

## North hands

## 3\_Under\_Invitational\_Jump

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<b>Board: 1</b>	♠ 7	Partner bids first.
Dealer: South	♥ AKQ8752	The opponents are silent.
Vul: E-W	♦ 43	
HCP: 9+3	♣ T72	

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<b>Board: 2</b>	♠ 2	Partner bids first.
Dealer: South	♥ AKT873	The opponents are silent.
Vul: E-W	♦ A63	
HCP: 11+2	♣ 865	

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<b>Board: 3</b>	♠ J4	Partner bids first.
Dealer: South	♥ KQJ763	The opponents are silent.
Vul: Both	♦ T2	
HCP: 10+2	♣ KT3	

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<b>Board: 4</b>	♠ A763	You bid first.
Dealer: North	♥ AT6	The opponents are silent.
Vul: None	♦ KQJ7	
HCP: 14	♣ 72	

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<b>Board: 5</b>	♠ 4	Partner bids first.
Dealer: South	♥ AQJ9752	The opponents are silent.
Vul: N-S	♦ QJ8	
HCP: 10+3	♣ 74	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AQJT2				1 ♠
Vul: E-W	♥ AKQ8752	♥ 9	Pass	3 ♥	All Pass	
North HCP: 9+3	♦ 43	♦ KQ52				
South HCP: 12+1	♣ T72	♣ 963				
Contract: 3 ♥ North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AKQJ74				1 ♠
Vul: E-W	♥ AKT873	♥ -	Pass	3 ♥	Pass	3 NT
North HCP: 11+2	♦ A63	♦ QJ985	All Pass			
South HCP: 16+3	♣ 865	♣ K3				
Contract: 3 NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ KQT72				1 ♠
Vul: Both	♥ KQJ763	♥ A852	Pass	3 ♥	Pass	4 ♥
North HCP: 10+2	♦ T2	♦ A7	All Pass			
South HCP: 14+1	♣ KT3	♣ J4				
Contract: 4 ♥ South						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ A763	♠ 82		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: None	♥ AT6	♥ KJ	Pass	3 ♠	Pass	3 NT
North HCP: 14	♦ KQJ7	♦ 943	All Pass			
South HCP: 10+2	♣ 72	♣ AQ9865				
Contract: 3 NT South			1. Inviting Jump Shifts			

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ A9862				1 ♠
Vul: N-S	♥ AQJ9752	♥ KT4	Pass	3 ♥	Pass	4 ♥
North HCP: 10+3	♦ QJ8	♦ A6	All Pass			
South HCP: 12+1	♣ 74	♣ JT8				
Contract: 4 ♥ South						

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<b>Board: 1</b>	♠ AQJT2	You bid first.
Dealer: South	♥ 9	The opponents are silent.
Vul: E-W	♦ KQ52	
HCP: 12+1	♣ 963	

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<b>Board: 2</b>	♠ AKQJ74	You bid first.
Dealer: South	♥ -	The opponents are silent.
Vul: E-W	♦ QJ985	
HCP: 16+3	♣ K3	

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<b>Board: 3</b>	♠ KQT72	You bid first.
Dealer: South	♥ A852	The opponents are silent.
Vul: Both	♦ A7	
HCP: 14+1	♣ J4	

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<b>Board: 4</b>	♠ 82	Partner bids first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: None	♦ 943	
HCP: 10+2	♣ AQ9865	

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<b>Board: 5</b>	♠ A9862	You bid first.
Dealer: South	♥ KT4	The opponents are silent.
Vul: N-S	♦ A6	
HCP: 12+1	♣ JT8	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AQJT2				1 ♠
Vul: E-W	♥ AKQ8752	♥ 9	Pass	3 ♥	All Pass	
North HCP: 9+3	♦ 43	♦ KQ52				
South HCP: 12+1	♣ T72	♣ 963				
Contract: 3 ♥ North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AKQJ74				1 ♠
Vul: E-W	♥ AKT873	♥ -	Pass	3 ♥	Pass	3 NT
North HCP: 11+2	♦ A63	♦ QJ985	All Pass			
South HCP: 16+3	♣ 865	♣ K3				
Contract: 3 NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ KQT72				1 ♠
Vul: Both	♥ KQJ763	♥ A852	Pass	3 ♥	Pass	4 ♥
North HCP: 10+2	♦ T2	♦ A7	All Pass			
South HCP: 14+1	♣ KT3	♣ J4				
Contract: 4 ♥ South						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ A763	♠ 82		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: None	♥ AT6	♥ KJ	Pass	3 ♠	Pass	3 NT
North HCP: 14	♦ KQJ7	♦ 943	All Pass			
South HCP: 10+2	♣ 72	♣ AQ9865				
Contract: 3 NT South			1. Inviting Jump Shifts			

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ A9862				1 ♠
Vul: N-S	♥ AQJ9752	♥ KT4	Pass	3 ♥	Pass	4 ♥
North HCP: 10+3	♦ QJ8	♦ A6	All Pass			
South HCP: 12+1	♣ 74	♣ JT8				
Contract: 4 ♥ South						

## North hands

## 3\_Under\_Invitational\_Jump

**Board: 6**      ♠ KT863      You bid first.

Dealer: North      ♥ AQ7      The opponents are silent.

Vul: None      ♦ J3

HCP: 13+1      ♣ QJT

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**Board: 7**      ♠ J7      LHO opens the bidding 1♠.

Dealer: East      ♥ Q95      Partner bids next.

Vul: E-W      ♦ 4      West (RHO) bids 3♥ if possible.

HCP: 13+3      ♣ AKQJ754      West (RHO) Doubles 4♣ if possible.

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**Board: 8**      ♠ 74      Partner bids first.

Dealer: South      ♥ T84      The opponents are silent.

Vul: E-W      ♦ A9

HCP: 11+2      ♣ AKT743

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**Board: 9**      ♠ A8      Partner bids first.

Dealer: South      ♥ K7      The opponents are silent.

Vul: Both      ♦ 642

HCP: 10+2      ♣ QJT862

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**Board: 10**      ♠ AKJ6      You bid first.

Dealer: North      ♥ T754      The opponents are silent.

Vul: None      ♦ AK64

HCP: 15      ♣ 7

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ KT863	♠ J7		1 ♠	Pass	3 ♥
Vul: None	♥ AQ7	♥ K98654	Pass	4 ♥	All Pass	
North HCP: 13+1	♦ J3	♦ AQ4				
South HCP: 10+2	♣ QJT	♣ 75				
Contract: 4 ♥ North						

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ J7	♠ A83		1 ♠	Pass	
Vul: E-W	♥ Q95	♥ 43	3 ♥	4 ♣	Pass	Pass
North HCP: 13+3	♦ 4	♦ 87652	X	All Pass		
South HCP: 4+1	♣ AKQJ754	♣ T62				
Contract: 4 ♣ X North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ KJ5			1 ♦	
Vul: E-W	♥ T84	♥ AQ5	Pass	3 ♣ <sup>1</sup>	Pass	3NT
North HCP: 11+2	♦ A9	♦ Q7643	All Pass			
South HCP: 14+1	♣ AKT743	♣ Q5				1. Inviting Jump Shifts
Contract: 3NT South						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ QT52			1 ♦	
Vul: Both	♥ K7	♥ AQ52	Pass	3 ♣ <sup>1</sup>	All Pass	
North HCP: 10+2	♦ 642	♦ Q95				
South HCP: 13	♣ QJT862	♣ K3				1. Inviting Jump Shifts
Contract: 3 ♣ North						

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ AKJ6	♠ T3		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: None	♥ T754	♥ A93	Pass	3 ♥	Pass	4 ♣
North HCP: 15	♦ AK64	♦ JT	All Pass			
South HCP: 11+2	♣ 7	♣ AQT843				1. Inviting Jump Shifts
Contract: 4 ♣ South						

**Board: 6**      ♠ J7      Partner bids first.

Dealer: North      ♥ K98654      The opponents are silent.

Vul: None      ♦ AQ4

HCP: 10+2      ♣ 75

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**Board: 7**      ♠ A83      RHO opens the bidding 1♠.

Dealer: East      ♥ 43      You bid next.

Vul: E-W      ♦ 87652      West (LHO) bids 3♥ if possible.

HCP: 4+1      ♣ T62      West (LHO) Doubles 4♣ if possible.

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**Board: 8**      ♠ KJ5      You bid first.

Dealer: South      ♥ AQ5      The opponents are silent.

Vul: E-W      ♦ Q7643

HCP: 14+1      ♣ Q5

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**Board: 9**      ♠ QT52      You bid first.

Dealer: South      ♥ AQ52      The opponents are silent.

Vul: Both      ♦ Q95

HCP: 13      ♣ K3

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**Board: 10**      ♠ T3      Partner bids first.

Dealer: North      ♥ A93      The opponents are silent.

Vul: None      ♦ JT

HCP: 11+2      ♣ AQT843

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ KT863	♠ J7		1 ♠	Pass	3 ♥
Vul: None	♥ AQ7	♥ K98654	Pass	4 ♥	All Pass	
North HCP: 13+1	♦ J3	♦ AQ4				
South HCP: 10+2	♣ QJT	♣ 75				
Contract: 4 ♥ North						

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ J7	♠ A83		1 ♠	Pass	
Vul: E-W	♥ Q95	♥ 43	3 ♥	4 ♣	Pass	Pass
North HCP: 13+3	♦ 4	♦ 87652	X	All Pass		
South HCP: 4+1	♣ AKQJ754	♣ T62				
Contract: 4 ♣ X North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ KJ5			1 ♦	
Vul: E-W	♥ T84	♥ AQ5	Pass	3 ♣ <sup>1</sup>	Pass	3NT
North HCP: 11+2	♦ A9	♦ Q7643	All Pass			
South HCP: 14+1	♣ AKT743	♣ Q5				1. Inviting Jump Shifts
Contract: 3NT South						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ QT52			1 ♦	
Vul: Both	♥ K7	♥ AQ52	Pass	3 ♣ <sup>1</sup>	All Pass	
North HCP: 10+2	♦ 642	♦ Q95				
South HCP: 13	♣ QJT862	♣ K3				1. Inviting Jump Shifts
Contract: 3 ♣ North						

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ AKJ6	♠ T3		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: None	♥ T754	♥ A93	Pass	3 ♥	Pass	4 ♣
North HCP: 15	♦ AK64	♦ JT	All Pass			
South HCP: 11+2	♣ 7	♣ AQT843				1. Inviting Jump Shifts
Contract: 4 ♣ South						

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<b>Board: 11</b>	♠ 7	Partner bids first.
Dealer: South	♥ AQJT987	The opponents are silent.
Vul: E-W	♦ J2	
HCP: 11+3	♣ K64	

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<b>Board: 12</b>	♠ A65	Partner bids first.
Dealer: South	♥ J7	The opponents are silent.
Vul: None	♦ Q9	
HCP: 11+2	♣ AT9742	

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<b>Board: 13</b>	♠ -	Partner bids first.
Dealer: South	♥ AKQ9743	The opponents are silent.
Vul: None	♦ J973	
HCP: 10+3	♣ 63	

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<b>Board: 14</b>	♠ Q6	You bid first.
Dealer: North	♥ KT865	The opponents are silent.
Vul: N-S	♦ AQ8753	
HCP: 11+3	♣ -	

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<b>Board: 15</b>	♠ T3	Partner bids first.
Dealer: South	♥ KQ6542	East (LHO) bids 4♣ if possible.
Vul: N-S	♦ KJ53	
HCP: 9+2	♣ 6	

## Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ KQJ64				1 ♠
Vul: E-W	♥ AQJT987	♥ 2	Pass	3 ♥	All Pass	
North HCP: 11+3	♦ J2	♦ AT63				
South HCP: 14+1	♣ K64	♣ A75				
Contract: 3 ♥ North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ A65	♠ K8				1 ♦
Vul: None	♥ J7	♥ AK4	Pass	3 ♣ <sup>1</sup>	Pass	3NT
North HCP: 11+2	♦ Q9	♦ KT8762	All Pass			
South HCP: 15+2	♣ AT9742	♣ Q6				1. Inviting Jump Shifts
Contract: 3NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AJ9763				1 ♠
Vul: None	♥ AKQ9743	♥ J8	Pass	3 ♥	Pass	4 ♥
North HCP: 10+3	♦ J973	♦ KQ	All Pass			
South HCP: 14+2	♣ 63	♣ KT2				
Contract: 4 ♥ South						

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ J		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: N-S	♥ KT865	♥ A3	Pass	3 ♥	Pass	4 ♣
North HCP: 11+3	♦ AQ8753	♦ T62	All Pass			
South HCP: 10+3	♣ -	♣ AJT6542				1. Inviting Jump Shifts
Contract: 4 ♣ South						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ KQ654				1 ♠
Vul: N-S	♥ KQ6542	♥ AJ73	Pass	3 ♥	4 ♣	4 ♥
North HCP: 9+2	♦ KJ53	♦ A4	All Pass			
South HCP: 14+1	♣ 6	♣ 92				
Contract: 4 ♥ South						

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<b>Board: 11</b>	♠ KQJ64	You bid first.
Dealer: South	♥ 2	The opponents are silent.
Vul: E-W	♦ AT63	
HCP: 14+1	♣ A75	

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<b>Board: 12</b>	♠ K8	You bid first.
Dealer: South	♥ AK4	The opponents are silent.
Vul: None	♦ KT8762	
HCP: 15+2	♣ Q6	

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<b>Board: 13</b>	♠ AJ9763	You bid first.
Dealer: South	♥ J8	The opponents are silent.
Vul: None	♦ KQ	
HCP: 14+2	♣ KT2	

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<b>Board: 14</b>	♠ J	Partner bids first.
Dealer: North	♥ A3	The opponents are silent.
Vul: N-S	♦ T62	
HCP: 10+3	♣ AJT6542	

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<b>Board: 15</b>	♠ KQ654	You bid first.
Dealer: South	♥ AJ73	East (RHO) bids 4♣ if possible.
Vul: N-S	♦ A4	
HCP: 14+1	♣ 92	

## Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ KQJ64				1 ♠
Vul: E-W	♥ AQJT987	♥ 2	Pass	3 ♥	All Pass	
North HCP: 11+3	♦ J2	♦ AT63				
South HCP: 14+1	♣ K64	♣ A75				
Contract: 3 ♥ North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ A65	♠ K8				1 ♦
Vul: None	♥ J7	♥ AK4	Pass	3 ♣ <sup>1</sup>	Pass	3NT
North HCP: 11+2	♦ Q9	♦ KT8762	All Pass			
South HCP: 15+2	♣ AT9742	♣ Q6				1. Inviting Jump Shifts
Contract: 3NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AJ9763				1 ♠
Vul: None	♥ AKQ9743	♥ J8	Pass	3 ♥	Pass	4 ♥
North HCP: 10+3	♦ J973	♦ KQ	All Pass			
South HCP: 14+2	♣ 63	♣ KT2				
Contract: 4 ♥ South						

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ J		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: N-S	♥ KT865	♥ A3	Pass	3 ♥	Pass	4 ♣
North HCP: 11+3	♦ AQ8753	♦ T62	All Pass			
South HCP: 10+3	♣ -	♣ AJT6542				1. Inviting Jump Shifts
Contract: 4 ♣ South						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ KQ654				1 ♠
Vul: N-S	♥ KQ6542	♥ AJ73	Pass	3 ♥	4 ♣	4 ♥
North HCP: 9+2	♦ KJ53	♦ A4	All Pass			
South HCP: 14+1	♣ 6	♣ 92				
Contract: 4 ♥ South						

**Board: 16**      ♠ K63      You bid first.

Dealer: North      ♥ KQ95      The opponents are silent.

Vul: Both      ♦ JT73

HCP: 13      ♣ AT

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**Board: 17**      ♠ 86      Partner bids first.

Dealer: South      ♥ AT9872      The opponents are silent.

Vul: Both      ♦ 6

HCP: 9+2      ♣ AJ86

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**Board: 18**      ♠ QT73      You bid first.

Dealer: North      ♥ QT63      The opponents are silent.

Vul: Both      ♦ AKJ32

HCP: 12+1      ♣ -

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

Dealer: South      ♥ AQT954      The opponents are silent.

Vul: E-W      ♦ 9765

HCP: 10+2      ♣ A74

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**Board: 20**      ♠ AKT954      You bid first.

Dealer: North      ♥ J      The opponents are silent.

Vul: Both      ♦ QJT2

HCP: 15+2      ♣ A2

## Both hands (Answers Page)

**Board: 16**

Dealer: North

**North:**

♠ K63

**South:**

♠ A9

W N E S

 1♦ Pass 3♣<sup>1</sup>

Vul: Both

♥ KQ95

♥ J76

All Pass

North HCP: 13

♦ JT73

♦ 65

1. Inviting Jump Shifts

South HCP: 11+2

♣ AT

♣ KQJ865

Contract: 3♣ South

**Board: 17**

Dealer: South

**North:**

♠ 86

**South:**

♠ AQJ943

W N E S

1♠

Vul: Both

♥ AT9872

♥ K4

Pass 3♥ Pass 4♥

North HCP: 9+2

♦ 6

♦ A983

All Pass

South HCP: 14+2

♣ AJ86

♣ 9

Contract: 4♥ South

**Board: 18**

Dealer: North

**North:**

♠ QT73

**South:**

♠ K82

W N E S

 1♦ Pass 3♣<sup>1</sup>

Vul: Both

♥ QT63

♥ J2

All Pass

North HCP: 12+1

♦ AKJ32

♦ 74

1. Inviting Jump Shifts

South HCP: 10+2

♣ -

♣ AQ8532

Contract: 3♣ South

**Board: 19**

Dealer: South

**North:**

♠ -

**South:**

♠ J9865

W N E S

1♠

Vul: E-W

♥ AQT954

♥ K8

Pass 3♥ All Pass

North HCP: 10+2

♦ 9765

♦ KT2

South HCP: 12+1

♣ A74

♣ KQ9

Contract: 3♥ North

**Board: 20**

Dealer: North

**North:**

♠ AKT954

**South:**

♠ 6

W N E S

1♠ Pass 3♥

Vul: Both

♥ J

♥ KQ86543

Pass 3♠ Pass 4♥

North HCP: 15+2

♦ QJT2

♦ A6

All Pass

South HCP: 9+3

♣ A2

♣ 963

Contract: 4♥ South

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<b>Board: 16</b>	♠ A9	Partner bids first.
Dealer: North	♥ J76	The opponents are silent.
Vul: Both	♦ 65	
HCP: 11+2	♣ KQJ865	

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<b>Board: 17</b>	♠ AQJ943	You bid first.
Dealer: South	♥ K4	The opponents are silent.
Vul: Both	♦ A983	
HCP: 14+2	♣ 9	

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<b>Board: 18</b>	♠ K82	Partner bids first.
Dealer: North	♥ J2	The opponents are silent.
Vul: Both	♦ 74	
HCP: 10+2	♣ AQ8532	

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<b>Board: 19</b>	♠ J9865	You bid first.
Dealer: South	♥ K8	The opponents are silent.
Vul: E-W	♦ KT2	
HCP: 12+1	♣ KQ9	

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<b>Board: 20</b>	♠ 6	Partner bids first.
Dealer: North	♥ KQ86543	The opponents are silent.
Vul: Both	♦ A6	
HCP: 9+3	♣ 963	

## Both hands (Answers Page)

**Board: 16**

Dealer: North

**North:**

♠ K63

**South:**

♠ A9

W N E S

 1♦ Pass 3♣<sup>1</sup>

Vul: Both

♥ KQ95

♥ J76

All Pass

North HCP: 13

♦ JT73

♦ 65

1. Inviting Jump Shifts

South HCP: 11+2

♣ AT

♣ KQJ865

Contract: 3♣ South

**Board: 17**

Dealer: South

**North:**

♠ 86

**South:**

♠ AQJ943

W N E S

1♠

Vul: Both

♥ AT9872

♥ K4

Pass 3♥ Pass 4♥

North HCP: 9+2

♦ 6

♦ A983

All Pass

South HCP: 14+2

♣ AJ86

♣ 9

Contract: 4♥ South

**Board: 18**

Dealer: North

**North:**

♠ QT73

**South:**

♠ K82

W N E S

 1♦ Pass 3♣<sup>1</sup>

Vul: Both

♥ QT63

♥ J2

All Pass

North HCP: 12+1

♦ AKJ32

♦ 74

1. Inviting Jump Shifts

South HCP: 10+2

♣ -

♣ AQ8532

Contract: 3♣ South

**Board: 19**

Dealer: South

**North:**

♠ -

**South:**

♠ J9865

W N E S

1♠

Vul: E-W

♥ AQT954

♥ K8

Pass 3♥ All Pass

North HCP: 10+2

♦ 9765

♦ KT2

South HCP: 12+1

♣ A74

♣ KQ9

Contract: 3♥ North

**Board: 20**

Dealer: North

**North:**

♠ AKT954

**South:**

♠ 6

W N E S

1♠ Pass 3♥

Vul: Both

♥ J

♥ KQ86543

Pass 3♠ Pass 4♥

North HCP: 15+2

♦ QJT2

♦ A6

All Pass

South HCP: 9+3

♣ A2

♣ 963

Contract: 4♥ South

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<b>Board: 21</b>	♠ 3	Partner bids first.
Dealer: South	♥ AJT984	The opponents are silent.
Vul: Both	♦ A76	
HCP: 9+2	♣ 763	

---

<b>Board: 22</b>	♠ KQ9742	You bid first.
Dealer: North	♥ T7	The opponents are silent.
Vul: N-S	♦ KT	
HCP: 13+2	♣ AJ9	

---

<b>Board: 23</b>	♠ 84	Partner bids first.
Dealer: South	♥ AQ8542	The opponents are silent.
Vul: None	♦ A	
HCP: 11+2	♣ J762	

---

<b>Board: 24</b>	♠ KJ872	You bid first.
Dealer: North	♥ 6	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 15+2	♣ AKT82	

---

<b>Board: 25</b>	♠ 4	Partner bids first.
Dealer: South	♥ AQJT54	The opponents are silent.
Vul: None	♦ 654	
HCP: 9+2	♣ Q92	

## Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AKJ965				1 ♠
Vul: Both	♥ AJT984	♥ KQ5	Pass	3 ♥	Pass	4 ♥
North HCP: 9+2	♦ A76	♦ Q			All Pass	
South HCP: 16+2	♣ 763	♣ J52				
Contract: 4 ♥ South						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ KQ9742	♠ 3		1 ♠	Pass	3 ♥
Vul: N-S	♥ T7	♥ KQJ643		All Pass		
North HCP: 13+2	♦ KT	♦ Q652				
South HCP: 11+2	♣ AJ9	♣ K8				
Contract: 3 ♥ South						

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ 84	♠ AQ953				1 ♠
Vul: None	♥ AQ8542	♥ -	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ A	♦ Q8543				
South HCP: 12+2	♣ J762	♣ AT4				
Contract: 3 ♥ North						

Board: 24	North:	South:	W	N	E	S
Dealer: North	♠ KJ872	♠ A6		1 ♠	Pass	3 ♥
Vul: E-W	♥ 6	♥ KQT9873		All Pass		
North HCP: 15+2	♦ A7	♦ T5				
South HCP: 11+3	♣ AKT82	♣ Q4				
Contract: 3 ♥ South						

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ KQT98				1 ♠
Vul: None	♥ AQJT54	♥ 73	Pass	3 ♥	Pass	4 ♥
North HCP: 9+2	♦ 654	♦ K3		All Pass		
South HCP: 15+1	♣ Q92	♣ AK54				
Contract: 4 ♥ South						

**Board: 21**      ♠ AKJ965      You bid first.

Dealer: South      ♥ KQ5      The opponents are silent.

Vul: Both      ♦ Q

HCP: 16+2      ♣ J52

---

**Board: 22**      ♠ 3      Partner bids first.

Dealer: North      ♥ KQJ643      The opponents are silent.

Vul: N-S      ♦ Q652

HCP: 11+2      ♣ K8

---

**Board: 23**      ♠ AQ953      You bid first.

Dealer: South      ♥ -      The opponents are silent.

Vul: None      ♦ Q8543

HCP: 12+2      ♣ AT4

---

**Board: 24**      ♠ A6      Partner bids first.

Dealer: North      ♥ KQT9873      The opponents are silent.

Vul: E-W      ♦ T5

HCP: 11+3      ♣ Q4

---

**Board: 25**      ♠ KQT98      You bid first.

Dealer: South      ♥ 73      The opponents are silent.

Vul: None      ♦ K3

HCP: 15+1      ♣ AK54

## Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AKJ965				1 ♠
Vul: Both	♥ AJT984	♥ KQ5	Pass	3 ♥	Pass	4 ♥
North HCP: 9+2	♦ A76	♦ Q			All Pass	
South HCP: 16+2	♣ 763	♣ J52				
Contract: 4 ♥ South						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ KQ9742	♠ 3		1 ♠	Pass	3 ♥
Vul: N-S	♥ T7	♥ KQJ643		All Pass		
North HCP: 13+2	♦ KT	♦ Q652				
South HCP: 11+2	♣ AJ9	♣ K8				
Contract: 3 ♥ South						

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ 84	♠ AQ953				1 ♠
Vul: None	♥ AQ8542	♥ -	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ A	♦ Q8543				
South HCP: 12+2	♣ J762	♣ AT4				
Contract: 3 ♥ North						

Board: 24	North:	South:	W	N	E	S
Dealer: North	♠ KJ872	♠ A6		1 ♠	Pass	3 ♥
Vul: E-W	♥ 6	♥ KQT9873		All Pass		
North HCP: 15+2	♦ A7	♦ T5				
South HCP: 11+3	♣ AKT82	♣ Q4				
Contract: 3 ♥ South						

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ KQT98				1 ♠
Vul: None	♥ AQJT54	♥ 73	Pass	3 ♥	Pass	4 ♥
North HCP: 9+2	♦ 654	♦ K3		All Pass		
South HCP: 15+1	♣ Q92	♣ AK54				
Contract: 4 ♥ South						

**Board: 26**      ♠ AKJ7      You bid first.

Dealer: North      ♥ K4      The opponents are silent.

Vul: N-S      ♦ KT9543

HCP: 14+2      ♣ 5

---

**Board: 27**      ♠ 43      Partner bids first.

Dealer: South      ♥ KJ9742      The opponents are silent.

Vul: E-W      ♦ 4

HCP: 9+2      ♣ KQ87

---

**Board: 28**      ♠ AKQ94      You bid first.

Dealer: North      ♥ 765      The opponents are silent.

Vul: N-S      ♦ A93

HCP: 13+1      ♣ T3

---

**Board: 29**      ♠ 87      Partner bids first.

Dealer: South      ♥ KQ9863      The opponents are silent.

Vul: E-W      ♦ 843

HCP: 9+2      ♣ A7

---

**Board: 30**      ♠ AKT7643      You bid first.

Dealer: North      ♥ K3      The opponents are silent.

Vul: None      ♦ AQ8

HCP: 17+3      ♣ J

## Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ AKJ7	♠ 9		1♦	Pass	3♣ <sup>1</sup>
Vul: N-S	♥ K4	♥ A92	Pass	3♠	Pass	3NT
North HCP: 14+2	♦ KT9543	♦ 872	All Pass			
South HCP: 11+2	♣ 5	♣ AKT863				1. Inviting Jump Shifts
Contract: 3NT South						

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ Q9765				1♠
Vul: E-W	♥ KJ9742	♥ AQ	Pass	3♥	Pass	4♥
North HCP: 9+2	♦ 4	♦ KQ3	All Pass			
South HCP: 13+1	♣ KQ87	♣ T95				
Contract: 4♥ South						

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ AKQ94	♠ 32		1♠	Pass	3♥
Vul: N-S	♥ 765	♥ AKJT83	Pass	4♥	All Pass	
North HCP: 13+1	♦ A93	♦ JT84				
South HCP: 9+2	♣ T3	♣ 7				
Contract: 4♥ North						

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ 87	♠ AKQ62				1♠
Vul: E-W	♥ KQ9863	♥ 5	Pass	3♥	Pass	4♥
North HCP: 9+2	♦ 843	♦ AQ9	All Pass			
South HCP: 15+1	♣ A7	♣ T653				
Contract: 4♥ South						

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ AKT7643	♠ 2		1♠	Pass	3♥
Vul: None	♥ K3	♥ QJ9754	Pass	4NT	Pass	5♦ <sup>1</sup>
North HCP: 17+3	♦ AQ8	♦ 74	Pass	6♥	All Pass	
South HCP: 9+2	♣ J	♣ AQ83				1. A=1/5 or 4/5
Contract: 6♥ North						

---

<b>Board: 26</b>	♠ 9	Partner bids first.
Dealer: North	♥ A92	The opponents are silent.
Vul: N-S	♦ 872	
HCP: 11+2	♣ AKT863	

---

<b>Board: 27</b>	♠ Q9765	You bid first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: E-W	♦ KQ3	
HCP: 13+1	♣ T95	

---

<b>Board: 28</b>	♠ 32	Partner bids first.
Dealer: North	♥ AKJT83	The opponents are silent.
Vul: N-S	♦ JT84	
HCP: 9+2	♣ 7	

---

<b>Board: 29</b>	♠ AKQ62	You bid first.
Dealer: South	♥ 5	The opponents are silent.
Vul: E-W	♦ AQ9	
HCP: 15+1	♣ T653	

---

<b>Board: 30</b>	♠ 2	Partner bids first.
Dealer: North	♥ QJ9754	The opponents are silent.
Vul: None	♦ 74	
HCP: 9+2	♣ AQ83	

## Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ AKJ7	♠ 9		1♦	Pass	3♣ <sup>1</sup>
Vul: N-S	♥ K4	♥ A92	Pass	3♠	Pass	3NT
North HCP: 14+2	♦ KT9543	♦ 872	All Pass			
South HCP: 11+2	♣ 5	♣ AKT863				1. Inviting Jump Shifts
Contract: 3NT South						

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ Q9765				1♠
Vul: E-W	♥ KJ9742	♥ AQ	Pass	3♥	Pass	4♥
North HCP: 9+2	♦ 4	♦ KQ3	All Pass			
South HCP: 13+1	♣ KQ87	♣ T95				
Contract: 4♥ South						

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ AKQ94	♠ 32		1♠	Pass	3♥
Vul: N-S	♥ 765	♥ AKJT83	Pass	4♥	All Pass	
North HCP: 13+1	♦ A93	♦ JT84				
South HCP: 9+2	♣ T3	♣ 7				
Contract: 4♥ North						

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ 87	♠ AKQ62				1♠
Vul: E-W	♥ KQ9863	♥ 5	Pass	3♥	Pass	4♥
North HCP: 9+2	♦ 843	♦ AQ9	All Pass			
South HCP: 15+1	♣ A7	♣ T653				
Contract: 4♥ South						

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ AKT7643	♠ 2		1♠	Pass	3♥
Vul: None	♥ K3	♥ QJ9754	Pass	4NT	Pass	5♦ <sup>1</sup>
North HCP: 17+3	♦ AQ8	♦ 74	Pass	6♥	All Pass	
South HCP: 9+2	♣ J	♣ AQ83				1. A=1/5 or 4/5
Contract: 6♥ North						

---

<b>Board: 31</b>	♠ 4	Partner bids first.
Dealer: South	♥ AK7532	The opponents are silent.
Vul: N-S	♦ T43	
HCP: 10+2	♣ K54	

---

<b>Board: 32</b>	♠ AQJ62	You bid first.
Dealer: North	♥ KT7	The opponents are silent.
Vul: N-S	♦ AK7	
HCP: 19+1	♣ Q8	

---

<b>Board: 33</b>	♠ A6	Partner bids first.
Dealer: South	♥ T92	The opponents are silent.
Vul: E-W	♦ 85	
HCP: 11+2	♣ AQJ983	

---

<b>Board: 34</b>	♠ AKJ73	You bid first.
Dealer: North	♥ J	The opponents are silent.
Vul: Both	♦ AK92	
HCP: 16+1	♣ 862	

---

<b>Board: 35</b>	♠ QJ	Partner bids first.
Dealer: South	♥ Q53	The opponents are silent.
Vul: None	♦ JT	
HCP: 11+2	♣ AJ9863	

## Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AQ652				1 ♠
Vul: N-S	♥ AK7532	♥ 8	Pass	3 ♥	All Pass	
North HCP: 10+2	♦ T43	♦ K76				
South HCP: 11+1	♣ K54	♣ Q862				
Contract: 3 ♥	North					

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ AQJ62	♠ KT		1 ♠	Pass	3 ♥
Vul: N-S	♥ KT7	♥ A96543	Pass	4 ♥	All Pass	
North HCP: 19+1	♦ AK7	♦ 2				
South HCP: 10+2	♣ Q8	♣ K653				
Contract: 4 ♥ North						

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ J2				1 ♦
Vul: E-W	♥ T92	♥ AJ5	Pass	3♣ <sup>1</sup>	All Pass	
North HCP: 11+2	♦ 85	♦ AT64				1. Inviting Jump Shifts
South HCP: 13	♣ AQJ983	♣ K742				
Contract: 3♣ North						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ AKJ73	♠ Q		1♠	Pass	3♥
Vul: Both	♥ J	♥ A965432	Pass	3NT	Pass	4♥
North HCP: 16+1	♦ AK92	♦ 3	All Pass			
South HCP: 9+3	♣ 862	♣ K543				
Contract: 4♥ South						

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ A54				1♦
Vul: None	♥ Q53	♥ K	Pass	3♣ <sup>1</sup>	Pass	4NT
North HCP: 11+2	♦ JT	♦ AQ96532	Pass	5♦ <sup>2</sup>	Pass	6♣
South HCP: 16+3	♣ AJ9863	♣ KT	All Pass			
Contract: 6♣ South			1. Inviting Jump Shifts			
			2. A=1/5 or 4/5			

**Board: 31**      ♠ AQ652      You bid first.

Dealer: South      ♥ 8      The opponents are silent.

Vul: N-S      ♦ K76

HCP: 11+1      ♣ Q862

---

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

Dealer: North      ♥ A96543      The opponents are silent.

Vul: N-S      ♦ 2

HCP: 10+2      ♣ K653

---

**Board: 33**      ♠ J2      You bid first.

Dealer: South      ♥ AJ5      The opponents are silent.

Vul: E-W      ♦ AT64

HCP: 13      ♣ K742

---

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

Dealer: North      ♥ A965432      The opponents are silent.

Vul: Both      ♦ 3

HCP: 9+3      ♣ K543

---

**Board: 35**      ♠ A54      You bid first.

Dealer: South      ♥ K      The opponents are silent.

Vul: None      ♦ AQ96532

HCP: 16+3      ♣ KT

## Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AQ652				1 ♠
Vul: N-S	♥ AK7532	♥ 8	Pass	3 ♥	All Pass	
North HCP: 10+2	♦ T43	♦ K76				
South HCP: 11+1	♣ K54	♣ Q862				
Contract: 3 ♥ North						

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ AQJ62	♠ KT		1 ♠	Pass	3 ♥
Vul: N-S	♥ KT7	♥ A96543	Pass	4 ♥	All Pass	
North HCP: 19+1	♦ AK7	♦ 2				
South HCP: 10+2	♣ Q8	♣ K653				
Contract: 4 ♥ North						

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ J2				1 ♦
Vul: E-W	♥ T92	♥ AJ5	Pass	3♣ <sup>1</sup>	All Pass	
North HCP: 11+2	♦ 85	♦ AT64				1. Inviting Jump Shifts
South HCP: 13	♣ AQJ983	♣ K742				
Contract: 3♣ North						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ AKJ73	♠ Q		1♠	Pass	3♥
Vul: Both	♥ J	♥ A965432	Pass	3NT	Pass	4♥
North HCP: 16+1	♦ AK92	♦ 3	All Pass			
South HCP: 9+3	♣ 862	♣ K543				
Contract: 4♥ South						

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ A54				1♦
Vul: None	♥ Q53	♥ K	Pass	3♣ <sup>1</sup>	Pass	4NT
North HCP: 11+2	♦ JT	♦ AQ96532	Pass	5♦ <sup>2</sup>	Pass	6♣
South HCP: 16+3	♣ AJ9863	♣ KT	All Pass			
Contract: 6♣ South			1. Inviting Jump Shifts			
			2. A=1/5 or 4/5			

**Board: 36**      ♠ JT764      You bid first.

Dealer: North      ♥ 7      The opponents are silent.

Vul: N-S      ♦ A832

HCP: 11+1      ♣ AQ3

---

**Board: 37**      ♠ 2      Partner bids first.

Dealer: South      ♥ KJT765      The opponents are silent.

Vul: Both      ♦ A63

HCP: 11+2      ♣ K32

---

**Board: 38**      ♠ KT6      You bid first.

Dealer: North      ♥ K4      The opponents are silent.

Vul: E-W      ♦ AK97653

HCP: 13+3      ♣ 8

---

**Board: 39**      ♠ K3      Partner bids first.

Dealer: South      ♥ AJT      The opponents are silent.

Vul: None      ♦ 32

HCP: 11+2      ♣ KT8753

---

**Board: 40**      ♠ A54      You bid first.

Dealer: North      ♥ J3      The opponents are silent.

Vul: None      ♦ AKT74

HCP: 14+1      ♣ Q72

## Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ JT764	♠ Q8		1 ♠	Pass	3 ♥
Vul: N-S	♥ 7	♥ AJ5432		All Pass		
North HCP: 11+1	♦ A832	♦ J96				
South HCP: 11+2	♣ AQ3	♣ KT				
Contract: 3 ♥ South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AKT86			1 ♠	
Vul: Both	♥ KJT765	♥ A8	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ A63	♦ QJ542	All Pass			
South HCP: 14+2	♣ K32	♣ 7				
Contract: 4 ♥ South						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ KT6	♠ Q95		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: E-W	♥ K4	♥ AJ9	Pass	3 ♦	Pass	4 ♣
North HCP: 13+3	♦ AK97653	♦ -	All Pass			
South HCP: 11+3	♣ 8	♣ KJT7543				
Contract: 4 ♣ South			1. Inviting Jump Shifts			

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ -			1 ♦	
Vul: None	♥ AJT	♥ KQ32	Pass	3 ♣ <sup>1</sup>	All Pass	
North HCP: 11+2	♦ 32	♦ KQJ84				
South HCP: 13+1	♣ KT8753	♣ Q942				
Contract: 3 ♣ North			1. Inviting Jump Shifts			

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ T86		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: None	♥ J3	♥ A62	All Pass			
North HCP: 14+1	♦ AKT74	♦ J				
South HCP: 10+2	♣ Q72	♣ AJT965				
Contract: 3 ♣ South			1. Inviting Jump Shifts			

<b>Board: 36</b>	♠ Q8	Partner bids first.
Dealer: North	♥ AJ5432	The opponents are silent.
Vul: N-S	♦ J96	
HCP: 11+2	♣ KT	

---

<b>Board: 37</b>	♠ AKT86	You bid first.
Dealer: South	♥ A8	The opponents are silent.
Vul: Both	♦ QJ542	
HCP: 14+2	♣ 7	

---

<b>Board: 38</b>	♠ Q95	Partner bids first.
Dealer: North	♥ AJ9	The opponents are silent.
Vul: E-W	♦ -	
HCP: 11+3	♣ KJT7543	

---

<b>Board: 39</b>	♠ -	You bid first.
Dealer: South	♥ KQ32	The opponents are silent.
Vul: None	♦ KQJ84	
HCP: 13+1	♣ Q942	

---

<b>Board: 40</b>	♠ T86	Partner bids first.
Dealer: North	♥ A62	The opponents are silent.
Vul: None	♦ J	
HCP: 10+2	♣ AJT965	

## Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ JT764	♠ Q8		1 ♠	Pass	3 ♥
Vul: N-S	♥ 7	♥ AJ5432		All Pass		
North HCP: 11+1	♦ A832	♦ J96				
South HCP: 11+2	♣ AQ3	♣ KT				
Contract: 3 ♥ South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AKT86			1 ♠	
Vul: Both	♥ KJT765	♥ A8	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ A63	♦ QJ542	All Pass			
South HCP: 14+2	♣ K32	♣ 7				
Contract: 4 ♥ South						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ KT6	♠ Q95		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: E-W	♥ K4	♥ AJ9	Pass	3 ♦	Pass	4 ♣
North HCP: 13+3	♦ AK97653	♦ -	All Pass			
South HCP: 11+3	♣ 8	♣ KJT7543				
Contract: 4 ♣ South			1. Inviting Jump Shifts			

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ -			1 ♦	
Vul: None	♥ AJT	♥ KQ32	Pass	3 ♣ <sup>1</sup>	All Pass	
North HCP: 11+2	♦ 32	♦ KQJ84				
South HCP: 13+1	♣ KT8753	♣ Q942				
Contract: 3 ♣ North			1. Inviting Jump Shifts			

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ T86		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: None	♥ J3	♥ A62	All Pass			
North HCP: 14+1	♦ AKT74	♦ J				
South HCP: 10+2	♣ Q72	♣ AJT965				
Contract: 3 ♣ South			1. Inviting Jump Shifts			

---

<b>Board: 41</b>	♠ T2	Partner bids first.
Dealer: South	♥ QJ6	The opponents are silent.
Vul: None	♦ 6	
HCP: 10+3	♣ AQJ7632	

---

<b>Board: 42</b>	♠ AKQ73	You bid first.
Dealer: North	♥ A7	The opponents are silent.
Vul: Both	♦ J873	
HCP: 17+1	♣ K7	

---

<b>Board: 43</b>	♠ Q2	Partner bids first.
Dealer: South	♥ QJT98765	East (LHO) bids 4♦ if possible.
Vul: E-W	♦ 5	
HCP: 9+4	♣ A9	

---

<b>Board: 44</b>	♠ -	Partner bids first.
Dealer: South	♥ AJT9764	The opponents are silent.
Vul: N-S	♦ AT3	
HCP: 10+3	♣ JT9	

---

<b>Board: 45</b>	♠ 84	Partner bids first.
Dealer: South	♥ KQ8	The opponents are silent.
Vul: None	♦ Q	
HCP: 10+3	♣ K986542	

## Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ 5				1♦
Vul: None	♥ QJ6	♥ 9532	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10+3	♦ 6	♦ AKQJT93	Pass	4♣	Pass	5♣
South HCP: 13+3	♣ AQJ7632	♣ K	All Pass			
Contract: 5♣ South			1. Inviting Jump Shifts			

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ AKQ73	♠ T4		1♠	Pass	3♥
Vul: Both	♥ A7	♥ KJT543	Pass	4♥	All Pass	
North HCP: 17+1	♦ J873	♦ K6				
South HCP: 11+2	♣ K7	♣ A93				
Contract: 4♥ North						

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ KJT74				1♠
Vul: E-W	♥ QJT98765	♥ AK	Pass	3♥	4♦	4♥
North HCP: 9+4	♦ 5	♦ 432	All Pass			
South HCP: 13+1	♣ A9	♣ Q85				
Contract: 4♥ South						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A7642				1♠
Vul: N-S	♥ AJT9764	♥ K	Pass	3♥	Pass	3NT
North HCP: 10+3	♦ AT3	♦ K942	All Pass			
South HCP: 16+1	♣ JT9	♣ AQ4				
Contract: 3NT South						

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ 84	♠ AQ72				1♦
Vul: None	♥ KQ8	♥ J965	Pass	3♣ <sup>1</sup>	All Pass	
North HCP: 10+3	♦ Q	♦ AJ43				
South HCP: 12	♣ K986542	♣ 3	1. Inviting Jump Shifts			
Contract: 3♣ North						

**Board: 41**      ♠ 5      You bid first.

Dealer: South      ♥ 9532      The opponents are silent.

Vul: None      ♦ AKQJT93

HCP: 13+3      ♣ K

---

**Board: 42**      ♠ T4      Partner bids first.

Dealer: North      ♥ KJT543      The opponents are silent.

Vul: Both      ♦ K6

HCP: 11+2      ♣ A93

---

**Board: 43**      ♠ KJT74      You bid first.

Dealer: South      ♥ AK      East (RHO) bids 4♦ if possible.

Vul: E-W      ♦ 432

HCP: 13+1      ♣ Q85

---

**Board: 44**      ♠ A7642      You bid first.

Dealer: South      ♥ K      The opponents are silent.

Vul: N-S      ♦ K942

HCP: 16+1      ♣ AQ4

---

**Board: 45**      ♠ AQ72      You bid first.

Dealer: South      ♥ J965      The opponents are silent.

Vul: None      ♦ AJ43

HCP: 12      ♣ 3

## Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ 5				1♦
Vul: None	♥ QJ6	♥ 9532	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10+3	♦ 6	♦ AKQJT93	Pass	4♣	Pass	5♣
South HCP: 13+3	♣ AQJ7632	♣ K	All Pass			
Contract: 5♣ South			1. Inviting Jump Shifts			

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ AKQ73	♠ T4		1♠	Pass	3♥
Vul: Both	♥ A7	♥ KJT543	Pass	4♥	All Pass	
North HCP: 17+1	♦ J873	♦ K6				
South HCP: 11+2	♣ K7	♣ A93				
Contract: 4♥ North						

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ KJT74				1♠
Vul: E-W	♥ QJT98765	♥ AK	Pass	3♥	4♦	4♥
North HCP: 9+4	♦ 5	♦ 432	All Pass			
South HCP: 13+1	♣ A9	♣ Q85				
Contract: 4♥ South						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A7642				1♠
Vul: N-S	♥ AJT9764	♥ K	Pass	3♥	Pass	3NT
North HCP: 10+3	♦ AT3	♦ K942	All Pass			
South HCP: 16+1	♣ JT9	♣ AQ4				
Contract: 3NT South						

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ 84	♠ AQ72				1♦
Vul: None	♥ KQ8	♥ J965	Pass	3♣ <sup>1</sup>	All Pass	
North HCP: 10+3	♦ Q	♦ AJ43				
South HCP: 12	♣ K986542	♣ 3	1. Inviting Jump Shifts			
Contract: 3♣ North						

<b>Board: 46</b>	♠ KQ874	You bid first.
Dealer: North	♥ A32	The opponents are silent.
Vul: N-S	♦ A	
HCP: 17+1	♣ AT42	

---

<b>Board: 47</b>	♠ Q53	Partner bids first.
Dealer: South	♥ J64	The opponents are silent.
Vul: N-S	♦ 7	
HCP: 10+2	♣ AK9432	

---

<b>Board: 48</b>	♠ 9	Partner bids first.
Dealer: South	♥ Q72	East (LHO) bids 3♠ if possible.
Vul: E-W	♦ AT2	
HCP: 10+2	♣ A97642	

---

<b>Board: 49</b>	♠ K	Partner bids first.
Dealer: South	♥ QJT987	The opponents are silent.
Vul: E-W	♦ T74	
HCP: 9+2	♣ K42	

---

<b>Board: 50</b>	♠ AKQ75	You bid first.
Dealer: North	♥ 2	The opponents are silent.
Vul: None	♦ QJ732	
HCP: 12+2	♣ 65	

## Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: North	♠ KQ874	♠ T		1 ♠	Pass	3 ♥
Vul: N-S	♥ A32	♥ KQJT65	Pass	4NT	Pass	5 ♦ <sup>1</sup>
North HCP: 17+1	♦ A	♦ T76	Pass	5 ♥	All Pass	
South HCP: 10+2	♣ AT42	♣ KJ8				
Contract: 5 ♥ North			1. A=1/5 or 4/5			

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ AT42				1 ♦
Vul: N-S	♥ J64	♥ AK8	Pass	3 ♣ <sup>1</sup>	Pass	3 ♠
North HCP: 10+2	♦ 7	♦ AJT82	Pass	4 ♣	All Pass	
South HCP: 16+1	♣ AK9432	♣ 5				
Contract: 4 ♣ North			1. Inviting Jump Shifts			

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ A65				1 ♦
Vul: E-W	♥ Q72	♥ A654	Pass	3 ♣ <sup>1</sup>	3 ♠	3NT
North HCP: 10+2	♦ AT2	♦ K9753	All Pass			
South HCP: 14+1	♣ A97642	♣ K				
Contract: 3NT South			1. Inviting Jump Shifts			

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AJ652				1 ♠
Vul: E-W	♥ QJT987	♥ 6	Pass	3 ♥	All Pass	
North HCP: 9+2	♦ T74	♦ AK93				
South HCP: 12+1	♣ K42	♣ T73				
Contract: 3 ♥ North						

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ AKQ75	♠ 94		1 ♠	Pass	3 ♥
Vul: None	♥ 2	♥ AQT983	All Pass			
North HCP: 12+2	♦ QJ732	♦ 65				
South HCP: 11+2	♣ 65	♣ KQ4				
Contract: 3 ♥ South						

---

<b>Board: 46</b>	♠ T	Partner bids first.
Dealer: North	♥ KQJT65	The opponents are silent.
Vul: N-S	♦ T76	
HCP: 10+2	♣ KJ8	

---

<b>Board: 47</b>	♠ AT42	You bid first.
Dealer: South	♥ AK8	The opponents are silent.
Vul: N-S	♦ AJT82	
HCP: 16+1	♣ 5	

---

<b>Board: 48</b>	♠ A65	You bid first.
Dealer: South	♥ A654	East (RHO) bids 3♠ if possible.
Vul: E-W	♦ K9753	
HCP: 14+1	♣ K	

---

<b>Board: 49</b>	♠ AJ652	You bid first.
Dealer: South	♥ 6	The opponents are silent.
Vul: E-W	♦ AK93	
HCP: 12+1	♣ T73	

---

<b>Board: 50</b>	♠ 94	Partner bids first.
Dealer: North	♥ AQT983	The opponents are silent.
Vul: None	♦ 65	
HCP: 11+2	♣ KQ4	

## Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: North	♠ KQ874	♠ T		1 ♠	Pass	3 ♥
Vul: N-S	♥ A32	♥ KQJT65	Pass	4NT	Pass	5 ♦ <sup>1</sup>
North HCP: 17+1	♦ A	♦ T76	Pass	5 ♥	All Pass	
South HCP: 10+2	♣ AT42	♣ KJ8				
Contract: 5 ♥ North			1. A=1/5 or 4/5			

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ AT42				1 ♦
Vul: N-S	♥ J64	♥ AK8	Pass	3 ♣ <sup>1</sup>	Pass	3 ♠
North HCP: 10+2	♦ 7	♦ AJT82	Pass	4 ♣	All Pass	
South HCP: 16+1	♣ AK9432	♣ 5				
Contract: 4 ♣ North			1. Inviting Jump Shifts			

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ A65				1 ♦
Vul: E-W	♥ Q72	♥ A654	Pass	3 ♣ <sup>1</sup>	3 ♠	3NT
North HCP: 10+2	♦ AT2	♦ K9753	All Pass			
South HCP: 14+1	♣ A97642	♣ K				
Contract: 3NT South			1. Inviting Jump Shifts			

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AJ652				1 ♠
Vul: E-W	♥ QJT987	♥ 6	Pass	3 ♥	All Pass	
North HCP: 9+2	♦ T74	♦ AK93				
South HCP: 12+1	♣ K42	♣ T73				
Contract: 3 ♥ North						

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ AKQ75	♠ 94		1 ♠	Pass	3 ♥
Vul: None	♥ 2	♥ AQT983	All Pass			
North HCP: 12+2	♦ QJ732	♦ 65				
South HCP: 11+2	♣ 65	♣ KQ4				
Contract: 3 ♥ South						

---

<b>Board: 51</b>	♠ Q7	Partner bids first.
Dealer: South	♥ 982	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 11+2	♣ A76432	

---

<b>Board: 52</b>	♠ AQJ96	You bid first.
Dealer: North	♥ 94	The opponents are silent.
Vul: None	♦ AQ852	
HCP: 13+2	♣ 2	

---

<b>Board: 53</b>	♠ 862	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: E-W	♦ Q94	
HCP: 10+2	♣ AKJ984	

---

<b>Board: 54</b>	♠ AK954	You bid first.
Dealer: North	♥ 963	The opponents are silent.
Vul: Both	♦ AQ8	
HCP: 13+1	♣ 97	

---

<b>Board: 55</b>	♠ 97	Partner bids first.
Dealer: South	♥ KQ6542	The opponents are silent.
Vul: Both	♦ AJ	
HCP: 10+2	♣ 843	

## Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: South	♠ Q7	♠ AT9				1♦
Vul: N-S	♥ 982	♥ QJT3	Pass	3♣ <sup>1</sup>	All Pass	
North HCP: 11+2	♦ AJ	♦ KQ642				
South HCP: 13+1	♣ A76432	♣ J				1. Inviting Jump Shifts
Contract: 3♣ North						

Board: 52	North:	South:	W	N	E	S
Dealer: North	♠ AQJ96	♠ 52		1♠	Pass	3♥
Vul: None	♥ 94	♥ KQJT863	Pass	4♥	All Pass	
North HCP: 13+2	♦ AQ852	♦ 4				
South HCP: 11+3	♣ 2	♣ KQ6				
Contract: 4♥ North						

Board: 53	North:	South:	W	N	E	S
Dealer: South	♠ 862	♠ AKT				1♦
Vul: E-W	♥ 2	♥ T43	Pass	3♣ <sup>1</sup>	Pass	5♣
North HCP: 10+2	♦ Q94	♦ AK83	All Pass			
South HCP: 14	♣ AKJ984	♣ 752				1. Inviting Jump Shifts
Contract: 5♣ South						

Board: 54	North:	South:	W	N	E	S
Dealer: North	♠ AK954	♠ T8		1♠	Pass	3♥
Vul: Both	♥ 963	♥ AKQ854	Pass	4♥	All Pass	
North HCP: 13+1	♦ AQ8	♦ 53				
South HCP: 10+2	♣ 97	♣ J82				
Contract: 4♥ North						

Board: 55	North:	South:	W	N	E	S
Dealer: South	♠ 97	♠ AJ642				1♠
Vul: Both	♥ KQ6542	♥ A	Pass	3♥	All Pass	
North HCP: 10+2	♦ AJ	♦ T43				
South HCP: 14+1	♣ 843	♣ KQ75				
Contract: 3♥ North						

**Board: 51**      ♠ AT9      You bid first.

Dealer: South      ♥ QJT3      The opponents are silent.

Vul: N-S      ♦ KQ642

HCP: 13+1      ♣ J

---

**Board: 52**      ♠ 52      Partner bids first.

Dealer: North      ♥ KQJT863      The opponents are silent.

Vul: None      ♦ 4

HCP: 11+3      ♣ KQ6

---

**Board: 53**      ♠ AKT      You bid first.

Dealer: South      ♥ T43      The opponents are silent.

Vul: E-W      ♦ AK83

HCP: 14      ♣ 752

---

**Board: 54**      ♠ T8      Partner bids first.

Dealer: North      ♥ AKQ854      The opponents are silent.

Vul: Both      ♦ 53

HCP: 10+2      ♣ J82

---

**Board: 55**      ♠ AJ642      You bid first.

Dealer: South      ♥ A      The opponents are silent.

Vul: Both      ♦ T43

HCP: 14+1      ♣ KQ75

## Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: South	♠ Q7	♠ AT9				1♦
Vul: N-S	♥ 982	♥ QJT3	Pass	3♣ <sup>1</sup>	All Pass	
North HCP: 11+2	♦ AJ	♦ KQ642				
South HCP: 13+1	♣ A76432	♣ J				1. Inviting Jump Shifts
Contract: 3♣ North						

Board: 52	North:	South:	W	N	E	S
Dealer: North	♠ AQJ96	♠ 52		1♠	Pass	3♥
Vul: None	♥ 94	♥ KQJT863	Pass	4♥	All Pass	
North HCP: 13+2	♦ AQ852	♦ 4				
South HCP: 11+3	♣ 2	♣ KQ6				
Contract: 4♥ North						

Board: 53	North:	South:	W	N	E	S
Dealer: South	♠ 862	♠ AKT				1♦
Vul: E-W	♥ 2	♥ T43	Pass	3♣ <sup>1</sup>	Pass	5♣
North HCP: 10+2	♦ Q94	♦ AK83	All Pass			
South HCP: 14	♣ AKJ984	♣ 752				1. Inviting Jump Shifts
Contract: 5♣ South						

Board: 54	North:	South:	W	N	E	S
Dealer: North	♠ AK954	♠ T8		1♠	Pass	3♥
Vul: Both	♥ 963	♥ AKQ854	Pass	4♥	All Pass	
North HCP: 13+1	♦ AQ8	♦ 53				
South HCP: 10+2	♣ 97	♣ J82				
Contract: 4♥ North						

Board: 55	North:	South:	W	N	E	S
Dealer: South	♠ 97	♠ AJ642				1♠
Vul: Both	♥ KQ6542	♥ A	Pass	3♥	All Pass	
North HCP: 10+2	♦ AJ	♦ T43				
South HCP: 14+1	♣ 843	♣ KQ75				
Contract: 3♥ North						

**Board: 56**      ♠ J2      You bid first.

Dealer: North      ♥ A3      The opponents are silent.

Vul: None      ♦ AKQT73

HCP: 16+2      ♣ QT6

---

**Board: 57**      ♠ Q      Partner bids first.

Dealer: South      ♥ KQT764      East (LHO) Doubles 6♥ if possible.

Vul: N-S      ♦ J75

HCP: 10+2      ♣ Q92

---

**Board: 58**      ♠ K865      You bid first.

Dealer: North      ♥ Q87      The opponents are silent.

Vul: N-S      ♦ A953

HCP: 14      ♣ AJ

---

**Board: 59**      ♠ 962      Partner bids first.

Dealer: South      ♥ 84      The opponents are silent.

Vul: Both      ♦ Q8

HCP: 11+2      ♣ AKQ872

---

**Board: 60**      ♠ AQ964      You bid first.

Dealer: North      ♥ 52      The opponents are silent.

Vul: E-W      ♦ KJ5

HCP: 14+1      ♣ A43

## Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: North	♠ J2	♠ K6		1♦	Pass	3♣ <sup>1</sup>
Vul: None	♥ A3	♥ K86	Pass	5♣	All Pass	
North HCP: 16+2	♦ AKQT73	♦ J5				
South HCP: 10+2	♣ QT6	♣ K98732	1. Inviting Jump Shifts			
Contract: 5♣ North						

Board: 57	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AT764				1♠
Vul: N-S	♥ KQT764	♥ A8	Pass	3♥	Pass	4NT
North HCP: 10+2	♦ J75	♦ K92	Pass	5♦ <sup>1</sup>	Pass	6♥
South HCP: 18+1	♣ Q92	♣ AK6	Pass	Pass	X	All Pass
Contract: 6♥X South			1. A=1/5 or 4/5			

Board: 58	North:	South:	W	N	E	S
Dealer: North	♠ K865	♠ A		1♦	Pass	3♣ <sup>1</sup>
Vul: N-S	♥ Q87	♥ 943	Pass	3♠	Pass	4♣
North HCP: 14	♦ A953	♦ J62	Pass	5♣	All Pass	
South HCP: 10+2	♣ AJ	♣ KQT985	1. Inviting Jump Shifts			
Contract: 5♣ North						

Board: 59	North:	South:	W	N	E	S
Dealer: South	♠ 962	♠ K75				1♦
Vul: Both	♥ 84	♥ Q952	Pass	3♣ <sup>1</sup>	All Pass	
North HCP: 11+2	♦ Q8	♦ AKT94	1. Inviting Jump Shifts			
South HCP: 12+1	♣ AKQ872	♣ 3				
Contract: 3♣ North						

Board: 60	North:	South:	W	N	E	S
Dealer: North	♠ AQ964	♠ J5		1♠	Pass	3♥
Vul: E-W	♥ 52	♥ AKJ964	Pass	4♥	All Pass	
North HCP: 14+1	♦ KJ5	♦ T3				
South HCP: 11+2	♣ A43	♣ QT8				
Contract: 4♥ North						

---

<b>Board: 56</b>	♠ K6	Partner bids first.
Dealer: North	♥ K86	The opponents are silent.
Vul: None	♦ J5	
HCP: 10+2	♣ K98732	

---

<b>Board: 57</b>	♠ AT764	You bid first.
Dealer: South	♥ A8	East (RHO) Doubles 6♥ if possible.
Vul: N-S	♦ K92	
HCP: 18+1	♣ AK6	

---

<b>Board: 58</b>	♠ A	Partner bids first.
Dealer: North	♥ 943	The opponents are silent.
Vul: N-S	♦ J62	
HCP: 10+2	♣ KQT985	

---

<b>Board: 59</b>	♠ K75	You bid first.
Dealer: South	♥ Q952	The opponents are silent.
Vul: Both	♦ AKT94	
HCP: 12+1	♣ 3	

---

<b>Board: 60</b>	♠ J5	Partner bids first.
Dealer: North	♥ AKJ964	The opponents are silent.
Vul: E-W	♦ T3	
HCP: 11+2	♣ QT8	

## Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: North	♠ J2	♠ K6		1♦	Pass	3♣ <sup>1</sup>
Vul: None	♥ A3	♥ K86	Pass	5♣	All Pass	
North HCP: 16+2	♦ AKQT73	♦ J5				
South HCP: 10+2	♣ QT6	♣ K98732	1. Inviting Jump Shifts			
Contract: 5♣ North						

Board: 57	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AT764				1♠
Vul: N-S	♥ KQT764	♥ A8	Pass	3♥	Pass	4NT
North HCP: 10+2	♦ J75	♦ K92	Pass	5♦ <sup>1</sup>	Pass	6♥
South HCP: 18+1	♣ Q92	♣ AK6	Pass	Pass	X	All Pass
Contract: 6♥X South			1. A=1/5 or 4/5			

Board: 58	North:	South:	W	N	E	S
Dealer: North	♠ K865	♠ A		1♦	Pass	3♣ <sup>1</sup>
Vul: N-S	♥ Q87	♥ 943	Pass	3♠	Pass	4♣
North HCP: 14	♦ A953	♦ J62	Pass	5♣	All Pass	
South HCP: 10+2	♣ AJ	♣ KQT985	1. Inviting Jump Shifts			
Contract: 5♣ North						

Board: 59	North:	South:	W	N	E	S
Dealer: South	♠ 962	♠ K75				1♦
Vul: Both	♥ 84	♥ Q952	Pass	3♣ <sup>1</sup>	All Pass	
North HCP: 11+2	♦ Q8	♦ AKT94	1. Inviting Jump Shifts			
South HCP: 12+1	♣ AKQ872	♣ 3				
Contract: 3♣ North						

Board: 60	North:	South:	W	N	E	S
Dealer: North	♠ AQ964	♠ J5		1♠	Pass	3♥
Vul: E-W	♥ 52	♥ AKJ964	Pass	4♥	All Pass	
North HCP: 14+1	♦ KJ5	♦ T3				
South HCP: 11+2	♣ A43	♣ QT8				
Contract: 4♥ North						

---

<b>Board: 61</b>	♠ K42	Partner bids first.
Dealer: South	♥ Q6	The opponents are silent.
Vul: None	♦ 84	
HCP: 11+2	♣ AQ9874	

---

<b>Board: 62</b>	♠ AQT3	You bid first.
Dealer: North	♥ T6	The opponents are silent.
Vul: Both	♦ KT83	
HCP: 12	♣ K54	

---

<b>Board: 63</b>	♠ 2	Partner bids first.
Dealer: South	♥ AQT7532	The opponents are silent.
Vul: None	♦ 8	
HCP: 10+3	♣ KJ94	

---

<b>Board: 64</b>	♠ AT763	You bid first.
Dealer: North	♥ 4	The opponents are silent.
Vul: None	♦ QJ9	
HCP: 11+1	♣ A762	

---

<b>Board: 65</b>	♠ K	Partner bids first.
Dealer: South	♥ J87	The opponents are silent.
Vul: N-S	♦ A75	
HCP: 11+2	♣ K86532	

## Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: South	♠ K42	♠ AT			1 ♦	
Vul: None	♥ Q6	♥ KJ74	Pass	3 ♣ <sup>1</sup>	Pass	3 ♥
North HCP: 11+2	♦ 84	♦ KQJ96	Pass	3NT	All Pass	
South HCP: 17+1	♣ AQ9874	♣ K2				1. Inviting Jump Shifts
Contract: 3NT North						

Board: 62	North:	South:	W	N	E	S
Dealer: North	♠ AQT3	♠ 9		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: Both	♥ T6	♥ A42		All Pass		
North HCP: 12	♦ KT83	♦ QJ4				1. Inviting Jump Shifts
South HCP: 10+2	♣ K54	♣ QJT982				
Contract: 3♣ South						

Board: 63	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AKT96			1 ♠	
Vul: None	♥ AQT7532	♥ J4	Pass	3 ♥	All Pass	
North HCP: 10+3	♦ 8	♦ 32				
South HCP: 12+1	♣ KJ94	♣ A652				
Contract: 3 ♥ North						

Board: 64	North:	South:	W	N	E	S
Dealer: North	♠ AT763	♠ 9		1 ♠	Pass	3 ♥
Vul: None	♥ 4	♥ AKT7632		All Pass		
North HCP: 11+1	♦ QJ9	♦ K6				
South HCP: 11+3	♣ A762	♣ JT5				
Contract: 3 ♥ South						

Board: 65	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AQ63			1 ♦	
Vul: N-S	♥ J87	♥ K3	Pass	3 ♣ <sup>1</sup>	Pass	3 ♠
North HCP: 11+2	♦ A75	♦ JT632	Pass	4 ♣	All Pass	
South HCP: 14+1	♣ K86532	♣ A7				1. Inviting Jump Shifts
Contract: 4♣ North						

**Board: 61**      ♠ AT      You bid first.

Dealer: South      ♥ KJ74      The opponents are silent.

Vul: None      ♦ KQJ96

HCP: 17+1      ♣ K2

---

**Board: 62**      ♠ 9      Partner bids first.

Dealer: North      ♥ A42      The opponents are silent.

Vul: Both      ♦ QJ4

HCP: 10+2      ♣ QJT982

---

**Board: 63**      ♠ AKT96      You bid first.

Dealer: South      ♥ J4      The opponents are silent.

Vul: None      ♦ 32

HCP: 12+1      ♣ A652

---

**Board: 64**      ♠ 9      Partner bids first.

Dealer: North      ♥ AKT7632      The opponents are silent.

Vul: None      ♦ K6

HCP: 11+3      ♣ JT5

---

**Board: 65**      ♠ AQ63      You bid first.

Dealer: South      ♥ K3      The opponents are silent.

Vul: N-S      ♦ JT632

HCP: 14+1      ♣ A7

## Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: South	♠ K42	♠ AT			1 ♦	
Vul: None	♥ Q6	♥ KJ74	Pass	3 ♣ <sup>1</sup>	Pass	3 ♥
North HCP: 11+2	♦ 84	♦ KQJ96	Pass	3NT	All Pass	
South HCP: 17+1	♣ AQ9874	♣ K2				1. Inviting Jump Shifts
Contract: 3NT North						

Board: 62	North:	South:	W	N	E	S
Dealer: North	♠ AQT3	♠ 9		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: Both	♥ T6	♥ A42		All Pass		
North HCP: 12	♦ KT83	♦ QJ4				1. Inviting Jump Shifts
South HCP: 10+2	♣ K54	♣ QJT982				
Contract: 3♣ South						

Board: 63	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AKT96			1 ♠	
Vul: None	♥ AQT7532	♥ J4	Pass	3 ♥	All Pass	
North HCP: 10+3	♦ 8	♦ 32				
South HCP: 12+1	♣ KJ94	♣ A652				
Contract: 3 ♥ North						

Board: 64	North:	South:	W	N	E	S
Dealer: North	♠ AT763	♠ 9		1 ♠	Pass	3 ♥
Vul: None	♥ 4	♥ AKT7632		All Pass		
North HCP: 11+1	♦ QJ9	♦ K6				
South HCP: 11+3	♣ A762	♣ JT5				
Contract: 3 ♥ South						

Board: 65	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AQ63			1 ♦	
Vul: N-S	♥ J87	♥ K3	Pass	3 ♣ <sup>1</sup>	Pass	3 ♠
North HCP: 11+2	♦ A75	♦ JT632	Pass	4 ♣	All Pass	
South HCP: 14+1	♣ K86532	♣ A7				1. Inviting Jump Shifts
Contract: 4♣ North						

---

<b>Board: 66</b>	♠ 75	Partner bids first.
Dealer: South	♥ AQT432	The opponents are silent.
Vul: Both	♦ KT	
HCP: 11+2	♣ Q42	

---

<b>Board: 67</b>	♠ 65	Partner bids first.
Dealer: South	♥ 62	The opponents are silent.
Vul: None	♦ T72	
HCP: 10+2	♣ AKQJT8	

---

<b>Board: 68</b>	♠ A92	You bid first.
Dealer: North	♥ K986	The opponents are silent.
Vul: N-S	♦ KJ43	
HCP: 12	♣ J3	

---

<b>Board: 69</b>	♠ J7	Partner bids first.
Dealer: South	♥ AT9832	The opponents are silent.
Vul: None	♦ K952	
HCP: 9+2	♣ J	

---

<b>Board: 70</b>	♠ AQ3	You bid first.
Dealer: North	♥ 98	The opponents are silent.
Vul: Both	♦ KT94	
HCP: 12	♣ KT84	

## Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AKQJ9				1 ♠
Vul: Both	♥ AQT432	♥ J	Pass	3 ♥	Pass	3NT
North HCP: 11+2	♦ KT	♦ J964				All Pass
South HCP: 15+1	♣ Q42	♣ K96				
Contract: 3NT South						

Board: 67	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ 97				1 ♦
Vul: None	♥ 62	♥ AQ43	Pass	3 ♣ <sup>1</sup>	All Pass	
North HCP: 10+2	♦ T72	♦ AQ93				
South HCP: 12	♣ AKQJT8	♣ 963				1. Inviting Jump Shifts
Contract: 3 ♣ North						

Board: 68	North:	South:	W	N	E	S
Dealer: North	♠ A92	♠ JT6		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: N-S	♥ K986	♥ T5				All Pass
North HCP: 12	♦ KJ43	♦ A5				
South HCP: 11+2	♣ J3	♣ AQT874				1. Inviting Jump Shifts
Contract: 3 ♣ South						

Board: 69	North:	South:	W	N	E	S
Dealer: South	♠ J7	♠ AT943				1 ♠
Vul: None	♥ AT9832	♥ KJ75	Pass	3 ♥	Pass	4 ♥
North HCP: 9+2	♦ K952	♦ J7				All Pass
South HCP: 13+1	♣ J	♣ A8				
Contract: 4 ♥ South						

Board: 70	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ T4		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: Both	♥ 98	♥ QT2				All Pass
North HCP: 12	♦ KT94	♦ J6				
South HCP: 10+2	♣ KT84	♣ AQJ763				1. Inviting Jump Shifts
Contract: 3 ♣ South						

**Board: 66**      ♠ AKQJ9      You bid first.

Dealer: South      ♥ J      The opponents are silent.

Vul: Both      ♦ J964

HCP: 15+1      ♣ K96

---

**Board: 67**      ♠ 97      You bid first.

Dealer: South      ♥ AQ43      The opponents are silent.

Vul: None      ♦ AQ93

HCP: 12      ♣ 963

---

**Board: 68**      ♠ JT6      Partner bids first.

Dealer: North      ♥ T5      The opponents are silent.

Vul: N-S      ♦ A5

HCP: 11+2      ♣ AQT874

---

**Board: 69**      ♠ AT943      You bid first.

Dealer: South      ♥ KJ75      The opponents are silent.

Vul: None      ♦ J7

HCP: 13+1      ♣ A8

---

**Board: 70**      ♠ T4      Partner bids first.

Dealer: North      ♥ QT2      The opponents are silent.

Vul: Both      ♦ J6

HCP: 10+2      ♣ AQJ763

## Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AKQJ9				1 ♠
Vul: Both	♥ AQT432	♥ J	Pass	3 ♥	Pass	3NT
North HCP: 11+2	♦ KT	♦ J964				All Pass
South HCP: 15+1	♣ Q42	♣ K96				
Contract: 3NT South						

Board: 67	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ 97				1 ♦
Vul: None	♥ 62	♥ AQ43	Pass	3 ♣ <sup>1</sup>	All Pass	
North HCP: 10+2	♦ T72	♦ AQ93				
South HCP: 12	♣ AKQJT8	♣ 963				1. Inviting Jump Shifts
Contract: 3 ♣ North						

Board: 68	North:	South:	W	N	E	S
Dealer: North	♠ A92	♠ JT6		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: N-S	♥ K986	♥ T5				All Pass
North HCP: 12	♦ KJ43	♦ A5				
South HCP: 11+2	♣ J3	♣ AQT874				1. Inviting Jump Shifts
Contract: 3 ♣ South						

Board: 69	North:	South:	W	N	E	S
Dealer: South	♠ J7	♠ AT943				1 ♠
Vul: None	♥ AT9832	♥ KJ75	Pass	3 ♥	Pass	4 ♥
North HCP: 9+2	♦ K952	♦ J7				All Pass
South HCP: 13+1	♣ J	♣ A8				
Contract: 4 ♥ South						

Board: 70	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ T4		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: Both	♥ 98	♥ QT2				All Pass
North HCP: 12	♦ KT94	♦ J6				
South HCP: 10+2	♣ KT84	♣ AQJ763				1. Inviting Jump Shifts
Contract: 3 ♣ South						

---

<b>Board: 71</b>	♠ QJ5	Partner bids first.
Dealer: South	♥ A53	The opponents are silent.
Vul: None	♦ 9	
HCP: 10+2	♣ KT9654	

---

<b>Board: 72</b>	♠ AQ974	You bid first.
Dealer: North	♥ Q	The opponents are silent.
Vul: N-S	♦ AQ94	
HCP: 17+1	♣ K63	

---

<b>Board: 73</b>	♠ 843	Partner bids first.
Dealer: South	♥ AJ	The opponents are silent.
Vul: Both	♦ 85	
HCP: 10+2	♣ AJT974	

---

<b>Board: 74</b>	♠ QJT6	You bid first.
Dealer: North	♥ Q6	The opponents are silent.
Vul: N-S	♦ AJ74	
HCP: 13	♣ QJ2	

---

<b>Board: 75</b>	♠ J	Partner bids first.
Dealer: South	♥ KQJT763	The opponents are silent.
Vul: None	♦ 972	
HCP: 9+3	♣ Q9	

## Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: South	♠ QJ5	♠ AT87				1♦
Vul: None	♥ A53	♥ KT	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 10+2	♦ 9	♦ AQT754	Pass	4♣	All Pass	
South HCP: 15+2	♣ KT9654	♣ Q				
Contract: 4♣ North						1. Inviting Jump Shifts

Board: 72	North:	South:	W	N	E	S
Dealer: North	♠ AQ974	♠ K		1♠	Pass	3♥
Vul: N-S	♥ Q	♥ KJ9654	Pass	4♥	All Pass	
North HCP: 17+1	♦ AQ94	♦ 87				
South HCP: 11+2	♣ K63	♣ A875				
Contract: 4♥ North						

Board: 73	North:	South:	W	N	E	S
Dealer: South	♠ 843	♠ 95				1♦
Vul: Both	♥ AJ	♥ KQ76	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10+2	♦ 85	♦ AKT4	Pass	4♣	All Pass	
South HCP: 14	♣ AJT974	♣ Q65				
Contract: 4♣ North						1. Inviting Jump Shifts

Board: 74	North:	South:	W	N	E	S
Dealer: North	♠ QJT6	♠ 75		1♦	Pass	3♣ <sup>1</sup>
Vul: N-S	♥ Q6	♥ AKT				All Pass
North HCP: 13	♦ AJ74	♦ 92				
South HCP: 10+2	♣ QJ2	♣ KT7543				
Contract: 3♣ South						1. Inviting Jump Shifts

Board: 75	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AT862				1♠
Vul: None	♥ KQJT763	♥ 9	Pass	3♥	All Pass	
North HCP: 9+3	♦ 972	♦ AQT4				
South HCP: 13+1	♣ Q9	♣ K42				
Contract: 3♥ North						

**Board: 71**      ♠ AT87      You bid first.

Dealer: South      ♥ KT      The opponents are silent.

Vul: None      ♦ AQT754

HCP: 15+2      ♣ Q

---

**Board: 72**      ♠ K      Partner bids first.

Dealer: North      ♥ KJ9654      The opponents are silent.

Vul: N-S      ♦ 87

HCP: 11+2      ♣ A875

---

**Board: 73**      ♠ 95      You bid first.

Dealer: South      ♥ KQ76      The opponents are silent.

Vul: Both      ♦ AKT4

HCP: 14      ♣ Q65

---

**Board: 74**      ♠ 75      Partner bids first.

Dealer: North      ♥ AKT      The opponents are silent.

Vul: N-S      ♦ 92

HCP: 10+2      ♣ KT7543

---

**Board: 75**      ♠ AT862      You bid first.

Dealer: South      ♥ 9      The opponents are silent.

Vul: None      ♦ AQT4

HCP: 13+1      ♣ K42

## Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: South	♠ QJ5	♠ AT87				1♦
Vul: None	♥ A53	♥ KT	Pass	3♣ <sup>1</sup>	Pass	3♠
North HCP: 10+2	♦ 9	♦ AQT754	Pass	4♣	All Pass	
South HCP: 15+2	♣ KT9654	♣ Q				
Contract: 4♣ North						1. Inviting Jump Shifts

Board: 72	North:	South:	W	N	E	S
Dealer: North	♠ AQ974	♠ K		1♠	Pass	3♥
Vul: N-S	♥ Q	♥ KJ9654	Pass	4♥	All Pass	
North HCP: 17+1	♦ AQ94	♦ 87				
South HCP: 11+2	♣ K63	♣ A875				
Contract: 4♥ North						

Board: 73	North:	South:	W	N	E	S
Dealer: South	♠ 843	♠ 95				1♦
Vul: Both	♥ AJ	♥ KQ76	Pass	3♣ <sup>1</sup>	Pass	3♥
North HCP: 10+2	♦ 85	♦ AKT4	Pass	4♣	All Pass	
South HCP: 14	♣ AJT974	♣ Q65				
Contract: 4♣ North						1. Inviting Jump Shifts

Board: 74	North:	South:	W	N	E	S
Dealer: North	♠ QJT6	♠ 75		1♦	Pass	3♣ <sup>1</sup>
Vul: N-S	♥ Q6	♥ AKT			All Pass	
North HCP: 13	♦ AJ74	♦ 92				
South HCP: 10+2	♣ QJ2	♣ KT7543				
Contract: 3♣ South						1. Inviting Jump Shifts

Board: 75	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AT862				1♠
Vul: None	♥ KQJT763	♥ 9	Pass	3♥	All Pass	
North HCP: 9+3	♦ 972	♦ AQT4				
South HCP: 13+1	♣ Q9	♣ K42				
Contract: 3♥ North						

**Board: 76**      ♠ A5      You bid first.

Dealer: North      ♥ J764      The opponents are silent.

Vul: N-S      ♦ AJ63

HCP: 14      ♣ KJ5

---

**Board: 77**      ♠ 97      Partner bids first.

Dealer: South      ♥ AKJT765      The opponents are silent.

Vul: Both      ♦ 85

HCP: 11+3      ♣ QJ

---

**Board: 78**      ♠ A      Partner bids first.

Dealer: South      ♥ A87632      The opponents are silent.

Vul: None      ♦ 74

HCP: 11+2      ♣ KT83

---

**Board: 79**      ♠ QT9743      You bid first.

Dealer: North      ♥ -      The opponents are silent.

Vul: N-S      ♦ A953

HCP: 13+2      ♣ AK2

---

**Board: 80**      ♠ T92      You bid first.

Dealer: North      ♥ AJ97      The opponents are silent.

Vul: Both      ♦ QJT5

HCP: 13      ♣ AJ

## Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ 764		1♦	Pass	3♣ <sup>1</sup>
Vul: N-S	♥ J764	♥ K9	Pass	3♥	Pass	4♣
North HCP: 14	♦ AJ63	♦ K4	Pass	5♣	All Pass	
South HCP: 10+2	♣ KJ5	♣ AT9873				1. Inviting Jump Shifts
Contract: 5♣ North						

Board: 77	North:	South:	W	N	E	S
Dealer: South	♠ 97	♠ AKJ54				1♠
Vul: Both	♥ AKJT765	♥ 9	Pass	3♥	All Pass	
North HCP: 11+3	♦ 85	♦ AK974				
South HCP: 15+2	♣ QJ	♣ 73				
Contract: 3♥ North						

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ KQJT62				1♠
Vul: None	♥ A87632	♥ T	Pass	3♥	Pass	3♠
North HCP: 11+2	♦ 74	♦ AKQ9	Pass	4♠	All Pass	
South HCP: 16+2	♣ KT83	♣ J9				
Contract: 4♠ North						

Board: 79	North:	South:	W	N	E	S
Dealer: North	♠ QT9743	♠ A2		1♠	Pass	3♥
Vul: N-S	♥ -	♥ K97653	Pass	3♠	Pass	4♠
North HCP: 13+2	♦ A953	♦ T2	All Pass			
South HCP: 9+2	♣ AK2	♣ Q98				
Contract: 4♠ South						

Board: 80	North:	South:	W	N	E	S
Dealer: North	♠ T92	♠ Q64		1♦	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AJ97	♥ 5	All Pass			
North HCP: 13	♦ QJT5	♦ K64				
South HCP: 10+2	♣ AJ	♣ KQ6542				1. Inviting Jump Shifts
Contract: 3♣ South						

---

<b>Board: 76</b>	♠ 764	Partner bids first.
Dealer: North	♥ K9	The opponents are silent.
Vul: N-S	♦ K4	
HCP: 10+2	♣ AT9873	

---

<b>Board: 77</b>	♠ AKJ54	You bid first.
Dealer: South	♥ 9	The opponents are silent.
Vul: Both	♦ AK974	
HCP: 15+2	♣ 73	

---

<b>Board: 78</b>	♠ KQJT62	You bid first.
Dealer: South	♥ T	The opponents are silent.
Vul: None	♦ AKQ9	
HCP: 16+2	♣ J9	

---

<b>Board: 79</b>	♠ A2	Partner bids first.
Dealer: North	♥ K97653	The opponents are silent.
Vul: N-S	♦ T2	
HCP: 9+2	♣ Q98	

---

<b>Board: 80</b>	♠ Q64	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: Both	♦ K64	
HCP: 10+2	♣ KQ6542	

## Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ 764		1♦	Pass	3♣ <sup>1</sup>
Vul: N-S	♥ J764	♥ K9	Pass	3♥	Pass	4♣
North HCP: 14	♦ AJ63	♦ K4	Pass	5♣	All Pass	
South HCP: 10+2	♣ KJ5	♣ AT9873				1. Inviting Jump Shifts
Contract: 5♣ North						

Board: 77	North:	South:	W	N	E	S
Dealer: South	♠ 97	♠ AKJ54				1♠
Vul: Both	♥ AKJT765	♥ 9	Pass	3♥	All Pass	
North HCP: 11+3	♦ 85	♦ AK974				
South HCP: 15+2	♣ QJ	♣ 73				
Contract: 3♥ North						

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ KQJT62				1♠
Vul: None	♥ A87632	♥ T	Pass	3♥	Pass	3♠
North HCP: 11+2	♦ 74	♦ AKQ9	Pass	4♠	All Pass	
South HCP: 16+2	♣ KT83	♣ J9				
Contract: 4♠ North						

Board: 79	North:	South:	W	N	E	S
Dealer: North	♠ QT9743	♠ A2		1♠	Pass	3♥
Vul: N-S	♥ -	♥ K97653	Pass	3♠	Pass	4♠
North HCP: 13+2	♦ A953	♦ T2	All Pass			
South HCP: 9+2	♣ AK2	♣ Q98				
Contract: 4♠ South						

Board: 80	North:	South:	W	N	E	S
Dealer: North	♠ T92	♠ Q64		1♦	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AJ97	♥ 5	All Pass			
North HCP: 13	♦ QJT5	♦ K64				
South HCP: 10+2	♣ AJ	♣ KQ6542				1. Inviting Jump Shifts
Contract: 3♣ South						

---

<b>Board: 81</b>	♠ A8	Partner bids first.
Dealer: South	♥ AT98732	The opponents are silent.
Vul: E-W	♦ K	
HCP: 11+3	♣ T92	

---

<b>Board: 82</b>	♠ AQJ92	You bid first.
Dealer: North	♥ QJ8	West (RHO) bids 4♣ if possible.
Vul: None	♦ J654	
HCP: 13+1	♣ Q	

---

<b>Board: 83</b>	♠ T7	Partner bids first.
Dealer: South	♥ K7	The opponents are silent.
Vul: N-S	♦ A87	
HCP: 11+2	♣ KJ8753	

---

<b>Board: 84</b>	♠ T97	Partner bids first.
Dealer: South	♥ Q9	The opponents are silent.
Vul: N-S	♦ QT	
HCP: 10+2	♣ AQ9632	

---

<b>Board: 85</b>	♠ 7	Partner bids first.
Dealer: South	♥ 632	The opponents are silent.
Vul: E-W	♦ Q52	
HCP: 10+2	♣ AKJ984	

## Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ KQ762				1 ♠
Vul: E-W	♥ AT98732	♥ J6	Pass	3 ♥	All Pass	
North HCP: 11+3	♦ K	♦ A7				
South HCP: 13+1	♣ T92	♣ K754				
Contract: 3 ♥ North						

Board: 82	North:	South:	W	N	E	S
Dealer: North	♠ AQJ92	♠ 75		1 ♠	Pass	3 ♥
Vul: None	♥ QJ8	♥ AT7652	4 ♣	4 ♥	All Pass	
North HCP: 13+1	♦ J654	♦ AQT2				
South HCP: 10+2	♣ Q	♣ T				
Contract: 4 ♥ North						

Board: 83	North:	South:	W	N	E	S
Dealer: South	♠ T7	♠ A54				1 ♦
Vul: N-S	♥ K7	♥ AJT2	Pass	3 ♣ <sup>1</sup>	All Pass	
North HCP: 11+2	♦ A87	♦ KJ542				
South HCP: 13+1	♣ KJ8753	♣ 4				1. Inviting Jump Shifts
Contract: 3 ♣ North						

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ T97	♠ QJ86				1 ♦
Vul: N-S	♥ Q9	♥ A	Pass	3 ♣ <sup>1</sup>	Pass	3 ♠
North HCP: 10+2	♦ QT	♦ AK86532	Pass	4 ♣	Pass	4 ♦
South HCP: 14+3	♣ AQ9632	♣ 5	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						1. Inviting Jump Shifts

Board: 85	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AJ				1 ♦
Vul: E-W	♥ 632	♥ JT5	Pass	3 ♣ <sup>1</sup>	All Pass	
North HCP: 10+2	♦ Q52	♦ AJ9643				
South HCP: 13+2	♣ AKJ984	♣ QT				1. Inviting Jump Shifts
Contract: 3 ♣ North						

**Board: 81**      ♠ KQ762      You bid first.

Dealer: South      ♥ J6      The opponents are silent.

Vul: E-W      ♦ A7

HCP: 13+1      ♣ K754

---

**Board: 82**      ♠ 75      Partner bids first.

Dealer: North      ♥ AT7652      West (LHO) bids 4♣ if possible.

Vul: None      ♦ AQT2

HCP: 10+2      ♣ T

---

**Board: 83**      ♠ A54      You bid first.

Dealer: South      ♥ AJT2      The opponents are silent.

Vul: N-S      ♦ KJ542

HCP: 13+1      ♣ 4

---

**Board: 84**      ♠ QJ86      You bid first.

Dealer: South      ♥ A      The opponents are silent.

Vul: N-S      ♦ AK86532

HCP: 14+3      ♣ 5

---

**Board: 85**      ♠ AJ      You bid first.

Dealer: South      ♥ JT5      The opponents are silent.

Vul: E-W      ♦ AJ9643

HCP: 13+2      ♣ QT

## Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ KQ762				1 ♠
Vul: E-W	♥ AT98732	♥ J6	Pass	3 ♥	All Pass	
North HCP: 11+3	♦ K	♦ A7				
South HCP: 13+1	♣ T92	♣ K754				
Contract: 3 ♥ North						

Board: 82	North:	South:	W	N	E	S
Dealer: North	♠ AQJ92	♠ 75		1 ♠	Pass	3 ♥
Vul: None	♥ QJ8	♥ AT7652	4 ♣	4 ♥	All Pass	
North HCP: 13+1	♦ J654	♦ AQT2				
South HCP: 10+2	♣ Q	♣ T				
Contract: 4 ♥ North						

Board: 83	North:	South:	W	N	E	S
Dealer: South	♠ T7	♠ A54				1 ♦
Vul: N-S	♥ K7	♥ AJT2	Pass	3 ♣ <sup>1</sup>	All Pass	
North HCP: 11+2	♦ A87	♦ KJ542				
South HCP: 13+1	♣ KJ8753	♣ 4				1. Inviting Jump Shifts
Contract: 3 ♣ North						

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ T97	♠ QJ86				1 ♦
Vul: N-S	♥ Q9	♥ A	Pass	3 ♣ <sup>1</sup>	Pass	3 ♠
North HCP: 10+2	♦ QT	♦ AK86532	Pass	4 ♣	Pass	4 ♦
South HCP: 14+3	♣ AQ9632	♣ 5	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						1. Inviting Jump Shifts

Board: 85	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AJ				1 ♦
Vul: E-W	♥ 632	♥ JT5	Pass	3 ♣ <sup>1</sup>	All Pass	
North HCP: 10+2	♦ Q52	♦ AJ9643				
South HCP: 13+2	♣ AKJ984	♣ QT				1. Inviting Jump Shifts
Contract: 3 ♣ North						

**Board: 86**      ♠ AQ965      You bid first.

Dealer: North      ♥ 8      The opponents are silent.

Vul: Both      ♦ A73

HCP: 16+1      ♣ KQJ5

---

**Board: 87**      ♠ K7      Partner bids first.

Dealer: South      ♥ QT8      East (LHO) Doubles 5♦ if possible.

Vul: N-S      ♦ 85

HCP: 11+2      ♣ KQJT63

---

**Board: 88**      ♠ AKQ83      You bid first.

Dealer: North      ♥ 4      The opponents are silent.

Vul: N-S      ♦ T83

HCP: 14+1      ♣ KQ83

---

**Board: 89**      ♠ A7      Partner bids first.

Dealer: South      ♥ 974      The opponents are silent.

Vul: E-W      ♦ 7

HCP: 11+3      ♣ AKT6542

## Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: North	♠ AQ965	♠ J8		1 ♠	Pass	3 ♥
Vul: Both	♥ 8	♥ AK97532	Pass	3NT	Pass	4 ♥
North HCP: 16+1	♦ A73	♦ Q		All Pass		
South HCP: 10+3	♣ KQJ5	♣ T92				
Contract: 4 ♥ South						

Board: 87	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ A842			1 ♦	
Vul: N-S	♥ QT8	♥ AK76	Pass	3 ♣ <sup>1</sup>	Pass	3 ♥
North HCP: 11+2	♦ 85	♦ KT4	Pass	3NT	Pass	4 ♣
South HCP: 18	♣ KQJT63	♣ A5	Pass	4 ♠	Pass	4NT
Contract: 6 ♣ South			Pass	5 ♦ <sup>2</sup>	X	6 ♣
			All Pass			

1. Inviting Jump Shifts

2. A=1/5 or 4/5

Board: 88	North:	South:	W	N	E	S
Dealer: North	♠ AKQ83	♠ 4		1 ♠	Pass	3 ♥
Vul: N-S	♥ 4	♥ KQJ9865		All Pass		
North HCP: 14+1	♦ T83	♦ 642				
South HCP: 10+3	♣ KQ83	♣ AT				
Contract: 3 ♥ South						

Board: 89	North:	South:	W	N	E	S
Dealer: South	♠ A7	♠ T432			1 ♦	
Vul: E-W	♥ 974	♥ AKQ	Pass	3 ♣ <sup>1</sup>	Pass	3 ♠
North HCP: 11+3	♦ 7	♦ AJ854	Pass	4 ♣	All Pass	
South HCP: 14+1	♣ AKT6542	♣ 8				
Contract: 4 ♣ North			1. Inviting Jump Shifts			

<b>Board: 86</b>	♠ J8	Partner bids first.
Dealer: North	♥ AK97532	The opponents are silent.
Vul: Both	♦ Q	
HCP: 10+3	♣ T92	

---

<b>Board: 87</b>	♠ A842	You bid first.
Dealer: South	♥ AK76	East (RHO) Doubles 5♦ if possible.
Vul: N-S	♦ KT4	
HCP: 18	♣ A5	

---

<b>Board: 88</b>	♠ 4	Partner bids first.
Dealer: North	♥ KQJ9865	The opponents are silent.
Vul: N-S	♦ 642	
HCP: 10+3	♣ AT	

---

<b>Board: 89</b>	♠ T432	You bid first.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: E-W	♦ AJ854	
HCP: 14+1	♣ 8	

## Both hands (Answers Page)

**Board: 86**

Dealer: North

**North:**

♠ AQ965

**South:**

♠ J8

**W N E S**

1 ♠ Pass 3 ♥

Vul: Both

♥ 8

♥ AK97532

Pass 3NT Pass 4 ♥

North HCP: 16+1

♦ A73

♦ Q

All Pass

South HCP: 10+3

♣ KQJ5

♣ T92

Contract: 4 ♥ South

**Board: 87**

Dealer: South

**North:**

♠ K7

**South:**

♠ A842

**W N E S**

1 ♦

Vul: N-S

♥ QT8

♥ AK76

 Pass 3 ♣<sup>1</sup> Pass 3 ♥

North HCP: 11+2

♦ 85

♦ KT4

Pass 3NT Pass 4 ♣

South HCP: 18

♣ KQJT63

♣ A5

Pass 4 ♠ Pass 4NT

Contract: 6 ♣ South

 Pass 5 ♦<sup>2</sup> X 6 ♣

All Pass

1. Inviting Jump Shifts

2. A=1/5 or 4/5

**Board: 88**

Dealer: North

**North:**

♠ AKQ83

**South:**

♠ 4

**W N E S**

1 ♠ Pass 3 ♥

Vul: N-S

♥ 4

♥ KQJ9865

All Pass

North HCP: 14+1

♦ T83

♦ 642

South HCP: 10+3

♣ KQ83

♣ AT

Contract: 3 ♥ South

**Board: 89**

Dealer: South

**North:**

♠ A7

**South:**

♠ T432

**W N E S**

1 ♦

Vul: E-W

♥ 974

♥ AKQ

 Pass 3 ♣<sup>1</sup> Pass 3 ♠

North HCP: 11+3

♦ 7

♦ AJ854

Pass 4 ♣ All Pass

South HCP: 14+1

♣ AKT6542

♣ 8

1. Inviting Jump Shifts

Contract: 4 ♣ North

**Board: 90**      ♠ KQJ93      You bid first.

Dealer: North      ♥ T9      The opponents are silent.

Vul: N-S      ♦ QJ

HCP: 13+1      ♣ KJ95

---

**Board: 91**      ♠ A2      Partner bids first.

Dealer: South      ♥ T      The opponents are silent.

Vul: E-W      ♦ JT3

HCP: 10+3      ♣ KQ87632

---

**Board: 92**      ♠ 765      You bid first.

Dealer: North      ♥ AK2      The opponents are silent.

Vul: E-W      ♦ QT98

HCP: 12      ♣ KT7

---

**Board: 93**      ♠ AT      Partner bids first.

Dealer: South      ♥ KJ7542      The opponents are silent.

Vul: None      ♦ 2

HCP: 10+2      ♣ Q652

---

**Board: 94**      ♠ AQ652      You bid first.

Dealer: North      ♥ 76      The opponents are silent.

Vul: E-W      ♦ K76

HCP: 12+1      ♣ QJ3

## Both hands (Answers Page)

Board: 90	North:	South:	W	N	E	S
Dealer: North	♠ KQJ93	♠ 2		1 ♠	Pass	3 ♥
Vul: N-S	♥ T9	♥ AQJ762		All Pass		
North HCP: 13+1	♦ QJ	♦ 974				
South HCP: 9+2	♣ KJ95	♣ QT6				
Contract: 3 ♥ South						

Board: 91	North:	South:	W	N	E	S
Dealer: South	♠ A2	♠ KQ63			1 ♦	
Vul: E-W	♥ T	♥ AQ62	Pass	3 ♣ <sup>1</sup>	Pass	3 ♥
North HCP: 10+3	♦ JT3	♦ KQ96	Pass	3 NT	All Pass	
South HCP: 16	♣ KQ87632	♣ 5				
Contract: 3 NT North			1. Inviting Jump Shifts			

Board: 92	North:	South:	W	N	E	S
Dealer: North	♠ 765	♠ 82		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: E-W	♥ AK2	♥ J95		All Pass		
North HCP: 12	♦ QT98	♦ A5				
South HCP: 11+2	♣ KT7	♣ AQ6432	1. Inviting Jump Shifts			
Contract: 3 ♣ South						

Board: 93	North:	South:	W	N	E	S
Dealer: South	♠ AT	♠ QJ542			1 ♠	
Vul: None	♥ KJ7542	♥ 8	Pass	3 ♥	All Pass	
North HCP: 10+2	♦ 2	♦ KJ93				
South HCP: 11+1	♣ Q652	♣ KJT				
Contract: 3 ♥ North						

Board: 94	North:	South:	W	N	E	S
Dealer: North	♠ AQ652	♠ J9		1 ♠	Pass	3 ♥
Vul: E-W	♥ 76	♥ KQT983		All Pass		
North HCP: 12+1	♦ K76	♦ Q4				
South HCP: 11+2	♣ QJ3	♣ KT6				
Contract: 3 ♥ South						

---

<b>Board: 90</b>	♠ 2	Partner bids first.
Dealer: North	♥ AQJ762	The opponents are silent.
Vul: N-S	♦ 974	
HCP: 9+2	♣ QT6	

---

<b>Board: 91</b>	♠ KQ63	You bid first.
Dealer: South	♥ AQ62	The opponents are silent.
Vul: E-W	♦ KQ96	
HCP: 16	♣ 5	

---

<b>Board: 92</b>	♠ 82	Partner bids first.
Dealer: North	♥ J95	The opponents are silent.
Vul: E-W	♦ A5	
HCP: 11+2	♣ AQ6432	

---

<b>Board: 93</b>	♠ QJ542	You bid first.
Dealer: South	♥ 8	The opponents are silent.
Vul: None	♦ KJ93	
HCP: 11+1	♣ KJT	

---

<b>Board: 94</b>	♠ J9	Partner bids first.
Dealer: North	♥ KQT983	The opponents are silent.
Vul: E-W	♦ Q4	
HCP: 11+2	♣ KT6	

## Both hands (Answers Page)

Board: 90	North:	South:	W	N	E	S
Dealer: North	♠ KQJ93	♠ 2		1 ♠	Pass	3 ♥
Vul: N-S	♥ T9	♥ AQJ762		All Pass		
North HCP: 13+1	♦ QJ	♦ 974				
South HCP: 9+2	♣ KJ95	♣ QT6				
Contract: 3 ♥ South						

Board: 91	North:	South:	W	N	E	S
Dealer: South	♠ A2	♠ KQ63			1 ♦	
Vul: E-W	♥ T	♥ AQ62	Pass	3 ♣ <sup>1</sup>	Pass	3 ♥
North HCP: 10+3	♦ JT3	♦ KQ96	Pass	3 NT	All Pass	
South HCP: 16	♣ KQ87632	♣ 5				
Contract: 3 NT North			1. Inviting Jump Shifts			

Board: 92	North:	South:	W	N	E	S
Dealer: North	♠ 765	♠ 82		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: E-W	♥ AK2	♥ J95		All Pass		
North HCP: 12	♦ QT98	♦ A5				
South HCP: 11+2	♣ KT7	♣ AQ6432	1. Inviting Jump Shifts			
Contract: 3 ♣ South						

Board: 93	North:	South:	W	N	E	S
Dealer: South	♠ AT	♠ QJ542			1 ♠	
Vul: None	♥ KJ7542	♥ 8	Pass	3 ♥	All Pass	
North HCP: 10+2	♦ 2	♦ KJ93				
South HCP: 11+1	♣ Q652	♣ KJT				
Contract: 3 ♥ North						

Board: 94	North:	South:	W	N	E	S
Dealer: North	♠ AQ652	♠ J9		1 ♠	Pass	3 ♥
Vul: E-W	♥ 76	♥ KQT983		All Pass		
North HCP: 12+1	♦ K76	♦ Q4				
South HCP: 11+2	♣ QJ3	♣ KT6				
Contract: 3 ♥ South						

---

<b>Board: 95</b>	♠ 43	Partner bids first.
Dealer: South	♥ AKT654	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 10+2	♣ KT64	

---

<b>Board: 96</b>	♠ JT	Partner bids first.
Dealer: South	♥ AKJT986	The opponents are silent.
Vul: Both	♦ J9	
HCP: 10+3	♣ 97	

---

<b>Board: 97</b>	♠ 82	Partner bids first.
Dealer: South	♥ QJT652	The opponents are silent.
Vul: E-W	♦ K65	
HCP: 9+2	♣ K3	

---

<b>Board: 98</b>	♠ K82	You bid first.
Dealer: North	♥ K95	West (RHO) bids 3♠ if possible.
Vul: Both	♦ QJ94	
HCP: 12	♣ K54	

---

<b>Board: 99</b>	♠ 63	Partner bids first.
Dealer: South	♥ AK9873	The opponents are silent.
Vul: None	♦ Q8	
HCP: 11+2	♣ Q72	

## Both hands (Answers Page)

Board: 95	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ AKJ65				1 ♠
Vul: E-W	♥ AKT654	♥ J2	Pass	3 ♥	Pass	4 ♥
North HCP: 10+2	♦ 5	♦ KJ6				All Pass
South HCP: 14+1	♣ KT64	♣ J52				
Contract: 4 ♥ South						

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ KQ9763				1 ♠
Vul: Both	♥ AKJT986	♥ -	Pass	3 ♥	Pass	3 ♠
North HCP: 10+3	♦ J9	♦ QT6	Pass	4 ♠	All Pass	
South HCP: 11+2	♣ 97	♣ AT32				
Contract: 4 ♠ North						

Board: 97	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ KQ643				1 ♠
Vul: E-W	♥ QJT652	♥ K3	Pass	3 ♥	All Pass	
North HCP: 9+2	♦ K65	♦ Q9				
South HCP: 12+1	♣ K3	♣ Q962				
Contract: 3 ♥ North						

Board: 98	North:	South:	W	N	E	S
Dealer: North	♠ K82	♠ 43		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: Both	♥ K95	♥ QT4	3 ♠	4 ♣	All Pass	
North HCP: 12	♦ QJ94	♦ K6				
South HCP: 11+2	♣ K54	♣ AQ9873				1. Inviting Jump Shifts
Contract: 4 ♣ North						

Board: 99	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ AKT92				1 ♠
Vul: None	♥ AK9873	♥ QJ64	Pass	3 ♥	Pass	4NT
North HCP: 11+2	♦ Q8	♦ J	Pass	5 ♥ <sup>1</sup>	Pass	6 ♥
South HCP: 16+1	♣ Q72	♣ AJ4				All Pass
Contract: 6 ♥ South						
						1. A=2/5 or 5/5, Q(H)=0

**Board: 95**      ♠ AKJ65      You bid first.

Dealer: South      ♥ J2      The opponents are silent.

Vul: E-W      ♦ KJ6

HCP: 14+1      ♣ J52

---

**Board: 96**      ♠ KQ9763      You bid first.

Dealer: South      ♥ -      The opponents are silent.

Vul: Both      ♦ QT6

HCP: 11+2      ♣ AT32

---

**Board: 97**      ♠ KQ643      You bid first.

Dealer: South      ♥ K3      The opponents are silent.

Vul: E-W      ♦ Q9

HCP: 12+1      ♣ Q962

---

**Board: 98**      ♠ 43      Partner bids first.

Dealer: North      ♥ QT4      West (LHO) bids 3♠ if possible.

Vul: Both      ♦ K6

HCP: 11+2      ♣ AQ9873

---

**Board: 99**      ♠ AKT92      You bid first.

Dealer: South      ♥ QJ64      The opponents are silent.

Vul: None      ♦ J

HCP: 16+1      ♣ AJ4

## Both hands (Answers Page)

Board: 95	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ AKJ65				1 ♠
Vul: E-W	♥ AKT654	♥ J2	Pass	3 ♥	Pass	4 ♥
North HCP: 10+2	♦ 5	♦ KJ6				All Pass
South HCP: 14+1	♣ KT64	♣ J52				
Contract: 4 ♥ South						

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ KQ9763				1 ♠
Vul: Both	♥ AKJT986	♥ -	Pass	3 ♥	Pass	3 ♠
North HCP: 10+3	♦ J9	♦ QT6	Pass	4 ♠	All Pass	
South HCP: 11+2	♣ 97	♣ AT32				
Contract: 4 ♠ North						

Board: 97	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ KQ643				1 ♠
Vul: E-W	♥ QJT652	♥ K3	Pass	3 ♥	All Pass	
North HCP: 9+2	♦ K65	♦ Q9				
South HCP: 12+1	♣ K3	♣ Q962				
Contract: 3 ♥ North						

Board: 98	North:	South:	W	N	E	S
Dealer: North	♠ K82	♠ 43		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: Both	♥ K95	♥ QT4	3 ♠	4 ♣	All Pass	
North HCP: 12	♦ QJ94	♦ K6				
South HCP: 11+2	♣ K54	♣ AQ9873				1. Inviting Jump Shifts
Contract: 4 ♣ North						

Board: 99	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ AKT92				1 ♠
Vul: None	♥ AK9873	♥ QJ64	Pass	3 ♥	Pass	4 NT
North HCP: 11+2	♦ Q8	♦ J	Pass	5 ♥ <sup>1</sup>	Pass	6 ♥
South HCP: 16+1	♣ Q72	♣ AJ4				All Pass
Contract: 6 ♥ South						
						1. A=2/5 or 5/5, Q(H)=0

---

<b>Board: 100</b>	♠ 753	You bid first.
Dealer: North	♥ KQJ8	The opponents are silent.
Vul: N-S	♦ QJ76	
HCP: 13	♣ A6	

---

<b>Board: 101</b>	♠ AQJ532	You bid first.
Dealer: North	♥ 7	The opponents are silent.
Vul: N-S	♦ -	
HCP: 13+4	♣ KQJ975	

---

<b>Board: 102</b>	♠ KQ73	You bid first.
Dealer: North	♥ KQ54	The opponents are silent.
Vul: E-W	♦ AJ8	
HCP: 18	♣ KT	

---

<b>Board: 103</b>	♠ T	Partner bids first.
Dealer: South	♥ KQJ876	The opponents are silent.
Vul: None	♦ A542	
HCP: 10+2	♣ 87	

---

<b>Board: 104</b>	♠ KJT62	You bid first.
Dealer: North	♥ 42	The opponents are silent.
Vul: E-W	♦ K9	
HCP: 14+1	♣ AKT8	

## Both hands (Answers Page)

**Board: 100**

Dealer: North

**North:**

♠ 753

**South:**

♠ AT

**W N E S**

 1♦ Pass 3♣<sup>1</sup>

Vul: N-S

♥ KQJ8

♥ 52

All Pass

North HCP: 13

♦ QJ76

♦ K32

1. Inviting Jump Shifts

South HCP: 10+2

♣ A6

♣ KT9752

Contract: 3♣ South

**Board: 101**

Dealer: North

**North:**

♠ AQJ532

**South:**

♠ 86

**W N E S**

1♠ Pass 3♥

Vul: N-S

♥ 7

♥ QJT8543

Pass 3♠ Pass 4♠

North HCP: 13+4

♦ -

♦ K3

All Pass

South HCP: 10+3

♣ KQJ975

♣ A2

Contract: 4♠ South

**Board: 102**

Dealer: North

**North:**

♠ KQ73

**South:**

♠ A

**W N E S**

 1♦ Pass 3♣<sup>1</sup>

Vul: E-W

♥ KQ54

♥ T73

Pass 3♥ Pass 3NT

North HCP: 18

♦ AJ8

♦ 654

Pass 4♣ Pass 4♠

South HCP: 11+2

♣ KT

♣ AQJ432

Pass 5♣ All Pass

Contract: 5♣ North

1. Inviting Jump Shifts

**Board: 103**

Dealer: South

**North:**

♠ T

**South:**

♠ AQ9765

**W N E S**

1♠

Vul: None

♥ KQJ876

♥ AT

Pass 3♥ Pass 4NT

North HCP: 10+2

♦ A542

♦ 8

 Pass 5♠<sup>1</sup> Pass 6♥

South HCP: 17+2

♣ 87

♣ AQJ2

All Pass

Contract: 6♥ South

1. A=2/5 or 5/5, Q(H)=1

**Board: 104**

Dealer: North

**North:**

♠ KJT62

**South:**

♠ 7

**W N E S**

1♠ Pass 3♥

Vul: E-W

♥ 42

♥ KQJ976

Pass 4♥ All Pass

North HCP: 14+1

♦ K9

♦ Q82

South HCP: 9+2

♣ AKT8

♣ J95

Contract: 4♥ North

---

<b>Board: 100</b>	♠ AT	Partner bids first.
Dealer: North	♥ 52	The opponents are silent.
Vul: N-S	♦ K32	
HCP: 10+2	♣ KT9752	

---

<b>Board: 101</b>	♠ 86	Partner bids first.
Dealer: North	♥ QJT8543	The opponents are silent.
Vul: N-S	♦ K3	
HCP: 10+3	♣ A2	

---

<b>Board: 102</b>	♠ A	Partner bids first.
Dealer: North	♥ T73	The opponents are silent.
Vul: E-W	♦ 654	
HCP: 11+2	♣ AQJ432	

---

<b>Board: 103</b>	♠ AQ9765	You bid first.
Dealer: South	♥ AT	The opponents are silent.
Vul: None	♦ 8	
HCP: 17+2	♣ AQJ2	

---

<b>Board: 104</b>	♠ 7	Partner bids first.
Dealer: North	♥ KQJ976	The opponents are silent.
Vul: E-W	♦ Q82	
HCP: 9+2	♣ J95	

## Both hands (Answers Page)

### Board: 100

Dealer: North

North: ♠ 753

South: ♠ AT

W N E S

1♦ Pass 3♣<sup>1</sup>

Vul: N-S

♥ KQJ8

♥ 52

All Pass

North HCP: 13

♦ QJ76

♦ K32

1. Inviting Jump Shifts

South HCP: 10+2

♣ A6

♣ KT9752

Contract: 3♣ South

### Board: 101

Dealer: North

North: ♠ AQJ532

South: ♠ 86

W N E S

1♠ Pass 3♥

Vul: N-S

♥ 7

♥ QJT8543

Pass 3♠ Pass 4♠

North HCP: 13+4

♦ -

♦ K3

All Pass

South HCP: 10+3

♣ KQJ975

♣ A2

Contract: 4♠ South

### Board: 102

Dealer: North

North: ♠ KQ73

South: ♠ A

W N E S

1♦ Pass 3♣<sup>1</sup>

Vul: E-W

♥ KQ54

♥ T73

Pass 3♥ Pass 3NT

North HCP: 18

♦ AJ8

♦ 654

Pass 4♣ Pass 4♠

South HCP: 11+2

♣ KT

♣ AQJ432

Pass 5♣ All Pass

Contract: 5♣ North

1. Inviting Jump Shifts

### Board: 103

Dealer: South

North: ♠ T

South: ♠ AQ9765

W N E S

1♠

Vul: None

♥ KQJ876

♥ AT

Pass 3♥ Pass 4NT

North HCP: 10+2

♦ A542

♦ 8

Pass 5♠<sup>1</sup> Pass 6♥

South HCP: 17+2

♣ 87

♣ AQJ2

All Pass

Contract: 6♥ South

1. A=2/5 or 5/5, Q(H)=1

### Board: 104

Dealer: North

North: ♠ KJT62

♠ 7

W N E S

1♠ Pass 3♥

Vul: E-W

♥ 42

♥ KQJ976

Pass 4♥ All Pass

North HCP: 14+1

♦ K9

♦ Q82

South HCP: 9+2

♣ AKT8

♣ J95

Contract: 4♥ North

---

<b>Board: 105</b>	♠ QJ8	Partner bids first.
Dealer: South	♥ 98	The opponents are silent.
Vul: None	♦ 72	
HCP: 10+2	♣ AKT653	

---

<b>Board: 106</b>	♠ AK98	You bid first.
Dealer: North	♥ A975	The opponents are silent.
Vul: N-S	♦ AK543	
HCP: 18+1	♣ -	

---

<b>Board: 107</b>	♠ 3	Partner bids first.
Dealer: South	♥ AQJ954	The opponents are silent.
Vul: E-W	♦ KJ53	
HCP: 11+2	♣ T4	

---

<b>Board: 108</b>	♠ KJ6	You bid first.
Dealer: North	♥ AJT3	The opponents are silent.
Vul: None	♦ AT62	
HCP: 13	♣ 53	

---

<b>Board: 109</b>	♠ QJ4	Partner bids first.
Dealer: South	♥ 5	The opponents are silent.
Vul: E-W	♦ K98	
HCP: 10+2	♣ AT6432	

## Both hands (Answers Page)

Board: 105	North:	South:	W	N	E	S
Dealer: South	♠ QJ8	♠ AKT				1♦
Vul: None	♥ 98	♥ Q43	Pass	3♣ <sup>1</sup>	All Pass	
North HCP: 10+2	♦ 72	♦ AT864				
South HCP: 13+1	♣ AKT653	♣ 72				1. Inviting Jump Shifts
Contract: 3♣ North						

Board: 106	North:	South:	W	N	E	S
Dealer: North	♠ AK98	♠ T7		1♦	Pass	3♣ <sup>1</sup>
Vul: N-S	♥ A975	♥ KJ	Pass	3♥	Pass	3NT
North HCP: 18+1	♦ AK543	♦ T92		All Pass		
South HCP: 10+2	♣ -	♣ KQJ876				1. Inviting Jump Shifts
Contract: 3NT South						

Board: 107	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AKQJ65				1♠
Vul: E-W	♥ AQJ954	♥ 86	Pass	3♥	Pass	4NT
North HCP: 11+2	♦ KJ53	♦ A6	Pass	5♦ <sup>1</sup>	Pass	6♥
South HCP: 18+2	♣ T4	♣ A53		All Pass		
Contract: 6♥ South						1. A=1/5 or 4/5

Board: 108	North:	South:	W	N	E	S
Dealer: North	♠ KJ6	♠ 8		1♦	Pass	3♣ <sup>1</sup>
Vul: None	♥ AJT3	♥ Q65		All Pass		
North HCP: 13	♦ AT62	♦ KQJ				
South HCP: 11+2	♣ 53	♣ QJT987				1. Inviting Jump Shifts
Contract: 3♣ South						

Board: 109	North:	South:	W	N	E	S
Dealer: South	♠ QJ4	♠ T63				1♦
Vul: E-W	♥ 5	♥ QJ	Pass	3♣ <sup>1</sup>	All Pass	
North HCP: 10+2	♦ K98	♦ AQT65				
South HCP: 12+1	♣ AT6432	♣ K75				1. Inviting Jump Shifts
Contract: 3♣ North						

---

<b>Board: 105</b>	♠ AKT	You bid first.
Dealer: South	♥ Q43	The opponents are silent.
Vul: None	♦ AT864	
HCP: 13+1	♣ 72	

---

<b>Board: 106</b>	♠ T7	Partner bids first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: N-S	♦ T92	
HCP: 10+2	♣ KQJ876	

---

<b>Board: 107</b>	♠ AKQJ65	You bid first.
Dealer: South	♥ 86	The opponents are silent.
Vul: E-W	♦ A6	
HCP: 18+2	♣ A53	

---

<b>Board: 108</b>	♠ 8	Partner bids first.
Dealer: North	♥ Q65	The opponents are silent.
Vul: None	♦ KQJ	
HCP: 11+2	♣ QJT987	

---

<b>Board: 109</b>	♠ T63	You bid first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: E-W	♦ AQT65	
HCP: 12+1	♣ K75	

## Both hands (Answers Page)

Board: 105	North:	South:	W	N	E	S
Dealer: South	♠ QJ8	♠ AKT				1♦
Vul: None	♥ 98	♥ Q43	Pass	3♣ <sup>1</sup>	All Pass	
North HCP: 10+2	♦ 72	♦ AT864				
South HCP: 13+1	♣ AKT653	♣ 72				1. Inviting Jump Shifts
Contract: 3♣ North						

Board: 106	North:	South:	W	N	E	S
Dealer: North	♠ AK98	♠ T7		1♦	Pass	3♣ <sup>1</sup>
Vul: N-S	♥ A975	♥ KJ	Pass	3♥	Pass	3NT
North HCP: 18+1	♦ AK543	♦ T92		All Pass		
South HCP: 10+2	♣ -	♣ KQJ876				1. Inviting Jump Shifts
Contract: 3NT South						

Board: 107	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AKQJ65				1♠
Vul: E-W	♥ AQJ954	♥ 86	Pass	3♥	Pass	4NT
North HCP: 11+2	♦ KJ53	♦ A6	Pass	5♦ <sup>1</sup>	Pass	6♥
South HCP: 18+2	♣ T4	♣ A53		All Pass		
Contract: 6♥ South						1. A=1/5 or 4/5

Board: 108	North:	South:	W	N	E	S
Dealer: North	♠ KJ6	♠ 8		1♦	Pass	3♣ <sup>1</sup>
Vul: None	♥ AJT3	♥ Q65		All Pass		
North HCP: 13	♦ AT62	♦ KQJ				
South HCP: 11+2	♣ 53	♣ QJT987				1. Inviting Jump Shifts
Contract: 3♣ South						

Board: 109	North:	South:	W	N	E	S
Dealer: South	♠ QJ4	♠ T63				1♦
Vul: E-W	♥ 5	♥ QJ	Pass	3♣ <sup>1</sup>	All Pass	
North HCP: 10+2	♦ K98	♦ AQT65				
South HCP: 12+1	♣ AT6432	♣ K75				1. Inviting Jump Shifts
Contract: 3♣ North						

**Board: 110**      ♠ KQT32      You bid first.

Dealer: North      ♥ J      The opponents are silent.

Vul: None      ♦ A32

HCP: 12+1      ♣ QT85

---

**Board: 111**      ♠ 74      Partner bids first.

Dealer: South      ♥ Q9      The opponents are silent.

Vul: E-W      ♦ J82

HCP: 10+2      ♣ AK9543

---

**Board: 112**      ♠ AQ8542      You bid first.

Dealer: North      ♥ Q3      The opponents are silent.

Vul: Both      ♦ AJ4

HCP: 13+2      ♣ 64

---

**Board: 113**      ♠ Q3      You bid first.

Dealer: North      ♥ KT8      The opponents are silent.

Vul: None      ♦ AKQT75

HCP: 18+2      ♣ A9

---

**Board: 114**      ♠ AQ542      You bid first.

Dealer: North      ♥ 4      The opponents are silent.

Vul: N-S      ♦ AK743

HCP: 13+2      ♣ T6

## Both hands (Answers Page)

Board: 110	North:	South:	W	N	E	S
Dealer: North	♠ KQT32	♠ A9		1 ♠	Pass	3 ♥
Vul: None	♥ J	♥ K96432		All Pass		
North HCP: 12+1	♦ A32	♦ K98				
South HCP: 11+2	♣ QT85	♣ J3				
Contract: 3 ♥ South						

Board: 111	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ K82			1 ♦	
Vul: E-W	♥ Q9	♥ AJ3	Pass	3 ♣ <sup>1</sup>	All Pass	
North HCP: 10+2	♦ J82	♦ Q964				
South HCP: 13	♣ AK9543	♣ QJ2		1. Inviting Jump Shifts		
Contract: 3 ♣ North						

Board: 112	North:	South:	W	N	E	S
Dealer: North	♠ AQ8542	♠ K3		1 ♠	Pass	3 ♥
Vul: Both	♥ Q3	♥ AJ7642	Pass	4 ♥	All Pass	
North HCP: 13+2	♦ AJ4	♦ 72				
South HCP: 10+2	♣ 64	♣ QT2				
Contract: 4 ♥ North						

Board: 113	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ T2		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: None	♥ KT8	♥ AJ2	Pass	3NT	All Pass	
North HCP: 18+2	♦ AKQT75	♦ 32				
South HCP: 10+2	♣ A9	♣ KQ6432		1. Inviting Jump Shifts		
Contract: 3NT North						

Board: 114	North:	South:	W	N	E	S
Dealer: North	♠ AQ542	♠ KJ		1 ♠	Pass	3 ♥
Vul: N-S	♥ 4	♥ QJT985		All Pass		
North HCP: 13+2	♦ AK743	♦ 95				
South HCP: 9+2	♣ T6	♣ Q98				
Contract: 3 ♥ South						

---

<b>Board: 110</b>	♠ A9	Partner bids first.
Dealer: North	♥ K96432	The opponents are silent.
Vul: None	♦ K98	
HCP: 11+2	♣ J3	

---

<b>Board: 111</b>	♠ K82	You bid first.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: E-W	♦ Q964	
HCP: 13	♣ QJ2	

---

<b>Board: 112</b>	♠ K3	Partner bids first.
Dealer: North	♥ AJ7642	The opponents are silent.
Vul: Both	♦ 72	
HCP: 10+2	♣ QT2	

---

<b>Board: 113</b>	♠ T2	Partner bids first.
Dealer: North	♥ AJ2	The opponents are silent.
Vul: None	♦ 32	
HCP: 10+2	♣ KQ6432	

---

<b>Board: 114</b>	♠ KJ	Partner bids first.
Dealer: North	♥ QJT985	The opponents are silent.
Vul: N-S	♦ 95	
HCP: 9+2	♣ Q98	

## Both hands (Answers Page)

Board: 110	North:	South:	W	N	E	S
Dealer: North	♠ KQT32	♠ A9		1 ♠	Pass	3 ♥
Vul: None	♥ J	♥ K96432		All Pass		
North HCP: 12+1	♦ A32	♦ K98				
South HCP: 11+2	♣ QT85	♣ J3				
Contract: 3 ♥ South						

Board: 111	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ K82			1 ♦	
Vul: E-W	♥ Q9	♥ AJ3	Pass	3 ♣ <sup>1</sup>	All Pass	
North HCP: 10+2	♦ J82	♦ Q964				
South HCP: 13	♣ AK9543	♣ QJ2		1. Inviting Jump Shifts		
Contract: 3 ♣ North						

Board: 112	North:	South:	W	N	E	S
Dealer: North	♠ AQ8542	♠ K3		1 ♠	Pass	3 ♥
Vul: Both	♥ Q3	♥ AJ7642	Pass	4 ♥	All Pass	
North HCP: 13+2	♦ AJ4	♦ 72				
South HCP: 10+2	♣ 64	♣ QT2				
Contract: 4 ♥ North						

Board: 113	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ T2		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: None	♥ KT8	♥ AJ2	Pass	3NT	All Pass	
North HCP: 18+2	♦ AKQT75	♦ 32				
South HCP: 10+2	♣ A9	♣ KQ6432		1. Inviting Jump Shifts		
Contract: 3NT North						

Board: 114	North:	South:	W	N	E	S
Dealer: North	♠ AQ542	♠ KJ		1 ♠	Pass	3 ♥
Vul: N-S	♥ 4	♥ QJT985		All Pass		
North HCP: 13+2	♦ AK743	♦ 95				
South HCP: 9+2	♣ T6	♣ Q98				
Contract: 3 ♥ South						

---

<b>Board: 115</b>	♠ -	Partner bids first.
Dealer: South	♥ KJ9853	The opponents are silent.
Vul: N-S	♦ Q986	
HCP: 10+2	♣ A65	

---

<b>Board: 116</b>	♠ Q9743	You bid first.
Dealer: North	♥ AJT	The opponents are silent.
Vul: N-S	♦ J42	
HCP: 12+1	♣ A4	

---

<b>Board: 117</b>	♠ J	Partner bids first.
Dealer: South	♥ KT7	The opponents are silent.
Vul: Both	♦ 982	
HCP: 10+2	♣ AQT642	

---

<b>Board: 118</b>	♠ AJ632	You bid first.
Dealer: North	♥ 7	The opponents are silent.
Vul: N-S	♦ 753	
HCP: 11+1	♣ KQJ4	

---

<b>Board: 119</b>	♠ A43	Partner bids first.
Dealer: South	♥ 872	The opponents are silent.
Vul: E-W	♦ 6	
HCP: 11+2	♣ AKT843	

## Both hands (Answers Page)

Board: 115	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KJT76				1 ♠
Vul: N-S	♥ KJ9853	♥ A	Pass	3 ♥	All Pass	
North HCP: 10+2	♦ Q986	♦ KJ754				
South HCP: 14+2	♣ A65	♣ QT				
Contract: 3 ♥ North						

Board: 116	North:	South:	W	N	E	S
Dealer: North	♠ Q9743	♠ A5		1 ♠	Pass	3 ♥
Vul: N-S	♥ AJT	♥ K97642	Pass	4 ♥	All Pass	
North HCP: 12+1	♦ J42	♦ K87				
South HCP: 10+2	♣ A4	♣ T5				
Contract: 4 ♥ North						

Board: 117	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AK83				1 ♦
Vul: Both	♥ KT7	♥ 942	Pass	3 ♣ <sup>1</sup>	All Pass	
North HCP: 10+2	♦ 982	♦ QJ75				
South HCP: 13	♣ AQT642	♣ K3				1. Inviting Jump Shifts
Contract: 3 ♣ North						

Board: 118	North:	South:	W	N	E	S
Dealer: North	♠ AJ632	♠ -		1 ♠	Pass	3 ♥
Vul: N-S	♥ 7	♥ KQT86432	All Pass			
North HCP: 11+1	♦ 753	♦ KJ86				
South HCP: 9+4	♣ KQJ4	♣ 5				
Contract: 3 ♥ South						

Board: 119	North:	South:	W	N	E	S
Dealer: South	♠ A43	♠ KJ52				1 ♦
Vul: E-W	♥ 872	♥ KQT	Pass	3 ♣ <sup>1</sup>	All Pass	
North HCP: 11+2	♦ 6	♦ QJ84				
South HCP: 13	♣ AKT843	♣ J6				1. Inviting Jump Shifts
Contract: 3 ♣ North						

**Board: 115**      ♠ KJT76      You bid first.

Dealer: South      ♥ A      The opponents are silent.

Vul: N-S      ♦ KJ754

HCP: 14+2      ♣ QT

---

**Board: 116**      ♠ A5      Partner bids first.

Dealer: North      ♥ K97642      The opponents are silent.

Vul: N-S      ♦ K87

HCP: 10+2      ♣ T5

---

**Board: 117**      ♠ AK83      You bid first.

Dealer: South      ♥ 942      The opponents are silent.

Vul: Both      ♦ QJ75

HCP: 13      ♣ K3

---

**Board: 118**      ♠ -      Partner bids first.

Dealer: North      ♥ KQT86432      The opponents are silent.

Vul: N-S      ♦ KJ86

HCP: 9+4      ♣ 5

---

**Board: 119**      ♠ KJ52      You bid first.

Dealer: South      ♥ KQT      The opponents are silent.

Vul: E-W      ♦ QJ84

HCP: 13      ♣ J6

## Both hands (Answers Page)

Board: 115	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KJT76				1 ♠
Vul: N-S	♥ KJ9853	♥ A	Pass	3 ♥	All Pass	
North HCP: 10+2	♦ Q986	♦ KJ754				
South HCP: 14+2	♣ A65	♣ QT				
Contract: 3 ♥ North						

Board: 116	North:	South:	W	N	E	S
Dealer: North	♠ Q9743	♠ A5		1 ♠	Pass	3 ♥
Vul: N-S	♥ AJT	♥ K97642	Pass	4 ♥	All Pass	
North HCP: 12+1	♦ J42	♦ K87				
South HCP: 10+2	♣ A4	♣ T5				
Contract: 4 ♥ North						

Board: 117	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AK83				1 ♦
Vul: Both	♥ KT7	♥ 942	Pass	3 ♣ <sup>1</sup>	All Pass	
North HCP: 10+2	♦ 982	♦ QJ75				
South HCP: 13	♣ AQT642	♣ K3				1. Inviting Jump Shifts
Contract: 3 ♣ North						

Board: 118	North:	South:	W	N	E	S
Dealer: North	♠ AJ632	♠ -		1 ♠	Pass	3 ♥
Vul: N-S	♥ 7	♥ KQT86432	All Pass			
North HCP: 11+1	♦ 753	♦ KJ86				
South HCP: 9+4	♣ KQJ4	♣ 5				
Contract: 3 ♥ South						

Board: 119	North:	South:	W	N	E	S
Dealer: South	♠ A43	♠ KJ52				1 ♦
Vul: E-W	♥ 872	♥ KQT	Pass	3 ♣ <sup>1</sup>	All Pass	
North HCP: 11+2	♦ 6	♦ QJ84				
South HCP: 13	♣ AKT843	♣ J6				1. Inviting Jump Shifts
Contract: 3 ♣ North						

---

<b>Board: 120</b>	♠ AQT84	You bid first.
Dealer: North	♥ 6	The opponents are silent.
Vul: E-W	♦ A84	
HCP: 11+1	♣ J753	

---

<b>Board: 121</b>	♠ 8	Partner bids first.
Dealer: South	♥ Q6	The opponents are silent.
Vul: Both	♦ K75	
HCP: 10+3	♣ KQ76432	

---

<b>Board: 122</b>	♠ KQJ87	You bid first.
Dealer: North	♥ Q	The opponents are silent.
Vul: Both	♦ 9742	
HCP: 12+1	♣ A63	

---

<b>Board: 123</b>	♠ A43	Partner bids first.
Dealer: South	♥ K6	The opponents are silent.
Vul: N-S	♦ 64	
HCP: 11+2	♣ A97532	

---

<b>Board: 124</b>	♠ KJ9876	You bid first.
Dealer: North	♥ Q7	The opponents are silent.
Vul: None	♦ A65	
HCP: 14+2	♣ A6	

## Both hands (Answers Page)

Board: 120	North:	South:	W	N	E	S
Dealer: North	♠ AQT84	♠ 3		1 ♠	Pass	3 ♥
Vul: E-W	♥ 6	♥ AJT852		All Pass		
North HCP: 11+1	♦ A84	♦ K32				
South HCP: 11+2	♣ J753	♣ K42				
Contract: 3 ♥ South						

Board: 121	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ J74			1 ♦	
Vul: Both	♥ Q6	♥ AJ53	Pass	3 ♣ <sup>1</sup>	Pass	3 ♥
North HCP: 10+3	♦ K75	♦ AQ962	Pass	4 ♣	All Pass	
South HCP: 16+1	♣ KQ76432	♣ A				
Contract: 4 ♣ North			1. Inviting Jump Shifts			

Board: 122	North:	South:	W	N	E	S
Dealer: North	♠ KQJ87	♠ A		1 ♠	Pass	3 ♥
Vul: Both	♥ Q	♥ AJT8543		All Pass		
North HCP: 12+1	♦ 9742	♦ 3				
South HCP: 10+3	♣ A63	♣ J752				
Contract: 3 ♥ South						

Board: 123	North:	South:	W	N	E	S
Dealer: South	♠ A43	♠ K72			1 ♦	
Vul: N-S	♥ K6	♥ Q	Pass	3 ♣ <sup>1</sup>	All Pass	
North HCP: 11+2	♦ 64	♦ AKQJ875				
South HCP: 17+3	♣ A97532	♣ Q4	1. Inviting Jump Shifts			
Contract: 3 ♣ North						

Board: 124	North:	South:	W	N	E	S
Dealer: North	♠ KJ9876	♠ A4		1 ♠	Pass	3 ♥
Vul: None	♥ Q7	♥ AJT965	Pass	4 ♥	All Pass	
North HCP: 14+2	♦ A65	♦ J973				
South HCP: 11+2	♣ A6	♣ J				
Contract: 4 ♥ North						

---

<b>Board: 120</b>	♠ 3	Partner bids first.
Dealer: North	♥ AJT852	The opponents are silent.
Vul: E-W	♦ K32	
HCP: 11+2	♣ K42	

---

<b>Board: 121</b>	♠ J74	You bid first.
Dealer: South	♥ AJ53	The opponents are silent.
Vul: Both	♦ AQ962	
HCP: 16+1	♣ A	

---

<b>Board: 122</b>	♠ A	Partner bids first.
Dealer: North	♥ AJT8543	The opponents are silent.
Vul: Both	♦ 3	
HCP: 10+3	♣ J752	

---

<b>Board: 123</b>	♠ K72	You bid first.
Dealer: South	♥ Q	The opponents are silent.
Vul: N-S	♦ AKQJ875	
HCP: 17+3	♣ Q4	

---

<b>Board: 124</b>	♠ A4	Partner bids first.
Dealer: North	♥ AJT965	The opponents are silent.
Vul: None	♦ J973	
HCP: 11+2	♣ J	

## Both hands (Answers Page)

Board: 120	North:	South:	W	N	E	S
Dealer: North	♠ AQT84	♠ 3		1 ♠	Pass	3 ♥
Vul: E-W	♥ 6	♥ AJT852		All Pass		
North HCP: 11+1	♦ A84	♦ K32				
South HCP: 11+2	♣ J753	♣ K42				
Contract: 3 ♥ South						

Board: 121	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ J74			1 ♦	
Vul: Both	♥ Q6	♥ AJ53	Pass	3 ♣ <sup>1</sup>	Pass	3 ♥
North HCP: 10+3	♦ K75	♦ AQ962	Pass	4 ♣	All Pass	
South HCP: 16+1	♣ KQ76432	♣ A				
Contract: 4 ♣ North			1. Inviting Jump Shifts			

Board: 122	North:	South:	W	N	E	S
Dealer: North	♠ KQJ87	♠ A		1 ♠	Pass	3 ♥
Vul: Both	♥ Q	♥ AJT8543		All Pass		
North HCP: 12+1	♦ 9742	♦ 3				
South HCP: 10+3	♣ A63	♣ J752				
Contract: 3 ♥ South						

Board: 123	North:	South:	W	N	E	S
Dealer: South	♠ A43	♠ K72			1 ♦	
Vul: N-S	♥ K6	♥ Q	Pass	3 ♣ <sup>1</sup>	All Pass	
North HCP: 11+2	♦ 64	♦ AKQJ875				
South HCP: 17+3	♣ A97532	♣ Q4	1. Inviting Jump Shifts			
Contract: 3 ♣ North						

Board: 124	North:	South:	W	N	E	S
Dealer: North	♠ KJ9876	♠ A4		1 ♠	Pass	3 ♥
Vul: None	♥ Q7	♥ AJT965	Pass	4 ♥	All Pass	
North HCP: 14+2	♦ A65	♦ J973				
South HCP: 11+2	♣ A6	♣ J				
Contract: 4 ♥ North						

<b>Board: 125</b>	♠ T7	Partner bids first.
Dealer: South	♥ KJT763	The opponents are silent.
Vul: N-S	♦ Q82	
HCP: 9+2	♣ K3	

---

<b>Board: 126</b>	♠ AKJT5	You bid first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: N-S	♦ JT	
HCP: 19+1	♣ AQT6	

---

<b>Board: 127</b>	♠ QJT863	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ KT	
HCP: 12+2	♣ K765	

---

<b>Board: 128</b>	♠ AKJ432	You bid first.
Dealer: North	♥ 92	The opponents are silent.
Vul: None	♦ KQ8	
HCP: 16+2	♣ K8	

---

<b>Board: 129</b>	♠ J	LHO opens the bidding 1♠.
Dealer: East	♥ 762	Partner bids next.
Vul: E-W	♦ AKJ764	West (RHO) bids 3♥ if possible.
HCP: 14+2	♣ AJ8	East (LHO) bids 4♥ if possible.

West (RHO) Doubles 5♦ if possible.

## Both hands (Answers Page)

Board: 125	North:	South:	W	N	E	S
Dealer: South	♠ T7	♠ AKQJ54				1 ♠
Vul: N-S	♥ KJT763	♥ Q8	Pass	3 ♥	Pass	4 ♥
North HCP: 9+2	♦ Q82	♦ A			All Pass	
South HCP: 17+2	♣ K3	♣ JT92				
Contract: 4 ♥ South						

Board: 126	North:	South:	W	N	E	S
Dealer: North	♠ AKJT5	♠ 3		1 ♠	Pass	3 ♥
Vul: N-S	♥ KJ	♥ AQT652	Pass	4 ♥	All Pass	
North HCP: 19+1	♦ JT	♦ 9742				
South HCP: 9+2	♣ AQT6	♣ K7				
Contract: 4 ♥ North						

Board: 127	North:	South:	W	N	E	S
Dealer: North	♠ QJT863	♠ K		1 ♠	Pass	3 ♥
Vul: Both	♥ K	♥ AT9854	Pass	3 ♠	All Pass	
North HCP: 12+2	♦ KT	♦ Q65				
South HCP: 9+2	♣ K765	♣ 983				
Contract: 3 ♠ North						

Board: 128	North:	South:	W	N	E	S
Dealer: North	♠ AKJ432	♠ 65		1 ♠	Pass	3 ♥
Vul: None	♥ 92	♥ AK8765	Pass	4 ♥	All Pass	
North HCP: 16+2	♦ KQ8	♦ 52				
South HCP: 10+2	♣ K8	♣ QJ5				
Contract: 4 ♥ North						

Board: 129	North:	South:	W	N	E	S
Dealer: East	♠ J	♠ 8752			1 ♠	Pass
Vul: E-W	♥ 762	♥ 3	3 ♥	4 ♦	4 ♥	5 ♦
North HCP: 14+2	♦ AKJ764	♦ Q982	X	All Pass		
South HCP: 4	♣ AJ8	♣ QT92				
Contract: 5 ♦ X South						

**Board: 125**      ♠ AKQJ54      You bid first.

Dealer: South      ♥ Q8      The opponents are silent.

Vul: N-S      ♦ A

HCP: 17+2      ♣ JT92

---

**Board: 126**      ♠ 3      Partner bids first.

Dealer: North      ♥ AQT652      The opponents are silent.

Vul: N-S      ♦ 9742

HCP: 9+2      ♣ K7

---

**Board: 127**      ♠ K      Partner bids first.

Dealer: North      ♥ AT9854      The opponents are silent.

Vul: Both      ♦ Q65

HCP: 9+2      ♣ 983

---

**Board: 128**      ♠ 65      Partner bids first.

Dealer: North      ♥ AK8765      The opponents are silent.

Vul: None      ♦ 52

HCP: 10+2      ♣ QJ5

---

**Board: 129**      ♠ 8752      RHO opens the bidding 1♠.

Dealer: East      ♥ 3      You bid next.

Vul: E-W      ♦ Q982      West (LHO) bids 3♥ if possible.

HCP: 4      ♣ QT92      East (RHO) bids 4♥ if possible.

West (LHO) Doubles 5♦ if possible.

## Both hands (Answers Page)

Board: 125	North:	South:	W	N	E	S
Dealer: South	♠ T7	♠ AKQJ54				1 ♠
Vul: N-S	♥ KJT763	♥ Q8	Pass	3 ♥	Pass	4 ♥
North HCP: 9+2	♦ Q82	♦ A			All Pass	
South HCP: 17+2	♣ K3	♣ JT92				
Contract: 4 ♥ South						

Board: 126	North:	South:	W	N	E	S
Dealer: North	♠ AKJT5	♠ 3		1 ♠	Pass	3 ♥
Vul: N-S	♥ KJ	♥ AQT652	Pass	4 ♥	All Pass	
North HCP: 19+1	♦ JT	♦ 9742				
South HCP: 9+2	♣ AQT6	♣ K7				
Contract: 4 ♥ North						

Board: 127	North:	South:	W	N	E	S
Dealer: North	♠ QJT863	♠ K		1 ♠	Pass	3 ♥
Vul: Both	♥ K	♥ AT9854	Pass	3 ♠	All Pass	
North HCP: 12+2	♦ KT	♦ Q65				
South HCP: 9+2	♣ K765	♣ 983				
Contract: 3 ♠ North						

Board: 128	North:	South:	W	N	E	S
Dealer: North	♠ AKJ432	♠ 65		1 ♠	Pass	3 ♥
Vul: None	♥ 92	♥ AK8765	Pass	4 ♥	All Pass	
North HCP: 16+2	♦ KQ8	♦ 52				
South HCP: 10+2	♣ K8	♣ QJ5				
Contract: 4 ♥ North						

Board: 129	North:	South:	W	N	E	S
Dealer: East	♠ J	♠ 8752			1 ♠	Pass
Vul: E-W	♥ 762	♥ 3	3 ♥	4 ♦	4 ♥	5 ♦
North HCP: 14+2	♦ AKJ764	♦ Q982	X	All Pass		
South HCP: 4	♣ AJ8	♣ QT92				
Contract: 5 ♦ X South						

## North hands

## 3\_Under\_Invitational\_Jump

**Board: 130**      ♠ KQJ93      You bid first.

Dealer: North      ♥ 65      The opponents are silent.

Vul: E-W      ♦ Q

HCP: 14+2      ♣ AQT83

---

**Board: 131**      ♠ 2      Partner bids first.

Dealer: South      ♥ Q64      The opponents are silent.

Vul: None      ♦ A73

HCP: 11+2      ♣ KQ6532

---

**Board: 132**      ♠ K32      You bid first.

Dealer: North      ♥ AQT5      The opponents are silent.

Vul: N-S      ♦ QJ52

HCP: 12      ♣ T8

---

**Board: 133**      ♠ KQT97      You bid first.

Dealer: North      ♥ KJ      The opponents are silent.

Vul: None      ♦ AK8762

HCP: 16+3      ♣ -

---

**Board: 134**      ♠ AQJ962      You bid first.

Dealer: North      ♥ AJ      The opponents are silent.

Vul: E-W      ♦ -

HCP: 17+3      ♣ AJ986

## Both hands (Answers Page)

Board: 130	North:	South:	W	N	E	S
Dealer: North	♠ KQJ93	♠ 84		1 ♠	Pass	3 ♥
Vul: E-W	♥ 65	♥ KQJ732		All Pass		
North HCP: 14+2	♦ Q	♦ 83				
South HCP: 10+2	♣ AQT83	♣ KJ4				
Contract: 3 ♥ South						

Board: 131	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AK3			1 ♦	
Vul: None	♥ Q64	♥ AK73	Pass	3 ♣ <sup>1</sup>	Pass	3 ♥
North HCP: 11+2	♦ A73	♦ KJT4	Pass	4 ♣	Pass	5 ♣
South HCP: 19	♣ KQ6532	♣ J8	All Pass			
Contract: 5 ♣ South						1. Inviting Jump Shifts

Board: 132	North:	South:	W	N	E	S
Dealer: North	♠ K32	♠ 874		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: N-S	♥ AQT5	♥ K73		All Pass		
North HCP: 12	♦ QJ52	♦ T				
South HCP: 10+2	♣ T8	♣ AQJ976				1. Inviting Jump Shifts
Contract: 3 ♣ South						

Board: 133	North:	South:	W	N	E	S
Dealer: North	♠ KQT97	♠ J83		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: None	♥ KJ	♥ A98	Pass	4 ♠	All Pass	
North HCP: 16+3	♦ AK8762	♦ Q				
South HCP: 11+2	♣ -	♣ KJ7542				1. Inviting Jump Shifts
Contract: 4 ♠ North						

Board: 134	North:	South:	W	N	E	S
Dealer: North	♠ AQJ962	♠ 4		1 ♠	Pass	3 ♥
Vul: E-W	♥ AJ	♥ KQT965	Pass	4 ♥	All Pass	
North HCP: 17+3	♦ -	♦ KQ64				
South HCP: 10+2	♣ AJ986	♣ 53				
Contract: 4 ♥ North						

---

<b>Board: 130</b>	♠ 84	Partner bids first.
Dealer: North	♥ KQJ732	The opponents are silent.
Vul: E-W	♦ 83	
HCP: 10+2	♣ KJ4	

---

<b>Board: 131</b>	♠ AK3	You bid first.
Dealer: South	♥ AK73	The opponents are silent.
Vul: None	♦ KJT4	
HCP: 19	♣ J8	

---

<b>Board: 132</b>	♠ 874	Partner bids first.
Dealer: North	♥ K73	The opponents are silent.
Vul: N-S	♦ T	
HCP: 10+2	♣ AQJ976	

---

<b>Board: 133</b>	♠ J83	Partner bids first.
Dealer: North	♥ A98	The opponents are silent.
Vul: None	♦ Q	
HCP: 11+2	♣ KJ7542	

---

<b>Board: 134</b>	♠ 4	Partner bids first.
Dealer: North	♥ KQT965	The opponents are silent.
Vul: E-W	♦ KQ64	
HCP: 10+2	♣ 53	

## Both hands (Answers Page)

Board: 130	North:	South:	W	N	E	S
Dealer: North	♠ KQJ93	♠ 84		1 ♠	Pass	3 ♥
Vul: E-W	♥ 65	♥ KQJ732		All Pass		
North HCP: 14+2	♦ Q	♦ 83				
South HCP: 10+2	♣ AQT83	♣ KJ4				
Contract: 3 ♥ South						

Board: 131	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AK3			1 ♦	
Vul: None	♥ Q64	♥ AK73	Pass	3 ♣ <sup>1</sup>	Pass	3 ♥
North HCP: 11+2	♦ A73	♦ KJT4	Pass	4 ♣	Pass	5 ♣
South HCP: 19	♣ KQ6532	♣ J8	All Pass			
Contract: 5 ♣ South						1. Inviting Jump Shifts

Board: 132	North:	South:	W	N	E	S
Dealer: North	♠ K32	♠ 874		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: N-S	♥ AQT5	♥ K73		All Pass		
North HCP: 12	♦ QJ52	♦ T				
South HCP: 10+2	♣ T8	♣ AQJ976				1. Inviting Jump Shifts
Contract: 3 ♣ South						

Board: 133	North:	South:	W	N	E	S
Dealer: North	♠ KQT97	♠ J83		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: None	♥ KJ	♥ A98	Pass	4 ♠	All Pass	
North HCP: 16+3	♦ AK8762	♦ Q				
South HCP: 11+2	♣ -	♣ KJ7542				1. Inviting Jump Shifts
Contract: 4 ♠ North						

Board: 134	North:	South:	W	N	E	S
Dealer: North	♠ AQJ962	♠ 4		1 ♠	Pass	3 ♥
Vul: E-W	♥ AJ	♥ KQT965	Pass	4 ♥	All Pass	
North HCP: 17+3	♦ -	♦ KQ64				
South HCP: 10+2	♣ AJ986	♣ 53				
Contract: 4 ♥ North						

**Board: 135**      ♠ 76      You bid first.

Dealer: North      ♥ AKJ4      The opponents are silent.

Vul: Both      ♦ QJ9543

HCP: 11+2      ♣ 2

---

**Board: 136**      ♠ Q43      You bid first.

Dealer: North      ♥ K984      The opponents are silent.

Vul: Both      ♦ AQ986

HCP: 12+1      ♣ J

---

**Board: 137**      ♠ Q      Partner bids first.

Dealer: South      ♥ K94      The opponents are silent.

Vul: None      ♦ Q5

HCP: 10+3      ♣ QJT7642

---

**Board: 138**      ♠ AT862      You bid first.

Dealer: North      ♥ K      The opponents are silent.

Vul: N-S      ♦ AT64

HCP: 13+1      ♣ Q32

---

**Board: 139**      ♠ Q7      Partner bids first.

Dealer: South      ♥ K74      The opponents are silent.

Vul: E-W      ♦ 97

HCP: 11+2      ♣ AQ9873

## Both hands (Answers Page)

**Board: 135**

Dealer: North

**North:**

♠ 76

**South:**

♠ KJ8

W N E S

 1♦ Pass 3♣<sup>1</sup>

Vul: Both

♥ AKJ4

♥ 952

Pass 3♦ All Pass

North HCP: 11+2

♦ QJ9543

♦ T

1. Inviting Jump Shifts

South HCP: 11+2

♣ 2

♣ AQJ987

Contract: 3♦ North

**Board: 136**

Dealer: North

**North:**

♠ Q43

**South:**

♠ T98

W N E S

 1♦ Pass 3♣<sup>1</sup>

Vul: Both

♥ K984

♥ A76

All Pass

North HCP: 12+1

♦ AQ986

♦ 4

1. Inviting Jump Shifts

South HCP: 10+2

♣ J

♣ AQ9842

Contract: 3♣ South

**Board: 137**

Dealer: South

**North:**

♠ Q

**South:**

♠ A753

W N E S

1♦

Vul: None

♥ K94

♥ A72

 Pass 3♣<sup>1</sup> Pass 3♠

North HCP: 10+3

♦ Q5

♦ KT74

Pass 3NT All Pass

South HCP: 14

♣ QJT7642

♣ K5

1. Inviting Jump Shifts

Contract: 3NT North

**Board: 138**

Dealer: North

**North:**

♠ AT862

**South:**

♠ Q

W N E S

1♠ Pass 3♥

Vul: N-S

♥ K

♥ AQ97652

Pass 4♥ All Pass

North HCP: 13+1

♦ AT64

♦ J3

South HCP: 10+3

♣ Q32

♣ J54

Contract: 4♥ North

**Board: 139**

Dealer: South

**North:**

♠ Q7

**South:**

♠ 54

W N E S

1♦

Vul: E-W

♥ K74

♥ QT86

 Pass 3♣<sup>1</sup> All Pass

North HCP: 11+2

♦ 97

♦ AKQJ5

1. Inviting Jump Shifts

South HCP: 12+1

♣ AQ9873

♣ T2

Contract: 3♣ North

---

<b>Board: 135</b>	♠ KJ8	Partner bids first.
Dealer: North	♥ 952	The opponents are silent.
Vul: Both	♦ T	
HCP: 11+2	♣ AQJ987	

---

<b>Board: 136</b>	♠ T98	Partner bids first.
Dealer: North	♥ A76	The opponents are silent.
Vul: Both	♦ 4	
HCP: 10+2	♣ AQ9842	

---

<b>Board: 137</b>	♠ A753	You bid first.
Dealer: South	♥ A72	The opponents are silent.
Vul: None	♦ KT74	
HCP: 14	♣ K5	

---

<b>Board: 138</b>	♠ Q	Partner bids first.
Dealer: North	♥ AQ97652	The opponents are silent.
Vul: N-S	♦ J3	
HCP: 10+3	♣ J54	

---

<b>Board: 139</b>	♠ 54	You bid first.
Dealer: South	♥ QT86	The opponents are silent.
Vul: E-W	♦ AKQJ5	
HCP: 12+1	♣ T2	

## Both hands (Answers Page)

**Board: 135**

Dealer: North

**North:**

♠ 76

**South:**

♠ KJ8

W N E S

 1♦ Pass 3♣<sup>1</sup>

Vul: Both

♥ AKJ4

♥ 952

Pass 3♦ All Pass

North HCP: 11+2

♦ QJ9543

♦ T

1. Inviting Jump Shifts

South HCP: 11+2

♣ 2

♣ AQJ987

Contract: 3♦ North

**Board: 136**

Dealer: North

**North:**

♠ Q43

**South:**

♠ T98

W N E S

 1♦ Pass 3♣<sup>1</sup>

Vul: Both

♥ K984

♥ A76

All Pass

North HCP: 12+1

♦ AQ986

♦ 4

1. Inviting Jump Shifts

South HCP: 10+2

♣ J

♣ AQ9842

Contract: 3♣ South

**Board: 137**

Dealer: South

**North:**

♠ Q

**South:**

♠ A753

W N E S

1♦

Vul: None

♥ K94

♥ A72

 Pass 3♣<sup>1</sup> Pass 3♠

North HCP: 10+3

♦ Q5

♦ KT74

Pass 3NT All Pass

South HCP: 14

♣ QJT7642

♣ K5

1. Inviting Jump Shifts

Contract: 3NT North

**Board: 138**

Dealer: North

**North:**

♠ AT862

**South:**

♠ Q

W N E S

1♠ Pass 3♥

Vul: N-S

♥ K

♥ AQ97652

Pass 4♥ All Pass

North HCP: 13+1

♦ AT64

♦ J3

South HCP: 10+3

♣ Q32

♣ J54

Contract: 4♥ North

**Board: 139**

Dealer: South

**North:**

♠ Q7

**South:**

♠ 54

W N E S

1♦

Vul: E-W

♥ K74

♥ QT86

 Pass 3♣<sup>1</sup> All Pass

North HCP: 11+2

♦ 97

♦ AKQJ5

1. Inviting Jump Shifts

South HCP: 12+1

♣ AQ9873

♣ T2

Contract: 3♣ North

**Board: 140**      ♠ KQJT2

You bid first.

Dealer: North      ♥ 9

The opponents are silent.

Vul: Both      ♦ J63

HCP: 11+1      ♣ A732

## Both hands (Answers Page)

**Board: 140**

Dealer: North

Vul: Both

North HCP: 11+1

South HCP: 9+2

Contract: 3 $\heartsuit$  South

**North:**

♠ KQJT2

♥ 9

♦ J63

♣ A732

**South:**

♠ 75

♥ A86432

♦ AT2

♣ J8

**W**

**N**

**E**

**S**

1 ♠

Pass 3 $\heartsuit$

All Pass

## South hands

## 3\_Under\_Invitational\_Jump

<b>Board: 140</b>	♠ 75	Partner bids first.
Dealer: North	♥ A86432	The opponents are silent.
Vul: Both	♦ AT2	
HCP: 9+2	♣ J8	

## Both hands (Answers Page)

**Board: 140**

Dealer: North

Vul: Both

North HCP: 11+1

South HCP: 9+2

Contract: 3 $\heartsuit$  South

**North:**

$\spadesuit$  KQJT2

$\heartsuit$  9

$\diamond$  J63

$\clubsuit$  A732

**South:**

$\spadesuit$  75

$\heartsuit$  A86432

$\diamond$  AT2

$\clubsuit$  J8

**W**

**N**

**E**

**S**

1 $\spadesuit$

Pass

3 $\heartsuit$

All Pass