Pass Out	
Vul: Both	♥ J652	♥ A743				
North HCP: 9	♦ AT2	♦ K94				
South HCP: 10	♣ T76	♣ QJ83				

### Board: 212

	North:	South:	W	N	E	S
Dealer: South	♠ Q64	♠ 972				Pass Out
Vul: None	♥ A4	♥ KQJ5				
North HCP: 11+1	♦ Q94	♦ A2				
South HCP: 11	♣ K9843	♣ J762				

### Board: 213

	North:	South:	W	N	E	S
Dealer: North	♠ 543	♠ JT6			Pass Out	
Vul: E-W	♥ 932	♥ A875				
North HCP: 10	♦ K763	♦ AQ9				
South HCP: 11	♣ AK6	♣ 972				

### Board: 214

	North:	South:	W	N	E	S
Dealer: South	♠ AJ7	♠ Q943				Pass Out
Vul: Both	♥ AJ95	♥ K83				
North HCP: 10	♦ 8653	♦ 92				
South HCP: 10	♣ 82	♣ KQ64				

<b>Board: 210</b>	♠ 6	Partner bids first.
Dealer: West	♥ A7643	The opponents are silent.
Vul: E-W	♦ 964	
HCP: 12+1	♣ AKJT	

---

<b>Board: 211</b>	♠ T2	Partner bids first.
Dealer: North	♥ A743	The opponents are silent.
Vul: Both	♦ K94	
HCP: 10	♣ QJ83	

---

<b>Board: 212</b>	♠ 972	You bid first.
Dealer: South	♥ KQJ5	The opponents are silent.
Vul: None	♦ A2	
HCP: 11	♣ J762	

---

<b>Board: 213</b>	♠ JT6	Partner bids first.
Dealer: North	♥ A875	The opponents are silent.
Vul: E-W	♦ AQ9	
HCP: 11	♣ 972	

---

<b>Board: 214</b>	♠ Q943	You bid first.
Dealer: South	♥ K83	The opponents are silent.
Vul: Both	♦ 92	
HCP: 10	♣ KQ64	

## Both hands (Answers Page)

### Board: 210

	North:	South:	W	N	E	S
Dealer: West	♠ A875	♠ 6	Pass	Pass	Pass	1 ♥
Vul: E-W	♥ 82	♥ A7643	Pass	1 ♠	Pass	2 ♣
North HCP: 9	♦ KQT2	♦ 964	Pass	2 ♥	All Pass	
South HCP: 12+1	♣ 653	♣ AKJT				
Contract: 2 ♥ North						

### Board: 211

	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ T2		Pass Out		
Vul: Both	♥ J652	♥ A743				
North HCP: 9	♦ AT2	♦ K94				
South HCP: 10	♣ T76	♣ QJ83				

### Board: 212

	North:	South:	W	N	E	S
Dealer: South	♠ Q64	♠ 972				Pass Out
Vul: None	♥ A4	♥ KQJ5				
North HCP: 11+1	♦ Q94	♦ A2				
South HCP: 11	♣ K9843	♣ J762				

### Board: 213

	North:	South:	W	N	E	S
Dealer: North	♠ 543	♠ JT6		Pass Out		
Vul: E-W	♥ 932	♥ A875				
North HCP: 10	♦ K763	♦ AQ9				
South HCP: 11	♣ AK6	♣ 972				

### Board: 214

	North:	South:	W	N	E	S
Dealer: South	♠ AJ7	♠ Q943				Pass Out
Vul: Both	♥ AJ95	♥ K83				
North HCP: 10	♦ 8653	♦ 92				
South HCP: 10	♣ 82	♣ KQ64				

<b>Board: 215</b>	♠ QJ432	You bid first.
Dealer: North	♥ 942	RHO opens the bidding 1 ♣.
Vul: None	♦ AJ2	You bid next.
HCP: 9+1	♣ J4	East (LHO) bids 1NT if possible.

---

<b>Board: 216</b>	♠ AK2	Partner bids first.
Dealer: South	♥ T754	The opponents are silent.
Vul: E-W	♦ 75	
HCP: 10	♣ QJ72	

---

<b>Board: 217</b>	♠ KQ6	You bid first.
Dealer: North	♥ KJ42	The opponents are silent.
Vul: N-S	♦ 76	
HCP: 9	♣ 7432	

---

<b>Board: 218</b>	♠ KQ72	Partner bids first.
Dealer: South	♥ 63	The opponents are silent.
Vul: None	♦ AJT3	
HCP: 10	♣ 654	

---

<b>Board: 219</b>	♠ J92	You bid first.
Dealer: North	♥ AT2	The opponents are silent.
Vul: E-W	♦ KT83	
HCP: 11	♣ K85	

## Both hands (Answers Page)

### Board: 215

	North:	South:	W	N	E	S
Dealer: North	♠ QJ432	♠ K85		Pass	Pass	Pass
Vul: None	♥ 942	♥ JT6	1 ♣	1 ♠	1NT	2 ♠
North HCP: 9+1	♦ AJ2	♦ KQT5	All Pass			
South HCP: 9	♣ J4	♣ 873				
Contract: 2 ♠ South						

### Board: 216

	North:	South:	W	N	E	S
Dealer: South	♠ AK2	♠ QJT6				Pass Out
Vul: E-W	♥ T754	♥ K983				
North HCP: 10	♦ 75	♦ KJT				
South HCP: 10	♣ QJ72	♣ T5				

### Board: 217

	North:	South:	W	N	E	S
Dealer: North	♠ KQ6	♠ AJ73		Pass Out		
Vul: N-S	♥ KJ42	♥ 73				
North HCP: 9	♦ 76	♦ T84				
South HCP: 11	♣ 7432	♣ KQJ6				

### Board: 218

	North:	South:	W	N	E	S
Dealer: South	♠ KQ72	♠ A3				Pass Out
Vul: None	♥ 63	♥ KQ82				
North HCP: 10	♦ AJT3	♦ 874				
South HCP: 11	♣ 654	♣ QT92				

### Board: 219

	North:	South:	W	N	E	S
Dealer: North	♠ J92	♠ AQ8		Pass Out		
Vul: E-W	♥ AT2	♥ QJ6				
North HCP: 11	♦ KT83	♦ 742				
South HCP: 9	♣ K85	♣ 9763				

<b>Board: 215</b>	♠ K85	Partner bids first.
Dealer: North	♥ JT6	LHO opens the bidding 1 ♣.
Vul: None	♦ KQT5	Partner bids next.
HCP: 9	♣ 873	East (RHO) bids 1NT if possible.

---

<b>Board: 216</b>	♠ QJT6	You bid first.
Dealer: South	♥ K983	The opponents are silent.
Vul: E-W	♦ KJT	
HCP: 10	♣ T5	

---

<b>Board: 217</b>	♠ AJ73	Partner bids first.
Dealer: North	♥ 73	The opponents are silent.
Vul: N-S	♦ T84	
HCP: 11	♣ KQJ6	

---

<b>Board: 218</b>	♠ A3	You bid first.
Dealer: South	♥ KQ82	The opponents are silent.
Vul: None	♦ 874	
HCP: 11	♣ QT92	

---

<b>Board: 219</b>	♠ AQ8	Partner bids first.
Dealer: North	♥ QJ6	The opponents are silent.
Vul: E-W	♦ 742	
HCP: 9	♣ 9763	

## Both hands (Answers Page)

### Board: 215

	North:	South:	W	N	E	S
Dealer: North	♠ QJ432	♠ K85		Pass	Pass	Pass
Vul: None	♥ 942	♥ JT6	1 ♣	1 ♠	1NT	2 ♠
North HCP: 9+1	♦ AJ2	♦ KQT5	All Pass			
South HCP: 9	♣ J4	♣ 873				
Contract: 2 ♠ South						

### Board: 216

	North:	South:	W	N	E	S
Dealer: South	♠ AK2	♠ QJT6				Pass Out
Vul: E-W	♥ T754	♥ K983				
North HCP: 10	♦ 75	♦ KJT				
South HCP: 10	♣ QJ72	♣ T5				

### Board: 217

	North:	South:	W	N	E	S
Dealer: North	♠ KQ6	♠ AJ73		Pass Out		
Vul: N-S	♥ KJ42	♥ 73				
North HCP: 9	♦ 76	♦ T84				
South HCP: 11	♣ 7432	♣ KQJ6				

### Board: 218

	North:	South:	W	N	E	S
Dealer: South	♠ KQ72	♠ A3				Pass Out
Vul: None	♥ 63	♥ KQ82				
North HCP: 10	♦ AJT3	♦ 874				
South HCP: 11	♣ 654	♣ QT92				

### Board: 219

	North:	South:	W	N	E	S
Dealer: North	♠ J92	♠ AQ8		Pass Out		
Vul: E-W	♥ AT2	♥ QJ6				
North HCP: 11	♦ KT83	♦ 742				
South HCP: 9	♣ K85	♣ 9763				

<b>Board: 220</b>	♠ T7	Partner bids first.
Dealer: East	♥ KQT5	The opponents are silent.
Vul: E-W	♦ AQ984	
HCP: 11+1	♣ 42	

---

<b>Board: 221</b>	♠ T64	You bid first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: Both	♦ 7532	
HCP: 10	♣ AK92	

---

<b>Board: 222</b>	♠ 954	Partner bids first.
Dealer: South	♥ A86	The opponents are silent.
Vul: Both	♦ AJ82	
HCP: 9	♣ T76	

---

<b>Board: 223</b>	♠ KQ6	You bid first.
Dealer: North	♥ KQT	The opponents are silent.
Vul: None	♦ 953	
HCP: 10	♣ 8754	

---

<b>Board: 224</b>	♠ A873	Partner bids first.
Dealer: South	♥ 754	The opponents are silent.
Vul: Both	♦ K873	
HCP: 10	♣ QJ	

## Both hands (Answers Page)

### Board: 220

Dealer: East

Vul: E-W

North HCP: 11+1

South HCP: 11

Contract: 1 ♠ South

North:

♠ T7

♥ KQT5

♦ AQ984

♣ 42

South:

♠ KJ64

♥ 42

♦ J62

♣ AQ73

W

N

E

S

Pass Pass

Pass 1 ♦ Pass 1 ♠

All Pass

### Board: 221

Dealer: North

Vul: Both

North HCP: 10

South HCP: 11

North:

♠ T64

♥ QJ

♦ 7532

♣ AK92

South:

♠ A83

♥ AT94

♦ QJ9

♣ 863

W

N

E

S

Pass Out

### Board: 222

Dealer: South

Vul: Both

North HCP: 9

South HCP: 11

North:

♠ 954

♥ A86

♦ AJ82

♣ T76

South:

♠ 873

♥ KQ7

♦ 754

♣ AQ95

W

N

E

S

Pass Out

### Board: 223

Dealer: North

Vul: None

North HCP: 10

South HCP: 11

North:

♠ KQ6

♥ KQT

♦ 953

♣ 8754

South:

♠ 984

♥ 873

♦ K76

♣ AKJ6

W

N

E

S

Pass Out

### Board: 224

Dealer: South

Vul: Both

North HCP: 10

South HCP: 11

North:

♠ A873

♥ 754

♦ K873

♣ QJ

South:

♠ Q42

♥ AKT

♦ QT5

♣ T874

W

N

E

S

Pass Out

<b>Board: 220</b>	♠ KJ64	You bid first.
Dealer: East	♥ 42	The opponents are silent.
Vul: E-W	♦ J62	
HCP: 11	♣ AQ73	

---

<b>Board: 221</b>	♠ A83	Partner bids first.
Dealer: North	♥ AT94	The opponents are silent.
Vul: Both	♦ QJ9	
HCP: 11	♣ 863	

---

<b>Board: 222</b>	♠ 873	You bid first.
Dealer: South	♥ KQ7	The opponents are silent.
Vul: Both	♦ 754	
HCP: 11	♣ AQ95	

---

<b>Board: 223</b>	♠ 984	Partner bids first.
Dealer: North	♥ 873	The opponents are silent.
Vul: None	♦ K76	
HCP: 11	♣ AKJ6	

---

<b>Board: 224</b>	♠ Q42	You bid first.
Dealer: South	♥ AKT	The opponents are silent.
Vul: Both	♦ QT5	
HCP: 11	♣ T874	

## Both hands (Answers Page)

### Board: 220

Dealer: East

Vul: E-W

North HCP: 11+1

South HCP: 11

Contract: 1 ♠ South

North:

♠ T7

♥ KQT5

♦ AQ984

♣ 42

South:

♠ KJ64

♥ 42

♦ J62

♣ AQ73

W

N

E

S

Pass Pass

Pass 1 ♦ Pass 1 ♠

All Pass

### Board: 221

Dealer: North

Vul: Both

North HCP: 10

South HCP: 11

North:

♠ T64

♥ QJ

♦ 7532

♣ AK92

South:

♠ A83

♥ AT94

♦ QJ9

♣ 863

W

N

E

S

Pass Out

### Board: 222

Dealer: South

Vul: Both

North HCP: 9

South HCP: 11

North:

♠ 954

♥ A86

♦ AJ82

♣ T76

South:

♠ 873

♥ KQ7

♦ 754

♣ AQ95

W

N

E

S

Pass Out

### Board: 223

Dealer: North

Vul: None

North HCP: 10

South HCP: 11

North:

♠ KQ6

♥ KQT

♦ 953

♣ 8754

South:

♠ 984

♥ 873

♦ K76

♣ AKJ6

W

N

E

S

Pass Out

### Board: 224

Dealer: South

Vul: Both

North HCP: 10

South HCP: 11

North:

♠ A873

♥ 754

♦ K873

♣ QJ

South:

♠ Q42

♥ AKT

♦ QT5

♣ T874

W

N

E

S

Pass Out

<b>Board: 225</b>	♠ AT764	You bid first.
Dealer: North	♥ J93	The opponents are silent.
Vul: None	♦ K62	
HCP: 8+1	♣ 86	

---

<b>Board: 226</b>	♠ T8	Partner bids first.
Dealer: South	♥ J64	The opponents are silent.
Vul: E-W	♦ KQ82	
HCP: 10	♣ KJ53	

---

<b>Board: 227</b>	♠ AQ8	You bid first.
Dealer: North	♥ J73	The opponents are silent.
Vul: None	♦ 94	
HCP: 11+1	♣ KJ865	

---

<b>Board: 228</b>	♠ J3	Partner bids first.
Dealer: South	♥ AJ42	The opponents are silent.
Vul: E-W	♦ KJ8	
HCP: 11	♣ J872	

---

<b>Board: 229</b>	♠ Q953	You bid first.
Dealer: North	♥ KT6	The opponents are silent.
Vul: None	♦ 843	
HCP: 9	♣ A72	

## Both hands (Answers Page)

**Board: 225**

Dealer: North

Vul: None

North HCP: 8+1

South HCP: 11

**North:**

♠ AT764

♥ J93

♦ K62

♣ 86

**South:**

♠ J82

♥ KQ7

♦ T853

♣ AJT

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

Pass Out

**Board: 226**

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 10

**North:**

♠ T8

♥ J64

♦ KQ82

♣ KJ53

**South:**

♠ A962

♥ Q873

♦ 63

♣ AT4

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

Pass Out

**Board: 227**

Dealer: North

Vul: None

North HCP: 11+1

South HCP: 11

**North:**

♠ AQ8

♥ J73

♦ 94

♣ KJ865

**South:**

♠ KJ2

♥ Q965

♦ K6

♣ QT74

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

Pass Out

**Board: 228**

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 11

**North:**

♠ J3

♥ AJ42

♦ KJ8

♣ J872

**South:**

♠ A64

♥ Q83

♦ Q543

♣ K93

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

Pass Out

**Board: 229**

Dealer: North

Vul: None

North HCP: 9

South HCP: 10

**North:**

♠ Q953

♥ KT6

♦ 843

♣ A72

**South:**

♠ A84

♥ 953

♦ KJ2

♣ Q863

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

Pass Out

<b>Board: 225</b>	♠ J82	Partner bids first.
Dealer: North	♥ KQ7	The opponents are silent.
Vul: None	♦ T853	
HCP: 11	♣ AJT	

---

<b>Board: 226</b>	♠ A962	You bid first.
Dealer: South	♥ Q873	The opponents are silent.
Vul: E-W	♦ 63	
HCP: 10	♣ AT4	

---

<b>Board: 227</b>	♠ KJ2	Partner bids first.
Dealer: North	♥ Q965	The opponents are silent.
Vul: None	♦ K6	
HCP: 11	♣ QT74	

---

<b>Board: 228</b>	♠ A64	You bid first.
Dealer: South	♥ Q83	The opponents are silent.
Vul: E-W	♦ Q543	
HCP: 11	♣ K93	

---

<b>Board: 229</b>	♠ A84	Partner bids first.
Dealer: North	♥ 953	The opponents are silent.
Vul: None	♦ KJ2	
HCP: 10	♣ Q863	

## Both hands (Answers Page)

**Board: 225**

Dealer: North

Vul: None

North HCP: 8+1

South HCP: 11

**North:**

♠ AT764

♥ J93

♦ K62

♣ 86

**South:**

♠ J82

♥ KQ7

♦ T853

♣ AJT

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

Pass Out

**Board: 226**

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 10

**North:**

♠ T8

♥ J64

♦ KQ82

♣ KJ53

**South:**

♠ A962

♥ Q873

♦ 63

♣ AT4

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

Pass Out

**Board: 227**

Dealer: North

Vul: None

North HCP: 11+1

South HCP: 11

**North:**

♠ AQ8

♥ J73

♦ 94

♣ KJ865

**South:**

♠ KJ2

♥ Q965

♦ K6

♣ QT74

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

Pass Out

**Board: 228**

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 11

**North:**

♠ J3

♥ AJ42

♦ KJ8

♣ J872

**South:**

♠ A64

♥ Q83

♦ Q543

♣ K93

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

Pass Out

**Board: 229**

Dealer: North

Vul: None

North HCP: 9

South HCP: 10

**North:**

♠ Q953

♥ KT6

♦ 843

♣ A72

**South:**

♠ A84

♥ 953

♦ KJ2

♣ Q863

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

Pass Out

<b>Board: 230</b>	♠ Q9	Partner bids first.
Dealer: South	♥ AKQT	The opponents are silent.
Vul: N-S	♦ T976	
HCP: 11	♣ T72	

---

<b>Board: 231</b>	♠ Q	Partner bids first.
Dealer: East	♥ J93	The opponents are silent.
Vul: None	♦ AKQ764	
HCP: 12+2	♣ 986	

---

<b>Board: 232</b>	♠ Q754	Partner bids first.
Dealer: South	♥ A75	The opponents are silent.
Vul: E-W	♦ KQ65	
HCP: 11	♣ T5	

---

<b>Board: 233</b>	♠ QT96	You bid first.
Dealer: North	♥ K4	The opponents are silent.
Vul: Both	♦ K952	
HCP: 10	♣ Q95	

---

<b>Board: 234</b>	♠ T63	Partner bids first.
Dealer: South	♥ 73	The opponents are silent.
Vul: None	♦ AT2	
HCP: 9+1	♣ AJT72	

## Both hands (Answers Page)

### Board: 230

	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ K873				Pass Out
Vul: N-S	♥ AKQT	♥ J765				
North HCP: 11	♦ T976	♦ J2				
South HCP: 10	♣ T72	♣ KQ5				

### Board: 231

	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ A95			Pass	Pass
Vul: None	♥ J93	♥ AT75	Pass	1 ♦	Pass	1 ♥
North HCP: 12+2	♦ AKQ764	♦ T98	Pass	2 ♦	Pass	3 ♦
South HCP: 11	♣ 986	♣ KT5	All Pass			
Contract: 3 ♦ South						

### Board: 232

	North:	South:	W	N	E	S
Dealer: South	♠ Q754	♠ A86				Pass Out
Vul: E-W	♥ A75	♥ JT962				
North HCP: 11	♦ KQ65	♦ T9				
South HCP: 8+1	♣ T5	♣ QJ7				

### Board: 233

	North:	South:	W	N	E	S
Dealer: North	♠ QT96	♠ K742			Pass Out	
Vul: Both	♥ K4	♥ AT8				
North HCP: 10	♦ K952	♦ T86				
South HCP: 11	♣ Q95	♣ AT7				

### Board: 234

	North:	South:	W	N	E	S
Dealer: South	♠ T63	♠ AQ82				Pass Out
Vul: None	♥ 73	♥ T92				
North HCP: 9+1	♦ AT2	♦ K83				
South HCP: 11	♣ AJT72	♣ Q96				

<b>Board: 230</b>	♠ K873	You bid first.
Dealer: South	♥ J765	The opponents are silent.
Vul: N-S	♦ J2	
HCP: 10	♣ KQ5	

---

<b>Board: 231</b>	♠ A95	You bid first.
Dealer: East	♥ AT75	The opponents are silent.
Vul: None	♦ T98	
HCP: 11	♣ KT5	

---

<b>Board: 232</b>	♠ A86	You bid first.
Dealer: South	♥ JT962	The opponents are silent.
Vul: E-W	♦ T9	
HCP: 8+1	♣ QJ7	

---

<b>Board: 233</b>	♠ K742	Partner bids first.
Dealer: North	♥ AT8	The opponents are silent.
Vul: Both	♦ T86	
HCP: 11	♣ AT7	

---

<b>Board: 234</b>	♠ AQ82	You bid first.
Dealer: South	♥ T92	The opponents are silent.
Vul: None	♦ K83	
HCP: 11	♣ Q96	

## Both hands (Answers Page)

Board: 230	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ K873				Pass Out
Vul: N-S	♥ AKQT	♥ J765				
North HCP: 11	♦ T976	♦ J2				
South HCP: 10	♣ T72	♣ KQ5				

Board: 231	North:	South:	W	N	E	S
Dealer: East	♠ Q	♠ A95			Pass	Pass
Vul: None	♥ J93	♥ AT75	Pass	1 ♦	Pass	1 ♥
North HCP: 12+2	♦ AKQ764	♦ T98	Pass	2 ♦	Pass	3 ♦
South HCP: 11	♣ 986	♣ KT5	All Pass			
Contract: 3 ♦ South						

Board: 232	North:	South:	W	N	E	S
Dealer: South	♠ Q754	♠ A86				Pass Out
Vul: E-W	♥ A75	♥ JT962				
North HCP: 11	♦ KQ65	♦ T9				
South HCP: 8+1	♣ T5	♣ QJ7				

Board: 233	North:	South:	W	N	E	S
Dealer: North	♠ QT96	♠ K742		Pass Out		
Vul: Both	♥ K4	♥ AT8				
North HCP: 10	♦ K952	♦ T86				
South HCP: 11	♣ Q95	♣ AT7				

Board: 234	North:	South:	W	N	E	S
Dealer: South	♠ T63	♠ AQ82				Pass Out
Vul: None	♥ 73	♥ T92				
North HCP: 9+1	♦ AT2	♦ K83				
South HCP: 11	♣ AJT72	♣ Q96				

<b>Board: 235</b>	♠ KJ5	You bid first.
Dealer: North	♥ AT9	The opponents are silent.
Vul: N-S	♦ T9	
HCP: 11+1	♣ QJT64	

---

<b>Board: 236</b>	♠ KQ63	Partner bids first.
Dealer: South	♥ J75	The opponents are silent.
Vul: None	♦ A42	
HCP: 11	♣ JT9	

---

<b>Board: 237</b>	♠ KJT54	You bid first.
Dealer: North	♥ QT2	The opponents are silent.
Vul: N-S	♦ KT7	
HCP: 9+1	♣ T8	

---

<b>Board: 238</b>	♠ AKJ6	You bid first.
Dealer: West	♥ J82	The opponents are silent.
Vul: None	♦ T653	
HCP: 9	♣ 92	

---

<b>Board: 239</b>	♠ KJ9	You bid first.
Dealer: North	♥ 962	The opponents are silent.
Vul: E-W	♦ K62	
HCP: 9	♣ QT94	

## Both hands (Answers Page)

### Board: 235

	North:	South:	W	N	E	S
Dealer: North	♠ KJ5	♠ AT64			Pass Out	
Vul: N-S	♥ AT9	♥ 63				
North HCP: 11+1	♦ T9	♦ Q764				
South HCP: 10	♣ QJT64	♣ A53				

### Board: 236

	North:	South:	W	N	E	S
Dealer: South	♠ KQ63	♠ JT2				Pass Out
Vul: None	♥ J75	♥ AT96				
North HCP: 11	♦ A42	♦ J5				
South HCP: 10	♣ JT9	♣ A632				

### Board: 237

	North:	South:	W	N	E	S
Dealer: North	♠ KJT54	♠ 863			Pass Out	
Vul: N-S	♥ QT2	♥ A98				
North HCP: 9+1	♦ KT7	♦ AQ83				
South HCP: 11	♣ T8	♣ J42				

### Board: 238

	North:	South:	W	N	E	S
Dealer: West	♠ AKJ6	♠ 2	Pass	Pass	Pass	1 ♣
Vul: None	♥ J82	♥ T64	Pass	1 ♠	Pass	1NT
North HCP: 9	♦ T653	♦ KQJ7	Pass	2NT	All Pass	
South HCP: 12+1	♣ 92	♣ KQJT6				
Contract: 2NT North						

### Board: 239

	North:	South:	W	N	E	S
Dealer: North	♠ KJ9	♠ Q6			Pass Out	
Vul: E-W	♥ 962	♥ JT87				
North HCP: 9	♦ K62	♦ JT53				
South HCP: 11	♣ QT94	♣ AK3				

<b>Board: 235</b>	♠ AT64	Partner bids first.
Dealer: North	♥ 63	The opponents are silent.
Vul: N-S	♦ Q764	
HCP: 10	♣ A53	

---

<b>Board: 236</b>	♠ JT2	You bid first.
Dealer: South	♥ AT96	The opponents are silent.
Vul: None	♦ J5	
HCP: 10	♣ A632	

---

<b>Board: 237</b>	♠ 863	Partner bids first.
Dealer: North	♥ A98	The opponents are silent.
Vul: N-S	♦ AQ83	
HCP: 11	♣ J42	

---

<b>Board: 238</b>	♠ 2	Partner bids first.
Dealer: West	♥ T64	The opponents are silent.
Vul: None	♦ KQJ7	
HCP: 12+1	♣ KQJT6	

---

<b>Board: 239</b>	♠ Q6	Partner bids first.
Dealer: North	♥ JT87	The opponents are silent.
Vul: E-W	♦ JT53	
HCP: 11	♣ AK3	

## Both hands (Answers Page)

### Board: 235

	North:	South:	W	N	E	S
Dealer: North	♠ KJ5	♠ AT64			Pass Out	
Vul: N-S	♥ AT9	♥ 63				
North HCP: 11+1	♦ T9	♦ Q764				
South HCP: 10	♣ QJT64	♣ A53				

### Board: 236

	North:	South:	W	N	E	S
Dealer: South	♠ KQ63	♠ JT2				Pass Out
Vul: None	♥ J75	♥ AT96				
North HCP: 11	♦ A42	♦ J5				
South HCP: 10	♣ JT9	♣ A632				

### Board: 237

	North:	South:	W	N	E	S
Dealer: North	♠ KJT54	♠ 863			Pass Out	
Vul: N-S	♥ QT2	♥ A98				
North HCP: 9+1	♦ KT7	♦ AQ83				
South HCP: 11	♣ T8	♣ J42				

### Board: 238

	North:	South:	W	N	E	S
Dealer: West	♠ AKJ6	♠ 2	Pass	Pass	Pass	1 ♣
Vul: None	♥ J82	♥ T64	Pass	1 ♠	Pass	1NT
North HCP: 9	♦ T653	♦ KQJ7	Pass	2NT	All Pass	
South HCP: 12+1	♣ 92	♣ KQJT6				
Contract: 2NT North						

### Board: 239

	North:	South:	W	N	E	S
Dealer: North	♠ KJ9	♠ Q6			Pass Out	
Vul: E-W	♥ 962	♥ JT87				
North HCP: 9	♦ K62	♦ JT53				
South HCP: 11	♣ QT94	♣ AK3				

<b>Board: 240</b>	♠ JT65	Partner bids first.
Dealer: South	♥ KQT5	The opponents are silent.
Vul: Both	♦ AJ	
HCP: 11	♣ T84	

---

<b>Board: 241</b>	♠ T75	You bid first.
Dealer: North	♥ QT3	The opponents are silent.
Vul: E-W	♦ AKQ	
HCP: 11	♣ T742	

---

<b>Board: 242</b>	♠ KQ5	Partner bids first.
Dealer: South	♥ QT2	The opponents are silent.
Vul: N-S	♦ 74	
HCP: 10+1	♣ QJT52	

---

<b>Board: 243</b>	♠ 87632	You bid first.
Dealer: West	♥ J975	The opponents are silent.
Vul: None	♦ Q93	
HCP: 7+1	♣ A	

---

<b>Board: 244</b>	♠ 43	Partner bids first.
Dealer: South	♥ KJT93	The opponents are silent.
Vul: N-S	♦ K73	
HCP: 9+1	♣ QT5	

## Both hands (Answers Page)

Board: 240	North:	South:	W	N	E	S
Dealer: South	♠ JT65	♠ AKQ2				Pass Out
Vul: Both	♥ KQT5	♥ 962				
North HCP: 11	♦ AJ	♦ 9864				
South HCP: 9	♣ T84	♣ 32				

Board: 241	North:	South:	W	N	E	S
Dealer: North	♠ T75	♠ KJ63			Pass Out	
Vul: E-W	♥ QT3	♥ A942				
North HCP: 11	♦ AKQ	♦ 964				
South HCP: 8	♣ T742	♣ 63				

Board: 242	North:	South:	W	N	E	S
Dealer: South	♠ KQ5	♠ 932				Pass Out
Vul: N-S	♥ QT2	♥ AK7				
North HCP: 10+1	♦ 74	♦ A983				
South HCP: 11	♣ QJT52	♣ 874				

Board: 243	North:	South:	W	N	E	S
Dealer: West	♠ 87632	♠ 4	Pass	Pass	Pass	1 ♦
Vul: None	♥ J975	♥ AK42	Pass	1 ♠	Pass	1NT
North HCP: 7+1	♦ Q93	♦ JT875	Pass	2 ♥	All Pass	
South HCP: 12+1	♣ A	♣ KJ5				
Contract: 2 ♥ North						

Board: 244	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ QT872				Pass Out
Vul: N-S	♥ KJT93	♥ 64				
North HCP: 9+1	♦ K73	♦ A54				
South HCP: 10+1	♣ QT5	♣ A84				

<b>Board: 240</b>	♠ AKQ2	You bid first.
Dealer: South	♥ 962	The opponents are silent.
Vul: Both	♦ 9864	
HCP: 9	♣ 32	

---

<b>Board: 241</b>	♠ KJ63	Partner bids first.
Dealer: North	♥ A942	The opponents are silent.
Vul: E-W	♦ 964	
HCP: 8	♣ 63	

---

<b>Board: 242</b>	♠ 932	You bid first.
Dealer: South	♥ AK7	The opponents are silent.
Vul: N-S	♦ A983	
HCP: 11	♣ 874	

---

<b>Board: 243</b>	♠ 4	Partner bids first.
Dealer: West	♥ AK42	The opponents are silent.
Vul: None	♦ JT875	
HCP: 12+1	♣ KJ5	

---

<b>Board: 244</b>	♠ QT872	You bid first.
Dealer: South	♥ 64	The opponents are silent.
Vul: N-S	♦ A54	
HCP: 10+1	♣ A84	

## Both hands (Answers Page)

### Board: 240

	North:	South:	W	N	E	S
Dealer: South	♠ JT65	♠ AKQ2				Pass Out
Vul: Both	♥ KQT5	♥ 962				
North HCP: 11	♦ AJ	♦ 9864				
South HCP: 9	♣ T84	♣ 32				

### Board: 241

	North:	South:	W	N	E	S
Dealer: North	♠ T75	♠ KJ63			Pass Out	
Vul: E-W	♥ QT3	♥ A942				
North HCP: 11	♦ AKQ	♦ 964				
South HCP: 8	♣ T742	♣ 63				

### Board: 242

	North:	South:	W	N	E	S
Dealer: South	♠ KQ5	♠ 932				Pass Out
Vul: N-S	♥ QT2	♥ AK7				
North HCP: 10+1	♦ 74	♦ A983				
South HCP: 11	♣ QJT52	♣ 874				

### Board: 243

	North:	South:	W	N	E	S
Dealer: West	♠ 87632	♠ 4	Pass	Pass	Pass	1 ♦
Vul: None	♥ J975	♥ AK42	Pass	1 ♠	Pass	1NT
North HCP: 7+1	♦ Q93	♦ JT875	Pass	2 ♥	All Pass	
South HCP: 12+1	♣ A	♣ KJ5				
Contract: 2 ♥ North						

### Board: 244

	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ QT872				Pass Out
Vul: N-S	♥ KJT93	♥ 64				
North HCP: 9+1	♦ K73	♦ A54				
South HCP: 10+1	♣ QT5	♣ A84				

<b>Board: 245</b>	♠ JT952	You bid first.
Dealer: North	♥ A85	The opponents are silent.
Vul: Both	♦ K87	
HCP: 8+1	♣ 42	

---

<b>Board: 246</b>	♠ A653	Partner bids first.
Dealer: South	♥ KT94	The opponents are silent.
Vul: N-S	♦ 975	
HCP: 9	♣ Q2	

---

<b>Board: 247</b>	♠ K2	You bid first.
Dealer: North	♥ 986	The opponents are silent.
Vul: Both	♦ AT972	
HCP: 10+1	♣ K86	

---

<b>Board: 248</b>	♠ Q72	Partner bids first.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: None	♦ KJ42	
HCP: 11	♣ T52	

---

<b>Board: 249</b>	♠ K974	You bid first.
Dealer: West	♥ T94	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 9	♣ Q832	

## Both hands (Answers Page)

### Board: 245

Dealer: North

Vul: Both

North HCP: 8+1

South HCP: 11

North:

♠ JT952

♥ A85

♦ K87

♣ 42

South:

♠ AQ4

♥ T96

♦ QT9

♣ KT86

W      N      E      S

Pass Out

### Board: 246

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 9

North:

♠ A653

♥ KT94

♦ 975

♣ Q2

South:

♠ KJ98

♥ A7

♦ T42

♣ JT94

W      N      E      S

Pass Out

### Board: 247

Dealer: North

Vul: Both

North HCP: 10+1

South HCP: 10

North:

♠ K2

♥ 986

♦ AT972

♣ K86

South:

♠ AT54

♥ AT43

♦ Q83

♣ 52

W      N      E      S

Pass Out

### Board: 248

Dealer: South

Vul: None

North HCP: 11

South HCP: 10

North:

♠ Q72

♥ AJ9

♦ KJ42

♣ T52

South:

♠ J93

♥ T83

♦ A865

♣ AJ4

W      N      E      S

Pass Out

### Board: 249

Dealer: West

Vul: N-S

North HCP: 9

South HCP: 11

Contract: 1 ♠ North

North:

♠ K974

♥ T94

♦ A4

♣ Q832

South:

♠ A3

♥ AK3

♦ T952

♣ T765

W      N      E      S

Pass   Pass   Pass   1 ♦

Pass   1 ♠   All Pass

<b>Board: 245</b>	♠ AQ4	Partner bids first.
Dealer: North	♥ T96	The opponents are silent.
Vul: Both	♦ QT9	
HCP: 11	♣ KT86	

---

<b>Board: 246</b>	♠ KJ98	You bid first.
Dealer: South	♥ A7	The opponents are silent.
Vul: N-S	♦ T42	
HCP: 9	♣ JT94	

---

<b>Board: 247</b>	♠ AT54	Partner bids first.
Dealer: North	♥ AT43	The opponents are silent.
Vul: Both	♦ Q83	
HCP: 10	♣ 52	

---

<b>Board: 248</b>	♠ J93	You bid first.
Dealer: South	♥ T83	The opponents are silent.
Vul: None	♦ A865	
HCP: 10	♣ AJ4	

---

<b>Board: 249</b>	♠ A3	Partner bids first.
Dealer: West	♥ AK3	The opponents are silent.
Vul: N-S	♦ T952	
HCP: 11	♣ T765	

## Both hands (Answers Page)

### Board: 245

	North:	South:	W	N	E	S
Dealer: North	♠ JT952	♠ AQ4			Pass Out	
Vul: Both	♥ A85	♥ T96				
North HCP: 8+1	♦ K87	♦ QT9				
South HCP: 11	♣ 42	♣ KT86				

### Board: 246

	North:	South:	W	N	E	S
Dealer: South	♠ A653	♠ KJ98				Pass Out
Vul: N-S	♥ KT94	♥ A7				
North HCP: 9	♦ 975	♦ T42				
South HCP: 9	♣ Q2	♣ JT94				

### Board: 247

	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ AT54			Pass Out	
Vul: Both	♥ 986	♥ AT43				
North HCP: 10+1	♦ AT972	♦ Q83				
South HCP: 10	♣ K86	♣ 52				

### Board: 248

	North:	South:	W	N	E	S
Dealer: South	♠ Q72	♠ J93				Pass Out
Vul: None	♥ AJ9	♥ T83				
North HCP: 11	♦ KJ42	♦ A865				
South HCP: 10	♣ T52	♣ AJ4				

### Board: 249

	North:	South:	W	N	E	S
Dealer: West	♠ K974	♠ A3	Pass	Pass	Pass	1 ♦
Vul: N-S	♥ T94	♥ AK3	Pass	1 ♠	All Pass	
North HCP: 9	♦ A4	♦ T952				
South HCP: 11	♣ Q832	♣ T765				
Contract: 1 ♠ North						

<b>Board: 250</b>	♠ K53	Partner bids first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: Both	♦ AT86	
HCP: 11	♣ JT54	

---

<b>Board: 251</b>	♠ T3	You bid first.
Dealer: North	♥ AQ82	The opponents are silent.
Vul: N-S	♦ QJ8	
HCP: 11	♣ Q542	

---

<b>Board: 252</b>	♠ 9653	Partner bids first.
Dealer: South	♥ AT8	The opponents are silent.
Vul: None	♦ K8	
HCP: 10	♣ QJ63	

---

<b>Board: 253</b>	♠ T62	You bid first.
Dealer: North	♥ J973	The opponents are silent.
Vul: E-W	♦ AJ	
HCP: 11	♣ KQ32	

---

<b>Board: 254</b>	♠ K8654	Partner bids first.
Dealer: South	♥ Q75	The opponents are silent.
Vul: N-S	♦ A62	
HCP: 10+1	♣ J8	

## Both hands (Answers Page)

Board: 250	North:	South:	W	N	E	S
Dealer: South	♠ K53	♠ T82				Pass Out
Vul: Both	♥ QJ	♥ A83				
North HCP: 11	♦ AT86	♦ KJ94				
South HCP: 8	♣ JT54	♣ 983				

---

Board: 251	North:	South:	W	N	E	S
Dealer: North	♠ T3	♠ A72			Pass Out	
Vul: N-S	♥ AQ82	♥ T97				
North HCP: 11	♦ QJ8	♦ AT654				
South HCP: 9+1	♣ Q542	♣ J7				

---

Board: 252	North:	South:	W	N	E	S
Dealer: South	♠ 9653	♠ KQ87				Pass Out
Vul: None	♥ AT8	♥ Q43				
North HCP: 10	♦ K8	♦ 654				
South HCP: 11	♣ QJ63	♣ A95				

---

Board: 253	North:	South:	W	N	E	S
Dealer: North	♠ T62	♠ A973			Pass Out	
Vul: E-W	♥ J973	♥ QT4				
North HCP: 11	♦ AJ	♦ K94				
South HCP: 9	♣ KQ32	♣ 876				

---

Board: 254	North:	South:	W	N	E	S
Dealer: South	♠ K8654	♠ Q32				Pass Out
Vul: N-S	♥ Q75	♥ 92				
North HCP: 10+1	♦ A62	♦ QJ5				
South HCP: 10+1	♣ J8	♣ KQT93				

<b>Board: 250</b>	♠ T82	You bid first.
Dealer: South	♥ A83	The opponents are silent.
Vul: Both	♦ KJ94	
HCP: 8	♣ 983	

---

<b>Board: 251</b>	♠ A72	Partner bids first.
Dealer: North	♥ T97	The opponents are silent.
Vul: N-S	♦ AT654	
HCP: 9+1	♣ J7	

---

<b>Board: 252</b>	♠ KQ87	You bid first.
Dealer: South	♥ Q43	The opponents are silent.
Vul: None	♦ 654	
HCP: 11	♣ A95	

---

<b>Board: 253</b>	♠ A973	Partner bids first.
Dealer: North	♥ QT4	The opponents are silent.
Vul: E-W	♦ K94	
HCP: 9	♣ 876	

---

<b>Board: 254</b>	♠ Q32	You bid first.
Dealer: South	♥ 92	The opponents are silent.
Vul: N-S	♦ QJ5	
HCP: 10+1	♣ KQT93	

## Both hands (Answers Page)

Board: 250	North:	South:	W	N	E	S
Dealer: South	♠ K53	♠ T82				Pass Out
Vul: Both	♥ QJ	♥ A83				
North HCP: 11	♦ AT86	♦ KJ94				
South HCP: 8	♣ JT54	♣ 983				

---

Board: 251	North:	South:	W	N	E	S
Dealer: North	♠ T3	♠ A72			Pass Out	
Vul: N-S	♥ AQ82	♥ T97				
North HCP: 11	♦ QJ8	♦ AT654				
South HCP: 9+1	♣ Q542	♣ J7				

---

Board: 252	North:	South:	W	N	E	S
Dealer: South	♠ 9653	♠ KQ87				Pass Out
Vul: None	♥ AT8	♥ Q43				
North HCP: 10	♦ K8	♦ 654				
South HCP: 11	♣ QJ63	♣ A95				

---

Board: 253	North:	South:	W	N	E	S
Dealer: North	♠ T62	♠ A973			Pass Out	
Vul: E-W	♥ J973	♥ QT4				
North HCP: 11	♦ AJ	♦ K94				
South HCP: 9	♣ KQ32	♣ 876				

---

Board: 254	North:	South:	W	N	E	S
Dealer: South	♠ K8654	♠ Q32				Pass Out
Vul: N-S	♥ Q75	♥ 92				
North HCP: 10+1	♦ A62	♦ QJ5				
South HCP: 10+1	♣ J8	♣ KQT93				

<b>Board: 255</b>	♠ AQ84	You bid first.
Dealer: North	♥ J2	The opponents are silent.
Vul: E-W	♦ K65	
HCP: 11	♣ J543	

---

<b>Board: 256</b>	♠ KQT43	Partner bids first.
Dealer: South	♥ T94	The opponents are silent.
Vul: Both	♦ A52	
HCP: 9+1	♣ 53	

---

<b>Board: 257</b>	♠ AQ54	You bid first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: None	♦ 863	
HCP: 11	♣ K842	

---

<b>Board: 258</b>	♠ KJ53	Partner bids first.
Dealer: South	♥ AJ94	The opponents are silent.
Vul: N-S	♦ J9	
HCP: 10	♣ T83	

---

<b>Board: 259</b>	♠ QJT	You bid first.
Dealer: North	♥ 854	The opponents are silent.
Vul: Both	♦ AJ54	
HCP: 11	♣ K63	

## Both hands (Answers Page)

**Board: 255**

Dealer: North

Vul: E-W

North HCP: 11

South HCP: 10

**North:**

♠ AQ84

♥ J2

♦ K65

♣ J543

**South:**

♠ T6

♥ QT98

♦ A72

♣ A876

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

Pass Out

**Board: 256**

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 10

**North:**

♠ KQT43

♥ T94

♦ A52

♣ 53

**South:**

♠ A986

♥ 853

♦ J43

♣ KQ2

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

Pass Out

**Board: 257**

Dealer: North

Vul: None

North HCP: 11

South HCP: 10+1

**North:**

♠ AQ54

♥ Q8

♦ 863

♣ K842

**South:**

♠ KT

♥ J9752

♦ K52

♣ QJ3

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

Pass Out

**Board: 258**

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 11

**North:**

♠ KJ53

♥ AJ94

♦ J9

♣ T83

**South:**

♠ AT2

♥ Q75

♦ QT85

♣ K42

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

Pass Out

**Board: 259**

Dealer: North

Vul: Both

North HCP: 11

South HCP: 11

**North:**

♠ QJT

♥ 854

♦ AJ54

♣ K63

**South:**

♠ 965

♥ AKT

♦ T73

♣ AT72

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

Pass Out

<b>Board: 255</b>	♠ T6	Partner bids first.
Dealer: North	♥ QT98	The opponents are silent.
Vul: E-W	♦ A72	
HCP: 10	♣ A876	

---

<b>Board: 256</b>	♠ A986	You bid first.
Dealer: South	♥ 853	The opponents are silent.
Vul: Both	♦ J43	
HCP: 10	♣ KQ2	

---

<b>Board: 257</b>	♠ KT	Partner bids first.
Dealer: North	♥ J9752	The opponents are silent.
Vul: None	♦ K52	
HCP: 10+1	♣ QJ3	

---

<b>Board: 258</b>	♠ AT2	You bid first.
Dealer: South	♥ Q75	The opponents are silent.
Vul: N-S	♦ QT85	
HCP: 11	♣ K42	

---

<b>Board: 259</b>	♠ 965	Partner bids first.
Dealer: North	♥ AKT	The opponents are silent.
Vul: Both	♦ T73	
HCP: 11	♣ AT72	

## Both hands (Answers Page)

**Board: 255**

Dealer: North

Vul: E-W

North HCP: 11

South HCP: 10

**North:**

♠ AQ84

♥ J2

♦ K65

♣ J543

**South:**

♠ T6

♥ QT98

♦ A72

♣ A876

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

Pass Out

**Board: 256**

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 10

**North:**

♠ KQT43

♥ T94

♦ A52

♣ 53

**South:**

♠ A986

♥ 853

♦ J43

♣ KQ2

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

Pass Out

**Board: 257**

Dealer: North

Vul: None

North HCP: 11

South HCP: 10+1

**North:**

♠ AQ54

♥ Q8

♦ 863

♣ K842

**South:**

♠ KT

♥ J9752

♦ K52

♣ QJ3

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

Pass Out

**Board: 258**

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 11

**North:**

♠ KJ53

♥ AJ94

♦ J9

♣ T83

**South:**

♠ AT2

♥ Q75

♦ QT85

♣ K42

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

Pass Out

**Board: 259**

Dealer: North

Vul: Both

North HCP: 11

South HCP: 11

**North:**

♠ QJT

♥ 854

♦ AJ54

♣ K63

**South:**

♠ 965

♥ AKT

♦ T73

♣ AT72

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

Pass Out

<b>Board: 260</b>	♠ K974	Partner bids first.
Dealer: South	♥ T5	The opponents are silent.
Vul: None	♦ AT73	
HCP: 10	♣ K32	
<hr/>		
<b>Board: 261</b>	♠ QJ54	You bid first.
Dealer: North	♥ K72	The opponents are silent.
Vul: Both	♦ 765	
HCP: 10	♣ A86	
<hr/>		
<b>Board: 262</b>	♠ J87	Partner bids first.
Dealer: South	♥ JT5	LHO opens the bidding 1 ♥.
Vul: None	♦ A72	Partner bids next.
HCP: 9	♣ KT62	West (RHO) bids 1NT if possible.
<hr/>		
<b>Board: 263</b>	♠ T62	You bid first.
Dealer: West	♥ AT43	The opponents are silent.
Vul: N-S	♦ KT8	
HCP: 11	♣ AT8	
<hr/>		
<b>Board: 264</b>	♠ AQ872	Partner bids first.
Dealer: South	♥ Q32	The opponents are silent.
Vul: N-S	♦ Q73	
HCP: 10+1	♣ 74	

## Both hands (Answers Page)

Board: 260	North:	South:	W	N	E	S
Dealer: South	♠ K974	♠ AJ2				Pass Out
Vul: None	♥ T5	♥ 982				
North HCP: 10	♦ AT73	♦ KJ82				
South HCP: 11	♣ K32	♣ QT5				

Board: 261	North:	South:	W	N	E	S
Dealer: North	♠ QJ54	♠ K762			Pass Out	
Vul: Both	♥ K72	♥ AT85				
North HCP: 10	♦ 765	♦ Q84				
South HCP: 11	♣ A86	♣ Q4				

Board: 262	North:	South:	W	N	E	S
Dealer: South	♠ J87	♠ 65432				Pass
Vul: None	♥ JT5	♥ 986	Pass	Pass	1 ♥	1 ♠
North HCP: 9	♦ A72	♦ KQ	1NT	2 ♠	All Pass	
South HCP: 9+1	♣ KT62	♣ A85				
Contract: 2 ♠ North						

Board: 263	North:	South:	W	N	E	S
Dealer: West	♠ T62	♠ Q	Pass	Pass	Pass	1 ♣
Vul: N-S	♥ AT43	♥ KQ5	Pass	1 ♥	All Pass	
North HCP: 11	♦ KT8	♦ AJ65				
South HCP: 12+1	♣ AT8	♣ 97432				
Contract: 1 ♥ North						

Board: 264	North:	South:	W	N	E	S
Dealer: South	♠ AQ872	♠ 65				Pass Out
Vul: N-S	♥ Q32	♥ 764				
North HCP: 10+1	♦ Q73	♦ A984				
South HCP: 10	♣ 74	♣ AQ93				

<b>Board: 260</b>	♠ AJ2	You bid first.
Dealer: South	♥ 982	The opponents are silent.
Vul: None	♦ KJ82	
HCP: 11	♣ QT5	
<hr/>		
<b>Board: 261</b>	♠ K762	Partner bids first.
Dealer: North	♥ AT85	The opponents are silent.
Vul: Both	♦ Q84	
HCP: 11	♣ Q4	
<hr/>		
<b>Board: 262</b>	♠ 65432	You bid first.
Dealer: South	♥ 986	RHO opens the bidding 1♥.
Vul: None	♦ KQ	You bid next.
HCP: 9+1	♣ A85	West (LHO) bids 1NT if possible.
<hr/>		
<b>Board: 263</b>	♠ Q	Partner bids first.
Dealer: West	♥ KQ5	The opponents are silent.
Vul: N-S	♦ AJ65	
HCP: 12+1	♣ 97432	
<hr/>		
<b>Board: 264</b>	♠ 65	You bid first.
Dealer: South	♥ 764	The opponents are silent.
Vul: N-S	♦ A984	
HCP: 10	♣ AQ93	

## Both hands (Answers Page)

Board: 260	North:	South:	W	N	E	S
Dealer: South	♠ K974	♠ AJ2				Pass Out
Vul: None	♥ T5	♥ 982				
North HCP: 10	♦ AT73	♦ KJ82				
South HCP: 11	♣ K32	♣ QT5				

Board: 261	North:	South:	W	N	E	S
Dealer: North	♠ QJ54	♠ K762			Pass Out	
Vul: Both	♥ K72	♥ AT85				
North HCP: 10	♦ 765	♦ Q84				
South HCP: 11	♣ A86	♣ Q4				

Board: 262	North:	South:	W	N	E	S
Dealer: South	♠ J87	♠ 65432				Pass
Vul: None	♥ JT5	♥ 986	Pass	Pass	1 ♥	1 ♠
North HCP: 9	♦ A72	♦ KQ	1NT	2 ♠	All Pass	
South HCP: 9+1	♣ KT62	♣ A85				
Contract: 2 ♠ North						

Board: 263	North:	South:	W	N	E	S
Dealer: West	♠ T62	♠ Q	Pass	Pass	Pass	1 ♣
Vul: N-S	♥ AT43	♥ KQ5	Pass	1 ♥	All Pass	
North HCP: 11	♦ KT8	♦ AJ65				
South HCP: 12+1	♣ AT8	♣ 97432				
Contract: 1 ♥ North						

Board: 264	North:	South:	W	N	E	S
Dealer: South	♠ AQ872	♠ 65				Pass Out
Vul: N-S	♥ Q32	♥ 764				
North HCP: 10+1	♦ Q73	♦ A984				
South HCP: 10	♣ 74	♣ AQ93				

<b>Board: 265</b>	♠ JT8	You bid first.
Dealer: North	♥ KQT52	The opponents are silent.
Vul: N-S	♦ A98	
HCP: 10+1	♣ 53	
<hr/>		
<b>Board: 266</b>	♠ KJ65	Partner bids first.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: Both	♦ 953	
HCP: 9	♣ 863	
<hr/>		
<b>Board: 267</b>	♠ K42	You bid first.
Dealer: North	♥ KT8	The opponents are silent.
Vul: N-S	♦ T95	
HCP: 9	♣ QJ62	
<hr/>		
<b>Board: 268</b>	♠ Q953	Partner bids first.
Dealer: South	♥ K75	LHO opens the bidding 1 ♦.
Vul: Both	♦ K43	Partner bids next.
HCP: 10	♣ Q97	West (RHO) Doubles 1 ♠ if possible.
<hr/>		
<b>Board: 269</b>	♠ Q93	You bid first.
Dealer: North	♥ JT87	The opponents are silent.
Vul: None	♦ A96	
HCP: 10	♣ K52	

## Both hands (Answers Page)

### Board: 265

	North:	South:	W	N	E	S
Dealer: North	♠ JT8	♠ A54			Pass Out	
Vul: N-S	♥ KQT52	♥ 763				
North HCP: 10+1	♦ A98	♦ 742				
South HCP: 10	♣ 53	♣ AQT8				

### Board: 266

	North:	South:	W	N	E	S
Dealer: South	♠ KJ65	♠ 743				Pass Out
Vul: Both	♥ AJ9	♥ 872				
North HCP: 9	♦ 953	♦ AK2				
South HCP: 11	♣ 863	♣ AT54				

### Board: 267

	North:	South:	W	N	E	S
Dealer: North	♠ K42	♠ AJ87			Pass Out	
Vul: N-S	♥ KT8	♥ J54				
North HCP: 9	♦ T95	♦ 64				
South HCP: 10	♣ QJ62	♣ AT73				

### Board: 268

	North:	South:	W	N	E	S
Dealer: South	♠ Q953	♠ AKT64				Pass
Vul: Both	♥ K75	♥ J42	Pass	Pass	1 ♦	1 ♠
North HCP: 10	♦ K43	♦ 85	X	2 ♠	All Pass	
South HCP: 8+1	♣ Q97	♣ 865				
Contract: 2 ♠ North						

### Board: 269

	North:	South:	W	N	E	S
Dealer: North	♠ Q93	♠ T42			Pass Out	
Vul: None	♥ JT87	♥ A64				
North HCP: 10	♦ A96	♦ KQ43				
South HCP: 10	♣ K52	♣ J83				

<b>Board: 265</b>	♠ A54	Partner bids first.
Dealer: North	♥ 763	The opponents are silent.
Vul: N-S	♦ 742	
HCP: 10	♣ AQT8	

---

<b>Board: 266</b>	♠ 743	You bid first.
Dealer: South	♥ 872	The opponents are silent.
Vul: Both	♦ AK2	
HCP: 11	♣ AT54	

---

<b>Board: 267</b>	♠ AJ87	Partner bids first.
Dealer: North	♥ J54	The opponents are silent.
Vul: N-S	♦ 64	
HCP: 10	♣ AT73	

---

<b>Board: 268</b>	♠ AKT64	You bid first.
Dealer: South	♥ J42	RHO opens the bidding 1 ♦.
Vul: Both	♦ 85	You bid next.
HCP: 8+1	♣ 865	West (LHO) Doubles 1 ♠ if possible.

---

<b>Board: 269</b>	♠ T42	Partner bids first.
Dealer: North	♥ A64	The opponents are silent.
Vul: None	♦ KQ43	
HCP: 10	♣ J83	

## Both hands (Answers Page)

### Board: 265

	North:	South:	W	N	E	S
Dealer: North	♠ JT8	♠ A54			Pass Out	
Vul: N-S	♥ KQT52	♥ 763				
North HCP: 10+1	♦ A98	♦ 742				
South HCP: 10	♣ 53	♣ AQT8				

### Board: 266

	North:	South:	W	N	E	S
Dealer: South	♠ KJ65	♠ 743				Pass Out
Vul: Both	♥ AJ9	♥ 872				
North HCP: 9	♦ 953	♦ AK2				
South HCP: 11	♣ 863	♣ AT54				

### Board: 267

	North:	South:	W	N	E	S
Dealer: North	♠ K42	♠ AJ87			Pass Out	
Vul: N-S	♥ KT8	♥ J54				
North HCP: 9	♦ T95	♦ 64				
South HCP: 10	♣ QJ62	♣ AT73				

### Board: 268

	North:	South:	W	N	E	S
Dealer: South	♠ Q953	♠ AKT64				Pass
Vul: Both	♥ K75	♥ J42	Pass	Pass	1 ♦	1 ♠
North HCP: 10	♦ K43	♦ 85	X	2 ♠	All Pass	
South HCP: 8+1	♣ Q97	♣ 865				
Contract: 2 ♠ North						

### Board: 269

	North:	South:	W	N	E	S
Dealer: North	♠ Q93	♠ T42			Pass Out	
Vul: None	♥ JT87	♥ A64				
North HCP: 10	♦ A96	♦ KQ43				
South HCP: 10	♣ K52	♣ J83				

<b>Board: 270</b>	♠ QT9	Partner bids first.
Dealer: South	♥ KT8	The opponents are silent.
Vul: Both	♦ Q962	
HCP: 10	♣ K65	

---

<b>Board: 271</b>	♠ 984	You bid first.
Dealer: North	♥ KT9	The opponents are silent.
Vul: None	♦ KJT8	
HCP: 10	♣ K65	

---

<b>Board: 272</b>	♠ K42	Partner bids first.
Dealer: South	♥ J5	The opponents are silent.
Vul: Both	♦ J632	
HCP: 11	♣ AQ52	

---

<b>Board: 273</b>	♠ J986	You bid first.
Dealer: North	♥ AT73	The opponents are silent.
Vul: E-W	♦ 843	
HCP: 9	♣ KJ	

---

<b>Board: 274</b>	♠ A92	Partner bids first.
Dealer: South	♥ T52	The opponents are silent.
Vul: N-S	♦ AJT	
HCP: 11	♣ QT83	

## Both hands (Answers Page)

Board: 270	North:	South:	W	N	E	S
Dealer: South	♠ QT9	♠ J832				Pass Out
Vul: Both	♥ KT8	♥ 542				
North HCP: 10	♦ Q962	♦ AT				
South HCP: 9	♣ K65	♣ A872				

---

Board: 271	North:	South:	W	N	E	S
Dealer: North	♠ 984	♠ 32			Pass Out	
Vul: None	♥ KT9	♥ AJ52				
North HCP: 10	♦ KJT8	♦ 965				
South HCP: 10	♣ K65	♣ AJ87				

---

Board: 272	North:	South:	W	N	E	S
Dealer: South	♠ K42	♠ 963				Pass Out
Vul: Both	♥ J5	♥ AQ97				
North HCP: 11	♦ J632	♦ QT				
South HCP: 11	♣ AQ52	♣ K843				

---

Board: 273	North:	South:	W	N	E	S
Dealer: North	♠ J986	♠ A542			Pass Out	
Vul: E-W	♥ AT73	♥ Q98				
North HCP: 9	♦ 843	♦ K2				
South HCP: 11	♣ KJ	♣ Q865				

---

Board: 274	North:	South:	W	N	E	S
Dealer: South	♠ A92	♠ J85				Pass Out
Vul: N-S	♥ T52	♥ Q4				
North HCP: 11	♦ AJT	♦ K62				
South HCP: 10+1	♣ QT83	♣ A9752				

<b>Board: 270</b>	♠ J832	You bid first.
Dealer: South	♥ 542	The opponents are silent.
Vul: Both	♦ AT	
HCP: 9	♣ A872	

---

<b>Board: 271</b>	♠ 32	Partner bids first.
Dealer: North	♥ AJ52	The opponents are silent.
Vul: None	♦ 965	
HCP: 10	♣ AJ87	

---

<b>Board: 272</b>	♠ 963	You bid first.
Dealer: South	♥ AQ97	The opponents are silent.
Vul: Both	♦ QT	
HCP: 11	♣ K843	

---

<b>Board: 273</b>	♠ A542	Partner bids first.
Dealer: North	♥ Q98	The opponents are silent.
Vul: E-W	♦ K2	
HCP: 11	♣ Q865	

---

<b>Board: 274</b>	♠ J85	You bid first.
Dealer: South	♥ Q4	The opponents are silent.
Vul: N-S	♦ K62	
HCP: 10+1	♣ A9752	

## Both hands (Answers Page)

Board: 270	North:	South:	W	N	E	S
Dealer: South	♠ QT9	♠ J832				Pass Out
Vul: Both	♥ KT8	♥ 542				
North HCP: 10	♦ Q962	♦ AT				
South HCP: 9	♣ K65	♣ A872				

Board: 271	North:	South:	W	N	E	S
Dealer: North	♠ 984	♠ 32			Pass Out	
Vul: None	♥ KT9	♥ AJ52				
North HCP: 10	♦ KJT8	♦ 965				
South HCP: 10	♣ K65	♣ AJ87				

Board: 272	North:	South:	W	N	E	S
Dealer: South	♠ K42	♠ 963				Pass Out
Vul: Both	♥ J5	♥ AQ97				
North HCP: 11	♦ J632	♦ QT				
South HCP: 11	♣ AQ52	♣ K843				

Board: 273	North:	South:	W	N	E	S
Dealer: North	♠ J986	♠ A542			Pass Out	
Vul: E-W	♥ AT73	♥ Q98				
North HCP: 9	♦ 843	♦ K2				
South HCP: 11	♣ KJ	♣ Q865				

Board: 274	North:	South:	W	N	E	S
Dealer: South	♠ A92	♠ J85				Pass Out
Vul: N-S	♥ T52	♥ Q4				
North HCP: 11	♦ AJT	♦ K62				
South HCP: 10+1	♣ QT83	♣ A9752				

<b>Board: 275</b>	♠ QJ8	You bid first.
Dealer: North	♥ J94	The opponents are silent.
Vul: E-W	♦ 9732	
HCP: 10	♣ AQ6	

---

<b>Board: 276</b>	♠ Q7	Partner bids first.
Dealer: South	♥ AT83	The opponents are silent.
Vul: N-S	♦ T84	
HCP: 10	♣ KJ93	

---

<b>Board: 277</b>	♠ Q3	You bid first.
Dealer: North	♥ QT543	The opponents are silent.
Vul: None	♦ JT4	
HCP: 9+1	♣ A64	

---

<b>Board: 278</b>	♠ KT94	Partner bids first.
Dealer: South	♥ A53	The opponents are silent.
Vul: N-S	♦ 842	
HCP: 11	♣ AT3	

---

<b>Board: 279</b>	♠ AQ9	You bid first.
Dealer: North	♥ 985	The opponents are silent.
Vul: Both	♦ JT	
HCP: 11+1	♣ KJ653	

## Both hands (Answers Page)

**Board: 275**

Dealer: North

Vul: E-W

North HCP: 10

South HCP: 9

**North:**

♠ QJ8

♥ J94

♦ 9732

♣ AQ6

**South:**

♠ K97

♥ T62

♦ K86

♣ K753

**W      N      E      S**

Pass Out

**Board: 276**

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 9

**North:**

♠ Q7

♥ AT83

♦ T84

♣ KJ93

**South:**

♠ J532

♥ Q964

♦ Q6

♣ AT4

**W      N      E      S**

Pass Out

**Board: 277**

Dealer: North

Vul: None

North HCP: 9+1

South HCP: 11

**North:**

♠ Q3

♥ QT543

♦ JT4

♣ A64

**South:**

♠ KJ62

♥ 97

♦ K932

♣ KJ8

**W      N      E      S**

Pass Out

**Board: 278**

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 7

**North:**

♠ KT94

♥ A53

♦ 842

♣ AT3

**South:**

♠ 63

♥ QJ42

♦ AT6

♣ 9754

**W      N      E      S**

Pass Out

**Board: 279**

Dealer: North

Vul: Both

North HCP: 11+1

South HCP: 9

**North:**

♠ AQ9

♥ 985

♦ JT

♣ KJ653

**South:**

♠ K874

♥ J7

♦ K632

♣ QT4

**W      N      E      S**

Pass Out

<b>Board: 275</b>	♠ K97	Partner bids first.
Dealer: North	♥ T62	The opponents are silent.
Vul: E-W	♦ K86	
HCP: 9	♣ K753	

---

<b>Board: 276</b>	♠ J532	You bid first.
Dealer: South	♥ Q964	The opponents are silent.
Vul: N-S	♦ Q6	
HCP: 9	♣ AT4	

---

<b>Board: 277</b>	♠ KJ62	Partner bids first.
Dealer: North	♥ 97	The opponents are silent.
Vul: None	♦ K932	
HCP: 11	♣ KJ8	

---

<b>Board: 278</b>	♠ 63	You bid first.
Dealer: South	♥ QJ42	The opponents are silent.
Vul: N-S	♦ AT6	
HCP: 7	♣ 9754	

---

<b>Board: 279</b>	♠ K874	Partner bids first.
Dealer: North	♥ J7	The opponents are silent.
Vul: Both	♦ K632	
HCP: 9	♣ QT4	

## Both hands (Answers Page)

### Board: 275

	North:	South:	W	N	E	S
Dealer: North	♠ QJ8	♠ K97			Pass Out	
Vul: E-W	♥ J94	♥ T62				
North HCP: 10	♦ 9732	♦ K86				
South HCP: 9	♣ AQ6	♣ K753				

### Board: 276

	North:	South:	W	N	E	S
Dealer: South	♠ Q7	♠ J532				Pass Out
Vul: N-S	♥ AT83	♥ Q964				
North HCP: 10	♦ T84	♦ Q6				
South HCP: 9	♣ KJ93	♣ AT4				

### Board: 277

	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ KJ62			Pass Out	
Vul: None	♥ QT543	♥ 97				
North HCP: 9+1	♦ JT4	♦ K932				
South HCP: 11	♣ A64	♣ KJ8				

### Board: 278

	North:	South:	W	N	E	S
Dealer: South	♠ KT94	♠ 63				Pass Out
Vul: N-S	♥ A53	♥ QJ42				
North HCP: 11	♦ 842	♦ AT6				
South HCP: 7	♣ AT3	♣ 9754				

### Board: 279

	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ K874			Pass Out	
Vul: Both	♥ 985	♥ J7				
North HCP: 11+1	♦ JT	♦ K632				
South HCP: 9	♣ KJ653	♣ QT4				

<b>Board: 280</b>	♠ J42	Partner bids first.
Dealer: South	♥ 973	The opponents are silent.
Vul: None	♦ QJT4	
HCP: 8	♣ A74	

---

<b>Board: 281</b>	♠ AK974	You bid first.
Dealer: North	♥ T32	The opponents are silent.
Vul: E-W	♦ Q9	
HCP: 9+1	♣ 532	

---

<b>Board: 282</b>	♠ KJ	Partner bids first.
Dealer: South	♥ JT6	The opponents are silent.
Vul: E-W	♦ K764	
HCP: 11	♣ K953	

---

<b>Board: 283</b>	♠ A2	You bid first.
Dealer: North	♥ 852	The opponents are silent.
Vul: Both	♦ KQJ3	
HCP: 11	♣ J762	

## Both hands (Answers Page)

**Board: 280**

Dealer: South

Vul: None

North HCP: 8

South HCP: 11

**North:**

♠ J42

♥ 973

♦ QJT4

♣ A74

**South:**

♠ AK9

♥ K64

♦ 8752

♣ JT3

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

Pass Out

---

**Board: 281**

Dealer: North

Vul: E-W

North HCP: 9+1

South HCP: 11

**North:**

♠ AK974

♥ T32

♦ Q9

♣ 532

**South:**

♠ T532

♥ A6

♦ A62

♣ QJ96

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

Pass Out

---

**Board: 282**

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 8+1

**North:**

♠ KJ

♥ JT6

♦ K764

♣ K953

**South:**

♠ A7654

♥ 52

♦ AT9

♣ T87

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

Pass Out

---

**Board: 283**

Dealer: North

Vul: Both

North HCP: 11

South HCP: 11

**North:**

♠ A2

♥ 852

♦ KQJ3

♣ J762

**South:**

♠ Q73

♥ Q76

♦ T86

♣ AK94

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

Pass Out

<b>Board: 280</b>	♠ AK9	You bid first.
Dealer: South	♥ K64	The opponents are silent.
Vul: None	♦ 8752	
HCP: 11	♣ JT3	

---

<b>Board: 281</b>	♠ T532	Partner bids first.
Dealer: North	♥ A6	The opponents are silent.
Vul: E-W	♦ A62	
HCP: 11	♣ QJ96	

---

<b>Board: 282</b>	♠ A7654	You bid first.
Dealer: South	♥ 52	The opponents are silent.
Vul: E-W	♦ AT9	
HCP: 8+1	♣ T87	

---

<b>Board: 283</b>	♠ Q73	Partner bids first.
Dealer: North	♥ Q76	The opponents are silent.
Vul: Both	♦ T86	
HCP: 11	♣ AK94	

## Both hands (Answers Page)

**Board: 280**

Dealer: South

Vul: None

North HCP: 8

South HCP: 11

**North:**

♠ J42

♥ 973

♦ QJT4

♣ A74

**South:**

♠ AK9

♥ K64

♦ 8752

♣ JT3

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

Pass Out

**Board: 281**

Dealer: North

Vul: E-W

North HCP: 9+1

South HCP: 11

**North:**

♠ AK974

♥ T32

♦ Q9

♣ 532

**South:**

♠ T532

♥ A6

♦ A62

♣ QJ96

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

Pass Out

**Board: 282**

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 8+1

**North:**

♠ KJ

♥ JT6

♦ K764

♣ K953

**South:**

♠ A7654

♥ 52

♦ AT9

♣ T87

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

Pass Out

**Board: 283**

Dealer: North

Vul: Both

North HCP: 11

South HCP: 11

**North:**

♠ A2

♥ 852

♦ KQJ3

♣ J762

**South:**

♠ Q73

♥ Q76

♦ T86

♣ AK94

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

Pass Out