

<b>Board: 1</b>	♠ K86	You bid first.
Dealer: North	♥ AKT73	The opponents are silent.
Vul: None	♦ K6	
HCP: 15+1	♣ Q98	

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<b>Board: 2</b>	♠ KQ96	Partner bids first.
Dealer: East	♥ Q76	The opponents are silent.
Vul: E-W	♦ KQ72	
HCP: 16	♣ A2	

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<b>Board: 3</b>	♠ AQJ7632	You bid first.
Dealer: North	♥ 87	The opponents are silent.
Vul: E-W	♦ Q9	
HCP: 9+3	♣ 92	

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<b>Board: 4</b>	♠ J94	RHO opens the bidding 1 ♠.
Dealer: West	♥ 53	You bid next.
Vul: Both	♦ QJ75	
HCP: 8	♣ A942	

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<b>Board: 5</b>	♠ KQ43	Partner bids first.
Dealer: South	♥ QJ6	RHO opens the bidding 1 ♦.
Vul: N-S	♦ K4	You bid next.
HCP: 15	♣ A962	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 7+3

Contract: 5♦ South

North:

♠ K86

♥ AKT73

♦ K6

♣ Q98

South:

♠ -

♥ J5

♦ Q98432

♣ KJT32

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 5♦

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 2

Dealer: East

Vul: E-W

North HCP: 16

South HCP: 13+1

Contract: 4♠ South

North:

♠ KQ96

♥ Q76

♦ KQ72

♣ A2

South:

♠ AT743

♥ AKT

♦ 653

♣ Q3

W N E S

Pass 1♠

Pass 2NT<sup>1</sup> Pass 4♠

All Pass

1. Jacoby 2NT

### Board: 3

Dealer: North

Vul: E-W

North HCP: 9+3

South HCP: 16

Contract: 4♠ South

North:

♠ AQJ7632

♥ 87

♦ Q9

♣ 92

South:

♠ K84

♥ KQ65

♦ A75

♣ A64

W N E S

3♠ Pass 4♠

All Pass

### Board: 4

Dealer: West

Vul: Both

North HCP: 8

South HCP: 13

Contract: 1NT South

North:

♠ J94

♥ 53

♦ QJ75

♣ A942

South:

♠ Q86

♥ 96

♦ AK62

♣ KJ73

W N E S

1♠ Pass Pass 1NT

All Pass

### Board: 5

Dealer: South

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ KQ43

♥ QJ6

♦ K4

♣ A962

South:

♠ AJT

♥ 9743

♦ A76

♣ 853

W N E S

Pass

1♦ 1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

<b>Board: 1</b>	♠ -	Partner bids first.
Dealer: North	♥ J5	The opponents are silent.
Vul: None	♦ Q98432	
HCP: 7+3	♣ KJT32	

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<b>Board: 2</b>	♠ AT743	You bid first.
Dealer: East	♥ AKT	The opponents are silent.
Vul: E-W	♦ 653	
HCP: 13+1	♣ Q3	

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<b>Board: 3</b>	♠ K84	Partner bids first.
Dealer: North	♥ KQ65	The opponents are silent.
Vul: E-W	♦ A75	
HCP: 16	♣ A64	

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<b>Board: 4</b>	♠ Q86	LHO opens the bidding 1 ♠.
Dealer: West	♥ 96	Partner bids next.
Vul: Both	♦ AK62	
HCP: 13	♣ KJ73	

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<b>Board: 5</b>	♠ AJT	You bid first.
Dealer: South	♥ 9743	LHO opens the bidding 1 ♦.
Vul: N-S	♦ A76	Partner bids next.
HCP: 9	♣ 853	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 7+3

Contract: 5♦ South

North:

♠ K86

♥ AKT73

♦ K6

♣ Q98

South:

♠ -

♥ J5

♦ Q98432

♣ KJT32

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 5♦

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 2

Dealer: East

Vul: E-W

North HCP: 16

South HCP: 13+1

Contract: 4♠ South

North:

♠ KQ96

♥ Q76

♦ KQ72

♣ A2

South:

♠ AT743

♥ AKT

♦ 653

♣ Q3

W N E S

Pass 1♠

Pass 2NT<sup>1</sup> Pass 4♠

All Pass

1. Jacoby 2NT

### Board: 3

Dealer: North

Vul: E-W

North HCP: 9+3

South HCP: 16

Contract: 4♠ South

North:

♠ AQJ7632

♥ 87

♦ Q9

♣ 92

South:

♠ K84

♥ KQ65

♦ A75

♣ A64

W N E S

3♠ Pass 4♠

All Pass

### Board: 4

Dealer: West

Vul: Both

North HCP: 8

South HCP: 13

Contract: 1NT South

North:

♠ J94

♥ 53

♦ QJ75

♣ A942

South:

♠ Q86

♥ 96

♦ AK62

♣ KJ73

W N E S

1♠ Pass Pass 1NT

All Pass

### Board: 5

Dealer: South

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 3NT South

North:

♠ KQ43

♥ QJ6

♦ K4

♣ A962

South:

♠ AJT

♥ 9743

♦ A76

♣ 853

W N E S

Pass

1♦ 1NT Pass 2♣<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Stayman

## North hands

## Anything\_Goes

<b>Board: 6</b>	♠ 2	Partner bids first.
Dealer: South	♥ J9	East (LHO) bids 2♠ if possible.
Vul: E-W	♦ KJ9643	
HCP: 13+2	♣ AKJ6	
<b>Board: 7</b>	♠ A96	RHO opens the bidding 1♣.
Dealer: West	♥ AQ2	You bid next.
Vul: Both	♦ KQ982	East (LHO) Doubles 1♦ if possible.
HCP: 15+1	♣ 94	East (LHO) Doubles 3♦ if possible.
<b>Board: 8</b>	♠ J	You bid first.
Dealer: North	♥ KT86	The opponents are silent.
Vul: None	♦ K754	
HCP: 10	♣ K653	
<b>Board: 9</b>	♠ AK98754	West (RHO) Doubles 5♠ if possible.
Dealer: West	♥ KJ8	
Vul: N-S	♦ Q	
HCP: 13+3	♣ T9	
<b>Board: 10</b>	♠ T97	You bid first.
Dealer: North	♥ T6	West (RHO) bids 2♦ if possible.
Vul: Both	♦ K	East (LHO) bids 4♦ if possible.
HCP: 12+3	♣ AKQT542	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 13+2

South HCP: 12+1

Contract: 3NT South

North:

♠ 2

♥ J9

♦ KJ9643

♣ AKJ6

South:

♠ A6

♥ A842

♦ QT

♣ QT954

W N E S

1 ♣

Pass 2 ♦ 2 ♠ 3NT

All Pass

### Board: 7

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 1+1

Contract: 3 ♦ X South

North:

♠ A96

♥ AQ2

♦ KQ982

♣ 94

South:

♠ 832

♥ 864

♦ J7543

♣ T5

W N E S

1 ♣ 1 ♦ X 3 ♦

Pass Pass X All Pass

### Board: 8

Dealer: North

Vul: None

North HCP: 10

South HCP: 17

Contract: 3NT North

North:

♠ J

♥ KT86

♦ K754

♣ K653

South:

♠ KT74

♥ A73

♦ AQ3

♣ A82

W N E S

Pass Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♠

Pass 3NT All Pass

1. Stayman

### Board: 9

Dealer: West

Vul: N-S

North HCP: 13+3

South HCP: 14+1

Contract: 5 ♠ X South

North:

♠ AK98754

♥ KJ8

♦ Q

♣ T9

South:

♠ J

♥ AQ2

♦ K942

♣ KJ874

W N E S

Pass 1 ♠ Pass 2 ♣

Pass 3 ♠ Pass 4NT

Pass 5 ♥<sup>1</sup> Pass 5 ♠

X All Pass

1. A=2/5 or 5/5, Q(S)=0

### Board: 10

Dealer: North

Vul: Both

North HCP: 12+3

South HCP: 16+2

Contract: 4 ♠ South

North:

♠ T97

♥ T6

♦ K

♣ AKQT542

South:

♠ AKQJ62

♥ A532

♦ Q

♣ 76

W N E S

1 ♣ Pass 1 ♠

2 ♦ X 4 ♦ 4 ♠

All Pass

## South hands

## Anything\_Goes

<b>Board: 6</b>	♠ A6	You bid first.
Dealer: South	♥ A842	East (RHO) bids 2♠ if possible.
Vul: E-W	♦ QT	
HCP: 12+1	♣ QT954	
<b>Board: 7</b>	♠ 832	LHO opens the bidding 1♣.
Dealer: West	♥ 864	Partner bids next.
Vul: Both	♦ J7543	East (RHO) Doubles 1♦ if possible.
HCP: 1+1	♣ T5	East (RHO) Doubles 3♦ if possible.
<b>Board: 8</b>	♠ KT74	Partner bids first.
Dealer: North	♥ A73	The opponents are silent.
Vul: None	♦ AQ3	
HCP: 17	♣ A82	
<b>Board: 9</b>	♠ J	West (LHO) Doubles 5♠ if possible.
Dealer: West	♥ AQ2	
Vul: N-S	♦ K942	
HCP: 14+1	♣ KJ874	
<b>Board: 10</b>	♠ AKQJ62	Partner bids first.
Dealer: North	♥ A532	West (LHO) bids 2♦ if possible.
Vul: Both	♦ Q	East (RHO) bids 4♦ if possible.
HCP: 16+2	♣ 76	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 13+2

South HCP: 12+1

Contract: 3NT South

North:

♠ 2

♥ J9

♦ KJ9643

♣ AKJ6

South:

♠ A6

♥ A842

♦ QT

♣ QT954

W	N	E	S
			1 ♣
Pass	2 ♦	2 ♠	3NT
All Pass			

### Board: 7

Dealer: West

Vul: Both

North HCP: 15+1

South HCP: 1+1

Contract: 3 ♦ X South

North:

♠ A96

♥ AQ2

♦ KQ982

♣ 94

South:

♠ 832

♥ 864

♦ J7543

♣ T5

W	N	E	S
1 ♣	1 ♦	X	3 ♦
Pass	Pass	X	All Pass

### Board: 8

Dealer: North

Vul: None

North HCP: 10

South HCP: 17

Contract: 3NT North

North:

♠ J

♥ KT86

♦ K754

♣ K653

South:

♠ KT74

♥ A73

♦ AQ3

♣ A82

W	N	E	S
	Pass	Pass	1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♠
Pass	3NT	All Pass	

1. Stayman

### Board: 9

Dealer: West

Vul: N-S

North HCP: 13+3

South HCP: 14+1

Contract: 5 ♠ X South

North:

♠ AK98754

♥ KJ8

♦ Q

♣ T9

South:

♠ J

♥ AQ2

♦ K942

♣ KJ874

W	N	E	S
Pass	1 ♠	Pass	2 ♣
Pass	3 ♠	Pass	4NT
Pass	5 ♥ <sup>1</sup>	Pass	5 ♠
X	All Pass		

1. A=2/5 or 5/5, Q(S)=0

### Board: 10

Dealer: North

Vul: Both

North HCP: 12+3

South HCP: 16+2

Contract: 4 ♠ South

North:

♠ T97

♥ T6

♦ K

♣ AKQT542

South:

♠ AKQJ62

♥ A532

♦ Q

♣ 76

W	N	E	S
	1 ♣	Pass	1 ♠
2 ♦	X	4 ♦	4 ♠
All Pass			



## North hands

## Anything\_Goes

<b>Board: 11</b>	♠ AJ962	You bid first.
Dealer: North	♥ T	The opponents are silent.
Vul: None	♦ K	
HCP: 11+3	♣ KT9643	
<b>Board: 12</b>	♠ K	Partner bids first.
Dealer: East	♥ J6542	The opponents are silent.
Vul: E-W	♦ JT97	
HCP: 8+1	♣ K82	
<b>Board: 13</b>	♠ QT6	You bid first.
Dealer: North	♥ AQ	West (RHO) bids 1 ♠ if possible.
Vul: Both	♦ AJ52	East (LHO) bids 2 ♠ if possible.
HCP: 19	♣ KQJ7	
<b>Board: 14</b>	♠ K76	West (RHO) bids 1 ♠ if possible.
Dealer: West	♥ J742	East (LHO) bids 3 ♠ if possible.
Vul: None	♦ AJ	
HCP: 10	♣ JT52	
<b>Board: 15</b>	♠ 743	Partner bids first.
Dealer: East	♥ KT872	The opponents are silent.
Vul: E-W	♦ K72	
HCP: 6+1	♣ T5	

## Both hands (Answers Page)

### Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ AJ962	♠ K54		1 ♣	Pass	1 ♦
Vul: None	♥ T	♥ K93	Pass	1 ♠	Pass	2 ♦
North HCP: 11+3	♦ K	♦ J98742	Pass	2 ♠	Pass	3 ♠
South HCP: 9+2	♣ KT9643	♣ Q	All Pass			
Contract: 3 ♠ South						

### Board: 12

	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ AJ43			Pass	1 ♥
Vul: E-W	♥ J6542	♥ AKT93	Pass	2 ♥	Pass	4 ♥
North HCP: 8+1	♦ JT97	♦ 5	All Pass			
South HCP: 16+1	♣ K82	♣ A43				
Contract: 4 ♥ South						

### Board: 13

	North:	South:	W	N	E	S
Dealer: North	♠ QT6	♠ 72		1 ♦	Pass	Pass
Vul: Both	♥ AQ	♥ T852	1 ♠	X	2 ♠	Pass
North HCP: 19	♦ AJ52	♦ T984	Pass	3 ♣	Pass	3 ♦
South HCP: 4	♣ KQJ7	♣ A32	All Pass			
Contract: 3 ♦ South						

### Board: 14

	North:	South:	W	N	E	S
Dealer: West	♠ K76	♠ 4	Pass	Pass	Pass	1 ♥
Vul: None	♥ J742	♥ AKQT65	1 ♠	2 ♠ <sup>1</sup>	3 ♠	4 ♥
North HCP: 10	♦ AJ	♦ QT97	All Pass			
South HCP: 14+2	♣ JT52	♣ K8				
Contract: 4 ♥ South						

1. limit raise or better in !H

### Board: 15

	North:	South:	W	N	E	S
Dealer: East	♠ 743	♠ AJT9			Pass	1 ♦
Vul: E-W	♥ KT872	♥ AJ53	Pass	1 ♥	Pass	3 ♥
North HCP: 6+1	♦ K72	♦ AQ96	Pass	4 ♥	All Pass	
South HCP: 16	♣ T5	♣ 9				
Contract: 4 ♥ North						

## South hands

## Anything\_Goes

**Board: 11**      ♠ K54      Partner bids first.  
 Dealer: North      ♥ K93      The opponents are silent.  
 Vul: None      ♦ J98742  
 HCP: 9+2      ♣ Q

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**Board: 12**      ♠ AJ43      You bid first.  
 Dealer: East      ♥ AKT93      The opponents are silent.  
 Vul: E-W      ♦ 5  
 HCP: 16+1      ♣ A43

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**Board: 13**      ♠ 72      Partner bids first.  
 Dealer: North      ♥ T852      West (LHO) bids 1 ♠ if possible.  
 Vul: Both      ♦ T984      East (RHO) bids 2 ♠ if possible.  
 HCP: 4      ♣ A32

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**Board: 14**      ♠ 4      West (LHO) bids 1 ♠ if possible.  
 Dealer: West      ♥ AKQT65      East (RHO) bids 3 ♠ if possible.  
 Vul: None      ♦ QT97  
 HCP: 14+2      ♣ K8

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**Board: 15**      ♠ AJT9      You bid first.  
 Dealer: East      ♥ AJ53      The opponents are silent.  
 Vul: E-W      ♦ AQ96  
 HCP: 16      ♣ 9

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: None

North HCP: 11+3

South HCP: 9+2

Contract: 3 ♠ South

North:

♠ AJ962

♥ T

♦ K

♣ KT9643

South:

♠ K54

♥ K93

♦ J98742

♣ Q

W	N	E	S
	1 ♣	Pass	1 ♦
Pass	1 ♠	Pass	2 ♦
Pass	2 ♠	Pass	3 ♠
All Pass			

### Board: 12

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 16+1

Contract: 4 ♥ South

North:

♠ K

♥ J6542

♦ JT97

♣ K82

South:

♠ AJ43

♥ AKT93

♦ 5

♣ A43

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

### Board: 13

Dealer: North

Vul: Both

North HCP: 19

South HCP: 4

Contract: 3 ♦ South

North:

♠ QT6

♥ AQ

♦ AJ52

♣ KQJ7

South:

♠ 72

♥ T852

♦ T984

♣ A32

W	N	E	S
	1 ♦	Pass	Pass
1 ♠	X	2 ♠	Pass
Pass	3 ♣	Pass	3 ♦
All Pass			

### Board: 14

Dealer: West

Vul: None

North HCP: 10

South HCP: 14+2

Contract: 4 ♥ South

North:

♠ K76

♥ J742

♦ AJ

♣ JT52

South:

♠ 4

♥ AKQT65

♦ QT97

♣ K8

W	N	E	S
Pass	Pass	Pass	1 ♥
1 ♠	2 ♠ <sup>1</sup>	3 ♠	4 ♥
All Pass			

1. limit raise or better in !H

### Board: 15

Dealer: East

Vul: E-W

North HCP: 6+1

South HCP: 16

Contract: 4 ♥ North

North:

♠ 743

♥ KT872

♦ K72

♣ T5

South:

♠ AJT9

♥ AJ53

♦ AQ96

♣ 9

W	N	E	S
		Pass	1 ♦
Pass	1 ♥	Pass	3 ♥
Pass	4 ♥	All Pass	

## North hands

## Anything\_Goes

<b>Board: 16</b>	♠ KT43	Partner bids first.
Dealer: East	♥ 3	The opponents are silent.
Vul: N-S	♦ KJ83	
HCP: 11	♣ A943	
<b>Board: 17</b>	♠ AKJ94	You bid first.
Dealer: West	♥ 87	The opponents are silent.
Vul: None	♦ Q74	
HCP: 14+1	♣ A97	
<b>Board: 18</b>	♠ A9643	West (RHO) Doubles 1 ♦ if possible.
Dealer: East	♥ K	East (LHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ J643	
HCP: 8+1	♣ 843	
<b>Board: 19</b>	♠ 82	West (RHO) bids 1NT if possible.
Dealer: West	♥ AT8643	East (LHO) bids 4 ♦ if possible.
Vul: N-S	♦ Q	
HCP: 11+2	♣ AJ97	
<b>Board: 20</b>	♠ A43	Partner bids first.
Dealer: South	♥ -	RHO opens the bidding 1NT.
Vul: Both	♦ AKQ753	You bid next.
HCP: 16+2	♣ K763	

## Both hands (Answers Page)

### Board: 16

Dealer: East

Vul: N-S

North HCP: 11

South HCP: 15

Contract: 3NT South

North:

♠ KT43

♥ 3

♦ KJ83

♣ A943

South:

♠ Q62

♥ AK7

♦ AQ42

♣ 652

W N E S

Pass Pass 1NT

Pass 3♥<sup>1</sup> Pass 3NT

All Pass

1. 1N-3M splinter

### Board: 17

Dealer: West

Vul: None

North HCP: 14+1

South HCP: 13+2

Contract: 3NT North

North:

♠ AKJ94

♥ 87

♦ Q74

♣ A97

South:

♠ 8

♥ AQ54

♦ KJ

♣ QJT632

W N E S

Pass 1♠ Pass 2♣

Pass 2NT Pass 3♥

Pass 3NT All Pass

### Board: 18

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 14+1

Contract: 1NT South

North:

♠ A9643

♥ K

♦ J643

♣ 843

South:

♠ K

♥ Q642

♦ AQ952

♣ K62

W N E S

Pass Pass 1♦

X 1♠ X 1NT

All Pass

### Board: 19

Dealer: West

Vul: N-S

North HCP: 11+2

South HCP: 17+1

Contract: 4♥ South

North:

♠ 82

♥ AT8643

♦ Q

♣ AJ97

South:

♠ AQJ63

♥ KQ2

♦ KT8

♣ Q3

W N E S

Pass 1♥ Pass 1♠

1NT<sup>1</sup> 2♥ 4♦ 4♥

All Pass

1. Unusual 1NT

### Board: 20

Dealer: South

Vul: Both

North HCP: 16+2

South HCP: 4+1

Contract: 3♦ North

North:

♠ A43

♥ -

♦ AKQ753

♣ K763

South:

♠ T95

♥ JT942

♦ J2

♣ Q82

W N E S

Pass Pass

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

Pass 3♦ All Pass

1. Cappelletti, any 6+suit

2. automat

<b>Board: 16</b>	♠ Q62	You bid first.
Dealer: East	♥ AK7	The opponents are silent.
Vul: N-S	♦ AQ42	
HCP: 15	♣ 652	

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<b>Board: 17</b>	♠ 8	Partner bids first.
Dealer: West	♥ AQ54	The opponents are silent.
Vul: None	♦ KJ	
HCP: 13+2	♣ QJT632	

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<b>Board: 18</b>	♠ K	West (LHO) Doubles 1 ♦ if possible.
Dealer: East	♥ Q642	East (RHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ AQ952	
HCP: 14+1	♣ K62	

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<b>Board: 19</b>	♠ AQJ63	West (LHO) bids 1NT if possible.
Dealer: West	♥ KQ2	East (RHO) bids 4 ♦ if possible.
Vul: N-S	♦ KT8	
HCP: 17+1	♣ Q3	

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<b>Board: 20</b>	♠ T95	You bid first.
Dealer: South	♥ JT942	LHO opens the bidding 1NT.
Vul: Both	♦ J2	Partner bids next.
HCP: 4+1	♣ Q82	

## Both hands (Answers Page)

### Board: 16

Dealer: East

Vul: N-S

North HCP: 11

South HCP: 15

Contract: 3NT South

North:

♠ KT43

♥ 3

♦ KJ83

♣ A943

South:

♠ Q62

♥ AK7

♦ AQ42

♣ 652

W N E S

Pass Pass 1NT

Pass 3♥<sup>1</sup> Pass 3NT

All Pass

1. 1N-3M splinter

### Board: 17

Dealer: West

Vul: None

North HCP: 14+1

South HCP: 13+2

Contract: 3NT North

North:

♠ AKJ94

♥ 87

♦ Q74

♣ A97

South:

♠ 8

♥ AQ54

♦ KJ

♣ QJT632

W N E S

Pass 1♠ Pass 2♣

Pass 2NT Pass 3♥

Pass 3NT All Pass

### Board: 18

Dealer: East

Vul: E-W

North HCP: 8+1

South HCP: 14+1

Contract: 1NT South

North:

♠ A9643

♥ K

♦ J643

♣ 843

South:

♠ K

♥ Q642

♦ AQ952

♣ K62

W N E S

Pass Pass 1♦

X 1♠ X 1NT

All Pass

### Board: 19

Dealer: West

Vul: N-S

North HCP: 11+2

South HCP: 17+1

Contract: 4♥ South

North:

♠ 82

♥ AT8643

♦ Q

♣ AJ97

South:

♠ AQJ63

♥ KQ2

♦ KT8

♣ Q3

W N E S

Pass 1♥ Pass 1♠

1NT<sup>1</sup> 2♥ 4♦ 4♥

All Pass

1. Unusual 1NT

### Board: 20

Dealer: South

Vul: Both

North HCP: 16+2

South HCP: 4+1

Contract: 3♦ North

North:

♠ A43

♥ -

♦ AKQ753

♣ K763

South:

♠ T95

♥ JT942

♦ J2

♣ Q82

W N E S

Pass Pass

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

Pass 3♦ All Pass

1. Cappelletti, any 6+suit

2. automat



**Board: 21**

♠ KQ73

You bid first.

Dealer: West

♥ KT4

The opponents are silent.

Vul: E-W

♦ J62

HCP: 14

♣ AJ3

**Board: 22**

♠ AQ9853

West (RHO) bids 1 ♥ if possible.

Dealer: East

♥ -

West (RHO) bids 2 ♥ if possible.

Vul: N-S

♦ T53

East (LHO) bids 3 ♥ if possible.

HCP: 9+2

♣ K542

**Board: 23**

♠ K862

You bid first.

Dealer: West

♥ A8

The opponents are silent.

Vul: Both

♦ A62

HCP: 15

♣ AT32

**Board: 24**

♠ 94

You bid first.

Dealer: North

♥ 764

LHO opens the bidding 1 ♣.

Vul: None

♦ AJ53

Partner bids next.

HCP: 10

♣ AJT4

West (RHO) Doubles 1 ♠ if possible.

East (LHO) bids 2 ♥ if possible.

## Both hands (Answers Page)

### Board: 21

Dealer: West

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 2♣ South

North:

♠ KQ73

♥ KT4

♦ J62

♣ AJ3

South:

♠ 42

♥ J5

♦ AKQT7

♣ Q965

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

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

Pass	1♠	Pass	2♣
------	----	------	----

All Pass

### Board: 22

Dealer: East

Vul: N-S

North HCP: 9+2

South HCP: 14+3

Contract: 5♦ North

North:

♠ AQ9853

♥ -

♦ T53

♣ K542

South:

♠ K

♥ QJ962

♦ KQJ987

♣ Q

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

		Pass	1♦
--	--	------	----

1♥	1♠	Pass	2♦
----	----	------	----

2♥	3♦	3♥	X
----	----	----	---

Pass	5♦	All Pass	
------	----	----------	--

### Board: 23

Dealer: West

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2NT South

North:

♠ K862

♥ A8

♦ A62

♣ AT32

South:

♠ 753

♥ KQ3

♦ JT83

♣ Q54

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

Pass	1NT	Pass	2NT
------	-----	------	-----

All Pass

### Board: 24

Dealer: North

Vul: None

North HCP: 10

South HCP: 13+2

Contract: 3♠ South

North:

♠ 94

♥ 764

♦ AJ53

♣ AJT4

South:

♠ AQJT73

♥ QJT

♦ T4

♣ K8

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

	Pass	1♣	1♠
--	------	----	----

X	Pass	2♥	2♠
---	------	----	----

Pass	3♣ <sup>1</sup>	Pass	3♠
------	-----------------	------	----

All Pass

1. limit raise or better in !S

<b>Board: 21</b>	♠ 42	Partner bids first.
Dealer: West	♥ J5	The opponents are silent.
Vul: E-W	♦ AKQT7	
HCP: 12+1	♣ Q965	
<b>Board: 22</b>	♠ K	West (LHO) bids 1 ♥ if possible.
Dealer: East	♥ QJ962	West (LHO) bids 2 ♥ if possible.
Vul: N-S	♦ KQJ987	East (RHO) bids 3 ♥ if possible.
HCP: 14+3	♣ Q	
<b>Board: 23</b>	♠ 753	Partner bids first.
Dealer: West	♥ KQ3	The opponents are silent.
Vul: Both	♦ JT83	
HCP: 8	♣ Q54	
<b>Board: 24</b>	♠ AQJT73	Partner bids first.
Dealer: North	♥ QJT	RHO opens the bidding 1 ♣.
Vul: None	♦ T4	You bid next.
HCP: 13+2	♣ K8	West (LHO) Doubles 1 ♠ if possible.
		East (RHO) bids 2 ♥ if possible.

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: West	♠ KQ73	♠ 42	Pass	1 ♣	Pass	1 ♦
Vul: E-W	♥ KT4	♥ J5	Pass	1 ♠	Pass	2 ♣
North HCP: 14	♦ J62	♦ AKQT7	All Pass			
South HCP: 12+1	♣ AJ3	♣ Q965				
Contract: 2 ♣ South						

### Board: 22

	North:	South:	W	N	E	S
Dealer: East	♠ AQ9853	♠ K			Pass	1 ♦
Vul: N-S	♥ -	♥ QJ962	1 ♥	1 ♠	Pass	2 ♦
North HCP: 9+2	♦ T53	♦ KQJ987	2 ♥	3 ♦	3 ♥	X
South HCP: 14+3	♣ K542	♣ Q	Pass	5 ♦	All Pass	
Contract: 5 ♦ North						

### Board: 23

	North:	South:	W	N	E	S
Dealer: West	♠ K862	♠ 753	Pass	1NT	Pass	2NT
Vul: Both	♥ A8	♥ KQ3	All Pass			
North HCP: 15	♦ A62	♦ JT83				
South HCP: 8	♣ AT32	♣ Q54				
Contract: 2NT South						

### Board: 24

	North:	South:	W	N	E	S
Dealer: North	♠ 94	♠ AQJT73		Pass	1 ♣	1 ♠
Vul: None	♥ 764	♥ QJT	X	Pass	2 ♥	2 ♠
North HCP: 10	♦ AJ53	♦ T4	Pass	3 ♣ <sup>1</sup>	Pass	3 ♠
South HCP: 13+2	♣ AJT4	♣ K8	All Pass			
Contract: 3 ♠ South						

1. limit raise or better in !S

# North hands

# Anything\_Goes

<b>Board: 25</b>	♠ 74	Partner bids first.
Dealer: East	♥ Q5432	The opponents are silent.
Vul: N-S	♦ A2	
HCP: 12+1	♣ AQ85	
<b>Board: 26</b>	♠ KT842	LHO opens the bidding 1 ♣.
Dealer: East	♥ J72	Partner bids next.
Vul: Both	♦ Q3	West (RHO) Doubles 1 ♦ if possible.
HCP: 8+1	♣ Q42	East (LHO) bids 2 ♥ if possible.
<b>Board: 27</b>	♠ AT853	East (LHO) Doubles 1 ♠ if possible.
Dealer: West	♥ K96	West (RHO) bids 3 ♦ if possible.
Vul: None	♦ AJ9	
HCP: 12+1	♣ 72	
<b>Board: 28</b>	♠ T2	Partner bids first.
Dealer: South	♥ AKJT3	The opponents are silent.
Vul: N-S	♦ T94	
HCP: 10+1	♣ QT8	
<b>Board: 29</b>	♠ K8753	LHO opens the bidding 1 ♦.
Dealer: East	♥ KJ2	Partner bids next.
Vul: Both	♦ J95	East (LHO) Doubles 2 ♦ if possible.
HCP: 12+1	♣ KJ	

## Both hands (Answers Page)

### Board: 25

Dealer: East

Vul: N-S

North HCP: 12+1

South HCP: 10

Contract: 2♥ South

North:

♠ 74

♥ Q5432

♦ A2

♣ AQ85

South:

♠ KT93

♥ AT6

♦ 73

♣ KT94

W N E S

Pass Pass Pass Pass

Pass 1♥ Pass 2♣<sup>1</sup>

Pass 2♦<sup>2</sup> Pass 2♥

All Pass

1. Reverse drury

2. artificial

### Board: 26

Dealer: East

Vul: Both

North HCP: 8+1

South HCP: 13+3

Contract: 3♦ South

North:

♠ KT842

♥ J72

♦ Q3

♣ Q42

South:

♠ Q3

♥ T5

♦ AKJT942

♣ K6

W N E S

Pass 1♣ 1♦

X Pass 2♥ 3♦

All Pass

### Board: 27

Dealer: West

Vul: None

North HCP: 12+1

South HCP: 8

Contract: 3♠ South

North:

♠ AT853

♥ K96

♦ AJ9

♣ 72

South:

♠ J764

♥ QT87

♦ 82

♣ KQ8

W N E S

Pass 1♠ X 2♠

3♦ Pass Pass 3♠

All Pass

### Board: 28

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 10+1

North:

♠ T2

♥ AKJT3

♦ T94

♣ QT8

South:

♠ KJ976

♥ Q5

♦ 85

♣ A974

W N E S

Pass Pass Pass Pass Out

### Board: 29

Dealer: East

Vul: Both

North HCP: 12+1

South HCP: 12+1

Contract: 4♠ South

North:

♠ K8753

♥ KJ2

♦ J95

♣ KJ

South:

♠ AQT2

♥ A73

♦ 8

♣ Q9874

W N E S

Pass 1♦ X

Pass 2♦<sup>1</sup> X 3♣

Pass 3♠ Pass 4♠

All Pass

1. strength cue bid

## South hands

## Anything\_Goes

<b>Board: 25</b>	♠ KT93	You bid first.
Dealer: East	♥ AT6	The opponents are silent.
Vul: N-S	♦ 73	
HCP: 10	♣ KT94	
<hr/>		
<b>Board: 26</b>	♠ Q3	RHO opens the bidding 1 ♣.
Dealer: East	♥ T5	You bid next.
Vul: Both	♦ AKJT942	West (LHO) Doubles 1 ♦ if possible.
HCP: 13+3	♣ K6	East (RHO) bids 2 ♥ if possible.
<hr/>		
<b>Board: 27</b>	♠ J764	East (RHO) Doubles 1 ♠ if possible.
Dealer: West	♥ QT87	West (LHO) bids 3 ♦ if possible.
Vul: None	♦ 82	
HCP: 8	♣ KQ8	
<hr/>		
<b>Board: 28</b>	♠ KJ976	You bid first.
Dealer: South	♥ Q5	The opponents are silent.
Vul: N-S	♦ 85	
HCP: 10+1	♣ A974	
<hr/>		
<b>Board: 29</b>	♠ AQT2	RHO opens the bidding 1 ♦.
Dealer: East	♥ A73	You bid next.
Vul: Both	♦ 8	East (RHO) Doubles 2 ♦ if possible.
HCP: 12+1	♣ Q9874	

## Both hands (Answers Page)

### Board: 25

Dealer: East

Vul: N-S

North HCP: 12+1

South HCP: 10

Contract: 2♥ South

North:

♠ 74

♥ Q5432

♦ A2

♣ AQ85

South:

♠ KT93

♥ AT6

♦ 73

♣ KT94

W N E S

Pass Pass Pass Pass

Pass 1♥ Pass 2♣<sup>1</sup>

Pass 2♦<sup>2</sup> Pass 2♥

All Pass

1. Reverse drury

2. artificial

### Board: 26

Dealer: East

Vul: Both

North HCP: 8+1

South HCP: 13+3

Contract: 3♦ South

North:

♠ KT842

♥ J72

♦ Q3

♣ Q42

South:

♠ Q3

♥ T5

♦ AKJT942

♣ K6

W N E S

Pass 1♣ 1♦

X Pass 2♥ 3♦

All Pass

### Board: 27

Dealer: West

Vul: None

North HCP: 12+1

South HCP: 8

Contract: 3♠ South

North:

♠ AT853

♥ K96

♦ AJ9

♣ 72

South:

♠ J764

♥ QT87

♦ 82

♣ KQ8

W N E S

Pass 1♠ X 2♠

3♦ Pass Pass 3♠

All Pass

### Board: 28

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 10+1

North:

♠ T2

♥ AKJT3

♦ T94

♣ QT8

South:

♠ KJ976

♥ Q5

♦ 85

♣ A974

W N E S

Pass Pass Pass Pass Out

### Board: 29

Dealer: East

Vul: Both

North HCP: 12+1

South HCP: 12+1

Contract: 4♠ South

North:

♠ K8753

♥ KJ2

♦ J95

♣ KJ

South:

♠ AQT2

♥ A73

♦ 8

♣ Q9874

W N E S

Pass 1♦ X

Pass 2♦<sup>1</sup> X 3♣

Pass 3♠ Pass 4♠

All Pass

1. strength cue bid



<b>Board: 30</b>	♠ K82	Partner bids first.
Dealer: South	♥ KQ3	The opponents are silent.
Vul: None	♦ JT842	
HCP: 13+1	♣ A3	

---

<b>Board: 31</b>	♠ AKQ42	You bid first.
Dealer: North	♥ A6	The opponents are silent.
Vul: N-S	♦ AJ95	
HCP: 21+1	♣ QJ	

---

<b>Board: 32</b>	♠ T96	Partner bids first.
Dealer: East	♥ AK2	The opponents are silent.
Vul: N-S	♦ K96	
HCP: 10	♣ 9763	

---

<b>Board: 33</b>	♠ KJ953	Partner bids first.
Dealer: South	♥ T8765	The opponents are silent.
Vul: None	♦ 4	
HCP: 4+2	♣ T3	

## Both hands (Answers Page)

### Board: 30

Dealer: South

Vul: None

North HCP: 13+1

South HCP: 9

Contract: 1 ♠ South

North:

♠ K82

♥ KQ3

♦ JT842

♣ A3

South:

♠ A754

♥ 92

♦ Q93

♣ QJ65

W	N	E	S
			Pass
Pass	1 ♦	Pass	1 ♠
All Pass			

### Board: 31

Dealer: North

Vul: N-S

North HCP: 21+1

South HCP: 9+1

Contract: 4 ♠ South

North:

♠ AKQ42

♥ A6

♦ AJ95

♣ QJ

South:

♠ JT983

♥ KQ9

♦ K762

♣ 9

W	N	E	S
	1 ♠	Pass	4 ♠
All Pass			

### Board: 32

Dealer: East

Vul: N-S

North HCP: 10

South HCP: 22+1

Contract: 6 ♠ North

North:

♠ T96

♥ AK2

♦ K96

♣ 9763

South:

♠ AKQJ4

♥ QJT

♦ Q

♣ AQJ2

W	N	E	S
		Pass	2 ♣ <sup>1</sup>
Pass	2NT	Pass	3 ♠
Pass	4NT	Pass	5 ♣ <sup>2</sup>
Pass	5 ♦	Pass	5NT <sup>3</sup>
Pass	6 ♠	All Pass	

1. strong

2. A=0/5 or 3/5

3. !S queen no !H king no !C king no !D king

### Board: 33

Dealer: South

Vul: None

North HCP: 4+2

South HCP: 15

Contract: 3 ♠ South

North:

♠ KJ953

♥ T8765

♦ 4

♣ T3

South:

♠ Q872

♥ AK94

♦ AQ63

♣ 9

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	3 ♠
All Pass			

<b>Board: 30</b>	♠ A754	You bid first.
Dealer: South	♥ 92	The opponents are silent.
Vul: None	♦ Q93	
HCP: 9	♣ QJ65	

---

<b>Board: 31</b>	♠ JT983	Partner bids first.
Dealer: North	♥ KQ9	The opponents are silent.
Vul: N-S	♦ K762	
HCP: 9+1	♣ 9	

---

<b>Board: 32</b>	♠ AKQJ4	You bid first.
Dealer: East	♥ QJT	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 22+1	♣ AQJ2	

---

<b>Board: 33</b>	♠ Q872	You bid first.
Dealer: South	♥ AK94	The opponents are silent.
Vul: None	♦ AQ63	
HCP: 15	♣ 9	

## Both hands (Answers Page)

### Board: 30

Dealer: South

Vul: None

North HCP: 13+1

South HCP: 9

Contract: 1 ♠ South

North:

♠ K82

♥ KQ3

♦ JT842

♣ A3

South:

♠ A754

♥ 92

♦ Q93

♣ QJ65

W	N	E	S
			Pass
Pass	1 ♦	Pass	1 ♠
All Pass			

### Board: 31

Dealer: North

Vul: N-S

North HCP: 21+1

South HCP: 9+1

Contract: 4 ♠ South

North:

♠ AKQ42

♥ A6

♦ AJ95

♣ QJ

South:

♠ JT983

♥ KQ9

♦ K762

♣ 9

W	N	E	S
	1 ♠	Pass	4 ♠
All Pass			

### Board: 32

Dealer: East

Vul: N-S

North HCP: 10

South HCP: 22+1

Contract: 6 ♠ North

North:

♠ T96

♥ AK2

♦ K96

♣ 9763

South:

♠ AKQJ4

♥ QJT

♦ Q

♣ AQJ2

W	N	E	S
		Pass	2 ♣ <sup>1</sup>
Pass	2NT	Pass	3 ♠
Pass	4NT	Pass	5 ♣ <sup>2</sup>
Pass	5 ♦	Pass	5NT <sup>3</sup>
Pass	6 ♠	All Pass	

1. strong

2. A=0/5 or 3/5

3. !S queen no !H king no !C king no !D king

### Board: 33

Dealer: South

Vul: None

North HCP: 4+2

South HCP: 15

Contract: 3 ♠ South

North:

♠ KJ953

♥ T8765

♦ 4

♣ T3

South:

♠ Q872

♥ AK94

♦ AQ63

♣ 9

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	3 ♠
All Pass			

## North hands

## Anything\_Goes

<b>Board: 34</b>	♠ QJ954	You bid first.
Dealer: North	♥ Q9873	LHO opens the bidding 1 ♣.
Vul: N-S	♦ A54	Partner bids next.
HCP: 9+2	♣ -	West (RHO) Doubles 1 ♦ if possible.

---

<b>Board: 35</b>	♠ T9	You bid first.
Dealer: North	♥ Q	The opponents are silent.
Vul: E-W	♦ AK82	
HCP: 13+2	♣ KJT875	

---

<b>Board: 36</b>	♠ Q86	You bid first.
Dealer: North	♥ KJ82	The opponents are silent.
Vul: Both	♦ K642	
HCP: 11	♣ Q9	

---

<b>Board: 37</b>	♠ K84	RHO opens the bidding 1 ♦.
Dealer: West	♥ KT763	You bid next.
Vul: E-W	♦ 62	East (LHO) bids 1 ♠ if possible.
HCP: 6+1	♣ 752	West (RHO) Redoubles if possible.
		East (LHO) bids 2 ♠ if possible.

---

<b>Board: 38</b>	♠ KT943	Partner bids first.
Dealer: South	♥ T53	The opponents are silent.
Vul: E-W	♦ K	
HCP: 6+1	♣ T982	

## Both hands (Answers Page)

### Board: 34

	North:	South:	W	N	E	S
Dealer: North	♠ QJ954	♠ A		Pass	1 ♣	1 ♦
Vul: N-S	♥ Q9873	♥ 2	X	2 ♦	All Pass	
North HCP: 9+2	♦ A54	♦ KQJT62				
South HCP: 13+3	♣ -	♣ QJ952				
Contract: 2 ♦ North						

### Board: 35

	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ 652		1 ♣	Pass	1 ♥
Vul: E-W	♥ Q	♥ AK62	Pass	2 ♣	Pass	3 ♣
North HCP: 13+2	♦ AK82	♦ Q543	Pass	4 ♣	All Pass	
South HCP: 11	♣ KJT875	♣ Q2				
Contract: 4 ♣ North						

### Board: 36

	North:	South:	W	N	E	S
Dealer: North	♠ Q86	♠ AT752		Pass	Pass	1 ♠
Vul: Both	♥ KJ82	♥ A74	Pass	2 ♣ <sup>1</sup>	Pass	2 ♠
North HCP: 11	♦ K642	♦ 97	Pass	3 ♠	All Pass	
South HCP: 12+1	♣ Q9	♣ A87				
Contract: 3 ♠ North						

1. Reverse drury

### Board: 37

	North:	South:	W	N	E	S
Dealer: West	♠ K84	♠ 96	1 ♦	Pass	1 ♠	X
Vul: E-W	♥ KT763	♥ A854	XX	2 ♥	2 ♠	Pass
North HCP: 6+1	♦ 62	♦ KQ5	Pass	3 ♥	All Pass	
South HCP: 14	♣ 752	♣ AJ84				
Contract: 3 ♥ North						

### Board: 38

	North:	South:	W	N	E	S
Dealer: South	♠ KT943	♠ J52				1NT
Vul: E-W	♥ T53	♥ AKJ74	Pass	2 ♥	Pass	2 ♠
North HCP: 6+1	♦ K	♦ J2	All Pass			
South HCP: 16+1	♣ T982	♣ KQJ				
Contract: 2 ♠ South						

## South hands

## Anything\_Goes

<b>Board: 34</b>	♠ A	Partner bids first.
Dealer: North	♥ 2	RHO opens the bidding 1 ♣.
Vul: N-S	♦ KQJT62	You bid next.
HCP: 13+3	♣ QJ952	West (LHO) Doubles 1 ♦ if possible.

---

<b>Board: 35</b>	♠ 652	Partner bids first.
Dealer: North	♥ AK62	The opponents are silent.
Vul: E-W	♦ Q543	
HCP: 11	♣ Q2	

---

<b>Board: 36</b>	♠ AT752	Partner bids first.
Dealer: North	♥ A74	The opponents are silent.
Vul: Both	♦ 97	
HCP: 12+1	♣ A87	

---

<b>Board: 37</b>	♠ 96	LHO opens the bidding 1 ♦.
Dealer: West	♥ A854	Partner bids next.
Vul: E-W	♦ KQ5	East (RHO) bids 1 ♠ if possible.
HCP: 14	♣ AJ84	West (LHO) Redoubles if possible.
		East (RHO) bids 2 ♠ if possible.

---

<b>Board: 38</b>	♠ J52	You bid first.
Dealer: South	♥ AKJ74	The opponents are silent.
Vul: E-W	♦ J2	
HCP: 16+1	♣ KQJ	

## Both hands (Answers Page)

### Board: 34

	North:	South:	W	N	E	S
Dealer: North	♠ QJ954	♠ A		Pass	1 ♣	1 ♦
Vul: N-S	♥ Q9873	♥ 2	X	2 ♦	All Pass	
North HCP: 9+2	♦ A54	♦ KQJT62				
South HCP: 13+3	♣ -	♣ QJ952				
Contract: 2 ♦ North						

### Board: 35

	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ 652		1 ♣	Pass	1 ♥
Vul: E-W	♥ Q	♥ AK62	Pass	2 ♣	Pass	3 ♣
North HCP: 13+2	♦ AK82	♦ Q543	Pass	4 ♣	All Pass	
South HCP: 11	♣ KJT875	♣ Q2				
Contract: 4 ♣ North						

### Board: 36

	North:	South:	W	N	E	S
Dealer: North	♠ Q86	♠ AT752		Pass	Pass	1 ♠
Vul: Both	♥ KJ82	♥ A74	Pass	2 ♣ <sup>1</sup>	Pass	2 ♠
North HCP: 11	♦ K642	♦ 97	Pass	3 ♠	All Pass	
South HCP: 12+1	♣ Q9	♣ A87				
Contract: 3 ♠ North						

1. Reverse drury

### Board: 37

	North:	South:	W	N	E	S
Dealer: West	♠ K84	♠ 96	1 ♦	Pass	1 ♠	X
Vul: E-W	♥ KT763	♥ A854	XX	2 ♥	2 ♠	Pass
North HCP: 6+1	♦ 62	♦ KQ5	Pass	3 ♥	All Pass	
South HCP: 14	♣ 752	♣ AJ84				
Contract: 3 ♥ North						

### Board: 38

	North:	South:	W	N	E	S
Dealer: South	♠ KT943	♠ J52				1NT
Vul: E-W	♥ T53	♥ AKJ74	Pass	2 ♥	Pass	2 ♠
North HCP: 6+1	♦ K	♦ J2	All Pass			
South HCP: 16+1	♣ T982	♣ KQJ				
Contract: 2 ♠ South						



**Board: 39**

♠ T82

You bid first.

Dealer: North

♥ 4

East (LHO) bids 2♠ if possible.

Vul: Both

♦ KQJ953

HCP: 12+2

♣ AQ3

**Board: 40**

♠ T53

You bid first.

Dealer: West

♥ AK54

The opponents are silent.

Vul: None

♦ AT87

HCP: 11

♣ T6

**Board: 41**

♠ Q9762

Partner bids first.

Dealer: South

♥ 7

The opponents are silent.

Vul: E-W

♦ AQ8

HCP: 12+1

♣ A983

**Board: 42**

♠ 63

Partner bids first.

Dealer: South

♥ 8732

East (LHO) bids 2♥ if possible.

Vul: Both

♦ Q984

East (LHO) Doubles 2♠ if possible.

HCP: 7

♣ KQ6

West (RHO) bids 3♥ if possible.

**Board: 43**

♠ KT2

Partner bids first.

Dealer: South

♥ A76

The opponents are silent.

Vul: None

♦ AKQT4

HCP: 16+1

♣ 95

## Both hands (Answers Page)

### Board: 39

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 13+1

Contract: 4 ♦ North

North:

♠ T82

♥ 4

♦ KQJ953

♣ AQ3

South:

♠ AQ

♥ AK852

♦ 864

♣ T84

W	N	E	S
	1 ♦	2 ♠	3 ♥
Pass	4 ♦	All Pass	

### Board: 40

Dealer: West

Vul: None

North HCP: 11

South HCP: 17

Contract: 4 ♣ South

North:

♠ T53

♥ AK54

♦ AT87

♣ T6

South:

♠ AQJ

♥ 62

♦ K532

♣ AK72

W	N	E	S
Pass	1 ♦	Pass	2 ♣
Pass	2 ♦	Pass	3 ♦
Pass	3 ♥	Pass	4 ♣
All Pass			

### Board: 41

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 7

Contract: 2 ♠ South

North:

♠ Q9762

♥ 7

♦ AQ8

♣ A983

South:

♠ 854

♥ 9653

♦ KJ3

♣ KT5

W	N	E	S
			Pass
Pass	1 ♠	Pass	2 ♠
All Pass			

### Board: 42

Dealer: South

Vul: Both

North HCP: 7

South HCP: 14+2

Contract: 3 ♠ South

North:

♠ 63

♥ 8732

♦ Q984

♣ KQ6

South:

♠ AKJT92

♥ A

♦ JT5

♣ J92

W	N	E	S
			1 ♠
Pass	1NT <sup>1</sup>	2 ♥	2 ♠
Pass	Pass	X	Pass
3 ♥	Pass	Pass	3 ♠
All Pass			

1. forcing 1NT

### Board: 43

Dealer: South

Vul: None

North HCP: 16+1

South HCP: 16

Contract: 3 ♦ North

North:

♠ KT2

♥ A76

♦ AKQT4

♣ 95

South:

♠ AQ7

♥ QJ

♦ 9732

♣ AK74

W	N	E	S
			1NT
Pass	3 ♦	All Pass	

<b>Board: 39</b>	♠ AQ	Partner bids first.
Dealer: North	♥ AK852	East (RHO) bids 2♠ if possible.
Vul: Both	♦ 864	
HCP: 13+1	♣ T84	

---

<b>Board: 40</b>	♠ AQJ	Partner bids first.
Dealer: West	♥ 62	The opponents are silent.
Vul: None	♦ K532	
HCP: 17	♣ AK72	

---

<b>Board: 41</b>	♠ 854	You bid first.
Dealer: South	♥ 9653	The opponents are silent.
Vul: E-W	♦ KJ3	
HCP: 7	♣ KT5	

---

<b>Board: 42</b>	♠ AKJT92	You bid first.
Dealer: South	♥ A	East (RHO) bids 2♥ if possible.
Vul: Both	♦ JT5	East (RHO) Doubles 2♠ if possible.
HCP: 14+2	♣ J92	West (LHO) bids 3♥ if possible.

---

<b>Board: 43</b>	♠ AQ7	You bid first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: None	♦ 9732	
HCP: 16	♣ AK74	

## Both hands (Answers Page)

### Board: 39

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 13+1

Contract: 4 ♦ North

North:

♠ T82

♥ 4

♦ KQJ953

♣ AQ3

South:

♠ AQ

♥ AK852

♦ 864

♣ T84

W	N	E	S
	1 ♦	2 ♠	3 ♥
Pass	4 ♦	All Pass	

### Board: 40

Dealer: West

Vul: None

North HCP: 11

South HCP: 17

Contract: 4 ♣ South

North:

♠ T53

♥ AK54

♦ AT87

♣ T6

South:

♠ AQJ

♥ 62

♦ K532

♣ AK72

W	N	E	S
Pass	1 ♦	Pass	2 ♣
Pass	2 ♦	Pass	3 ♦
Pass	3 ♥	Pass	4 ♣
All Pass			

### Board: 41

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 7

Contract: 2 ♠ South

North:

♠ Q9762

♥ 7

♦ AQ8

♣ A983

South:

♠ 854

♥ 9653

♦ KJ3

♣ KT5

W	N	E	S
			Pass
Pass	1 ♠	Pass	2 ♠
All Pass			

### Board: 42

Dealer: South

Vul: Both

North HCP: 7

South HCP: 14+2

Contract: 3 ♠ South

North:

♠ 63

♥ 8732

♦ Q984

♣ KQ6

South:

♠ AKJT92

♥ A

♦ JT5

♣ J92

W	N	E	S
			1 ♠
Pass	1NT <sup>1</sup>	2 ♥	2 ♠
Pass	Pass	X	Pass
3 ♥	Pass	Pass	3 ♠
All Pass			

1. forcing 1NT

### Board: 43

Dealer: South

Vul: None

North HCP: 16+1

South HCP: 16

Contract: 3 ♦ North

North:

♠ KT2

♥ A76

♦ AKQT4

♣ 95

South:

♠ AQ7

♥ QJ

♦ 9732

♣ AK74

W	N	E	S
			1NT
Pass	3 ♦	All Pass	

<b>Board: 44</b>	♠ AQ2	Partner bids first.
Dealer: South	♥ K975	The opponents are silent.
Vul: N-S	♦ A94	
HCP: 13	♣ T95	

---

<b>Board: 45</b>	♠ 73	Partner bids first.
Dealer: East	♥ KJT86	The opponents are silent.
Vul: Both	♦ Q876	
HCP: 9+1	♣ K4	

---

<b>Board: 46</b>	♠ 632	Partner bids first.
Dealer: South	♥ A	The opponents are silent.
Vul: None	♦ K9654	
HCP: 13+1	♣ KQJ4	

---

<b>Board: 47</b>	♠ A	You bid first.
Dealer: North	♥ J876	West (RHO) Doubles 1 ♣ if possible.
Vul: N-S	♦ AKT	East (LHO) bids 1 ♠ if possible.
HCP: 20+1	♣ AKJ93	

---

<b>Board: 48</b>	♠ 7	You bid first.
Dealer: North	♥ T76	LHO opens the bidding 1 ♣.
Vul: E-W	♦ AKJT7	Partner bids next.
HCP: 9+1	♣ J972	

## Both hands (Answers Page)

### Board: 44

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 14

Contract: 3NT North

North:

♠ AQ2

♥ K975

♦ A94

♣ T95

South:

♠ J76

♥ AT8

♦ KQJ3

♣ QJ3

W N E S

1 ♦

Pass 1 ♥ Pass 1NT

Pass 3NT All Pass

### Board: 45

Dealer: East

Vul: Both

North HCP: 9+1

South HCP: 17+1

Contract: 3NT North

North:

♠ 73

♥ KJT86

♦ Q876

♣ K4

South:

♠ AKQT4

♥ Q4

♦ 52

♣ AQ93

W N E S

Pass 1 ♠

Pass 1NT<sup>1</sup> Pass 3 ♣

Pass 3NT All Pass

1. forcing 1NT

### Board: 46

Dealer: South

Vul: None

North HCP: 13+1

South HCP: 15+1

Contract: 3NT South

North:

♠ 632

♥ A

♦ K9654

♣ KQJ4

South:

♠ AKJ

♥ QJT74

♦ 3

♣ AT75

W N E S

1 ♥

Pass 2 ♦ Pass 2NT

Pass 3 ♣ Pass 3NT

All Pass

### Board: 47

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 5

Contract: 3NT North

North:

♠ A

♥ J876

♦ AKT

♣ AKJ93

South:

♠ K743

♥ T9

♦ 975

♣ QT54

W N E S

1 ♣ Pass Pass

X 1 ♥ 1 ♠ Pass

Pass 3 ♣ Pass 3 ♠<sup>1</sup>

Pass 3NT All Pass

1. limit raise or better in !C

### Board: 48

Dealer: North

Vul: E-W

North HCP: 9+1

South HCP: 16+1

Contract: 4 ♥ South

North:

♠ 7

♥ T76

♦ AKJT7

♣ J972

South:

♠ J32

♥ AKQ84

♦ 98

♣ AQ4

W N E S

Pass 1 ♣ 1 ♥

Pass 2 ♥ Pass 4 ♥

All Pass

<b>Board: 44</b>	♠ J76	You bid first.
Dealer: South	♥ AT8	The opponents are silent.
Vul: N-S	♦ KQJ3	
HCP: 14	♣ QJ3	

---

<b>Board: 45</b>	♠ AKQT4	You bid first.
Dealer: East	♥ Q4	The opponents are silent.
Vul: Both	♦ 52	
HCP: 17+1	♣ AQ93	

---

<b>Board: 46</b>	♠ AKJ	You bid first.
Dealer: South	♥ QJT74	The opponents are silent.
Vul: None	♦ 3	
HCP: 15+1	♣ AT75	

---

<b>Board: 47</b>	♠ K743	Partner bids first.
Dealer: North	♥ T9	West (LHO) Doubles 1 ♣ if possible.
Vul: N-S	♦ 975	East (RHO) bids 1 ♠ if possible.
HCP: 5	♣ QT54	

---

<b>Board: 48</b>	♠ J32	Partner bids first.
Dealer: North	♥ AKQ84	RHO opens the bidding 1 ♣.
Vul: E-W	♦ 98	You bid next.
HCP: 16+1	♣ AQ4	

## Both hands (Answers Page)

### Board: 44

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 14

Contract: 3NT North

North:

♠ AQ2

♥ K975

♦ A94

♣ T95

South:

♠ J76

♥ AT8

♦ KQJ3

♣ QJ3

W N E S

Pass 1♥ Pass 1♦

Pass 1NT<sup>1</sup> Pass 3♣

Pass 3NT All Pass

1. forcing 1NT

### Board: 45

Dealer: East

Vul: Both

North HCP: 9+1

South HCP: 17+1

Contract: 3NT North

North:

♠ 73

♥ KJT86

♦ Q876

♣ K4

South:

♠ AKQT4

♥ Q4

♦ 52

♣ AQ93

W N E S

Pass 1NT<sup>1</sup> Pass 3♣

Pass 3NT All Pass

1. forcing 1NT

### Board: 46

Dealer: South

Vul: None

North HCP: 13+1

South HCP: 15+1

Contract: 3NT South

North:

♠ 632

♥ A

♦ K9654

♣ KQJ4

South:

♠ AKJ

♥ QJT74

♦ 3

♣ AT75

W N E S

Pass 2♦ Pass 2NT

Pass 3♣ Pass 3NT

All Pass

### Board: 47

Dealer: North

Vul: N-S

North HCP: 20+1

South HCP: 5

Contract: 3NT North

North:

♠ A

♥ J876

♦ AKT

♣ AKJ93

South:

♠ K743

♥ T9

♦ 975

♣ QT54

W N E S

Pass 1♣ Pass 3♠<sup>1</sup>

X 1♥ 1♠ Pass

Pass 3NT All Pass

1. limit raise or better in !C

### Board: 48

Dealer: North

Vul: E-W

North HCP: 9+1

South HCP: 16+1

Contract: 4♥ South

North:

♠ 7

♥ T76

♦ AKJT7

♣ J972

South:

♠ J32

♥ AKQ84

♦ 98

♣ AQ4

W N E S

Pass 1♣ 1♥

Pass 2♥ Pass 4♥

All Pass



**Board: 49**

♠ J5

Partner bids first.

Dealer: South

♥ AQJ5

The opponents are silent.

Vul: None

♦ J82

HCP: 14

♣ AJ86

**Board: 50**

♠ J

RHO opens the bidding 2♥.

Dealer: West

♥ 743

You bid next.

Vul: E-W

♦ AKJT83

HCP: 14+2

♣ AJT

## Both hands (Answers Page)

**Board: 49**

Dealer: South

Vul: None

North HCP: 14

South HCP: 10+1

Contract: 3NT North

**North:**

♠ J5

♥ AQJ5

♦ J82

♣ AJ86

**South:**

♠ AKT32

♥ K7

♦ T754

♣ 72

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

1 ♠

Pass 2 ♣ Pass 3 ♦

Pass 3NT All Pass

**Board: 50**

Dealer: West

Vul: E-W

North HCP: 14+2

South HCP: 11+1

Contract: 3NT South

**North:**

♠ J

♥ 743

♦ AKJT83

♣ AJT

**South:**

♠ A9

♥ A95

♦ 962

♣ K9743

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

2 ♥ 3 ♦ Pass 3NT

All Pass

<b>Board: 49</b>	♠ AKT32	You bid first.
Dealer: South	♥ K7	The opponents are silent.
Vul: None	♦ T754	
HCP: 10+1	♣ 72	

---

<b>Board: 50</b>	♠ A9	LHO opens the bidding 2♥.
Dealer: West	♥ A95	Partner bids next.
Vul: E-W	♦ 962	
HCP: 11+1	♣ K9743	

## Both hands (Answers Page)

**Board: 49**

Dealer: South

Vul: None

North HCP: 14

South HCP: 10+1

Contract: 3NT North

**North:**

♠ J5

♥ AQJ5

♦ J82

♣ AJ86

**South:**

♠ AKT32

♥ K7

♦ T754

♣ 72

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

			1 ♠
--	--	--	-----

Pass	2 ♣	Pass	3 ♦
------	-----	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

**Board: 50**

Dealer: West

Vul: E-W

North HCP: 14+2

South HCP: 11+1

Contract: 3NT South

**North:**

♠ J

♥ 743

♦ AKJT83

♣ AJT

**South:**

♠ A9

♥ A95

♦ 962

♣ K9743

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

2 ♥	3 ♦	Pass	3NT
-----	-----	------	-----

All Pass			
----------	--	--	--