

<b>Board: 1</b>	♠ QJ6	You bid first.
Dealer: North	♥ AKT94	The opponents are silent.
Vul: None	♦ 6	
HCP: 14+1	♣ KJT3	

---

<b>Board: 2</b>	♠ A76	Partner bids first.
Dealer: South	♥ J4	The opponents are silent.
Vul: N-S	♦ JT975	
HCP: 6+1	♣ 975	

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<b>Board: 3</b>	♠ KJT42	You bid first.
Dealer: North	♥ 54	The opponents are silent.
Vul: E-W	♦ AQ85	
HCP: 14+1	♣ A3	

---

<b>Board: 4</b>	♠ 876	Partner bids first.
Dealer: South	♥ AJ942	The opponents are silent.
Vul: Both	♦ 98	
HCP: 7+1	♣ QT7	

---

<b>Board: 5</b>	♠ KT976	You bid first.
Dealer: North	♥ A964	The opponents are silent.
Vul: N-S	♦ K	
HCP: 14+1	♣ A42	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 9+2

Contract: 2♥ South

North:

♠ QJ6

♥ AKT94

♦ 6

♣ KJT3

South:

♠ K8

♥ 832

♦ AQ9742

♣ 84

W	N	E	S
	1♥	Pass	2♥

All Pass

### Board: 2

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 14+2

Contract: 4♠ South

North:

♠ A76

♥ J4

♦ JT975

♣ 975

South:

♠ KT9532

♥ AK32

♦ 4

♣ A8

W	N	E	S
			1♠

Pass	2♠	Pass	4♠
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All Pass

### Board: 3

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 9

Contract: 2♠ South

North:

♠ KJT42

♥ 54

♦ AQ85

♣ A3

South:

♠ 853

♥ AKT9

♦ 93

♣ Q854

W	N	E	S
	1♠	Pass	2♠

All Pass

### Board: 4

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 15+1

Contract: 3♠ South

North:

♠ 876

♥ AJ942

♦ 98

♣ QT7

South:

♠ KQJ54

♥ Q

♦ KT4

♣ A643

W	N	E	S
			1♠

Pass	2♠	Pass	3♠
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All Pass

### Board: 5

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 8+1

Contract: 2♠ South

North:

♠ KT976

♥ A964

♦ K

♣ A42

South:

♠ J85

♥ 73

♦ AQJ96

♣ T93

W	N	E	S
	1♠	Pass	2♠

All Pass

## South hands

After\_1M\_2M

<b>Board: 1</b>	♠ K8	Partner bids first.
Dealer: North	♥ 832	The opponents are silent.
Vul: None	♦ AQ9742	
HCP: 9+2	♣ 84	

---

<b>Board: 2</b>	♠ KT9532	You bid first.
Dealer: South	♥ AK32	The opponents are silent.
Vul: N-S	♦ 4	
HCP: 14+2	♣ A8	

---

<b>Board: 3</b>	♠ 853	Partner bids first.
Dealer: North	♥ AKT9	The opponents are silent.
Vul: E-W	♦ 93	
HCP: 9	♣ Q854	

---

<b>Board: 4</b>	♠ KQJ54	You bid first.
Dealer: South	♥ Q	The opponents are silent.
Vul: Both	♦ KT4	
HCP: 15+1	♣ A643	

---

<b>Board: 5</b>	♠ J85	Partner bids first.
Dealer: North	♥ 73	The opponents are silent.
Vul: N-S	♦ AQJ96	
HCP: 8+1	♣ T93	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 9+2

Contract: 2♥ South

North:

♠ QJ6

♥ AKT94

♦ 6

♣ KJT3

South:

♠ K8

♥ 832

♦ AQ9742

♣ 84

W	N	E	S
	1♥	Pass	2♥

All Pass

### Board: 2

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 14+2

Contract: 4♠ South

North:

♠ A76

♥ J4

♦ JT975

♣ 975

South:

♠ KT9532

♥ AK32

♦ 4

♣ A8

W	N	E	S
			1♠

Pass	2♠	Pass	4♠
------	----	------	----

All Pass

### Board: 3

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 9

Contract: 2♠ South

North:

♠ KJT42

♥ 54

♦ AQ85

♣ A3

South:

♠ 853

♥ AKT9

♦ 93

♣ Q854

W	N	E	S
	1♠	Pass	2♠

All Pass

### Board: 4

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 15+1

Contract: 3♠ South

North:

♠ 876

♥ AJ942

♦ 98

♣ QT7

South:

♠ KQJ54

♥ Q

♦ KT4

♣ A643

W	N	E	S
			1♠

Pass	2♠	Pass	3♠
------	----	------	----

All Pass

### Board: 5

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 8+1

Contract: 2♠ South

North:

♠ KT976

♥ A964

♦ K

♣ A42

South:

♠ J85

♥ 73

♦ AQJ96

♣ T93

W	N	E	S
	1♠	Pass	2♠

All Pass

<b>Board: 6</b>	♠ J54	Partner bids first.
Dealer: South	♥ K532	The opponents are silent.
Vul: E-W	♦ J542	
HCP: 7	♣ Q4	

---

<b>Board: 7</b>	♠ AJ953	You bid first.
Dealer: North	♥ A52	The opponents are silent.
Vul: Both	♦ A	
HCP: 13+1	♣ 7632	

---

<b>Board: 8</b>	♠ 986	Partner bids first.
Dealer: South	♥ AT6	The opponents are silent.
Vul: None	♦ J8	
HCP: 9+1	♣ AT984	

---

<b>Board: 9</b>	♠ K853	You bid first.
Dealer: North	♥ AQT72	The opponents are silent.
Vul: E-W	♦ AQ	
HCP: 15+1	♣ 97	

---

<b>Board: 10</b>	♠ K95	Partner bids first.
Dealer: South	♥ T8	The opponents are silent.
Vul: Both	♦ J95432	
HCP: 7+2	♣ K3	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ J54

♥ K532

♦ J542

♣ Q4

South:

♠ AK862

♥ J9

♦ T8

♣ AJ98

W N E S

Pass 2 ♠ All Pass 1 ♠

### Board: 7

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 9

Contract: 2 ♠ South

North:

♠ AJ953

♥ A52

♦ A

♣ 7632

South:

♠ K87

♥ K864

♦ JT75

♣ Q8

W N E S

All Pass 1 ♠ Pass 2 ♠

### Board: 8

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 14+1

Contract: 2 ♥ North

North:

♠ 986

♥ AT6

♦ J8

♣ AT984

South:

♠ K2

♥ KJ732

♦ AK75

♣ 53

W N E S

Pass 2 ♥ All Pass 1 ♥

### Board: 9

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9+1

Contract: 4 ♥ South

North:

♠ K853

♥ AQT72

♦ AQ

♣ 97

South:

♠ Q2

♥ KJ5

♦ T8543

♣ K43

W N E S

Pass 1 ♥ Pass 2 ♥

Pass 3 ♥ Pass 4 ♥

All Pass

### Board: 10

Dealer: South

Vul: Both

North HCP: 7+2

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ K95

♥ T8

♦ J95432

♣ K3

South:

♠ QT764

♥ AQ75

♦ -

♣ AQJ8

W N E S

Pass 2 ♠ Pass 4 ♠

All Pass

## South hands

After\_1M\_2M

<b>Board: 6</b>	♠ AK862	You bid first.
Dealer: South	♥ J9	The opponents are silent.
Vul: E-W	♦ T8	
HCP: 13+1	♣ AJ98	

---

<b>Board: 7</b>	♠ K87	Partner bids first.
Dealer: North	♥ K864	The opponents are silent.
Vul: Both	♦ JT75	
HCP: 9	♣ Q8	

---

<b>Board: 8</b>	♠ K2	You bid first.
Dealer: South	♥ KJ732	The opponents are silent.
Vul: None	♦ AK75	
HCP: 14+1	♣ 53	

---

<b>Board: 9</b>	♠ Q2	Partner bids first.
Dealer: North	♥ KJ5	The opponents are silent.
Vul: E-W	♦ T8543	
HCP: 9+1	♣ K43	

---

<b>Board: 10</b>	♠ QT764	You bid first.
Dealer: South	♥ AQ75	The opponents are silent.
Vul: Both	♦ -	
HCP: 15+1	♣ AQJ8	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ J54

♥ K532

♦ J542

♣ Q4

South:

♠ AK862

♥ J9

♦ T8

♣ AJ98

W      N      E      S

Pass   2 ♠   All Pass   1 ♠

### Board: 7

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 9

Contract: 2 ♠ South

North:

♠ AJ953

♥ A52

♦ A

♣ 7632

South:

♠ K87

♥ K864

♦ JT75

♣ Q8

W      N      E      S

Pass   1 ♠   Pass   2 ♠

All Pass

### Board: 8

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 14+1

Contract: 2 ♥ North

North:

♠ 986

♥ AT6

♦ J8

♣ AT984

South:

♠ K2

♥ KJ732

♦ AK75

♣ 53

W      N      E      S

Pass   2 ♥   All Pass   1 ♥

### Board: 9

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9+1

Contract: 4 ♥ South

North:

♠ K853

♥ AQT72

♦ AQ

♣ 97

South:

♠ Q2

♥ KJ5

♦ T8543

♣ K43

W      N      E      S

Pass   1 ♥   Pass   2 ♥

Pass   3 ♥   Pass   4 ♥

All Pass

### Board: 10

Dealer: South

Vul: Both

North HCP: 7+2

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ K95

♥ T8

♦ J95432

♣ K3

South:

♠ QT764

♥ AQ75

♦ -

♣ AQJ8

W      N      E      S

Pass   2 ♠   Pass   1 ♠

Pass   4 ♠

All Pass



<b>Board: 11</b>	♠ AQ7	You bid first.
Dealer: North	♥ KT543	The opponents are silent.
Vul: None	♦ T2	
HCP: 14+1	♣ AJ9	

---

<b>Board: 12</b>	♠ T6	Partner bids first.
Dealer: South	♥ K97	The opponents are silent.
Vul: N-S	♦ A84	
HCP: 9+1	♣ Q8764	

---

<b>Board: 13</b>	♠ K8654	You bid first.
Dealer: North	♥ K43	The opponents are silent.
Vul: Both	♦ QJ9	
HCP: 14+1	♣ KQ	

---

<b>Board: 14</b>	♠ QT6	Partner bids first.
Dealer: South	♥ K64	The opponents are silent.
Vul: None	♦ 75	
HCP: 8+1	♣ QJ973	

---

<b>Board: 15</b>	♠ AQ985	You bid first.
Dealer: North	♥ A	The opponents are silent.
Vul: N-S	♦ J4	
HCP: 15+2	♣ A9642	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 9+1

Contract: 2♥ South

North:

♠ AQ7

♥ KT543

♦ T2

♣ AJ9

South:

♠ K6

♥ AJ9

♦ J75

♣ T7543

W	N	E	S
	1♥	Pass	2♥

All Pass

### Board: 12

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15+1

Contract: 4♥ North

North:

♠ T6

♥ K97

♦ A84

♣ Q8764

South:

♠ KJ8

♥ QJ843

♦ KJT9

♣ A

W	N	E	S
			1♥

Pass	2♥	Pass	3♥
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Pass	4♥	All Pass	
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### Board: 13

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 7+1

Contract: 2♠ South

North:

♠ K8654

♥ K43

♦ QJ9

♣ KQ

South:

♠ AJ7

♥ J62

♦ 32

♣ JT654

W	N	E	S
	1♠	Pass	2♠

All Pass

### Board: 14

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15+1

Contract: 3♠ South

North:

♠ QT6

♥ K64

♦ 75

♣ QJ973

South:

♠ A9743

♥ AQJ

♦ KJ84

♣ 8

W	N	E	S
			1♠

Pass	2♠	Pass	3♠
------	----	------	----

All Pass

### Board: 15

Dealer: North

Vul: N-S

North HCP: 15+2

South HCP: 9+1

Contract: 4♠ North

North:

♠ AQ985

♥ A

♦ J4

♣ A9642

South:

♠ KJ3

♥ J7652

♦ K97

♣ J3

W	N	E	S
	1♠	Pass	2♠

Pass	4♠	All Pass	
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<b>Board: 11</b>	♠ K6	Partner bids first.
Dealer: North	♥ AJ9	The opponents are silent.
Vul: None	♦ J75	
HCP: 9+1	♣ T7543	

---

<b>Board: 12</b>	♠ KJ8	You bid first.
Dealer: South	♥ QJ843	The opponents are silent.
Vul: N-S	♦ KJT9	
HCP: 15+1	♣ A	

---

<b>Board: 13</b>	♠ AJ7	Partner bids first.
Dealer: North	♥ J62	The opponents are silent.
Vul: Both	♦ 32	
HCP: 7+1	♣ JT654	

---

<b>Board: 14</b>	♠ A9743	You bid first.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: None	♦ KJ84	
HCP: 15+1	♣ 8	

---

<b>Board: 15</b>	♠ KJ3	Partner bids first.
Dealer: North	♥ J7652	The opponents are silent.
Vul: N-S	♦ K97	
HCP: 9+1	♣ J3	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 9+1

Contract: 2♥ South

North:

♠ AQ7

♥ KT543

♦ T2

♣ AJ9

South:

♠ K6

♥ AJ9

♦ J75

♣ T7543

W	N	E	S
	1♥	Pass	2♥

All Pass

### Board: 12

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15+1

Contract: 4♥ North

North:

♠ T6

♥ K97

♦ A84

♣ Q8764

South:

♠ KJ8

♥ QJ843

♦ KJT9

♣ A

W	N	E	S
			1♥

Pass	2♥	Pass	3♥
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Pass	4♥	All Pass	
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### Board: 13

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 7+1

Contract: 2♠ South

North:

♠ K8654

♥ K43

♦ QJ9

♣ KQ

South:

♠ AJ7

♥ J62

♦ 32

♣ JT654

W	N	E	S
	1♠	Pass	2♠

All Pass

### Board: 14

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 15+1

Contract: 3♠ South

North:

♠ QT6

♥ K64

♦ 75

♣ QJ973

South:

♠ A9743

♥ AQJ

♦ KJ84

♣ 8

W	N	E	S
			1♠

Pass	2♠	Pass	3♠
------	----	------	----

All Pass

### Board: 15

Dealer: North

Vul: N-S

North HCP: 15+2

South HCP: 9+1

Contract: 4♠ North

North:

♠ AQ985

♥ A

♦ J4

♣ A9642

South:

♠ KJ3

♥ J7652

♦ K97

♣ J3

W	N	E	S
	1♠	Pass	2♠

Pass	4♠	All Pass	
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<b>Board: 16</b>	♠ A93	Partner bids first.
Dealer: South	♥ JT5	The opponents are silent.
Vul: E-W	♦ QJT962	
HCP: 8+2	♣ 2	

---

<b>Board: 17</b>	♠ AT753	You bid first.
Dealer: North	♥ AT9	The opponents are silent.
Vul: N-S	♦ T97	
HCP: 13+1	♣ AJ	

---

<b>Board: 18</b>	♠ K98	Partner bids first.
Dealer: South	♥ K82	The opponents are silent.
Vul: E-W	♦ 32	
HCP: 9+1	♣ QJ875	

---

<b>Board: 19</b>	♠ QJT854	You bid first.
Dealer: North	♥ A32	The opponents are silent.
Vul: Both	♦ AQ2	
HCP: 13+2	♣ 9	

---

<b>Board: 20</b>	♠ T76	Partner bids first.
Dealer: South	♥ T974	The opponents are silent.
Vul: N-S	♦ KJ84	
HCP: 7	♣ KT	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 15+1

Contract: 4 ♠ North

North:

♠ A93

♥ JT5

♦ QJT962

♣ 2

South:

♠ KQJ65

♥ AQ

♦ 84

♣ QJT7

W      N      E      S

Pass   2 ♠   Pass   1 ♠

Pass   4 ♠   All Pass   3 ♠

Pass   4 ♠   All Pass

### Board: 17

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 8+1

Contract: 2 ♠ South

North:

♠ AT753

♥ AT9

♦ T97

♣ AJ

South:

♠ KJ9

♥ Q8762

♦ 82

♣ QT2

W      N      E      S

Pass   1 ♠   Pass   2 ♠

All Pass

### Board: 18

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 14+1

Contract: 2 ♥ North

North:

♠ K98

♥ K82

♦ 32

♣ QJ875

South:

♠ QJ6

♥ QT654

♦ AKQT

♣ 3

W      N      E      S

Pass   2 ♥   All Pass   1 ♥

Pass   2 ♥   All Pass

### Board: 19

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 9+1

Contract: 2 ♠ South

North:

♠ QJT854

♥ A32

♦ AQ2

♣ 9

South:

♠ 932

♥ Q85

♦ J9

♣ KQJT2

W      N      E      S

Pass   1 ♠   Pass   2 ♠

All Pass

### Board: 20

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 15+1

Contract: 3 ♠ South

North:

♠ T76

♥ T974

♦ KJ84

♣ KT

South:

♠ AQ542

♥ 52

♦ AT

♣ AJ65

W      N      E      S

Pass   2 ♠   Pass   1 ♠

Pass   2 ♠   Pass   3 ♠

All Pass

<b>Board: 16</b>	♠ KQJ65	You bid first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: E-W	♦ 84	
HCP: 15+1	♣ QJT7	

---

<b>Board: 17</b>	♠ KJ9	Partner bids first.
Dealer: North	♥ Q8762	The opponents are silent.
Vul: N-S	♦ 82	
HCP: 8+1	♣ QT2	

---

<b>Board: 18</b>	♠ QJ6	You bid first.
Dealer: South	♥ QT654	The opponents are silent.
Vul: E-W	♦ AKQT	
HCP: 14+1	♣ 3	

---

<b>Board: 19</b>	♠ 932	Partner bids first.
Dealer: North	♥ Q85	The opponents are silent.
Vul: Both	♦ J9	
HCP: 9+1	♣ KQJT2	

---

<b>Board: 20</b>	♠ AQ542	You bid first.
Dealer: South	♥ 52	The opponents are silent.
Vul: N-S	♦ AT	
HCP: 15+1	♣ AJ65	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 15+1

Contract: 4 ♠ North

North:

♠ A93

♥ JT5

♦ QJT962

♣ 2

South:

♠ KQJ65

♥ AQ

♦ 84

♣ QJT7

W N E S

Pass 2 ♠ Pass 3 ♠

Pass 4 ♠ All Pass

### Board: 17

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 8+1

Contract: 2 ♠ South

North:

♠ AT753

♥ AT9

♦ T97

♣ AJ

South:

♠ KJ9

♥ Q8762

♦ 82

♣ QT2

W N E S

1 ♠ Pass 2 ♠

All Pass

### Board: 18

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 14+1

Contract: 2 ♥ North

North:

♠ K98

♥ K82

♦ 32

♣ QJ875

South:

♠ QJ6

♥ QT654

♦ AKQT

♣ 3

W N E S

1 ♥

Pass 2 ♥ All Pass

### Board: 19

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 9+1

Contract: 2 ♠ South

North:

♠ QJT854

♥ A32

♦ AQ2

♣ 9

South:

♠ 932

♥ Q85

♦ J9

♣ KQJT2

W N E S

1 ♠ Pass 2 ♠

All Pass

### Board: 20

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 15+1

Contract: 3 ♠ South

North:

♠ T76

♥ T974

♦ KJ84

♣ KT

South:

♠ AQ542

♥ 52

♦ AT

♣ AJ65

W N E S

1 ♠

Pass 2 ♠ Pass 3 ♠

All Pass



# North hands

After\_1M\_2M

<b>Board: 21</b>	♠ KQJT63	You bid first.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ 9876	
HCP: 14+2	♣ A9	

---

<b>Board: 22</b>	♠ 876	Partner bids first.
Dealer: South	♥ T742	The opponents are silent.
Vul: Both	♦ AKQT4	
HCP: 9+1	♣ 8	

---

<b>Board: 23</b>	♠ KQ9752	You bid first.
Dealer: North	♥ -	The opponents are silent.
Vul: E-W	♦ J72	
HCP: 11+2	♣ AJ75	

---

<b>Board: 24</b>	♠ J62	Partner bids first.
Dealer: South	♥ 7	The opponents are silent.
Vul: Both	♦ 8632	
HCP: 7+1	♣ KQJ94	

---

<b>Board: 25</b>	♠ AT876	You bid first.
Dealer: North	♥ AK9	The opponents are silent.
Vul: None	♦ Q	
HCP: 16+1	♣ K853	

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ KQJT63	♠ 952		1 ♠	Pass	2 ♠
Vul: E-W	♥ A	♥ K542	Pass	4 ♠	All Pass	
North HCP: 14+2	♦ 9876	♦ QT				
South HCP: 8	♣ A9	♣ QJ84				
Contract: 4 ♠ North						

### Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ 876	♠ KJ953				1 ♠
Vul: Both	♥ T742	♥ AQ3	Pass	2 ♠	Pass	4 ♠
North HCP: 9+1	♦ AKQT4	♦ 6	All Pass			
South HCP: 16+1	♣ 8	♣ KQJT				
Contract: 4 ♠ South						

### Board: 23

	North:	South:	W	N	E	S
Dealer: North	♠ KQ9752	♠ T43		1 ♠	Pass	2 ♠
Vul: E-W	♥ -	♥ QJ865	All Pass			
North HCP: 11+2	♦ J72	♦ AT4				
South HCP: 9+1	♣ AJ75	♣ Q8				
Contract: 2 ♠ South						

### Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ J62	♠ KQT83				1 ♠
Vul: Both	♥ 7	♥ AK983	Pass	2 ♠	Pass	3 ♠
North HCP: 7+1	♦ 8632	♦ K	Pass	4 ♠	All Pass	
South HCP: 15+2	♣ KQJ94	♣ 32				
Contract: 4 ♠ North						

### Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ AT876	♠ 532		1 ♠	Pass	2 ♠
Vul: None	♥ AK9	♥ Q4	Pass	4 ♠	All Pass	
North HCP: 16+1	♦ Q	♦ JT742				
South HCP: 8+1	♣ K853	♣ AJ4				
Contract: 4 ♠ North						

<b>Board: 21</b>	♠ 952	Partner bids first.
Dealer: North	♥ K542	The opponents are silent.
Vul: E-W	♦ QT	
HCP: 8	♣ QJ84	

---

<b>Board: 22</b>	♠ KJ953	You bid first.
Dealer: South	♥ AQ3	The opponents are silent.
Vul: Both	♦ 6	
HCP: 16+1	♣ KQJT	

---

<b>Board: 23</b>	♠ T43	Partner bids first.
Dealer: North	♥ QJ865	The opponents are silent.
Vul: E-W	♦ AT4	
HCP: 9+1	♣ Q8	

---

<b>Board: 24</b>	♠ KQT83	You bid first.
Dealer: South	♥ AK983	The opponents are silent.
Vul: Both	♦ K	
HCP: 15+2	♣ 32	

---

<b>Board: 25</b>	♠ 532	Partner bids first.
Dealer: North	♥ Q4	The opponents are silent.
Vul: None	♦ JT742	
HCP: 8+1	♣ AJ4	

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ KQJT63	♠ 952		1 ♠	Pass	2 ♠
Vul: E-W	♥ A	♥ K542	Pass	4 ♠	All Pass	
North HCP: 14+2	♦ 9876	♦ QT				
South HCP: 8	♣ A9	♣ QJ84				
Contract: 4 ♠ North						

### Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ 876	♠ KJ953				1 ♠
Vul: Both	♥ T742	♥ AQ3	Pass	2 ♠	Pass	4 ♠
North HCP: 9+1	♦ AKQT4	♦ 6	All Pass			
South HCP: 16+1	♣ 8	♣ KQJT				
Contract: 4 ♠ South						

### Board: 23

	North:	South:	W	N	E	S
Dealer: North	♠ KQ9752	♠ T43		1 ♠	Pass	2 ♠
Vul: E-W	♥ -	♥ QJ865	All Pass			
North HCP: 11+2	♦ J72	♦ AT4				
South HCP: 9+1	♣ AJ75	♣ Q8				
Contract: 2 ♠ South						

### Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ J62	♠ KQT83				1 ♠
Vul: Both	♥ 7	♥ AK983	Pass	2 ♠	Pass	3 ♠
North HCP: 7+1	♦ 8632	♦ K	Pass	4 ♠	All Pass	
South HCP: 15+2	♣ KQJ94	♣ 32				
Contract: 4 ♠ North						

### Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ AT876	♠ 532		1 ♠	Pass	2 ♠
Vul: None	♥ AK9	♥ Q4	Pass	4 ♠	All Pass	
North HCP: 16+1	♦ Q	♦ JT742				
South HCP: 8+1	♣ K853	♣ AJ4				
Contract: 4 ♠ North						

# North hands

After\_1M\_2M

<b>Board: 26</b>	♠ 632	Partner bids first.
Dealer: South	♥ J763	The opponents are silent.
Vul: N-S	♦ AT82	
HCP: 9	♣ A8	

---

<b>Board: 27</b>	♠ AK764	You bid first.
Dealer: North	♥ KQT8	The opponents are silent.
Vul: Both	♦ J62	
HCP: 13+1	♣ 8	

---

<b>Board: 28</b>	♠ AT5	Partner bids first.
Dealer: South	♥ J73	The opponents are silent.
Vul: None	♦ Q7	
HCP: 7+1	♣ 98763	

---

<b>Board: 29</b>	♠ AK952	You bid first.
Dealer: North	♥ T8	The opponents are silent.
Vul: N-S	♦ A743	
HCP: 12+1	♣ JT	

---

<b>Board: 30</b>	♠ JT8	Partner bids first.
Dealer: South	♥ J752	The opponents are silent.
Vul: E-W	♦ K2	
HCP: 8	♣ QJ93	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ 632

♥ J763

♦ AT82

♣ A8

South:

♠ AQJ74

♥ KQ4

♦ J7

♣ 763

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

### Board: 27

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 9

Contract: 2 ♠ South

North:

♠ AK764

♥ KQT8

♦ J62

♣ 8

South:

♠ Q32

♥ J6

♦ K875

♣ QJT9

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 28

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 16+1

Contract: 4 ♥ South

North:

♠ AT5

♥ J73

♦ Q7

♣ 98763

South:

♠ KJ4

♥ AKT42

♦ AJ53

♣ 4

W	N	E	S
			1 ♥
Pass	2 ♥	Pass	4 ♥
All Pass			

### Board: 29

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 9+1

Contract: 2 ♠ South

North:

♠ AK952

♥ T8

♦ A743

♣ JT

South:

♠ QT7

♥ 654

♦ 52

♣ AK872

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 30

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ JT8

♥ J752

♦ K2

♣ QJ93

South:

♠ KQ753

♥ A64

♦ AJ76

♣ T

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

<b>Board: 26</b>	♠ AQJ74	You bid first.
Dealer: South	♥ KQ4	The opponents are silent.
Vul: N-S	♦ J7	
HCP: 13+1	♣ 763	

---

<b>Board: 27</b>	♠ Q32	Partner bids first.
Dealer: North	♥ J6	The opponents are silent.
Vul: Both	♦ K875	
HCP: 9	♣ QJT9	

---

<b>Board: 28</b>	♠ KJ4	You bid first.
Dealer: South	♥ AKT42	The opponents are silent.
Vul: None	♦ AJ53	
HCP: 16+1	♣ 4	

---

<b>Board: 29</b>	♠ QT7	Partner bids first.
Dealer: North	♥ 654	The opponents are silent.
Vul: N-S	♦ 52	
HCP: 9+1	♣ AK872	

---

<b>Board: 30</b>	♠ KQ753	You bid first.
Dealer: South	♥ A64	The opponents are silent.
Vul: E-W	♦ AJ76	
HCP: 14+1	♣ T	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ 632

♥ J763

♦ AT82

♣ A8

South:

♠ AQJ74

♥ KQ4

♦ J7

♣ 763

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

### Board: 27

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 9

Contract: 2 ♠ South

North:

♠ AK764

♥ KQT8

♦ J62

♣ 8

South:

♠ Q32

♥ J6

♦ K875

♣ QJT9

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 28

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 16+1

Contract: 4 ♥ South

North:

♠ AT5

♥ J73

♦ Q7

♣ 98763

South:

♠ KJ4

♥ AKT42

♦ AJ53

♣ 4

W	N	E	S
			1 ♥
Pass	2 ♥	Pass	4 ♥
All Pass			

### Board: 29

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 9+1

Contract: 2 ♠ South

North:

♠ AK952

♥ T8

♦ A743

♣ JT

South:

♠ QT7

♥ 654

♦ 52

♣ AK872

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 30

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ JT8

♥ J752

♦ K2

♣ QJ93

South:

♠ KQ753

♥ A64

♦ AJ76

♣ T

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	



<b>Board: 31</b>	♠ AQ6	You bid first.
Dealer: North	♥ A9853	The opponents are silent.
Vul: None	♦ Q7	
HCP: 12+1	♣ 965	

---

<b>Board: 32</b>	♠ 765	Partner bids first.
Dealer: South	♥ 973	The opponents are silent.
Vul: N-S	♦ Q4	
HCP: 8+1	♣ KQJT4	

---

<b>Board: 33</b>	♠ KJ8	You bid first.
Dealer: North	♥ A9862	The opponents are silent.
Vul: E-W	♦ -	
HCP: 15+2	♣ AQJ32	

---

<b>Board: 34</b>	♠ A92	Partner bids first.
Dealer: South	♥ AT943	The opponents are silent.
Vul: Both	♦ 93	
HCP: 8+1	♣ T98	

---

<b>Board: 35</b>	♠ AJT64	You bid first.
Dealer: North	♥ 9	The opponents are silent.
Vul: N-S	♦ AT85	
HCP: 16+1	♣ AK8	

## Both hands (Answers Page)

### Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ 97		1 ♥	Pass	2 ♥
Vul: None	♥ A9853	♥ KT7	All Pass			
North HCP: 12+1	♦ Q7	♦ JT94				
South HCP: 8	♣ 965	♣ KJ43				
Contract: 2 ♥ South						

### Board: 32

	North:	South:	W	N	E	S
Dealer: South	♠ 765	♠ AQT82				1 ♠
Vul: N-S	♥ 973	♥ KJT	Pass	2 ♠	All Pass	
North HCP: 8+1	♦ Q4	♦ AT92				
South HCP: 14+1	♣ KQJT4	♣ 5				
Contract: 2 ♠ North						

### Board: 33

	North:	South:	W	N	E	S
Dealer: North	♠ KJ8	♠ 642		1 ♥	Pass	2 ♥
Vul: E-W	♥ A9862	♥ JT3	Pass	4 ♥	All Pass	
North HCP: 15+2	♦ -	♦ KJ872				
South HCP: 8+1	♣ AQJ32	♣ K8				
Contract: 4 ♥ North						

### Board: 34

	North:	South:	W	N	E	S
Dealer: South	♠ A92	♠ KJT74				1 ♠
Vul: Both	♥ AT943	♥ Q	Pass	2 ♠	Pass	4 ♠
North HCP: 8+1	♦ 93	♦ AKT4	All Pass			
South HCP: 16+1	♣ T98	♣ K53				
Contract: 4 ♠ South						

### Board: 35

	North:	South:	W	N	E	S
Dealer: North	♠ AJT64	♠ K85		1 ♠	Pass	2 ♠
Vul: N-S	♥ 9	♥ KJT72	Pass	4 ♠	All Pass	
North HCP: 16+1	♦ AT85	♦ J64				
South HCP: 9+1	♣ AK8	♣ J6				
Contract: 4 ♠ North						

## South hands

After\_1M\_2M

<b>Board: 31</b>	♠ 97	Partner bids first.
Dealer: North	♥ KT7	The opponents are silent.
Vul: None	♦ JT94	
HCP: 8	♣ KJ43	

---

<b>Board: 32</b>	♠ AQT82	You bid first.
Dealer: South	♥ KJT	The opponents are silent.
Vul: N-S	♦ AT92	
HCP: 14+1	♣ 5	

---

<b>Board: 33</b>	♠ 642	Partner bids first.
Dealer: North	♥ JT3	The opponents are silent.
Vul: E-W	♦ KJ872	
HCP: 8+1	♣ K8	

---

<b>Board: 34</b>	♠ KJT74	You bid first.
Dealer: South	♥ Q	The opponents are silent.
Vul: Both	♦ AKT4	
HCP: 16+1	♣ K53	

---

<b>Board: 35</b>	♠ K85	Partner bids first.
Dealer: North	♥ KJT72	The opponents are silent.
Vul: N-S	♦ J64	
HCP: 9+1	♣ J6	

## Both hands (Answers Page)

### Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ 97		1 ♥	Pass	2 ♥
Vul: None	♥ A9853	♥ KT7	All Pass			
North HCP: 12+1	♦ Q7	♦ JT94				
South HCP: 8	♣ 965	♣ KJ43				
Contract: 2 ♥ South						

### Board: 32

	North:	South:	W	N	E	S
Dealer: South	♠ 765	♠ AQT82				1 ♠
Vul: N-S	♥ 973	♥ KJT	Pass	2 ♠	All Pass	
North HCP: 8+1	♦ Q4	♦ AT92				
South HCP: 14+1	♣ KQJT4	♣ 5				
Contract: 2 ♠ North						

### Board: 33

	North:	South:	W	N	E	S
Dealer: North	♠ KJ8	♠ 642		1 ♥	Pass	2 ♥
Vul: E-W	♥ A9862	♥ JT3	Pass	4 ♥	All Pass	
North HCP: 15+2	♦ -	♦ KJ872				
South HCP: 8+1	♣ AQJ32	♣ K8				
Contract: 4 ♥ North						

### Board: 34

	North:	South:	W	N	E	S
Dealer: South	♠ A92	♠ KJT74				1 ♠
Vul: Both	♥ AT943	♥ Q	Pass	2 ♠	Pass	4 ♠
North HCP: 8+1	♦ 93	♦ AKT4	All Pass			
South HCP: 16+1	♣ T98	♣ K53				
Contract: 4 ♠ South						

### Board: 35

	North:	South:	W	N	E	S
Dealer: North	♠ AJT64	♠ K85		1 ♠	Pass	2 ♠
Vul: N-S	♥ 9	♥ KJT72	Pass	4 ♠	All Pass	
North HCP: 16+1	♦ AT85	♦ J64				
South HCP: 9+1	♣ AK8	♣ J6				
Contract: 4 ♠ North						

# North hands

After\_1M\_2M

## Board: 36

♠ J52

Partner bids first.

Dealer: South

♥ 94

The opponents are silent.

Vul: E-W

♦ 642

HCP: 6+1

♣ AJ743

## Board: 37

♠ J87

You bid first.

Dealer: North

♥ KQT93

The opponents are silent.

Vul: Both

♦ 65

HCP: 12+1

♣ AQ7

## Board: 38

♠ A76

Partner bids first.

Dealer: South

♥ T8754

West (RHO) Doubles 2♠ if possible.

Vul: None

♦ KJT4

East (LHO) bids 3♣ if possible.

HCP: 8+1

♣ 8

## Board: 39

♠ AJ942

You bid first.

Dealer: North

♥ AKT82

The opponents are silent.

Vul: E-W

♦ Q

HCP: 14+2

♣ 76

## Board: 40

♠ A64

Partner bids first.

Dealer: South

♥ T2

The opponents are silent.

Vul: Both

♦ T65

HCP: 8+1

♣ A9732

## Both hands (Answers Page)

### Board: 36

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 16+1

Contract: 4 ♠ North

North:

♠ J52

♥ 94

♦ 642

♣ AJ743

South:

♠ AKQT4

♥ J862

♦ AQT

♣ T

W N E S

Pass 2 ♠ Pass 4 ♣<sup>1</sup>

Pass 4 ♠ All Pass

1. Splinter

### Board: 37

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 9+1

Contract: 2 ♥ South

North:

♠ J87

♥ KQT93

♦ 65

♣ AQ7

South:

♠ QT

♥ J64

♦ Q9432

♣ KJ4

W N E S

1 ♥ Pass 2 ♥

All Pass

### Board: 38

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 12+1

Contract: 3 ♠ South

North:

♠ A76

♥ T8754

♦ KJT4

♣ 8

South:

♠ KJ943

♥ A2

♦ Q5

♣ Q643

W N E S

Pass 2 ♠ Pass Pass

X Pass 3 ♣ 3 ♠

All Pass

### Board: 39

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 8

Contract: 2 ♠ South

North:

♠ AJ942

♥ AKT82

♦ Q

♣ 76

South:

♠ T85

♥ J4

♦ A987

♣ KT43

W N E S

1 ♠ Pass 2 ♠

All Pass

### Board: 40

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 16+1

Contract: 4 ♠ South

North:

♠ A64

♥ T2

♦ T65

♣ A9732

South:

♠ Q8752

♥ AK94

♦ KJ8

♣ K

W N E S

Pass 2 ♠ Pass 4 ♠

All Pass

## South hands

After\_1M\_2M

**Board: 36**      ♠ AKQT4      You bid first.  
 Dealer: South      ♥ J862      The opponents are silent.  
 Vul: E-W      ♦ AQT  
 HCP: 16+1      ♣ T

---

**Board: 37**      ♠ QT      Partner bids first.  
 Dealer: North      ♥ J64      The opponents are silent.  
 Vul: Both      ♦ Q9432  
 HCP: 9+1      ♣ KJ4

---

**Board: 38**      ♠ KJ943      You bid first.  
 Dealer: South      ♥ A2      West (LHO) Doubles 2 ♠ if possible.  
 Vul: None      ♦ Q5      East (RHO) bids 3 ♣ if possible.  
 HCP: 12+1      ♣ Q643

---

**Board: 39**      ♠ T85      Partner bids first.  
 Dealer: North      ♥ J4      The opponents are silent.  
 Vul: E-W      ♦ A987  
 HCP: 8      ♣ KT43

---

**Board: 40**      ♠ Q8752      You bid first.  
 Dealer: South      ♥ AK94      The opponents are silent.  
 Vul: Both      ♦ KJ8  
 HCP: 16+1      ♣ K

## Both hands (Answers Page)

### Board: 36

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 16+1

Contract: 4 ♠ North

North:

♠ J52

♥ 94

♦ 642

♣ AJ743

South:

♠ AKQT4

♥ J862

♦ AQT

♣ T

W N E S

Pass 2 ♠ Pass 4 ♣<sup>1</sup>

Pass 4 ♠ All Pass

1. Splinter

### Board: 37

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 9+1

Contract: 2 ♥ South

North:

♠ J87

♥ KQT93

♦ 65

♣ AQ7

South:

♠ QT

♥ J64

♦ Q9432

♣ KJ4

W N E S

1 ♥ Pass 2 ♥

All Pass

### Board: 38

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 12+1

Contract: 3 ♠ South

North:

♠ A76

♥ T8754

♦ KJT4

♣ 8

South:

♠ KJ943

♥ A2

♦ Q5

♣ Q643

W N E S

Pass 2 ♠ Pass Pass

X Pass 3 ♣ 3 ♠

All Pass

### Board: 39

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 8

Contract: 2 ♠ South

North:

♠ AJ942

♥ AKT82

♦ Q

♣ 76

South:

♠ T85

♥ J4

♦ A987

♣ KT43

W N E S

1 ♠ Pass 2 ♠

All Pass

### Board: 40

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 16+1

Contract: 4 ♠ South

North:

♠ A64

♥ T2

♦ T65

♣ A9732

South:

♠ Q8752

♥ AK94

♦ KJ8

♣ K

W N E S

Pass 2 ♠ Pass 4 ♠

All Pass



## North hands

After\_1M\_2M

<b>Board: 41</b>	♠ AK962	You bid first.
Dealer: North	♥ A82	The opponents are silent.
Vul: None	♦ K	
HCP: 16+1	♣ Q652	

---

<b>Board: 42</b>	♠ QJ6	Partner bids first.
Dealer: South	♥ J832	The opponents are silent.
Vul: N-S	♦ Q7	
HCP: 6	♣ 8532	

---

<b>Board: 43</b>	♠ KQT75	You bid first.
Dealer: North	♥ 7	The opponents are silent.
Vul: Both	♦ AKQ6	
HCP: 14+1	♣ 854	

---

<b>Board: 44</b>	♠ K94	Partner bids first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: None	♦ 643	
HCP: 9+1	♣ T6532	

---

<b>Board: 45</b>	♠ AQ873	You bid first.
Dealer: North	♥ QT	The opponents are silent.
Vul: N-S	♦ 8654	
HCP: 15+1	♣ AK	

## Both hands (Answers Page)

### Board: 41

	North:	South:	W	N	E	S
Dealer: North	♠ AK962	♠ QT5		1 ♠	Pass	2 ♠
Vul: None	♥ A82	♥ T5	Pass	4 ♠	All Pass	
North HCP: 16+1	♦ K	♦ Q8432				
South HCP: 9+1	♣ Q652	♣ AJ4				
Contract: 4 ♠ North						

### Board: 42

	North:	South:	W	N	E	S
Dealer: South	♠ QJ6	♠ AKT93				1 ♠
Vul: N-S	♥ J832	♥ 7	Pass	2 ♠	Pass	4 ♠
North HCP: 6	♦ Q7	♦ A864	All Pass			
South HCP: 16+1	♣ 8532	♣ AJ4				
Contract: 4 ♠ South						

### Board: 43

	North:	South:	W	N	E	S
Dealer: North	♠ KQT75	♠ 862		1 ♠	Pass	2 ♠
Vul: Both	♥ 7	♥ AJT64	All Pass			
North HCP: 14+1	♦ AKQ6	♦ J93				
South HCP: 9+1	♣ 854	♣ QJ				
Contract: 2 ♠ South						

### Board: 44

	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ AQJ62				1 ♠
Vul: None	♥ AQ	♥ J87	Pass	2 ♠	All Pass	
North HCP: 9+1	♦ 643	♦ KQJ8				
South HCP: 14+1	♣ T6532	♣ 7				
Contract: 2 ♠ North						

### Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ AQ873	♠ K95		1 ♠	Pass	2 ♠
Vul: N-S	♥ QT	♥ 43	Pass	3 ♠	Pass	4 ♠
North HCP: 15+1	♦ 8654	♦ KQT	All Pass			
South HCP: 9+1	♣ AK	♣ JT942				
Contract: 4 ♠ South						

# South hands

After\_1M\_2M

<b>Board: 41</b>	♠ QT5	Partner bids first.
Dealer: North	♥ T5	The opponents are silent.
Vul: None	♦ Q8432	
HCP: 9+1	♣ AJ4	

---

<b>Board: 42</b>	♠ AKT93	You bid first.
Dealer: South	♥ 7	The opponents are silent.
Vul: N-S	♦ A864	
HCP: 16+1	♣ AJ4	

---

<b>Board: 43</b>	♠ 862	Partner bids first.
Dealer: North	♥ AJT64	The opponents are silent.
Vul: Both	♦ J93	
HCP: 9+1	♣ QJ	

---

<b>Board: 44</b>	♠ AQJ62	You bid first.
Dealer: South	♥ J87	The opponents are silent.
Vul: None	♦ KQJ8	
HCP: 14+1	♣ 7	

---

<b>Board: 45</b>	♠ K95	Partner bids first.
Dealer: North	♥ 43	The opponents are silent.
Vul: N-S	♦ KQT	
HCP: 9+1	♣ JT942	

## Both hands (Answers Page)

### Board: 41

	North:	South:	W	N	E	S
Dealer: North	♠ AK962	♠ QT5		1 ♠	Pass	2 ♠
Vul: None	♥ A82	♥ T5	Pass	4 ♠	All Pass	
North HCP: 16+1	♦ K	♦ Q8432				
South HCP: 9+1	♣ Q652	♣ AJ4				
Contract: 4 ♠ North						

### Board: 42

	North:	South:	W	N	E	S
Dealer: South	♠ QJ6	♠ AKT93				1 ♠
Vul: N-S	♥ J832	♥ 7	Pass	2 ♠	Pass	4 ♠
North HCP: 6	♦ Q7	♦ A864	All Pass			
South HCP: 16+1	♣ 8532	♣ AJ4				
Contract: 4 ♠ South						

### Board: 43

	North:	South:	W	N	E	S
Dealer: North	♠ KQT75	♠ 862		1 ♠	Pass	2 ♠
Vul: Both	♥ 7	♥ AJT64	All Pass			
North HCP: 14+1	♦ AKQ6	♦ J93				
South HCP: 9+1	♣ 854	♣ QJ				
Contract: 2 ♠ South						

### Board: 44

	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ AQJ62				1 ♠
Vul: None	♥ AQ	♥ J87	Pass	2 ♠	All Pass	
North HCP: 9+1	♦ 643	♦ KQJ8				
South HCP: 14+1	♣ T6532	♣ 7				
Contract: 2 ♠ North						

### Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ AQ873	♠ K95		1 ♠	Pass	2 ♠
Vul: N-S	♥ QT	♥ 43	Pass	3 ♠	Pass	4 ♠
North HCP: 15+1	♦ 8654	♦ KQT	All Pass			
South HCP: 9+1	♣ AK	♣ JT942				
Contract: 4 ♠ South						

**Board: 46**

♠ A93

Partner bids first.

Dealer: South

♥ 654

The opponents are silent.

Vul: E-W

♦ Q7632

HCP: 9+1

♣ K3

**Board: 47**

♠ KQJ4

You bid first.

Dealer: North

♥ KQ964

East (LHO) Doubles 2♥ if possible.

Vul: None

♦ 5

West (RHO) bids 2♠ if possible.

HCP: 12+1

♣ J87

**Board: 48**

♠ J65

Partner bids first.

Dealer: South

♥ AJT3

The opponents are silent.

Vul: N-S

♦ T6

HCP: 9

♣ KT63

**Board: 49**

♠ K62

You bid first.

Dealer: North

♥ KQT75

The opponents are silent.

Vul: E-W

♦ Q95

HCP: 14+1

♣ A7

**Board: 50**

♠ QJ2

Partner bids first.

Dealer: South

♥ K874

The opponents are silent.

Vul: Both

♦ 32

HCP: 8

♣ Q984

## Both hands (Answers Page)

### Board: 46

	North:	South:	W	N	E	S
Dealer: South	♠ A93	♠ 2				1 ♥
Vul: E-W	♥ 654	♥ AKJ93	Pass	2 ♥	Pass	3 ♥
North HCP: 9+1	♦ Q7632	♦ KJ4	Pass	4 ♥	All Pass	
South HCP: 15+1	♣ K3	♣ QJT8				
Contract: 4 ♥ North						

### Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ4	♠ 97		1 ♥	Pass	2 ♥
Vul: None	♥ KQ964	♥ AJ5	Pass	Pass	X	Pass
North HCP: 12+1	♦ 5	♦ A7642	2 ♠	Pass	Pass	3 ♥
South HCP: 9+1	♣ J87	♣ 543	All Pass			
Contract: 3 ♥ South						

### Board: 48

	North:	South:	W	N	E	S
Dealer: South	♠ J65	♠ AKT83				1 ♠
Vul: N-S	♥ AJT3	♥ 542	Pass	2 ♠	All Pass	
North HCP: 9	♦ T6	♦ AK85				
South HCP: 14+1	♣ KT63	♣ 7				
Contract: 2 ♠ North						

### Board: 49

	North:	South:	W	N	E	S
Dealer: North	♠ K62	♠ T5		1 ♥	Pass	2 ♥
Vul: E-W	♥ KQT75	♥ J96	All Pass			
North HCP: 14+1	♦ Q95	♦ 842				
South HCP: 6+1	♣ A7	♣ KQ865				
Contract: 2 ♥ South						

### Board: 50

	North:	South:	W	N	E	S
Dealer: South	♠ QJ2	♠ AKT84				1 ♠
Vul: Both	♥ K874	♥ J	Pass	2 ♠	All Pass	
North HCP: 8	♦ 32	♦ JT86				
South HCP: 13+1	♣ Q984	♣ KJ5				
Contract: 2 ♠ North						

# South hands

After\_1M\_2M

<b>Board: 46</b>	♠ 2	You bid first.
Dealer: South	♥ AKJ93	The opponents are silent.
Vul: E-W	♦ KJ4	
HCP: 15+1	♣ QJT8	

<b>Board: 47</b>	♠ 97	Partner bids first.
Dealer: North	♥ AJ5	East (RHO) Doubles 2♥ if possible.
Vul: None	♦ A7642	West (LHO) bids 2♠ if possible.
HCP: 9+1	♣ 543	

<b>Board: 48</b>	♠ AKT83	You bid first.
Dealer: South	♥ 542	The opponents are silent.
Vul: N-S	♦ AK85	
HCP: 14+1	♣ 7	

<b>Board: 49</b>	♠ T5	Partner bids first.
Dealer: North	♥ J96	The opponents are silent.
Vul: E-W	♦ 842	
HCP: 6+1	♣ KQ865	

<b>Board: 50</b>	♠ AKT84	You bid first.
Dealer: South	♥ J	The opponents are silent.
Vul: Both	♦ JT86	
HCP: 13+1	♣ KJ5	

## Both hands (Answers Page)

### Board: 46

	North:	South:	W	N	E	S
Dealer: South	♠ A93	♠ 2				1 ♥
Vul: E-W	♥ 654	♥ AKJ93	Pass	2 ♥	Pass	3 ♥
North HCP: 9+1	♦ Q7632	♦ KJ4	Pass	4 ♥	All Pass	
South HCP: 15+1	♣ K3	♣ QJT8				
Contract: 4 ♥ North						

### Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ4	♠ 97		1 ♥	Pass	2 ♥
Vul: None	♥ KQ964	♥ AJ5	Pass	Pass	X	Pass
North HCP: 12+1	♦ 5	♦ A7642	2 ♠	Pass	Pass	3 ♥
South HCP: 9+1	♣ J87	♣ 543	All Pass			
Contract: 3 ♥ South						

### Board: 48

	North:	South:	W	N	E	S
Dealer: South	♠ J65	♠ AKT83				1 ♠
Vul: N-S	♥ AJT3	♥ 542	Pass	2 ♠	All Pass	
North HCP: 9	♦ T6	♦ AK85				
South HCP: 14+1	♣ KT63	♣ 7				
Contract: 2 ♠ North						

### Board: 49

	North:	South:	W	N	E	S
Dealer: North	♠ K62	♠ T5		1 ♥	Pass	2 ♥
Vul: E-W	♥ KQT75	♥ J96	All Pass			
North HCP: 14+1	♦ Q95	♦ 842				
South HCP: 6+1	♣ A7	♣ KQ865				
Contract: 2 ♥ South						

### Board: 50

	North:	South:	W	N	E	S
Dealer: South	♠ QJ2	♠ AKT84				1 ♠
Vul: Both	♥ K874	♥ J	Pass	2 ♠	All Pass	
North HCP: 8	♦ 32	♦ JT86				
South HCP: 13+1	♣ Q984	♣ KJ5				
Contract: 2 ♠ North						