

<b>Board: 1</b>	♠ J93	You are dealer.
Dealer: North	♥ AK987	The opponents are silent.
Vul: None	♦ K84	
HCP: 13+1	♣ Q5	

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<b>Board: 2</b>	♠ KQT2	Partner is dealer.
Dealer: South	♥ 965	The opponents are silent.
Vul: Both	♦ Q875	
HCP: 7	♣ T7	

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<b>Board: 3</b>	♠ K53	You are dealer.
Dealer: North	♥ AKQJ9	The opponents are silent.
Vul: Both	♦ T7	
HCP: 14+1	♣ JT3	

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<b>Board: 4</b>	♠ K96	Partner is dealer.
Dealer: South	♥ Q86	The opponents are silent.
Vul: None	♦ 8632	
HCP: 9	♣ A64	

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<b>Board: 5</b>	♠ A3	You are dealer.
Dealer: North	♥ A8632	The opponents are silent.
Vul: None	♦ T53	
HCP: 14+1	♣ AQ5	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 8+1

Contract: 2♥ South

North:

♠ J93

♥ AK987

♦ K84

♣ Q5

South:

♠ T7

♥ 543

♦ AQJ

♣ JT762

W	N	E	S
	1♥	Pass	2♥

All Pass

### Board: 2

Dealer: South

Vul: Both

North HCP: 7

South HCP: 13+1

Contract: 2♥ North

North:

♠ KQT2

♥ 965

♦ Q875

♣ T7

South:

♠ A86

♥ AQJ74

♦ J63

♣ J5

W	N	E	S
			1♥

Pass 2♥ All Pass

### Board: 3

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 8

Contract: 2♥ South

North:

♠ K53

♥ AKQJ9

♦ T7

♣ JT3

South:

♠ T842

♥ T54

♦ A53

♣ A96

W	N	E	S
	1♥	Pass	2♥

All Pass

### Board: 4

Dealer: South

Vul: None

North HCP: 9

South HCP: 12+2

Contract: 2♥ North

North:

♠ K96

♥ Q86

♦ 8632

♣ A64

South:

♠ J4

♥ AKJT32

♦ QJ9

♣ T9

W	N	E	S
			1♥

Pass 2♥ All Pass

### Board: 5

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 7

Contract: 2♥ South

North:

♠ A3

♥ A8632

♦ T53

♣ AQ5

South:

♠ T84

♥ KQT

♦ Q874

♣ 764

W	N	E	S
	1♥	Pass	2♥

All Pass

<b>Board: 1</b>	♠ T7	Partner is dealer.
Dealer: North	♥ 543	The opponents are silent.
Vul: None	♦ AQJ	
HCP: 8+1	♣ JT762	

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<b>Board: 2</b>	♠ A86	You are dealer.
Dealer: South	♥ AQJ74	The opponents are silent.
Vul: Both	♦ J63	
HCP: 13+1	♣ J5	

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<b>Board: 3</b>	♠ T842	Partner is dealer.
Dealer: North	♥ T54	The opponents are silent.
Vul: Both	♦ A53	
HCP: 8	♣ A96	

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<b>Board: 4</b>	♠ J4	You are dealer.
Dealer: South	♥ AKJT32	The opponents are silent.
Vul: None	♦ QJ9	
HCP: 12+2	♣ T9	

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<b>Board: 5</b>	♠ T84	Partner is dealer.
Dealer: North	♥ KQT	The opponents are silent.
Vul: None	♦ Q874	
HCP: 7	♣ 764	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 8+1

Contract: 2♥ South

North:

♠ J93

♥ AK987

♦ K84

♣ Q5

South:

♠ T7

♥ 543

♦ AQJ

♣ JT762

W	N	E	S
	1♥	Pass	2♥

All Pass

### Board: 2

Dealer: South

Vul: Both

North HCP: 7

South HCP: 13+1

Contract: 2♥ North

North:

♠ KQT2

♥ 965

♦ Q875

♣ T7

South:

♠ A86

♥ AQJ74

♦ J63

♣ J5

W	N	E	S
			1♥

Pass 2♥ All Pass

### Board: 3

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 8

Contract: 2♥ South

North:

♠ K53

♥ AKQJ9

♦ T7

♣ JT3

South:

♠ T842

♥ T54

♦ A53

♣ A96

W	N	E	S
	1♥	Pass	2♥

All Pass

### Board: 4

Dealer: South

Vul: None

North HCP: 9

South HCP: 12+2

Contract: 2♥ North

North:

♠ K96

♥ Q86

♦ 8632

♣ A64

South:

♠ J4

♥ AKJT32

♦ QJ9

♣ T9

W	N	E	S
			1♥

Pass 2♥ All Pass

### Board: 5

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 7

Contract: 2♥ South

North:

♠ A3

♥ A8632

♦ T53

♣ AQ5

South:

♠ T84

♥ KQT

♦ Q874

♣ 764

W	N	E	S
	1♥	Pass	2♥

All Pass

# North hands

# OBAR\_BIDS

**Board: 6**      ♠ 986      Partner is dealer.  
 Dealer: South      ♥ J954      East (LHO) bids 3♣ if possible.  
 Vul: Both      ♦ A86  
 HCP: 8      ♣ K63

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**Board: 7**      ♠ AJ76      You are dealer.  
 Dealer: North      ♥ KJ942      West (RHO) bids 3♣ if possible.  
 Vul: None      ♦ KJ3  
 HCP: 13+1      ♣ 2

---

**Board: 8**      ♠ K642      Partner is dealer.  
 Dealer: South      ♥ A98      The opponents are silent.  
 Vul: None      ♦ JT2  
 HCP: 9      ♣ J75

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**Board: 9**      ♠ -      You are dealer.  
 Dealer: North      ♥ AQT876      The opponents are silent.  
 Vul: N-S      ♦ AK2  
 HCP: 13+2      ♣ 8542

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**Board: 10**      ♠ 754      Partner is dealer.  
 Dealer: South      ♥ 986      West (RHO) Doubles 2♠ if possible.  
 Vul: N-S      ♦ QT2      East (LHO) bids 3♥ if possible.  
 HCP: 9      ♣ AK95

## Both hands (Answers Page)

### Board: 6

	North:	South:	W	N	E	S
Dealer: South	♠ 986	♠ AKT42				1 ♠
Vul: Both	♥ J954	♥ Q86	Pass	2 ♠	3 ♣	3 ♠
North HCP: 8	♦ A86	♦ KT42	All Pass			
South HCP: 12+1	♣ K63	♣ 8				
Contract: 3 ♠ South						

### Board: 7

	North:	South:	W	N	E	S
Dealer: North	♠ AJ76	♠ 84		1 ♥	Pass	2 ♥
Vul: None	♥ KJ942	♥ Q83	3 ♣	3 ♥	All Pass	
North HCP: 13+1	♦ KJ3	♦ A964				
South HCP: 8	♣ 2	♣ QT96				
Contract: 3 ♥ North						

### Board: 8

	North:	South:	W	N	E	S
Dealer: South	♠ K642	♠ Q8				1 ♥
Vul: None	♥ A98	♥ KJT32	Pass	2 ♥	All Pass	
North HCP: 9	♦ JT2	♦ 96				
South HCP: 12+1	♣ J75	♣ AQT8				
Contract: 2 ♥ North						

### Board: 9

	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ 8742		1 ♥	Pass	2 ♥
Vul: N-S	♥ AQT876	♥ KJ2	Pass	4 ♥	All Pass	
North HCP: 13+2	♦ AK2	♦ Q654				
South HCP: 6	♣ 8542	♣ T6				
Contract: 4 ♥ North						

### Board: 10

	North:	South:	W	N	E	S
Dealer: South	♠ 754	♠ AKQ83				1 ♠
Vul: N-S	♥ 986	♥ T	Pass	2 ♠	Pass	Pass
North HCP: 9	♦ QT2	♦ K875	X	Pass	3 ♥	3 ♠
South HCP: 12+1	♣ AK95	♣ 842	All Pass			
Contract: 3 ♠ South						

## South hands

## OBAR\_BIDS

**Board: 6**      ♠ AKT42      You are dealer.  
 Dealer: South      ♥ Q86      East (RHO) bids 3♣ if possible.  
 Vul: Both      ♦ KT42  
 HCP: 12+1      ♣ 8

---

**Board: 7**      ♠ 84      Partner is dealer.  
 Dealer: North      ♥ Q83      West (LHO) bids 3♣ if possible.  
 Vul: None      ♦ A964  
 HCP: 8      ♣ QT96

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**Board: 8**      ♠ Q8      You are dealer.  
 Dealer: South      ♥ KJT32      The opponents are silent.  
 Vul: None      ♦ 96  
 HCP: 12+1      ♣ AQT8

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**Board: 9**      ♠ 8742      Partner is dealer.  
 Dealer: North      ♥ KJ2      The opponents are silent.  
 Vul: N-S      ♦ Q654  
 HCP: 6      ♣ T6

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**Board: 10**      ♠ AKQ83      You are dealer.  
 Dealer: South      ♥ T      West (LHO) Doubles 2♠ if possible.  
 Vul: N-S      ♦ K875      East (RHO) bids 3♥ if possible.  
 HCP: 12+1      ♣ 842

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: Both

North HCP: 8

South HCP: 12+1

Contract: 3 ♠ South

North:

♠ 986

♥ J954

♦ A86

♣ K63

South:

♠ AKT42

♥ Q86

♦ KT42

♣ 8

W N E S

Pass 2 ♠ 3 ♣ 3 ♠

All Pass

### Board: 7

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 8

Contract: 3 ♥ North

North:

♠ AJ76

♥ KJ942

♦ KJ3

♣ 2

South:

♠ 84

♥ Q83

♦ A964

♣ QT96

W N E S

Pass 1 ♥ 3 ♣ 3 ♥

All Pass

### Board: 8

Dealer: South

Vul: None

North HCP: 9

South HCP: 12+1

Contract: 2 ♥ North

North:

♠ K642

♥ A98

♦ JT2

♣ J75

South:

♠ Q8

♥ KJT32

♦ 96

♣ AQT8

W N E S

Pass 2 ♥ 1 ♥

All Pass

### Board: 9

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 6

Contract: 4 ♥ North

North:

♠ -

♥ AQT876

♦ AK2

♣ 8542

South:

♠ 8742

♥ KJ2

♦ Q654

♣ T6

W N E S

Pass 1 ♥ 4 ♥ 2 ♥

All Pass

### Board: 10

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 12+1

Contract: 3 ♠ South

North:

♠ 754

♥ 986

♦ QT2

♣ AK95

South:

♠ AKQ83

♥ T

♦ K875

♣ 842

W N E S

Pass 2 ♠ 3 ♥ 1 ♠

Pass 2 ♠ 3 ♠

X Pass 3 ♥ 3 ♠

All Pass



<b>Board: 11</b>	♠ QJ75	You are dealer.
Dealer: North	♥ AKJ752	The opponents are silent.
Vul: Both	♦ QT4	
HCP: 13+2	♣ -	
<hr/>		
<b>Board: 12</b>	♠ 986432	Partner is dealer.
Dealer: South	♥ 974	The opponents are silent.
Vul: E-W	♦ A4	
HCP: 8+2	♣ AT	
<hr/>		
<b>Board: 13</b>	♠ AQ632	You are dealer.
Dealer: North	♥ 32	West (RHO) bids 3♥ if possible.
Vul: None	♦ K92	
HCP: 13+1	♣ AT3	
<hr/>		
<b>Board: 14</b>	♠ J2	Partner is dealer.
Dealer: South	♥ J76	The opponents are silent.
Vul: E-W	♦ KJ643	
HCP: 7+1	♣ J87	
<hr/>		
<b>Board: 15</b>	♠ T3	You are dealer.
Dealer: North	♥ AKJT65	West (RHO) bids 3♦ if possible.
Vul: N-S	♦ 743	
HCP: 12+2	♣ A4	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 8

Contract: 2♥ South

North:

♠ QJ75

♥ AKJ752

♦ QT4

♣ -

South:

♠ AT83

♥ T93

♦ K52

♣ J97

W	N	E	S
	1♥	Pass	2♥
All Pass			

### Board: 12

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 13+1

Contract: 2♥ North

North:

♠ 986432

♥ 974

♦ A4

♣ AT

South:

♠ -

♥ KQ652

♦ KQT9

♣ QJ62

W	N	E	S
			1♥
Pass	2♥	All Pass	

### Board: 13

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 9+2

Contract: 3♠ North

North:

♠ AQ632

♥ 32

♦ K92

♣ AT3

South:

♠ 875

♥ Q6

♦ AJ8743

♣ Q7

W	N	E	S
	1♠	Pass	2♠
3♥	3♠	All Pass	

### Board: 14

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 13+1

Contract: 2♥ North

North:

♠ J2

♥ J76

♦ KJ643

♣ J87

South:

♠ A86

♥ AT532

♦ Q2

♣ KT9

W	N	E	S
			1♥
Pass	2♥	All Pass	

### Board: 15

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 9

Contract: 3♥ North

North:

♠ T3

♥ AKJT65

♦ 743

♣ A4

South:

♠ KJ52

♥ 974

♦ K6

♣ QT63

W	N	E	S
	1♥	Pass	2♥
3♦	3♥	All Pass	

## South hands

## OBAR\_BIDS

<b>Board: 11</b>	♠ AT83	Partner is dealer.
Dealer: North	♥ T93	The opponents are silent.
Vul: Both	♦ K52	
HCP: 8	♣ J97	
<hr/>		
<b>Board: 12</b>	♠ -	You are dealer.
Dealer: South	♥ KQ652	The opponents are silent.
Vul: E-W	♦ KQT9	
HCP: 13+1	♣ QJ62	
<hr/>		
<b>Board: 13</b>	♠ 875	Partner is dealer.
Dealer: North	♥ Q6	West (LHO) bids 3♥ if possible.
Vul: None	♦ AJ8743	
HCP: 9+2	♣ Q7	
<hr/>		
<b>Board: 14</b>	♠ A86	You are dealer.
Dealer: South	♥ AT532	The opponents are silent.
Vul: E-W	♦ Q2	
HCP: 13+1	♣ KT9	
<hr/>		
<b>Board: 15</b>	♠ KJ52	Partner is dealer.
Dealer: North	♥ 974	West (LHO) bids 3♦ if possible.
Vul: N-S	♦ K6	
HCP: 9	♣ QT63	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 8

Contract: 2♥ South

North:

♠ QJ75

♥ AKJ752

♦ QT4

♣ -

South:

♠ AT83

♥ T93

♦ K52

♣ J97

W	N	E	S
	1♥	Pass	2♥
All Pass			

### Board: 12

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 13+1

Contract: 2♥ North

North:

♠ 986432

♥ 974

♦ A4

♣ AT

South:

♠ -

♥ KQ652

♦ KQT9

♣ QJ62

W	N	E	S
			1♥
Pass	2♥	All Pass	

### Board: 13

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 9+2

Contract: 3♠ North

North:

♠ AQ632

♥ 32

♦ K92

♣ AT3

South:

♠ 875

♥ Q6

♦ AJ8743

♣ Q7

W	N	E	S
	1♠	Pass	2♠
3♥	3♠	All Pass	

### Board: 14

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 13+1

Contract: 2♥ North

North:

♠ J2

♥ J76

♦ KJ643

♣ J87

South:

♠ A86

♥ AT532

♦ Q2

♣ KT9

W	N	E	S
			1♥
Pass	2♥	All Pass	

### Board: 15

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 9

Contract: 3♥ North

North:

♠ T3

♥ AKJT65

♦ 743

♣ A4

South:

♠ KJ52

♥ 974

♦ K6

♣ QT63

W	N	E	S
	1♥	Pass	2♥
3♦	3♥	All Pass	

# North hands

# OBAR\_BIDS

**Board: 16**      ♠ Q52      RHO is dealer. You bid second.  
 Dealer: West      ♥ J874      West (RHO) opens 1 ♥ if possible.  
 Vul: N-S      ♦ AJ32      East (LHO) bids 2 ♥ if possible.  
 HCP: 9      ♣ J2      West (RHO) Doubles 3 ♣ if possible.

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**Board: 17**      ♠ A3      You are dealer.  
 Dealer: North      ♥ AKQ643      The opponents are silent.  
 Vul: Both      ♦ J6  
 HCP: 14+2      ♣ 965

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**Board: 18**      ♠ K3      RHO is dealer. You bid second.  
 Dealer: West      ♥ QJ93      West (RHO) opens 1 ♠ if possible.  
 Vul: E-W      ♦ KT92      East (LHO) bids 2 ♠ if possible.  
 HCP: 10      ♣ J62      East (LHO) Doubles 3 ♣ if possible.

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**Board: 19**      ♠ 3      You are dealer.  
 Dealer: North      ♥ AKJ73      The opponents are silent.  
 Vul: None      ♦ AJ74  
 HCP: 13+1      ♣ 983

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**Board: 20**      ♠ KJ9      Partner is dealer.  
 Dealer: South      ♥ QT4      The opponents are silent.  
 Vul: E-W      ♦ QT543  
 HCP: 8+1      ♣ T8

## Both hands (Answers Page)

### Board: 16

	North:	South:	W	N	E	S
Dealer: West	♠ Q52	♠ J94	1 ♥	Pass	2 ♥	3 ♣
Vul: N-S	♥ J874	♥ 6	X	All Pass		
North HCP: 9	♦ AJ32	♦ K54				
South HCP: 11+2	♣ J2	♣ AK8643				
Contract: 3 ♣ X South						

### Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ T7		1 ♥	Pass	2 ♥
Vul: Both	♥ AKQ643	♥ 985	Pass	3 ♥	All Pass	
North HCP: 14+2	♦ J6	♦ K9743				
South HCP: 7+1	♣ 965	♣ A73				
Contract: 3 ♥ North						

### Board: 18

	North:	South:	W	N	E	S
Dealer: West	♠ K3	♠ JT9	1 ♠	Pass	2 ♠	Pass
Vul: E-W	♥ QJ93	♥ 7	Pass	X	Pass	3 ♣
North HCP: 10	♦ KT92	♦ 763	Pass	Pass	X	All Pass
South HCP: 10+2	♣ J62	♣ AKQ987				
Contract: 3 ♣ X South						

### Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ QT5		1 ♥	Pass	2 ♥
Vul: None	♥ AKJ73	♥ 842	All Pass			
North HCP: 13+1	♦ AJ74	♦ T85				
South HCP: 8	♣ 983	♣ AQT4				
Contract: 2 ♥ South						

### Board: 20

	North:	South:	W	N	E	S
Dealer: South	♠ KJ9	♠ 53				1 ♥
Vul: E-W	♥ QT4	♥ K98763	Pass	2 ♥	Pass	4 ♥
North HCP: 8+1	♦ QT543	♦ K	All Pass			
South HCP: 14+2	♣ T8	♣ AKJ9				
Contract: 4 ♥ South						

## South hands

## OBAR\_BIDS

**Board: 16**      ♠ J94      LHO is dealer.  
 Dealer: West      ♥ 6      West (LHO) opens 1 ♥ if possible.  
 Vul: N-S      ♦ K54      East (RHO) bids 2 ♥ if possible.  
 HCP: 11+2      ♣ AK8643      West (LHO) Doubles 3 ♣ if possible.

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**Board: 17**      ♠ T7      Partner is dealer.  
 Dealer: North      ♥ 985      The opponents are silent.  
 Vul: Both      ♦ K9743  
 HCP: 7+1      ♣ A73

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**Board: 18**      ♠ JT9      LHO is dealer.  
 Dealer: West      ♥ 7      West (LHO) opens 1 ♠ if possible.  
 Vul: E-W      ♦ 763      East (RHO) bids 2 ♠ if possible.  
 HCP: 10+2      ♣ AKQ987      East (RHO) Doubles 3 ♣ if possible.

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**Board: 19**      ♠ QT5      Partner is dealer.  
 Dealer: North      ♥ 842      The opponents are silent.  
 Vul: None      ♦ T85  
 HCP: 8      ♣ AQT4

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**Board: 20**      ♠ 53      You are dealer.  
 Dealer: South      ♥ K98763      The opponents are silent.  
 Vul: E-W      ♦ K  
 HCP: 14+2      ♣ AKJ9

## Both hands (Answers Page)

### Board: 16

	North:	South:	W	N	E	S
Dealer: West	♠ Q52	♠ J94	1 ♥	Pass	2 ♥	3 ♣
Vul: N-S	♥ J874	♥ 6	X	All Pass		
North HCP: 9	♦ AJ32	♦ K54				
South HCP: 11+2	♣ J2	♣ AK8643				
Contract: 3 ♣ X South						

### Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ T7		1 ♥	Pass	2 ♥
Vul: Both	♥ AKQ643	♥ 985	Pass	3 ♥	All Pass	
North HCP: 14+2	♦ J6	♦ K9743				
South HCP: 7+1	♣ 965	♣ A73				
Contract: 3 ♥ North						

### Board: 18

	North:	South:	W	N	E	S
Dealer: West	♠ K3	♠ JT9	1 ♠	Pass	2 ♠	Pass
Vul: E-W	♥ QJ93	♥ 7	Pass	X	Pass	3 ♣
North HCP: 10	♦ KT92	♦ 763	Pass	Pass	X	All Pass
South HCP: 10+2	♣ J62	♣ AKQ987				
Contract: 3 ♣ X South						

### Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ QT5		1 ♥	Pass	2 ♥
Vul: None	♥ AKJ73	♥ 842	All Pass			
North HCP: 13+1	♦ AJ74	♦ T85				
South HCP: 8	♣ 983	♣ AQT4				
Contract: 2 ♥ South						

### Board: 20

	North:	South:	W	N	E	S
Dealer: South	♠ KJ9	♠ 53				1 ♥
Vul: E-W	♥ QT4	♥ K98763	Pass	2 ♥	Pass	4 ♥
North HCP: 8+1	♦ QT543	♦ K	All Pass			
South HCP: 14+2	♣ T8	♣ AKJ9				
Contract: 4 ♥ South						



<b>Board: 21</b>	♠ A73	You are dealer.
Dealer: North	♥ AKJ974	West (RHO) bids 3♣ if possible.
Vul: N-S	♦ Q54	
HCP: 14+2	♣ 2	

---

<b>Board: 22</b>	♠ 965	Partner is dealer.
Dealer: South	♥ QT3	The opponents are silent.
Vul: N-S	♦ KJ64	
HCP: 9	♣ K87	

---

<b>Board: 23</b>	♠ 4	You are dealer.
Dealer: North	♥ AKJ953	The opponents are silent.
Vul: None	♦ 9	
HCP: 12+3	♣ KJT76	

---

<b>Board: 24</b>	♠ QJ873	Partner is dealer.
Dealer: South	♥ Q86	The opponents are silent.
Vul: N-S	♦ J854	
HCP: 6+1	♣ T	

---

<b>Board: 25</b>	♠ AQ98	You are dealer.
Dealer: North	♥ AJ432	The opponents are silent.
Vul: Both	♦ J6	
HCP: 13+1	♣ J4	

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ A73	♠ Q95		1 ♥	Pass	2 ♥
Vul: N-S	♥ AKJ974	♥ QT3	3 ♣	4 ♥	All Pass	
North HCP: 14+2	♦ Q54	♦ AT92				
South HCP: 8	♣ 2	♣ T76				
Contract: 4 ♥ North						

### Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ 965	♠ AQ8432				1 ♠
Vul: N-S	♥ QT3	♥ K82	Pass	2 ♠	Pass	3 ♠
North HCP: 9	♦ KJ64	♦ 2	Pass	4 ♠	All Pass	
South HCP: 14+2	♣ K87	♣ AJ6				
Contract: 4 ♠ North						

### Board: 23

	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ Q653		1 ♥	Pass	2 ♥
Vul: None	♥ AKJ953	♥ T82	Pass	4 ♥	All Pass	
North HCP: 12+3	♦ 9	♦ QT85				
South HCP: 8	♣ KJT76	♣ A3				
Contract: 4 ♥ North						

### Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ QJ873	♠ -				1 ♥
Vul: N-S	♥ Q86	♥ JT954	Pass	2 ♥	All Pass	
North HCP: 6+1	♦ J854	♦ AKT				
South HCP: 14+2	♣ T	♣ AQ986				
Contract: 2 ♥ North						

### Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ AQ98	♠ K43		1 ♥	Pass	2 ♥
Vul: Both	♥ AJ432	♥ T75	All Pass			
North HCP: 13+1	♦ J6	♦ K84				
South HCP: 9	♣ J4	♣ K852				
Contract: 2 ♥ South						

<b>Board: 21</b>	♠ Q95	Partner is dealer.
Dealer: North	♥ QT3	West (LHO) bids 3♣ if possible.
Vul: N-S	♦ AT92	
HCP: 8	♣ T76	

---

<b>Board: 22</b>	♠ AQ8432	You are dealer.
Dealer: South	♥ K82	The opponents are silent.
Vul: N-S	♦ 2	
HCP: 14+2	♣ AJ6	

---

<b>Board: 23</b>	♠ Q653	Partner is dealer.
Dealer: North	♥ T82	The opponents are silent.
Vul: None	♦ QT85	
HCP: 8	♣ A3	

---

<b>Board: 24</b>	♠ -	You are dealer.
Dealer: South	♥ JT954	The opponents are silent.
Vul: N-S	♦ AKT	
HCP: 14+2	♣ AQ986	

---

<b>Board: 25</b>	♠ K43	Partner is dealer.
Dealer: North	♥ T75	The opponents are silent.
Vul: Both	♦ K84	
HCP: 9	♣ K852	

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ A73	♠ Q95		1 ♥	Pass	2 ♥
Vul: N-S	♥ AKJ974	♥ QT3	3 ♣	4 ♥	All Pass	
North HCP: 14+2	♦ Q54	♦ AT92				
South HCP: 8	♣ 2	♣ T76				
Contract: 4 ♥ North						

### Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ 965	♠ AQ8432				1 ♠
Vul: N-S	♥ QT3	♥ K82	Pass	2 ♠	Pass	3 ♠
North HCP: 9	♦ KJ64	♦ 2	Pass	4 ♠	All Pass	
South HCP: 14+2	♣ K87	♣ AJ6				
Contract: 4 ♠ North						

### Board: 23

	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ Q653		1 ♥	Pass	2 ♥
Vul: None	♥ AKJ953	♥ T82	Pass	4 ♥	All Pass	
North HCP: 12+3	♦ 9	♦ QT85				
South HCP: 8	♣ KJT76	♣ A3				
Contract: 4 ♥ North						

### Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ QJ873	♠ -				1 ♥
Vul: N-S	♥ Q86	♥ JT954	Pass	2 ♥	All Pass	
North HCP: 6+1	♦ J854	♦ AKT				
South HCP: 14+2	♣ T	♣ AQ986				
Contract: 2 ♥ North						

### Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ AQ98	♠ K43		1 ♥	Pass	2 ♥
Vul: Both	♥ AJ432	♥ T75	All Pass			
North HCP: 13+1	♦ J6	♦ K84				
South HCP: 9	♣ J4	♣ K852				
Contract: 2 ♥ South						

<b>Board: 26</b>	♠ KJ65	Partner is dealer.
Dealer: South	♥ J52	The opponents are silent.
Vul: E-W	♦ KT	
HCP: 9	♣ J964	

---

<b>Board: 27</b>	♠ 5	You are dealer.
Dealer: North	♥ AQJ63	The opponents are silent.
Vul: None	♦ QJ983	
HCP: 13+2	♣ KT	

---

<b>Board: 28</b>	♠ J86	Partner is dealer.
Dealer: South	♥ A85	The opponents are silent.
Vul: N-S	♦ Q3	
HCP: 8+1	♣ J8652	

---

<b>Board: 29</b>	♠ 3	You are dealer.
Dealer: North	♥ KT986	The opponents are silent.
Vul: E-W	♦ A965	
HCP: 14+1	♣ AK2	

---

<b>Board: 30</b>	♠ T53	RHO is dealer. You bid second.
Dealer: West	♥ JT5	West (RHO) opens 1♥ if possible.
Vul: Both	♦ AK8	East (LHO) bids 2♥ if possible.
HCP: 8	♣ 9832	West (RHO) bids 3♥ if possible.

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 14+1

Contract: 2♥ North

North:

♠ KJ65

♥ J52

♦ KT

♣ J964

South:

♠ A983

♥ AKT43

♦ J2

♣ Q8

W N E S

Pass 2♥ All Pass

### Board: 27

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 7+1

Contract: 2♥ South

North:

♠ 5

♥ AQJ63

♦ QJ983

♣ KT

South:

♠ AQJ62

♥ 852

♦ 72

♣ 843

W N E S

1♥ Pass 2♥

All Pass

### Board: 28

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 13+1

Contract: 2♥ North

North:

♠ J86

♥ A85

♦ Q3

♣ J8652

South:

♠ T74

♥ KJ942

♦ AJ62

♣ A

W N E S

1♥

Pass 2♥ All Pass

### Board: 29

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 8

Contract: 2♥ South

North:

♠ 3

♥ KT986

♦ A965

♣ AK2

South:

♠ J62

♥ A54

♦ QJ87

♣ T74

W N E S

1♥ Pass 2♥

All Pass

### Board: 30

Dealer: West

Vul: Both

North HCP: 8

South HCP: 10+2

Contract: 3♠ North

North:

♠ T53

♥ JT5

♦ AK8

♣ 9832

South:

♠ AKQ984

♥ 94

♦ J95

♣ 64

W N E S

1♥ Pass 2♥ 2♠

3♥ 3♠ All Pass

<b>Board: 26</b>	♠ A983	You are dealer.
Dealer: South	♥ AKT43	The opponents are silent.
Vul: E-W	♦ J2	
HCP: 14+1	♣ Q8	

---

<b>Board: 27</b>	♠ AQJ62	Partner is dealer.
Dealer: North	♥ 852	The opponents are silent.
Vul: None	♦ 72	
HCP: 7+1	♣ 843	

---

<b>Board: 28</b>	♠ T74	You are dealer.
Dealer: South	♥ KJ942	The opponents are silent.
Vul: N-S	♦ AJ62	
HCP: 13+1	♣ A	

---

<b>Board: 29</b>	♠ J62	Partner is dealer.
Dealer: North	♥ A54	The opponents are silent.
Vul: E-W	♦ QJ87	
HCP: 8	♣ T74	

---

<b>Board: 30</b>	♠ AKQ984	LHO is dealer.
Dealer: West	♥ 94	West (LHO) opens 1♥ if possible.
Vul: Both	♦ J95	East (RHO) bids 2♥ if possible.
HCP: 10+2	♣ 64	West (LHO) bids 3♥ if possible.

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 14+1

Contract: 2♥ North

North:

♠ KJ65

♥ J52

♦ KT

♣ J964

South:

♠ A983

♥ AKT43

♦ J2

♣ Q8

W      N      E      S

Pass    2♥    All Pass    1♥

### Board: 27

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 7+1

Contract: 2♥ South

North:

♠ 5

♥ AQJ63

♦ QJ983

♣ KT

South:

♠ AQJ62

♥ 852

♦ 72

♣ 843

W      N      E      S

Pass    1♥    Pass    2♥

All Pass

### Board: 28

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 13+1

Contract: 2♥ North

North:

♠ J86

♥ A85

♦ Q3

♣ J8652

South:

♠ T74

♥ KJ942

♦ AJ62

♣ A

W      N      E      S

Pass    2♥    All Pass    1♥

### Board: 29

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 8

Contract: 2♥ South

North:

♠ 3

♥ KT986

♦ A965

♣ AK2

South:

♠ J62

♥ A54

♦ QJ87

♣ T74

W      N      E      S

Pass    1♥    Pass    2♥

All Pass

### Board: 30

Dealer: West

Vul: Both

North HCP: 8

South HCP: 10+2

Contract: 3♠ North

North:

♠ T53

♥ JT5

♦ AK8

♣ 9832

South:

♠ AKQ984

♥ 94

♦ J95

♣ 64

W      N      E      S

1♥    Pass    2♥    2♠

3♥    3♠    All Pass



<b>Board: 31</b>	♠ AT843	You are dealer.
Dealer: North	♥ K92	East (LHO) Doubles 2 ♠ if possible.
Vul: N-S	♦ Q	West (RHO) bids 3 ♦ if possible.
HCP: 13+1	♣ A943	West (RHO) bids 4 ♦ if possible.

---

<b>Board: 32</b>	♠ Q6	RHO is dealer. You bid second.
Dealer: West	♥ Q742	West (RHO) opens 1 ♠ if possible.
Vul: None	♦ 9432	East (LHO) bids 2 ♠ if possible.
HCP: 7	♣ K63	

---

<b>Board: 33</b>	♠ AJT	You are dealer.
Dealer: North	♥ AK9875	The opponents are silent.
Vul: None	♦ 95	
HCP: 14+2	♣ Q9	

---

<b>Board: 34</b>	♠ A853	Partner is dealer.
Dealer: South	♥ J92	The opponents are silent.
Vul: E-W	♦ KJ95	
HCP: 9	♣ 97	

---

<b>Board: 35</b>	♠ 82	LHO is dealer.
Dealer: East	♥ 63	East (LHO) opens 1 ♠ if possible.
Vul: E-W	♦ AK9853	West (RHO) bids 2 ♠ if possible.
HCP: 10+2	♣ K85	East (LHO) Doubles 3 ♦ if possible.

## Both hands (Answers Page)

### Board: 31

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 8

Contract: 4 ♠ South

North:

♠ AT843

♥ K92

♦ Q

♣ A943

South:

♠ Q72

♥ AQ83

♦ 642

♣ 875

W

N

E

S

1 ♠

Pass

2 ♠

Pass

Pass

X

Pass

3 ♦

Pass

Pass

X

Pass

3 ♠

Pass

Pass

4 ♦

Pass

Pass

4 ♠

All Pass

### Board: 32

Dealer: West

Vul: None

North HCP: 7

South HCP: 11+2

Contract: 3 ♦ South

North:

♠ Q6

♥ Q742

♦ 9432

♣ K63

South:

♠ 754

♥ A95

♦ AQJT87

♣ 4

W

N

E

S

1 ♠

Pass

2 ♠

3 ♦

All Pass

### Board: 33

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 7+1

Contract: 3 ♥ North

North:

♠ AJT

♥ AK9875

♦ 95

♣ Q9

South:

♠ 65

♥ Q43

♦ KQ863

♣ T85

W

N

E

S

1 ♥

Pass

2 ♥

Pass

3 ♥

All Pass

### Board: 34

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 12+2

Contract: 2 ♥ North

North:

♠ A853

♥ J92

♦ KJ95

♣ 97

South:

♠ 76

♥ KQT754

♦ 42

♣ AK4

W

N

E

S

1 ♥

Pass

2 ♥

All Pass

### Board: 35

Dealer: East

Vul: E-W

North HCP: 10+2

South HCP: 8

Contract: 3 ♦ X North

North:

♠ 82

♥ 63

♦ AK9853

♣ K85

South:

♠ QT9

♥ J974

♦ 64

♣ AJ76

W

N

E

S

1 ♠

Pass

2 ♠

3 ♦

X

All Pass

## South hands

## OBAR\_BIDS

<b>Board: 31</b>	♠ Q72	Partner is dealer.
Dealer: North	♥ AQ83	East (RHO) Doubles 2♠ if possible.
Vul: N-S	♦ 642	West (LHO) bids 3♦ if possible.
HCP: 8	♣ 875	West (LHO) bids 4♦ if possible.

---

<b>Board: 32</b>	♠ 754	LHO is dealer.
Dealer: West	♥ A95	West (LHO) opens 1♠ if possible.
Vul: None	♦ AQJT87	East (RHO) bids 2♠ if possible.
HCP: 11+2	♣ 4	

---

<b>Board: 33</b>	♠ 65	Partner is dealer.
Dealer: North	♥ Q43	The opponents are silent.
Vul: None	♦ KQ863	
HCP: 7+1	♣ T85	

---

<b>Board: 34</b>	♠ 76	You are dealer.
Dealer: South	♥ KQT754	The opponents are silent.
Vul: E-W	♦ 42	
HCP: 12+2	♣ AK4	

---

<b>Board: 35</b>	♠ QT9	RHO is dealer. You bid second.
Dealer: East	♥ J974	East (RHO) opens 1♠ if possible.
Vul: E-W	♦ 64	West (LHO) bids 2♠ if possible.
HCP: 8	♣ AJ76	East (RHO) Doubles 3♦ if possible.

## Both hands (Answers Page)

### Board: 31

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 8

Contract: 4 ♠ South

North:

♠ AT843

♥ K92

♦ Q

♣ A943

South:

♠ Q72

♥ AQ83

♦ 642

♣ 875

W	N	E	S
	1 ♠	Pass	2 ♠
Pass	Pass	X	Pass
3 ♦	Pass	Pass	X
Pass	3 ♠	Pass	Pass
4 ♦	Pass	Pass	4 ♠

All Pass

### Board: 32

Dealer: West

Vul: None

North HCP: 7

South HCP: 11+2

Contract: 3 ♦ South

North:

♠ Q6

♥ Q742

♦ 9432

♣ K63

South:

♠ 754

♥ A95

♦ AQJT87

♣ 4

W	N	E	S
1 ♠	Pass	2 ♠	3 ♦
All Pass			

### Board: 33

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 7+1

Contract: 3 ♥ North

North:

♠ AJT

♥ AK9875

♦ 95

♣ Q9

South:

♠ 65

♥ Q43

♦ KQ863

♣ T85

W	N	E	S
	1 ♥	Pass	2 ♥
Pass	3 ♥	All Pass	

### Board: 34

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 12+2

Contract: 2 ♥ North

North:

♠ A853

♥ J92

♦ KJ95

♣ 97

South:

♠ 76

♥ KQT754

♦ 42

♣ AK4

W	N	E	S
			1 ♥
Pass	2 ♥	All Pass	

### Board: 35

Dealer: East

Vul: E-W

North HCP: 10+2

South HCP: 8

Contract: 3 ♦ X North

North:

♠ 82

♥ 63

♦ AK9853

♣ K85

South:

♠ QT9

♥ J974

♦ 64

♣ AJ76

W	N	E	S
		1 ♠	Pass
2 ♠	3 ♦	X	All Pass

<b>Board: 36</b>	♠ T5	Partner is dealer.
Dealer: South	♥ Q32	The opponents are silent.
Vul: N-S	♦ T65	
HCP: 8+1	♣ KQJ65	

---

<b>Board: 37</b>	♠ A2	You are dealer.
Dealer: North	♥ KT643	The opponents are silent.
Vul: Both	♦ 82	
HCP: 14+1	♣ AQJ9	

---

<b>Board: 38</b>	♠ T93	Partner is dealer.
Dealer: South	♥ A52	The opponents are silent.
Vul: E-W	♦ Q973	
HCP: 8	♣ Q96	

---

<b>Board: 39</b>	♠ 9	You are dealer.
Dealer: North	♥ AKQ82	West (RHO) bids 3 ♦ if possible.
Vul: N-S	♦ J6	
HCP: 14+2	♣ A9852	

---

<b>Board: 40</b>	♠ KJ2	Partner is dealer.
Dealer: South	♥ 432	The opponents are silent.
Vul: Both	♦ 7	
HCP: 8+2	♣ KJT876	

## Both hands (Answers Page)

### Board: 36

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 12+1

Contract: 2♥ North

North:

♠ T5

♥ Q32

♦ T65

♣ KQJ65

South:

♠ AJ4

♥ A9765

♦ K92

♣ 42

W	N	E	S
			1♥

Pass	2♥	All Pass	
------	----	----------	--

### Board: 37

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 8+1

Contract: 2♥ South

North:

♠ A2

♥ KT643

♦ 82

♣ AQJ9

South:

♠ KJT93

♥ J82

♦ 63

♣ K64

W	N	E	S
	1♥	Pass	2♥

All Pass

### Board: 38

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 13+2

Contract: 4♥ South

North:

♠ T93

♥ A52

♦ Q973

♣ Q96

South:

♠ -

♥ QT9874

♦ AK4

♣ KJT7

W	N	E	S
			1♥

Pass	2♥	Pass	4♥
------	----	------	----

All Pass

### Board: 39

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 8+1

Contract: 3♥ North

North:

♠ 9

♥ AKQ82

♦ J6

♣ A9852

South:

♠ KJ876

♥ 764

♦ 74

♣ KJ7

W	N	E	S
	1♥	Pass	2♥

3♦	3♥	All Pass	
----	----	----------	--

### Board: 40

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 12+2

Contract: 2♥ North

North:

♠ KJ2

♥ 432

♦ 7

♣ KJT876

South:

♠ Q6

♥ QJT98

♦ AQJ42

♣ 3

W	N	E	S
			1♥

Pass	2♥	All Pass	
------	----	----------	--

<b>Board: 36</b>	♠ AJ4	You are dealer.
Dealer: South	♥ A9765	The opponents are silent.
Vul: N-S	♦ K92	
HCP: 12+1	♣ 42	

---

<b>Board: 37</b>	♠ KJT93	Partner is dealer.
Dealer: North	♥ J82	The opponents are silent.
Vul: Both	♦ 63	
HCP: 8+1	♣ K64	

---

<b>Board: 38</b>	♠ -	You are dealer.
Dealer: South	♥ QT9874	The opponents are silent.
Vul: E-W	♦ AK4	
HCP: 13+2	♣ KJT7	

---

<b>Board: 39</b>	♠ KJ876	Partner is dealer.
Dealer: North	♥ 764	West (LHO) bids 3 ♦ if possible.
Vul: N-S	♦ 74	
HCP: 8+1	♣ KJ7	

---

<b>Board: 40</b>	♠ Q6	You are dealer.
Dealer: South	♥ QJT98	The opponents are silent.
Vul: Both	♦ AQJ42	
HCP: 12+2	♣ 3	

## Both hands (Answers Page)

### Board: 36

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 12+1

Contract: 2♥ North

North:

♠ T5

♥ Q32

♦ T65

♣ KQJ65

South:

♠ AJ4

♥ A9765

♦ K92

♣ 42

W	N	E	S
			1♥

Pass	2♥	All Pass	
------	----	----------	--

### Board: 37

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 8+1

Contract: 2♥ South

North:

♠ A2

♥ KT643

♦ 82

♣ AQJ9

South:

♠ KJT93

♥ J82

♦ 63

♣ K64

W	N	E	S
	1♥	Pass	2♥

All Pass

### Board: 38

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 13+2

Contract: 4♥ South

North:

♠ T93

♥ A52

♦ Q973

♣ Q96

South:

♠ -

♥ QT9874

♦ AK4

♣ KJT7

W	N	E	S
			1♥

Pass	2♥	Pass	4♥
------	----	------	----

All Pass

### Board: 39

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 8+1

Contract: 3♥ North

North:

♠ 9

♥ AKQ82

♦ J6

♣ A9852

South:

♠ KJ876

♥ 764

♦ 74

♣ KJ7

W	N	E	S
	1♥	Pass	2♥

3♦	3♥	All Pass	
----	----	----------	--

### Board: 40

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 12+2

Contract: 2♥ North

North:

♠ KJ2

♥ 432

♦ 7

♣ KJT876

South:

♠ Q6

♥ QJT98

♦ AQJ42

♣ 3

W	N	E	S
			1♥

Pass	2♥	All Pass	
------	----	----------	--



<b>Board: 41</b>	♠ AT32	You are dealer.
Dealer: North	♥ KQT85	The opponents are silent.
Vul: None	♦ T	
HCP: 12+1	♣ KT2	

---

<b>Board: 42</b>	♠ 8732	Partner is dealer.
Dealer: South	♥ Q42	The opponents are silent.
Vul: None	♦ KT83	
HCP: 8	♣ K3	

---

<b>Board: 43</b>	♠ K	You are dealer.
Dealer: North	♥ AQT6543	The opponents are silent.
Vul: E-W	♦ 4	
HCP: 12+3	♣ KT87	

---

<b>Board: 44</b>	♠ A75	Partner is dealer.
Dealer: South	♥ Q52	The opponents are silent.
Vul: None	♦ 643	
HCP: 7	♣ JT93	

---

<b>Board: 45</b>	♠ 3	You are dealer.
Dealer: North	♥ AJT83	The opponents are silent.
Vul: E-W	♦ JT97	
HCP: 12+1	♣ AQ9	

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 8+1

Contract: 2♥ South

North:

♠ AT32

♥ KQT85

♦ T

♣ KT2

South:

♠ 86

♥ A74

♦ J9873

♣ QJ5

W	N	E	S
	1♥	Pass	2♥

All Pass

### Board: 42

Dealer: South

Vul: None

North HCP: 8

South HCP: 12+1

Contract: 2♥ North

North:

♠ 8732

♥ Q42

♦ KT83

♣ K3

South:

♠ KQT5

♥ AK863

♦ 94

♣ T8

W	N	E	S
			1♥

Pass 2♥ All Pass

### Board: 43

Dealer: North

Vul: E-W

North HCP: 12+3

South HCP: 9+1

Contract: 4♥ North

North:

♠ K

♥ AQT6543

♦ 4

♣ KT87

South:

♠ A9873

♥ 872

♦ AT83

♣ J

W	N	E	S
	1♥	Pass	2♥

Pass 4♥ All Pass

### Board: 44

Dealer: South

Vul: None

North HCP: 7

South HCP: 13+3

Contract: 4♥ South

North:

♠ A75

♥ Q52

♦ 643

♣ JT93

South:

♠ K94

♥ KJT8763

♦ 7

♣ AQ

W	N	E	S
			1♥

Pass 2♥ Pass 4♥

All Pass

### Board: 45

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 9+1

Contract: 2♥ South

North:

♠ 3

♥ AJT83

♦ JT97

♣ AQ9

South:

♠ AQT82

♥ K96

♦ 83

♣ 875

W	N	E	S
	1♥	Pass	2♥

All Pass

<b>Board: 41</b>	♠ 86	Partner is dealer.
Dealer: North	♥ A74	The opponents are silent.
Vul: None	♦ J9873	
HCP: 8+1	♣ QJ5	

---

<b>Board: 42</b>	♠ KQT5	You are dealer.
Dealer: South	♥ AK863	The opponents are silent.
Vul: None	♦ 94	
HCP: 12+1	♣ T8	

---

<b>Board: 43</b>	♠ A9873	Partner is dealer.
Dealer: North	♥ 872	The opponents are silent.
Vul: E-W	♦ AT83	
HCP: 9+1	♣ J	

---

<b>Board: 44</b>	♠ K94	You are dealer.
Dealer: South	♥ KJT8763	The opponents are silent.
Vul: None	♦ 7	
HCP: 13+3	♣ AQ	

---

<b>Board: 45</b>	♠ AQT82	Partner is dealer.
Dealer: North	♥ K96	The opponents are silent.
Vul: E-W	♦ 83	
HCP: 9+1	♣ 875	

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 8+1

Contract: 2♥ South

North:

♠ AT32

♥ KQT85

♦ T

♣ KT2

South:

♠ 86

♥ A74

♦ J9873

♣ QJ5

W	N	E	S
	1♥	Pass	2♥

All Pass

### Board: 42

Dealer: South

Vul: None

North HCP: 8

South HCP: 12+1

Contract: 2♥ North

North:

♠ 8732

♥ Q42

♦ KT83

♣ K3

South:

♠ KQT5

♥ AK863

♦ 94

♣ T8

W	N	E	S
			1♥

Pass 2♥ All Pass

### Board: 43

Dealer: North

Vul: E-W

North HCP: 12+3

South HCP: 9+1

Contract: 4♥ North

North:

♠ K

♥ AQT6543

♦ 4

♣ KT87

South:

♠ A9873

♥ 872

♦ AT83

♣ J

W	N	E	S
	1♥	Pass	2♥

Pass 4♥ All Pass

### Board: 44

Dealer: South

Vul: None

North HCP: 7

South HCP: 13+3

Contract: 4♥ South

North:

♠ A75

♥ Q52

♦ 643

♣ JT93

South:

♠ K94

♥ KJT8763

♦ 7

♣ AQ

W	N	E	S
			1♥

Pass 2♥ Pass 4♥

All Pass

### Board: 45

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 9+1

Contract: 2♥ South

North:

♠ 3

♥ AJT83

♦ JT97

♣ AQ9

South:

♠ AQT82

♥ K96

♦ 83

♣ 875

W	N	E	S
	1♥	Pass	2♥

All Pass

# North hands

# OBAR\_BIDS

**Board: 46**      ♠ AJ97      RHO is dealer. You bid second.  
 Dealer: West      ♥ 97      West (RHO) opens 1 ♥ if possible.  
 Vul: E-W      ♦ KT86      East (LHO) bids 2 ♥ if possible.  
 HCP: 10      ♣ Q84      West (RHO) bids 3 ♥ if possible.

**Board: 47**      ♠ A4      LHO is dealer.  
 Dealer: East      ♥ AK7653      East (LHO) opens 1 ♠ if possible.  
 Vul: E-W      ♦ 63      West (RHO) bids 2 ♠ if possible.  
 HCP: 11+2      ♣ 852

**Board: 48**      ♠ 63      Partner is dealer.  
 Dealer: South      ♥ T87      The opponents are silent.  
 Vul: N-S      ♦ KT976  
 HCP: 7+1      ♣ KJ5

**Board: 49**      ♠ QJ5      You are dealer.  
 Dealer: North      ♥ A97543      The opponents are silent.  
 Vul: Both      ♦ 4  
 HCP: 14+2      ♣ AK9

**Board: 50**      ♠ A972      Partner is dealer.  
 Dealer: South      ♥ 976      East (LHO) bids 3 ♦ if possible.  
 Vul: None      ♦ 93  
 HCP: 8      ♣ A974

## Both hands (Answers Page)

### Board: 46

	North:	South:	W	N	E	S
Dealer: West	♠ AJ97	♠ 82	1 ♥	Pass	2 ♥	3 ♦
Vul: E-W	♥ 97	♥ QJ2	3 ♥	4 ♦	All Pass	
North HCP: 10	♦ KT86	♦ AQJ542				
South HCP: 10+2	♣ Q84	♣ 52				
Contract: 4 ♦ North						

### Board: 47

	North:	South:	W	N	E	S
Dealer: East	♠ A4	♠ 876			1 ♠	Pass
Vul: E-W	♥ AK7653	♥ Q984	2 ♠	3 ♥	All Pass	
North HCP: 11+2	♦ 63	♦ KT8				
South HCP: 9	♣ 852	♣ A74				
Contract: 3 ♥ North						

### Board: 48

	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ AT7				1 ♥
Vul: N-S	♥ T87	♥ AKQ9654	Pass	2 ♥	Pass	4 ♥
North HCP: 7+1	♦ KT976	♦ J	All Pass			
South HCP: 14+3	♣ KJ5	♣ T9				
Contract: 4 ♥ South						

### Board: 49

	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ AK		1 ♥	Pass	2 ♥
Vul: Both	♥ A97543	♥ J82	Pass	3 ♥	Pass	4 ♥
North HCP: 14+2	♦ 4	♦ 98732	All Pass			
South HCP: 9+1	♣ AK9	♣ J84				
Contract: 4 ♥ South						

### Board: 50

	North:	South:	W	N	E	S
Dealer: South	♠ A972	♠ KQ5				1 ♥
Vul: None	♥ 976	♥ KT832	Pass	2 ♥	3 ♦	3 ♥
North HCP: 8	♦ 93	♦ K74	All Pass			
South HCP: 13+1	♣ A974	♣ QT				
Contract: 3 ♥ South						

# South hands

# OBAR\_BIDS

**Board: 46**      ♠ 82      LHO is dealer.  
 Dealer: West      ♥ QJ2      West (LHO) opens 1 ♥ if possible.  
 Vul: E-W      ♦ AQJ542      East (RHO) bids 2 ♥ if possible.  
 HCP: 10+2      ♣ 52      West (LHO) bids 3 ♥ if possible.

---

**Board: 47**      ♠ 876      RHO is dealer. You bid second.  
 Dealer: East      ♥ Q984      East (RHO) opens 1 ♠ if possible.  
 Vul: E-W      ♦ KT8      West (LHO) bids 2 ♠ if possible.  
 HCP: 9      ♣ A74

---

**Board: 48**      ♠ AT7      You are dealer.  
 Dealer: South      ♥ AKQ9654      The opponents are silent.  
 Vul: N-S      ♦ J  
 HCP: 14+3      ♣ T9

---

**Board: 49**      ♠ AK      Partner is dealer.  
 Dealer: North      ♥ J82      The opponents are silent.  
 Vul: Both      ♦ 98732  
 HCP: 9+1      ♣ J84

---

**Board: 50**      ♠ KQ5      You are dealer.  
 Dealer: South      ♥ KT832      East (RHO) bids 3 ♦ if possible.  
 Vul: None      ♦ K74  
 HCP: 13+1      ♣ QT

## Both hands (Answers Page)

### Board: 46

	North:	South:	W	N	E	S
Dealer: West	♠ AJ97	♠ 82	1 ♥	Pass	2 ♥	3 ♦
Vul: E-W	♥ 97	♥ QJ2	3 ♥	4 ♦	All Pass	
North HCP: 10	♦ KT86	♦ AQJ542				
South HCP: 10+2	♣ Q84	♣ 52				
Contract: 4 ♦ North						

### Board: 47

	North:	South:	W	N	E	S
Dealer: East	♠ A4	♠ 876			1 ♠	Pass
Vul: E-W	♥ AK7653	♥ Q984	2 ♠	3 ♥	All Pass	
North HCP: 11+2	♦ 63	♦ KT8				
South HCP: 9	♣ 852	♣ A74				
Contract: 3 ♥ North						

### Board: 48

	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ AT7				1 ♥
Vul: N-S	♥ T87	♥ AKQ9654	Pass	2 ♥	Pass	4 ♥
North HCP: 7+1	♦ KT976	♦ J	All Pass			
South HCP: 14+3	♣ KJ5	♣ T9				
Contract: 4 ♥ South						

### Board: 49

	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ AK		1 ♥	Pass	2 ♥
Vul: Both	♥ A97543	♥ J82	Pass	3 ♥	Pass	4 ♥
North HCP: 14+2	♦ 4	♦ 98732	All Pass			
South HCP: 9+1	♣ AK9	♣ J84				
Contract: 4 ♥ South						

### Board: 50

	North:	South:	W	N	E	S
Dealer: South	♠ A972	♠ KQ5				1 ♥
Vul: None	♥ 976	♥ KT832	Pass	2 ♥	3 ♦	3 ♥
North HCP: 8	♦ 93	♦ K74	All Pass			
South HCP: 13+1	♣ A974	♣ QT				
Contract: 3 ♥ South						