

## North hands

## Major\_Suit\_Fit

**Board: 1**      ♠ QJT652      You bid first.  
 Dealer: North      ♥ AQ      West (RHO) bids 3♣ if possible.  
 Vul: Both      ♦ A94  
 HCP: 14+2      ♣ J3

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**Board: 2**      ♠ J987      Partner bids first.  
 Dealer: South      ♥ 52      East (LHO) bids 3♦ if possible.  
 Vul: Both      ♦ AT5  
 HCP: 6      ♣ J874

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**Board: 3**      ♠ AKQ63      You bid first.  
 Dealer: North      ♥ KJ74      The opponents are silent.  
 Vul: E-W      ♦ K42  
 HCP: 16+1      ♣ 5

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**Board: 4**      ♠ Q83      Partner bids first.  
 Dealer: South      ♥ A972      East (LHO) bids 4♣ if possible.  
 Vul: None      ♦ 7432  
 HCP: 11      ♣ KQ

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**Board: 5**      ♠ AJ986      You bid first.  
 Dealer: North      ♥ AK      The opponents are silent.  
 Vul: Both      ♦ JT72  
 HCP: 14+1      ♣ J8

## Both hands (Answers Page)

### Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ QJT652	♠ 743		1 ♠	Pass	2 ♠
Vul: Both	♥ AQ	♥ JT95	3 ♣	3 ♠	All Pass	
North HCP: 14+2	♦ A94	♦ KJ52				
South HCP: 9	♣ J3	♣ A7				
Contract: 3 ♠ North						

### Board: 2

	North:	South:	W	N	E	S
Dealer: South	♠ J987	♠ KQT54				1 ♠
Vul: Both	♥ 52	♥ KQ843	Pass	2 ♠	3 ♦	3 ♠
North HCP: 6	♦ AT5	♦ 3	All Pass			
South HCP: 14+2	♣ J874	♣ AT				
Contract: 3 ♠ South						

### Board: 3

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ63	♠ 9752		1 ♠	Pass	3 ♠
Vul: E-W	♥ KJ74	♥ AQ83	Pass	3NT	Pass	4 ♠
North HCP: 16+1	♦ K42	♦ A7	All Pass			
South HCP: 10	♣ 5	♣ 742				
Contract: 4 ♠ South						

### Board: 4

	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ A95				1 ♥
Vul: None	♥ A972	♥ KQT843	Pass	3 ♥	4 ♣	4 ♥
North HCP: 11	♦ 7432	♦ KT5	All Pass			
South HCP: 12+2	♣ KQ	♣ 2				
Contract: 4 ♥ South						

### Board: 5

	North:	South:	W	N	E	S
Dealer: North	♠ AJ986	♠ Q53		1 ♠	Pass	2 ♠
Vul: Both	♥ AK	♥ J9762	All Pass			
North HCP: 14+1	♦ JT72	♦ 984				
South HCP: 7+1	♣ J8	♣ A3				
Contract: 2 ♠ South						

## South hands

## Major\_Suit\_Fit

**Board: 1**      ♠ 743      Partner bids first.  
 Dealer: North      ♥ JT95      West (LHO) bids 3♣ if possible.  
 Vul: Both      ♦ KJ52  
 HCP: 9      ♣ A7

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**Board: 2**      ♠ KQT54      You bid first.  
 Dealer: South      ♥ KQ843      East (RHO) bids 3♦ if possible.  
 Vul: Both      ♦ 3  
 HCP: 14+2      ♣ AT

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**Board: 3**      ♠ 9752      Partner bids first.  
 Dealer: North      ♥ AQ83      The opponents are silent.  
 Vul: E-W      ♦ A7  
 HCP: 10      ♣ 742

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**Board: 4**      ♠ A95      You bid first.  
 Dealer: South      ♥ KQT843      East (RHO) bids 4♣ if possible.  
 Vul: None      ♦ KT5  
 HCP: 12+2      ♣ 2

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**Board: 5**      ♠ Q53      Partner bids first.  
 Dealer: North      ♥ J9762      The opponents are silent.  
 Vul: Both      ♦ 984  
 HCP: 7+1      ♣ A3

## Both hands (Answers Page)

### Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ QJT652	♠ 743		1 ♠	Pass	2 ♠
Vul: Both	♥ AQ	♥ JT95	3 ♣	3 ♠	All Pass	
North HCP: 14+2	♦ A94	♦ KJ52				
South HCP: 9	♣ J3	♣ A7				
Contract: 3 ♠ North						

### Board: 2

	North:	South:	W	N	E	S
Dealer: South	♠ J987	♠ KQT54				1 ♠
Vul: Both	♥ 52	♥ KQ843	Pass	2 ♠	3 ♦	3 ♠
North HCP: 6	♦ AT5	♦ 3	All Pass			
South HCP: 14+2	♣ J874	♣ AT				
Contract: 3 ♠ South						

### Board: 3

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ63	♠ 9752		1 ♠	Pass	3 ♠
Vul: E-W	♥ KJ74	♥ AQ83	Pass	3NT	Pass	4 ♠
North HCP: 16+1	♦ K42	♦ A7	All Pass			
South HCP: 10	♣ 5	♣ 742				
Contract: 4 ♠ South						

### Board: 4

	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ A95				1 ♥
Vul: None	♥ A972	♥ KQT843	Pass	3 ♥	4 ♣	4 ♥
North HCP: 11	♦ 7432	♦ KT5	All Pass			
South HCP: 12+2	♣ KQ	♣ 2				
Contract: 4 ♥ South						

### Board: 5

	North:	South:	W	N	E	S
Dealer: North	♠ AJ986	♠ Q53		1 ♠	Pass	2 ♠
Vul: Both	♥ AK	♥ J9762	All Pass			
North HCP: 14+1	♦ JT72	♦ 984				
South HCP: 7+1	♣ J8	♣ A3				
Contract: 2 ♠ South						

# North hands

# Major\_Suit\_Fit

**Board: 6**      ♠ 62      Partner bids first.  
 Dealer: South      ♥ K74      The opponents are silent.  
 Vul: None      ♦ KT87  
 HCP: 6      ♣ T876

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**Board: 7**      ♠ Q9      You bid first.  
 Dealer: North      ♥ AKQ9843      The opponents are silent.  
 Vul: None      ♦ K2  
 HCP: 17+3      ♣ K5

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**Board: 8**      ♠ 9542      Partner bids first.  
 Dealer: South      ♥ QJT832      East (LHO) bids 3 ♦ if possible.  
 Vul: N-S      ♦ J6  
 HCP: 5+2      ♣ J

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**Board: 9**      ♠ J5      LHO opens the bidding 1 ♠.  
 Dealer: East      ♥ J4      Partner bids next.  
 Vul: Both      ♦ AQ4      West (RHO) bids 2 ♠ if possible.  
 HCP: 13+2      ♣ KQ9543      East (LHO) Doubles 3 ♣ if possible.

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**Board: 10**      ♠ T4      Partner bids first.  
 Dealer: South      ♥ K9632      East (LHO) bids 4 ♣ if possible.  
 Vul: N-S      ♦ KJ7  
 HCP: 10+1      ♣ K76

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: None

North HCP: 6

South HCP: 15+1

Contract: 3♥ South

North:

♠ 62

♥ K74

♦ KT87

♣ T876

South:

♠ 73

♥ AQ952

♦ AQ52

♣ QJ

W N E S

Pass 1♥

Pass 2♥ Pass 3♥

All Pass

### Board: 7

Dealer: North

Vul: None

North HCP: 17+3

South HCP: 9

Contract: 4♥ North

North:

♠ Q9

♥ AKQ9843

♦ K2

♣ K5

South:

♠ AK76

♥ T72

♦ J6

♣ J643

W N E S

Pass 1♥ Pass 2♥

Pass 4♥ All Pass

### Board: 8

Dealer: South

Vul: N-S

North HCP: 5+2

South HCP: 15+1

Contract: 3♠ South

North:

♠ 9542

♥ QJT832

♦ J6

♣ J

South:

♠ AKJ87

♥ 76

♦ A7

♣ KT97

W N E S

Pass 1♠

Pass 2♠ 3♦ 3♠

All Pass

### Board: 9

Dealer: East

Vul: Both

North HCP: 13+2

South HCP: 6+1

Contract: 3♣X North

North:

♠ J5

♥ J4

♦ AQ4

♣ KQ9543

South:

♠ K2

♥ 9732

♦ K9652

♣ T2

W N E S

Pass 1♠

2♠ 3♣ X All Pass

### Board: 10

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 12+2

Contract: 4♥ South

North:

♠ T4

♥ K9632

♦ KJ7

♣ K76

South:

♠ K53

♥ AQJT84

♦ Q54

♣ T

W N E S

Pass 1♥

Pass 3♥ 4♣ 4♥

All Pass

## South hands

## Major\_Suit\_Fit

**Board: 6**      ♠ 73      You bid first.  
 Dealer: South      ♥ AQ952      The opponents are silent.  
 Vul: None      ♦ AQ52  
 HCP: 15+1      ♣ QJ

---

**Board: 7**      ♠ AK76      Partner bids first.  
 Dealer: North      ♥ T72      The opponents are silent.  
 Vul: None      ♦ J6  
 HCP: 9      ♣ J643

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**Board: 8**      ♠ AKJ87      You bid first.  
 Dealer: South      ♥ 76      East (RHO) bids 3 ♦ if possible.  
 Vul: N-S      ♦ A7  
 HCP: 15+1      ♣ KT97

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**Board: 9**      ♠ K2      RHO opens the bidding 1 ♠.  
 Dealer: East      ♥ 9732      You bid next.  
 Vul: Both      ♦ K9652      West (LHO) bids 2 ♠ if possible.  
 HCP: 6+1      ♣ T2      East (RHO) Doubles 3 ♣ if possible.

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**Board: 10**      ♠ K53      You bid first.  
 Dealer: South      ♥ AQJT84      East (RHO) bids 4 ♣ if possible.  
 Vul: N-S      ♦ Q54  
 HCP: 12+2      ♣ T

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: None

North HCP: 6

South HCP: 15+1

Contract: 3♥ South

North:

♠ 62

♥ K74

♦ KT87

♣ T876

South:

♠ 73

♥ AQ952

♦ AQ52

♣ QJ

W N E S

Pass 1♥

Pass 2♥ Pass 3♥

All Pass

### Board: 7

Dealer: North

Vul: None

North HCP: 17+3

South HCP: 9

Contract: 4♥ North

North:

♠ Q9

♥ AKQ9843

♦ K2

♣ K5

South:

♠ AK76

♥ T72

♦ J6

♣ J643

W N E S

Pass 1♥ Pass 2♥

Pass 4♥ All Pass

### Board: 8

Dealer: South

Vul: N-S

North HCP: 5+2

South HCP: 15+1

Contract: 3♠ South

North:

♠ 9542

♥ QJT832

♦ J6

♣ J

South:

♠ AKJ87

♥ 76

♦ A7

♣ KT97

W N E S

Pass 1♠

Pass 2♠ 3♦ 3♠

All Pass

### Board: 9

Dealer: East

Vul: Both

North HCP: 13+2

South HCP: 6+1

Contract: 3♣X North

North:

♠ J5

♥ J4

♦ AQ4

♣ KQ9543

South:

♠ K2

♥ 9732

♦ K9652

♣ T2

W N E S

Pass 1♠

2♠ 3♣ X All Pass

### Board: 10

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 12+2

Contract: 4♥ South

North:

♠ T4

♥ K9632

♦ KJ7

♣ K76

South:

♠ K53

♥ AQJT84

♦ Q54

♣ T

W N E S

Pass 1♥

Pass 3♥ 4♣ 4♥

All Pass



## North hands

## Major\_Suit\_Fit

**Board: 11**      ♠ KQJ95      You bid first.

Dealer: North      ♥ J9      West (RHO) bids 3♥ if possible.

Vul: E-W      ♦ 72      West (RHO) bids 4♥ if possible.

HCP: 12+1      ♣ KQ85

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**Board: 12**      ♠ A732      Partner bids first.

Dealer: South      ♥ T92      The opponents are silent.

Vul: Both      ♦ 3

HCP: 8+1      ♣ KJ864

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**Board: 13**      ♠ J9      You bid first.

Dealer: North      ♥ KQ952      The opponents are silent.

Vul: None      ♦ AJ98

HCP: 13+1      ♣ Q6

---

**Board: 14**      ♠ JT74      Partner bids first.

Dealer: South      ♥ 532      East (LHO) bids 3♦ if possible.

Vul: N-S      ♦ 9

HCP: 6+1      ♣ AJT75

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**Board: 15**      ♠ 8      You bid first.

Dealer: North      ♥ AK432      The opponents are silent.

Vul: None      ♦ Q87

HCP: 18+1      ♣ AKQ9

## Both hands (Answers Page)

### Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ95	♠ T863		1 ♠	Pass	2 ♠
Vul: E-W	♥ J9	♥ 82	3 ♥	3 ♠	Pass	Pass
North HCP: 12+1	♦ 72	♦ KQ3	4 ♥	Pass	Pass	4 ♠
South HCP: 6	♣ KQ85	♣ JT94	All Pass			
Contract: 4 ♠ South						

### Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ A732	♠ KQJ				1 ♥
Vul: Both	♥ T92	♥ AQJ87	Pass	2 ♥	Pass	4 ♣ <sup>1</sup>
North HCP: 8+1	♦ 3	♦ AT95	Pass	4 ♥	All Pass	
South HCP: 17+1	♣ KJ864	♣ T				
Contract: 4 ♥ North						

1. Splinter

### Board: 13

	North:	South:	W	N	E	S
Dealer: North	♠ J9	♠ 8742		1 ♥	Pass	2 ♥
Vul: None	♥ KQ952	♥ J63	All Pass			
North HCP: 13+1	♦ AJ98	♦ Q4				
South HCP: 6	♣ Q6	♣ K854				
Contract: 2 ♥ South						

### Board: 14

	North:	South:	W	N	E	S
Dealer: South	♠ JT74	♠ Q8653				1 ♠
Vul: N-S	♥ 532	♥ KT98	Pass	2 ♠	3 ♦	4 ♠
North HCP: 6+1	♦ 9	♦ AK8	All Pass			
South HCP: 15+1	♣ AJT75	♣ K				
Contract: 4 ♠ South						

### Board: 15

	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ QT92		1 ♥	Pass	2 ♥
Vul: None	♥ AK432	♥ Q75	Pass	3 ♠ <sup>1</sup>	Pass	4 ♦
North HCP: 18+1	♦ Q87	♦ K62	Pass	4 ♥	All Pass	
South HCP: 7	♣ AKQ9	♣ 865				
Contract: 4 ♥ North						

1. Splinter

## South hands

## Major\_Suit\_Fit

<b>Board: 11</b>	♠ T863	Partner bids first.
Dealer: North	♥ 82	West (LHO) bids 3♥ if possible.
Vul: E-W	♦ KQ3	West (LHO) bids 4♥ if possible.
HCP: 6	♣ JT94	

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<b>Board: 12</b>	♠ KQJ	You bid first.
Dealer: South	♥ AQJ87	The opponents are silent.
Vul: Both	♦ AT95	
HCP: 17+1	♣ T	

---

<b>Board: 13</b>	♠ 8742	Partner bids first.
Dealer: North	♥ J63	The opponents are silent.
Vul: None	♦ Q4	
HCP: 6	♣ K854	

---

<b>Board: 14</b>	♠ Q8653	You bid first.
Dealer: South	♥ KT98	East (RHO) bids 3♦ if possible.
Vul: N-S	♦ AK8	
HCP: 15+1	♣ K	

---

<b>Board: 15</b>	♠ QT92	Partner bids first.
Dealer: North	♥ Q75	The opponents are silent.
Vul: None	♦ K62	
HCP: 7	♣ 865	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 6

Contract: 4 ♠ South

North:

♠ KQJ95

♥ J9

♦ 72

♣ KQ85

South:

♠ T863

♥ 82

♦ KQ3

♣ JT94

W

N

E

S

1 ♠

Pass

2 ♠

3 ♥

3 ♠

Pass

Pass

4 ♥

Pass

Pass

4 ♠

All Pass

### Board: 12

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 17+1

Contract: 4 ♥ North

North:

♠ A732

♥ T92

♦ 3

♣ KJ864

South:

♠ KQJ

♥ AQJ87

♦ AT95

♣ T

W

N

E

S

1 ♥

Pass

2 ♥

Pass

4 ♣<sup>1</sup>

Pass

4 ♥

All Pass

1. Splinter

### Board: 13

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 6

Contract: 2 ♥ South

North:

♠ J9

♥ KQ952

♦ AJ98

♣ Q6

South:

♠ 8742

♥ J63

♦ Q4

♣ K854

W

N

E

S

1 ♥

Pass

2 ♥

All Pass

### Board: 14

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ JT74

♥ 532

♦ 9

♣ AJT75

South:

♠ Q8653

♥ KT98

♦ AK8

♣ K

W

N

E

S

1 ♠

Pass

2 ♠

3 ♦

4 ♠

All Pass

### Board: 15

Dealer: North

Vul: None

North HCP: 18+1

South HCP: 7

Contract: 4 ♥ North

North:

♠ 8

♥ AK432

♦ Q87

♣ AKQ9

South:

♠ QT92

♥ Q75

♦ K62

♣ 865

W

N

E

S

1 ♥

Pass

2 ♥

Pass

3 ♠<sup>1</sup>

Pass

4 ♦

Pass

4 ♥

All Pass

1. Splinter

# North hands

# Major\_Suit\_Fit

**Board: 16**      ♠ T73      Partner bids first.  
 Dealer: South      ♥ 2      The opponents are silent.  
 Vul: Both      ♦ AK4  
 HCP: 8+2      ♣ J87643

---

**Board: 17**      ♠ AK972      You bid first.  
 Dealer: North      ♥ J4      The opponents are silent.  
 Vul: None      ♦ 73  
 HCP: 15+1      ♣ AK53

---

**Board: 18**      ♠ AJ      Partner bids first.  
 Dealer: South      ♥ Q654      The opponents are silent.  
 Vul: N-S      ♦ J53  
 HCP: 10      ♣ Q975

---

**Board: 19**      ♠ J543      You bid first.  
 Dealer: North      ♥ AKQ54      West (RHO) bids 3 ♦ if possible.  
 Vul: Both      ♦ 4  
 HCP: 14+1      ♣ A76

---

**Board: 20**      ♠ 842      Partner bids first.  
 Dealer: South      ♥ KT982      The opponents are silent.  
 Vul: E-W      ♦ K8  
 HCP: 7+1      ♣ J43

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 13+3

Contract: 4 ♠ South

North:

♠ T73

♥ 2

♦ AK4

♣ J87643

South:

♠ KQJ962

♥ AQT97

♦ J8

♣ -

W N E S

Pass 2 ♠ Pass 4 ♠

All Pass

### Board: 17

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 6

Contract: 3 ♠ North

North:

♠ AK972

♥ J4

♦ 73

♣ AK53

South:

♠ Q643

♥ 9753

♦ KT2

♣ J6

W N E S

Pass 1 ♠ Pass 2 ♠

Pass 3 ♠ All Pass

### Board: 18

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 16+1

Contract: 4 ♥ North

North:

♠ AJ

♥ Q654

♦ J53

♣ Q975

South:

♠ KQ53

♥ KT873

♦ AT

♣ A3

W N E S

Pass 3 ♥ Pass 1 ♥

Pass 3 ♥ Pass 3NT

Pass 4 ♥ All Pass

### Board: 19

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 6

Contract: 3 ♥ North

North:

♠ J543

♥ AKQ54

♦ 4

♣ A76

South:

♠ Q986

♥ T982

♦ Q9

♣ QT9

W N E S

Pass 1 ♥ Pass 2 ♥

3 ♦ 3 ♥ All Pass

### Board: 20

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 17+2

Contract: 4 ♠ South

North:

♠ 842

♥ KT982

♦ K8

♣ J43

South:

♠ AQJT97

♥ A73

♦ AQ7

♣ 8

W N E S

Pass 2 ♠ Pass 1 ♠

Pass 2 ♠ Pass 4 ♣<sup>1</sup>

Pass 4 ♦ Pass 4 ♠

All Pass

1. Splinter

## South hands

## Major\_Suit\_Fit

**Board: 16**      ♠ KQJ962      You bid first.  
 Dealer: South      ♥ AQT97      The opponents are silent.  
 Vul: Both      ♦ J8  
 HCP: 13+3      ♣ -

---

**Board: 17**      ♠ Q643      Partner bids first.  
 Dealer: North      ♥ 9753      The opponents are silent.  
 Vul: None      ♦ KT2  
 HCP: 6      ♣ J6

---

**Board: 18**      ♠ KQ53      You bid first.  
 Dealer: South      ♥ KT873      The opponents are silent.  
 Vul: N-S      ♦ AT  
 HCP: 16+1      ♣ A3

---

**Board: 19**      ♠ Q986      Partner bids first.  
 Dealer: North      ♥ T982      West (LHO) bids 3 ♦ if possible.  
 Vul: Both      ♦ Q9  
 HCP: 6      ♣ QT9

---

**Board: 20**      ♠ AQJT97      You bid first.  
 Dealer: South      ♥ A73      The opponents are silent.  
 Vul: E-W      ♦ AQ7  
 HCP: 17+2      ♣ 8

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 13+3

Contract: 4 ♠ South

North:

♠ T73

♥ 2

♦ AK4

♣ J87643

South:

♠ KQJ962

♥ AQT97

♦ J8

♣ -

W N E S

Pass 2 ♠ Pass 4 ♠

All Pass

### Board: 17

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 6

Contract: 3 ♠ North

North:

♠ AK972

♥ J4

♦ 73

♣ AK53

South:

♠ Q643

♥ 9753

♦ KT2

♣ J6

W N E S

Pass 1 ♠ Pass 2 ♠

Pass 3 ♠ All Pass

### Board: 18

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 16+1

Contract: 4 ♥ North

North:

♠ AJ

♥ Q654

♦ J53

♣ Q975

South:

♠ KQ53

♥ KT873

♦ AT

♣ A3

W N E S

Pass 3 ♥ Pass 3NT

Pass 4 ♥ All Pass

### Board: 19

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 6

Contract: 3 ♥ North

North:

♠ J543

♥ AKQ54

♦ 4

♣ A76

South:

♠ Q986

♥ T982

♦ Q9

♣ QT9

W N E S

3 ♦ 1 ♥ Pass 2 ♥

3 ♥ All Pass

### Board: 20

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 17+2

Contract: 4 ♠ South

North:

♠ 842

♥ KT982

♦ K8

♣ J43

South:

♠ AQJT97

♥ A73

♦ AQ7

♣ 8

W N E S

Pass 2 ♠ Pass 4 ♣<sup>1</sup>

Pass 4 ♦ Pass 4 ♠

All Pass

1. Splinter



# North hands

# Major\_Suit\_Fit

**Board: 21**      ♠ KQ983      You bid first.  
 Dealer: North      ♥ A97      The opponents are silent.  
 Vul: None      ♦ AJ  
 HCP: 18+1      ♣ A94

**Board: 22**      ♠ AJ94      Partner bids first.  
 Dealer: South      ♥ 97      East (LHO) bids 3 ♦ if possible.  
 Vul: N-S      ♦ 97  
 HCP: 8+1      ♣ QJ843

**Board: 23**      ♠ 96      You bid first.  
 Dealer: North      ♥ AJT95      West (RHO) bids 2 ♠ if possible.  
 Vul: Both      ♦ KJ  
 HCP: 14+1      ♣ KQ73

**Board: 24**      ♠ JT64      Partner bids first.  
 Dealer: South      ♥ T752      The opponents are silent.  
 Vul: E-W      ♦ Q8  
 HCP: 5      ♣ Q86

**Board: 25**      ♠ QJT54      You bid first.  
 Dealer: North      ♥ AQ97      The opponents are silent.  
 Vul: None      ♦ J4  
 HCP: 17+1      ♣ AK

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ KQ983	♠ AJT5		1 ♠	Pass	2 ♠
Vul: None	♥ A97	♥ QT82	Pass	4 ♠	All Pass	
North HCP: 18+1	♦ AJ	♦ 984				
South HCP: 7	♣ A94	♣ T5				
Contract: 4 ♠ North						

### Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ AJ94	♠ QT865				1 ♠
Vul: N-S	♥ 97	♥ A865	Pass	2 ♠	3 ♦	3 ♠
North HCP: 8+1	♦ 97	♦ A	All Pass			
South HCP: 14+1	♣ QJ843	♣ A52				
Contract: 3 ♠ South						

### Board: 23

	North:	South:	W	N	E	S
Dealer: North	♠ 96	♠ T873		1 ♥	Pass	2 ♥
Vul: Both	♥ AJT95	♥ K63	2 ♠	3 ♥	All Pass	
North HCP: 14+1	♦ KJ	♦ QT				
South HCP: 6	♣ KQ73	♣ JT54				
Contract: 3 ♥ North						

### Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ JT64	♠ KQ973				1 ♠
Vul: E-W	♥ T752	♥ K	Pass	2 ♠	All Pass	
North HCP: 5	♦ Q8	♦ K532				
South HCP: 14+1	♣ Q86	♣ KT4				
Contract: 2 ♠ North						

### Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ QJT54	♠ A97		1 ♠	Pass	2 ♠
Vul: None	♥ AQ97	♥ T	Pass	4 ♠	All Pass	
North HCP: 17+1	♦ J4	♦ K9763				
South HCP: 9+1	♣ AK	♣ Q965				
Contract: 4 ♠ North						

## South hands

## Major\_Suit\_Fit

<b>Board: 21</b>	♠ AJT5	Partner bids first.
Dealer: North	♥ QT82	The opponents are silent.
Vul: None	♦ 984	
HCP: 7	♣ T5	
<b>Board: 22</b>	♠ QT865	You bid first.
Dealer: South	♥ A865	East (RHO) bids 3 ♦ if possible.
Vul: N-S	♦ A	
HCP: 14+1	♣ A52	
<b>Board: 23</b>	♠ T873	Partner bids first.
Dealer: North	♥ K63	West (LHO) bids 2 ♠ if possible.
Vul: Both	♦ QT	
HCP: 6	♣ JT54	
<b>Board: 24</b>	♠ KQ973	You bid first.
Dealer: South	♥ K	The opponents are silent.
Vul: E-W	♦ K532	
HCP: 14+1	♣ KT4	
<b>Board: 25</b>	♠ A97	Partner bids first.
Dealer: North	♥ T	The opponents are silent.
Vul: None	♦ K9763	
HCP: 9+1	♣ Q965	

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ KQ983	♠ AJT5		1 ♠	Pass	2 ♠
Vul: None	♥ A97	♥ QT82	Pass	4 ♠	All Pass	
North HCP: 18+1	♦ AJ	♦ 984				
South HCP: 7	♣ A94	♣ T5				
Contract: 4 ♠ North						

### Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ AJ94	♠ QT865				1 ♠
Vul: N-S	♥ 97	♥ A865	Pass	2 ♠	3 ♦	3 ♠
North HCP: 8+1	♦ 97	♦ A	All Pass			
South HCP: 14+1	♣ QJ843	♣ A52				
Contract: 3 ♠ South						

### Board: 23

	North:	South:	W	N	E	S
Dealer: North	♠ 96	♠ T873		1 ♥	Pass	2 ♥
Vul: Both	♥ AJT95	♥ K63	2 ♠	3 ♥	All Pass	
North HCP: 14+1	♦ KJ	♦ QT				
South HCP: 6	♣ KQ73	♣ JT54				
Contract: 3 ♥ North						

### Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ JT64	♠ KQ973				1 ♠
Vul: E-W	♥ T752	♥ K	Pass	2 ♠	All Pass	
North HCP: 5	♦ Q8	♦ K532				
South HCP: 14+1	♣ Q86	♣ KT4				
Contract: 2 ♠ North						

### Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ QJT54	♠ A97		1 ♠	Pass	2 ♠
Vul: None	♥ AQ97	♥ T	Pass	4 ♠	All Pass	
North HCP: 17+1	♦ J4	♦ K9763				
South HCP: 9+1	♣ AK	♣ Q965				
Contract: 4 ♠ North						

## North hands

## Major\_Suit\_Fit

<b>Board: 26</b>	♠ KJ64	Partner bids first.
Dealer: South	♥ 72	The opponents are silent.
Vul: E-W	♦ Q6	
HCP: 9+1	♣ QJT76	

---

<b>Board: 27</b>	♠ J74	You bid first.
Dealer: North	♥ AKJ852	The opponents are silent.
Vul: None	♦ A4	
HCP: 13+2	♣ 75	

---

<b>Board: 28</b>	♠ T54	Partner bids first.
Dealer: South	♥ Q42	The opponents are silent.
Vul: N-S	♦ AQJT53	
HCP: 9+2	♣ 8	

---

<b>Board: 29</b>	♠ 97	You bid first.
Dealer: North	♥ AKQ74	The opponents are silent.
Vul: None	♦ AQJ84	
HCP: 16+2	♣ 8	

---

<b>Board: 30</b>	♠ J9743	Partner bids first.
Dealer: South	♥ 92	The opponents are silent.
Vul: E-W	♦ 72	
HCP: 2+1	♣ J543	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 17+2

Contract: 5 ♠ South

North:

♠ KJ64

♥ 72

♦ Q6

♣ QJT76

South:

♠ AQ832

♥ AK643

♦ A4

♣ 2

W N E S

Pass 3 ♠ Pass 1 ♠

Pass 4 ♠ Pass 3NT

Pass 5 ♦<sup>1</sup> Pass 4NT

Pass 5 ♠

All Pass

1. A=1/5 or 4/5

### Board: 27

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 11

Contract: 4 ♥ North

North:

♠ J74

♥ AKJ852

♦ A4

♣ 75

South:

♠ AQ8

♥ Q643

♦ 9532

♣ QJ

W N E S

Pass 1 ♥ Pass 3 ♥

Pass 4 ♥ All Pass

### Board: 28

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 13+3

Contract: 4 ♠ North

North:

♠ T54

♥ Q42

♦ AQJT53

♣ 8

South:

♠ AKQJ632

♥ 6

♦ 2

♣ K764

W N E S

Pass 2 ♠ Pass 1 ♠

Pass 4 ♠ Pass 4 ♦<sup>1</sup>

All Pass

1. Splinter

### Board: 29

Dealer: North

Vul: None

North HCP: 16+2

South HCP: 9

Contract: 4 ♥ South

North:

♠ 97

♥ AKQ74

♦ AQJ84

♣ 8

South:

♠ AJ53

♥ 8532

♦ 32

♣ A92

W N E S

Pass 1 ♥ Pass 3 ♥

Pass 3NT Pass 4 ♥

All Pass

### Board: 30

Dealer: South

Vul: E-W

North HCP: 2+1

South HCP: 18+1

Contract: 4 ♠ North

North:

♠ J9743

♥ 92

♦ 72

♣ J543

South:

♠ AKQT2

♥ AJ53

♦ Q3

♣ Q2

W N E S

Pass 4 ♠ All Pass

## South hands

## Major\_Suit\_Fit

<b>Board: 26</b>	♠ AQ832	You bid first.
Dealer: South	♥ AK643	The opponents are silent.
Vul: E-W	♦ A4	
HCP: 17+2	♣ 2	

---

<b>Board: 27</b>	♠ AQ8	Partner bids first.
Dealer: North	♥ Q643	The opponents are silent.
Vul: None	♦ 9532	
HCP: 11	♣ QJ	

---

<b>Board: 28</b>	♠ AKQJ632	You bid first.
Dealer: South	♥ 6	The opponents are silent.
Vul: N-S	♦ 2	
HCP: 13+3	♣ K764	

---

<b>Board: 29</b>	♠ AJ53	Partner bids first.
Dealer: North	♥ 8532	The opponents are silent.
Vul: None	♦ 32	
HCP: 9	♣ A92	

---

<b>Board: 30</b>	♠ AKQT2	You bid first.
Dealer: South	♥ AJ53	The opponents are silent.
Vul: E-W	♦ Q3	
HCP: 18+1	♣ Q2	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 17+2

Contract: 5 ♠ South

North:

♠ KJ64

♥ 72

♦ Q6

♣ QJT76

South:

♠ AQ832

♥ AK643

♦ A4

♣ 2

W N E S

Pass 3 ♠ Pass 1 ♠

Pass 4 ♠ Pass 3NT

Pass 5 ♦<sup>1</sup> Pass 4NT

All Pass 5 ♠

1. A=1/5 or 4/5

### Board: 27

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 11

Contract: 4 ♥ North

North:

♠ J74

♥ AKJ852

♦ A4

♣ 75

South:

♠ AQ8

♥ Q643

♦ 9532

♣ QJ

W N E S

Pass 1 ♥ Pass 3 ♥

Pass 4 ♥ All Pass

### Board: 28

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 13+3

Contract: 4 ♠ North

North:

♠ T54

♥ Q42

♦ AQJT53

♣ 8

South:

♠ AKQJ632

♥ 6

♦ 2

♣ K764

W N E S

Pass 2 ♠ Pass 1 ♠

Pass 4 ♠ Pass 4 ♦<sup>1</sup>

All Pass

1. Splinter

### Board: 29

Dealer: North

Vul: None

North HCP: 16+2

South HCP: 9

Contract: 4 ♥ South

North:

♠ 97

♥ AKQ74

♦ AQJ84

♣ 8

South:

♠ AJ53

♥ 8532

♦ 32

♣ A92

W N E S

Pass 1 ♥ Pass 3 ♥

Pass 3NT Pass 4 ♥

All Pass

### Board: 30

Dealer: South

Vul: E-W

North HCP: 2+1

South HCP: 18+1

Contract: 4 ♠ North

North:

♠ J9743

♥ 92

♦ 72

♣ J543

South:

♠ AKQT2

♥ AJ53

♦ Q3

♣ Q2

W N E S

Pass 4 ♠ All Pass 1 ♠



# North hands

# Major\_Suit\_Fit

## Board: 31

♠ A6

You bid first.

Dealer: North

♥ KQ763

The opponents are silent.

Vul: Both

♦ KJT53

HCP: 13+2

♣ 5

## Board: 32

♠ KQ3

Partner bids first.

Dealer: South

♥ QT98

The opponents are silent.

Vul: N-S

♦ Q852

HCP: 9

♣ 73

## Board: 33

♠ KT4

You bid first.

Dealer: North

♥ AKQ543

The opponents are silent.

Vul: Both

♦ KQ72

HCP: 17+2

♣ -

## Board: 34

♠ KT

LHO opens the bidding 1 ♥.

Dealer: East

♥ K9

Partner bids next.

Vul: None

♦ AJ54

West (RHO) bids 2 ♥ if possible.

HCP: 20+1

♣ AKQT6

West (RHO) bids 3 ♥ if possible.

East (LHO) bids 4 ♥ if possible.

East (LHO) Doubles 5 ♦ if possible.

## Both hands (Answers Page)

### Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ Q842		1 ♥	Pass	3 ♥
Vul: Both	♥ KQ763	♥ AT52	Pass	4 ♥	All Pass	
North HCP: 13+2	♦ KJT53	♦ 96				
South HCP: 9	♣ 5	♣ K72				
Contract: 4 ♥ North						

### Board: 32

	North:	South:	W	N	E	S
Dealer: South	♠ KQ3	♠ 6				1 ♥
Vul: N-S	♥ QT98	♥ AK765	Pass	3 ♥	Pass	4 ♥
North HCP: 9	♦ Q852	♦ J4	All Pass			
South HCP: 12+2	♣ 73	♣ KJT82				
Contract: 4 ♥ South						

### Board: 33

	North:	South:	W	N	E	S
Dealer: North	♠ KT4	♠ A9872		1 ♥	Pass	2 ♥
Vul: Both	♥ AKQ543	♥ J72	Pass	4 ♣ <sup>1</sup>	Pass	4 ♥
North HCP: 17+2	♦ KQ72	♦ A963	All Pass			
South HCP: 9+1	♣ -	♣ 6				
Contract: 4 ♥ South						

1. Splinter

### Board: 34

	North:	South:	W	N	E	S
Dealer: East	♠ KT	♠ Q75			1 ♥	Pass
Vul: None	♥ K9	♥ -	2 ♥	X	Pass	3 ♦
North HCP: 20+1	♦ AJ54	♦ 987632	3 ♥	4 ♦	4 ♥	5 ♦
South HCP: 2+2	♣ AKQT6	♣ 8732	Pass	Pass	X	All Pass
Contract: 5 ♦ X South						

## South hands

## Major\_Suit\_Fit

<b>Board: 31</b>	♠ Q842	Partner bids first.
Dealer: North	♥ AT52	The opponents are silent.
Vul: Both	♦ 96	
HCP: 9	♣ K72	

<b>Board: 32</b>	♠ 6	You bid first.
Dealer: South	♥ AK765	The opponents are silent.
Vul: N-S	♦ J4	
HCP: 12+2	♣ KJT82	

<b>Board: 33</b>	♠ A9872	Partner bids first.
Dealer: North	♥ J72	The opponents are silent.
Vul: Both	♦ A963	
HCP: 9+1	♣ 6	

<b>Board: 34</b>	♠ Q75	RHO opens the bidding 1♥.
Dealer: East	♥ -	You bid next.
Vul: None	♦ 987632	West (LHO) bids 2♥ if possible.
HCP: 2+2	♣ 8732	West (LHO) bids 3♥ if possible.
		East (RHO) bids 4♥ if possible.
		East (RHO) Doubles 5♦ if possible.

## Both hands (Answers Page)

### Board: 31

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 9

Contract: 4♥ North

North:

♠ A6

♥ KQ763

♦ KJT53

♣ 5

South:

♠ Q842

♥ AT52

♦ 96

♣ K72

W	N	E	S
	1♥	Pass	3♥
Pass	4♥	All Pass	

### Board: 32

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 12+2

Contract: 4♥ South

North:

♠ KQ3

♥ QT98

♦ Q852

♣ 73

South:

♠ 6

♥ AK765

♦ J4

♣ KJT82

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

### Board: 33

Dealer: North

Vul: Both

North HCP: 17+2

South HCP: 9+1

Contract: 4♥ South

North:

♠ KT4

♥ AKQ543

♦ KQ72

♣ -

South:

♠ A9872

♥ J72

♦ A963

♣ 6

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

1. Splinter

### Board: 34

Dealer: East

Vul: None

North HCP: 20+1

South HCP: 2+2

Contract: 5♦ X South

North:

♠ KT

♥ K9

♦ AJ54

♣ AKQT6

South:

♠ Q75

♥ -

♦ 987632

♣ 8732

W	N	E	S
		1♥	Pass
2♥	X	Pass	3♦
3♥	4♦	4♥	5♦
Pass	Pass	X	All Pass

# North hands

# Major\_Suit\_Fit

<b>Board: 35</b>	♠ AKQJT3	You bid first.
Dealer: North	♥ 2	The opponents are silent.
Vul: E-W	♦ AK96	
HCP: 17+2	♣ 94	
<b>Board: 36</b>	♠ JT972	Partner bids first.
Dealer: South	♥ Q72	The opponents are silent.
Vul: Both	♦ 4	
HCP: 10+1	♣ AK73	
<b>Board: 37</b>	♠ A3	You bid first.
Dealer: North	♥ KJT32	The opponents are silent.
Vul: N-S	♦ JT	
HCP: 16+1	♣ AQJ5	
<b>Board: 38</b>	♠ 9	RHO opens the bidding 1 ♠.
Dealer: West	♥ JT872	You bid next.
Vul: N-S	♦ T6	East (LHO) bids 2 ♠ if possible.
HCP: 2+2	♣ J9432	West (RHO) Doubles 3 ♦ if possible.
<b>Board: 39</b>	♠ J53	You bid first.
Dealer: North	♥ AK754	West (RHO) Doubles 4 ♦ if possible.
Vul: None	♦ 8	
HCP: 15+1	♣ AK93	

## Both hands (Answers Page)

### Board: 35

Dealer: North  
 Vul: E-W  
 North HCP: 17+2  
 South HCP: 9  
 Contract: 4 ♠ South

#### North:

♠ AKQJT3  
 ♥ 2  
 ♦ AK96  
 ♣ 94

#### South:

♠ 762  
 ♥ AK95  
 ♦ Q843  
 ♣ 85

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

### Board: 36

Dealer: South  
 Vul: Both  
 North HCP: 10+1  
 South HCP: 14+2  
 Contract: 4 ♥ North

#### North:

♠ JT972  
 ♥ Q72  
 ♦ 4  
 ♣ AK73

#### South:

♠ AK8  
 ♥ AK9854  
 ♦ T75  
 ♣ 5

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

### Board: 37

Dealer: North  
 Vul: N-S  
 North HCP: 16+1  
 South HCP: 9  
 Contract: 4 ♥ South

#### North:

♠ A3  
 ♥ KJT32  
 ♦ JT  
 ♣ AQJ5

#### South:

♠ T4  
 ♥ Q975  
 ♦ A42  
 ♣ KT83

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

### Board: 38

Dealer: West  
 Vul: N-S  
 North HCP: 2+2  
 South HCP: 15+1  
 Contract: 3 ♦ X South

#### North:

♠ 9  
 ♥ JT872  
 ♦ T6  
 ♣ J9432

#### South:

♠ QT3  
 ♥ Q6  
 ♦ A8732  
 ♣ AKT

W	N	E	S
1 ♠	Pass	2 ♠	3 ♦
X	All Pass		

### Board: 39

Dealer: North  
 Vul: None  
 North HCP: 15+1  
 South HCP: 10  
 Contract: 4 ♥ South

#### North:

♠ J53  
 ♥ AK754  
 ♦ 8  
 ♣ AK93

#### South:

♠ AKT8  
 ♥ QT6  
 ♦ 97  
 ♣ J765

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

## South hands

## Major\_Suit\_Fit

<b>Board: 35</b>	♠ 762	Partner bids first.
Dealer: North	♥ AK95	The opponents are silent.
Vul: E-W	♦ Q843	
HCP: 9	♣ 85	
<hr/>		
<b>Board: 36</b>	♠ AK8	You bid first.
Dealer: South	♥ AK9854	The opponents are silent.
Vul: Both	♦ T75	
HCP: 14+2	♣ 5	
<hr/>		
<b>Board: 37</b>	♠ T4	Partner bids first.
Dealer: North	♥ Q975	The opponents are silent.
Vul: N-S	♦ A42	
HCP: 9	♣ KT83	
<hr/>		
<b>Board: 38</b>	♠ QT3	LHO opens the bidding 1 ♠.
Dealer: West	♥ Q6	Partner bids next.
Vul: N-S	♦ A8732	East (RHO) bids 2 ♠ if possible.
HCP: 15+1	♣ AKT	West (LHO) Doubles 3 ♦ if possible.
<hr/>		
<b>Board: 39</b>	♠ AKT8	Partner bids first.
Dealer: North	♥ QT6	West (LHO) Doubles 4 ♦ if possible.
Vul: None	♦ 97	
HCP: 10	♣ J765	

## Both hands (Answers Page)

### Board: 35

Dealer: North

Vul: E-W

North HCP: 17+2

South HCP: 9

Contract: 4 ♠ South

North:

♠ AKQJT3

♥ 2

♦ AK96

♣ 94

South:

♠ 762

♥ AK95

♦ Q843

♣ 85

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

### Board: 36

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 14+2

Contract: 4 ♥ North

North:

♠ JT972

♥ Q72

♦ 4

♣ AK73

South:

♠ AK8

♥ AK9854

♦ T75

♣ 5

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

### Board: 37

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 9

Contract: 4 ♥ South

North:

♠ A3

♥ KJT32

♦ JT

♣ AQJ5

South:

♠ T4

♥ Q975

♦ A42

♣ KT83

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

### Board: 38

Dealer: West

Vul: N-S

North HCP: 2+2

South HCP: 15+1

Contract: 3 ♦ X South

North:

♠ 9

♥ JT872

♦ T6

♣ J9432

South:

♠ QT3

♥ Q6

♦ A8732

♣ AKT

W	N	E	S
1 ♠	Pass	2 ♠	3 ♦
X	All Pass		

### Board: 39

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 10

Contract: 4 ♥ South

North:

♠ J53

♥ AK754

♦ 8

♣ AK93

South:

♠ AKT8

♥ QT6

♦ 97

♣ J765

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



## North hands

## Major\_Suit\_Fit

<b>Board: 40</b>	♠ J76	Partner bids first.
Dealer: South	♥ J9763	The opponents are silent.
Vul: Both	♦ T92	
HCP: 6+1	♣ AT	
<b>Board: 41</b>	♠ AT943	You bid first.
Dealer: North	♥ A754	The opponents are silent.
Vul: N-S	♦ 7	
HCP: 15+1	♣ AKT	
<b>Board: 42</b>	♠ KJ9	Partner bids first.
Dealer: South	♥ JT82	East (LHO) bids 3♣ if possible.
Vul: Both	♦ K9743	
HCP: 8+1	♣ 5	
<b>Board: 43</b>	♠ AK742	You bid first.
Dealer: North	♥ AT6	The opponents are silent.
Vul: E-W	♦ Q752	
HCP: 16+1	♣ K	
<b>Board: 44</b>	♠ QT9	Partner bids first.
Dealer: South	♥ K74	East (LHO) bids 3♣ if possible.
Vul: N-S	♦ AT9872	
HCP: 9+2	♣ 8	

## Both hands (Answers Page)

### Board: 40

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 15+1

Contract: 4♥ North

North:

♠ J76

♥ J9763

♦ T92

♣ AT

South:

♠ AT2

♥ AK842

♦ KJ84

♣ 6

W N E S

Pass 2♥ Pass 3♥

Pass 4♥ All Pass

### Board: 41

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9+1

Contract: 4♠ South

North:

♠ AT943

♥ A754

♦ 7

♣ AKT

South:

♠ KQ762

♥ Q63

♦ J96

♣ J9

W N E S

1♠ Pass 4♠

All Pass

### Board: 42

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 12+1

Contract: 3♠ South

North:

♠ KJ9

♥ JT82

♦ K9743

♣ 5

South:

♠ AQT86

♥ Q743

♦ -

♣ A974

W N E S

1♠

Pass 2♠ 3♣ 3♠

All Pass

### Board: 43

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 3+2

Contract: 4♠ South

North:

♠ AK742

♥ AT6

♦ Q752

♣ K

South:

♠ JT85

♥ 4

♦ T4

♣ QT6543

W N E S

1♠ Pass 4♠

All Pass

### Board: 44

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 12+2

Contract: 3♠ South

North:

♠ QT9

♥ K74

♦ AT9872

♣ 8

South:

♠ AJ863

♥ QJT62

♦ Q

♣ Q4

W N E S

1♠

Pass 2♠ 3♣ 3♠

All Pass

## South hands

## Major\_Suit\_Fit

<b>Board: 40</b>	♠ AT2	You bid first.
Dealer: South	♥ AK842	The opponents are silent.
Vul: Both	♦ KJ84	
HCP: 15+1	♣ 6	
<b>Board: 41</b>	♠ KQ762	Partner bids first.
Dealer: North	♥ Q63	The opponents are silent.
Vul: N-S	♦ J96	
HCP: 9+1	♣ J9	
<b>Board: 42</b>	♠ AQT86	You bid first.
Dealer: South	♥ Q743	East (RHO) bids 3♣ if possible.
Vul: Both	♦ -	
HCP: 12+1	♣ A974	
<b>Board: 43</b>	♠ JT85	Partner bids first.
Dealer: North	♥ 4	The opponents are silent.
Vul: E-W	♦ T4	
HCP: 3+2	♣ QT6543	
<b>Board: 44</b>	♠ AJ863	You bid first.
Dealer: South	♥ QJT62	East (RHO) bids 3♣ if possible.
Vul: N-S	♦ Q	
HCP: 12+2	♣ Q4	

## Both hands (Answers Page)

### Board: 40

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 15+1

Contract: 4♥ North

North:

♠ J76

♥ J9763

♦ T92

♣ AT

South:

♠ AT2

♥ AK842

♦ KJ84

♣ 6

W N E S

Pass 2♥ Pass 3♥

Pass 4♥ All Pass

### Board: 41

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9+1

Contract: 4♠ South

North:

♠ AT943

♥ A754

♦ 7

♣ AKT

South:

♠ KQ762

♥ Q63

♦ J96

♣ J9

W N E S

1♠ Pass 4♠

All Pass

### Board: 42

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 12+1

Contract: 3♠ South

North:

♠ KJ9

♥ JT82

♦ K9743

♣ 5

South:

♠ AQT86

♥ Q743

♦ -

♣ A974

W N E S

1♠

Pass 2♠ 3♣ 3♠

All Pass

### Board: 43

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 3+2

Contract: 4♠ South

North:

♠ AK742

♥ AT6

♦ Q752

♣ K

South:

♠ JT85

♥ 4

♦ T4

♣ QT6543

W N E S

1♠ Pass 4♠

All Pass

### Board: 44

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 12+2

Contract: 3♠ South

North:

♠ QT9

♥ K74

♦ AT9872

♣ 8

South:

♠ AJ863

♥ QJT62

♦ Q

♣ Q4

W N E S

1♠

Pass 2♠ 3♣ 3♠

All Pass

## North hands

## Major\_Suit\_Fit

<b>Board: 45</b>	♠ A98653	You bid first.
Dealer: North	♥ KT	The opponents are silent.
Vul: Both	♦ T2	
HCP: 12+2	♣ AJ6	

---

<b>Board: 46</b>	♠ 972	Partner bids first.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: Both	♦ 875	
HCP: 9	♣ A876	

---

<b>Board: 47</b>	♠ AJ3	You bid first.
Dealer: North	♥ J9865	The opponents are silent.
Vul: None	♦ A62	
HCP: 14+1	♣ AT	

---

<b>Board: 48</b>	♠ J75	Partner bids first.
Dealer: South	♥ AJ53	The opponents are silent.
Vul: E-W	♦ J64	
HCP: 7	♣ 873	

---

<b>Board: 49</b>	♠ KQ54	You bid first.
Dealer: North	♥ AJ875	The opponents are silent.
Vul: Both	♦ K4	
HCP: 15+1	♣ Q8	

## Both hands (Answers Page)

### Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ A98653	♠ QJT4		1 ♠	Pass	2 ♠
Vul: Both	♥ KT	♥ 742	All Pass			
North HCP: 12+2	♦ T2	♦ A87				
South HCP: 7	♣ AJ6	♣ T84				
Contract: 2 ♠ South						

### Board: 46

	North:	South:	W	N	E	S
Dealer: South	♠ 972	♠ 83				1 ♥
Vul: Both	♥ AJ9	♥ KT864	Pass	2 ♥	All Pass	
North HCP: 9	♦ 875	♦ KT				
South HCP: 12+1	♣ A876	♣ KQJ9				
Contract: 2 ♥ North						

### Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ K98642		1 ♥	Pass	2 ♥
Vul: None	♥ J9865	♥ KT2	All Pass			
North HCP: 14+1	♦ A62	♦ 75				
South HCP: 9+2	♣ AT	♣ K8				
Contract: 2 ♥ South						

### Board: 48

	North:	South:	W	N	E	S
Dealer: South	♠ J75	♠ AT84				1 ♥
Vul: E-W	♥ AJ53	♥ Q9862	Pass	2 ♥	All Pass	
North HCP: 7	♦ J64	♦ A9				
South HCP: 14+1	♣ 873	♣ A6				
Contract: 2 ♥ North						

### Board: 49

	North:	South:	W	N	E	S
Dealer: North	♠ KQ54	♠ J93		1 ♥	Pass	4 ♥
Vul: Both	♥ AJ875	♥ QT42	All Pass			
North HCP: 15+1	♦ K4	♦ AT975				
South HCP: 8+1	♣ Q8	♣ J				
Contract: 4 ♥ South						

## South hands

## Major\_Suit\_Fit

<b>Board: 45</b>	♠ QJT4	Partner bids first.
Dealer: North	♥ 742	The opponents are silent.
Vul: Both	♦ A87	
HCP: 7	♣ T84	

---

<b>Board: 46</b>	♠ 83	You bid first.
Dealer: South	♥ KT864	The opponents are silent.
Vul: Both	♦ KT	
HCP: 12+1	♣ KQJ9	

---

<b>Board: 47</b>	♠ K98642	Partner bids first.
Dealer: North	♥ KT2	The opponents are silent.
Vul: None	♦ 75	
HCP: 9+2	♣ K8	

---

<b>Board: 48</b>	♠ AT84	You bid first.
Dealer: South	♥ Q9862	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 14+1	♣ A6	

---

<b>Board: 49</b>	♠ J93	Partner bids first.
Dealer: North	♥ QT42	The opponents are silent.
Vul: Both	♦ AT975	
HCP: 8+1	♣ J	

## Both hands (Answers Page)

### Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ A98653	♠ QJT4		1 ♠	Pass	2 ♠
Vul: Both	♥ KT	♥ 742	All Pass			
North HCP: 12+2	♦ T2	♦ A87				
South HCP: 7	♣ AJ6	♣ T84				
Contract: 2 ♠ South						

### Board: 46

	North:	South:	W	N	E	S
Dealer: South	♠ 972	♠ 83				1 ♥
Vul: Both	♥ AJ9	♥ KT864	Pass	2 ♥	All Pass	
North HCP: 9	♦ 875	♦ KT				
South HCP: 12+1	♣ A876	♣ KQJ9				
Contract: 2 ♥ North						

### Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ K98642		1 ♥	Pass	2 ♥
Vul: None	♥ J9865	♥ KT2	All Pass			
North HCP: 14+1	♦ A62	♦ 75				
South HCP: 9+2	♣ AT	♣ K8				
Contract: 2 ♥ South						

### Board: 48

	North:	South:	W	N	E	S
Dealer: South	♠ J75	♠ AT84				1 ♥
Vul: E-W	♥ AJ53	♥ Q9862	Pass	2 ♥	All Pass	
North HCP: 7	♦ J64	♦ A9				
South HCP: 14+1	♣ 873	♣ A6				
Contract: 2 ♥ North						

### Board: 49

	North:	South:	W	N	E	S
Dealer: North	♠ KQ54	♠ J93		1 ♥	Pass	4 ♥
Vul: Both	♥ AJ875	♥ QT42	All Pass			
North HCP: 15+1	♦ K4	♦ AT975				
South HCP: 8+1	♣ Q8	♣ J				
Contract: 4 ♥ South						



## North hands

## Major\_Suit\_Fit

<b>Board: 50</b>	♠ T54	Partner bids first.
Dealer: South	♥ AQ6	The opponents are silent.
Vul: N-S	♦ T983	
HCP: 7	♣ J84	

---

<b>Board: 51</b>	♠ AKQJT7	You bid first.
Dealer: North	♥ 2	The opponents are silent.
Vul: E-W	♦ K3	
HCP: 15+2	♣ Q932	

---

<b>Board: 52</b>	♠ A2	Partner bids first.
Dealer: South	♥ 743	The opponents are silent.
Vul: N-S	♦ K754	
HCP: 9	♣ Q965	

---

<b>Board: 53</b>	♠ J6543	You bid first.
Dealer: North	♥ A7	The opponents are silent.
Vul: Both	♦ A	
HCP: 16+2	♣ AK652	

---

<b>Board: 54</b>	♠ A982	Partner bids first.
Dealer: South	♥ KQ8	The opponents are silent.
Vul: N-S	♦ J63	
HCP: 11	♣ J95	

## Both hands (Answers Page)

### Board: 50

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 13+2

Contract: 2♠ North

North:

♠ T54

♥ AQ6

♦ T983

♣ J84

South:

♠ AJ8763

♥ K43

♦ KQ2

♣ T

W	N	E	S
			1♠
Pass	2♠	All Pass	

### Board: 51

Dealer: North

Vul: E-W

North HCP: 15+2

South HCP: 5+1

Contract: 4♠ South

North:

♠ AKQJT7

♥ 2

♦ K3

♣ Q932

South:

♠ 98643

♥ A96

♦ J72

♣ 76

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

1. Splinter

### Board: 52

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13+2

Contract: 2♥ North

North:

♠ A2

♥ 743

♦ K754

♣ Q965

South:

♠ T

♥ AJT965

♦ AJ9

♣ K87

W	N	E	S
			1♥
Pass	2♥	All Pass	

### Board: 53

Dealer: North

Vul: Both

North HCP: 16+2

South HCP: 9+1

Contract: 4♠ South

North:

♠ J6543

♥ A7

♦ A

♣ AK652

South:

♠ AK872

♥ QT4

♦ T42

♣ 84

W	N	E	S
	1♠	Pass	4♠
All Pass			

### Board: 54

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 17+2

Contract: 5♠ South

North:

♠ A982

♥ KQ8

♦ J63

♣ J95

South:

♠ QJT764

♥ 3

♦ AK85

♣ AK

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

1. A=1/5 or 4/5

## South hands

## Major\_Suit\_Fit

<b>Board: 50</b>	♠ AJ8763	You bid first.
Dealer: South	♥ K43	The opponents are silent.
Vul: N-S	♦ KQ2	
HCP: 13+2	♣ T	

<b>Board: 51</b>	♠ 98643	Partner bids first.
Dealer: North	♥ A96	The opponents are silent.
Vul: E-W	♦ J72	
HCP: 5+1	♣ 76	

<b>Board: 52</b>	♠ T	You bid first.
Dealer: South	♥ AJT965	The opponents are silent.
Vul: N-S	♦ AJ9	
HCP: 13+2	♣ K87	

<b>Board: 53</b>	♠ AK872	Partner bids first.
Dealer: North	♥ QT4	The opponents are silent.
Vul: Both	♦ T42	
HCP: 9+1	♣ 84	

<b>Board: 54</b>	♠ QJT764	You bid first.
Dealer: South	♥ 3	The opponents are silent.
Vul: N-S	♦ AK85	
HCP: 17+2	♣ AK	

## Both hands (Answers Page)

### Board: 50

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 13+2

Contract: 2♠ North

North:

♠ T54

♥ AQ6

♦ T983

♣ J84

South:

♠ AJ8763

♥ K43

♦ KQ2

♣ T

W	N	E	S
			1♠

Pass	2♠	All Pass	
------	----	----------	--

### Board: 51

Dealer: North

Vul: E-W

North HCP: 15+2

South HCP: 5+1

Contract: 4♠ South

North:

♠ AKQJT7

♥ 2

♦ K3

♣ Q932

South:

♠ 98643

♥ A96

♦ J72

♣ 76

W	N	E	S
	1♠	Pass	2♠

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

All Pass

1. Splinter

### Board: 52

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13+2

Contract: 2♥ North

North:

♠ A2

♥ 743

♦ K754

♣ Q965

South:

♠ T

♥ AJT965

♦ AJ9

♣ K87

W	N	E	S
			1♥

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

### Board: 53

Dealer: North

Vul: Both

North HCP: 16+2

South HCP: 9+1

Contract: 4♠ South

North:

♠ J6543

♥ A7

♦ A

♣ AK652

South:

♠ AK872

♥ QT4

♦ T42

♣ 84

W	N	E	S
	1♠	Pass	4♠

All Pass

### Board: 54

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 17+2

Contract: 5♠ South

North:

♠ A982

♥ KQ8

♦ J63

♣ J95

South:

♠ QJT764

♥ 3

♦ AK85

♣ AK

W	N	E	S
			1♠

Pass	3♠	Pass	3NT
------	----	------	-----

Pass	4♠	Pass	4NT
------	----	------	-----

Pass	5♦ <sup>1</sup>	Pass	5♠
------	-----------------	------	----

All Pass

1. A=1/5 or 4/5

## North hands

## Major\_Suit\_Fit

**Board: 55**      ♠ AQ754      You bid first.  
 Dealer: North      ♥ QT42      The opponents are silent.  
 Vul: None      ♦ J  
 HCP: 13+1      ♣ A96

---

**Board: 56**      ♠ J942      Partner bids first.  
 Dealer: South      ♥ A4      East (LHO) bids 3 ♦ if possible.  
 Vul: None      ♦ Q65  
 HCP: 8      ♣ J765

---

**Board: 57**      ♠ A6      You bid first.  
 Dealer: North      ♥ AK876      The opponents are silent.  
 Vul: Both      ♦ 83  
 HCP: 16+1      ♣ AJ96

---

**Board: 58**      ♠ J73      Partner bids first.  
 Dealer: South      ♥ AJ742      East (LHO) bids 3 ♦ if possible.  
 Vul: E-W      ♦ T9      East (LHO) bids 4 ♦ if possible.  
 HCP: 8+1      ♣ Q65

---

**Board: 59**      ♠ KJ975      You bid first.  
 Dealer: North      ♥ A      West (RHO) bids 3 ♥ if possible.  
 Vul: None      ♦ J432  
 HCP: 12+1      ♣ KT6

## Both hands (Answers Page)

### Board: 55

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 8+2

Contract: 2 ♠ South

North:

♠ AQ754

♥ QT42

♦ J

♣ A96

South:

♠ K32

♥ K3

♦ Q96543

♣ 85

W	N	E	S
	1 ♠	Pass	2 ♠

All Pass

### Board: 56

Dealer: South

Vul: None

North HCP: 8

South HCP: 17+1

Contract: 4 ♠ South

North:

♠ J942

♥ A4

♦ Q65

♣ J765

South:

♠ AKQ85

♥ KT87

♦ K

♣ Q93

W	N	E	S
			1 ♠

Pass	2 ♠	3 ♦	4 ♠
------	-----	-----	-----

All Pass

### Board: 57

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 7

Contract: 4 ♥ North

North:

♠ A6

♥ AK876

♦ 83

♣ AJ96

South:

♠ J95

♥ J52

♦ KQT2

♣ 875

W	N	E	S
	1 ♥	Pass	2 ♥

Pass	4 ♥	All Pass	
------	-----	----------	--

### Board: 58

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 12+1

Contract: 4 ♠ North

North:

♠ J73

♥ AJ742

♦ T9

♣ Q65

South:

♠ AKT64

♥ Q6

♦ 764

♣ K93

W	N	E	S
			1 ♠

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

Pass	Pass	4 ♦	Pass
------	------	-----	------

Pass	4 ♠	All Pass	
------	-----	----------	--

### Board: 59

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 5

Contract: 3 ♠ North

North:

♠ KJ975

♥ A

♦ J432

♣ KT6

South:

♠ AT86

♥ J32

♦ 87

♣ 9853

W	N	E	S
	1 ♠	Pass	2 ♠

3 ♥	3 ♠	All Pass	
-----	-----	----------	--

## South hands

## Major\_Suit\_Fit

### Board: 55

♠ K32

Partner bids first.

Dealer: North

♥ K3

The opponents are silent.

Vul: None

♦ Q96543

HCP: 8+2

♣ 85

---

### Board: 56

♠ AKQ85

You bid first.

Dealer: South

♥ KT87

East (RHO) bids 3 ♦ if possible.

Vul: None

♦ K

HCP: 17+1

♣ Q93

---

### Board: 57

♠ J95

Partner bids first.

Dealer: North

♥ J52

The opponents are silent.

Vul: Both

♦ KQT2

HCP: 7

♣ 875

---

### Board: 58

♠ AKT64

You bid first.

Dealer: South

♥ Q6

East (RHO) bids 3 ♦ if possible.

Vul: E-W

♦ 764

East (RHO) bids 4 ♦ if possible.

HCP: 12+1

♣ K93

---

### Board: 59

♠ AT86

Partner bids first.

Dealer: North

♥ J32

West (LHO) bids 3 ♥ if possible.

Vul: None

♦ 87

HCP: 5

♣ 9853

## Both hands (Answers Page)

### Board: 55

	North:	South:	W	N	E	S
Dealer: North	♠ AQ754	♠ K32		1 ♠	Pass	2 ♠
Vul: None	♥ QT42	♥ K3	All Pass			
North HCP: 13+1	♦ J	♦ Q96543				
South HCP: 8+2	♣ A96	♣ 85				
Contract: 2 ♠ South						

### Board: 56

	North:	South:	W	N	E	S
Dealer: South	♠ J942	♠ AKQ85				1 ♠
Vul: None	♥ A4	♥ KT87	Pass	2 ♠	3 ♦	4 ♠
North HCP: 8	♦ Q65	♦ K	All Pass			
South HCP: 17+1	♣ J765	♣ Q93				
Contract: 4 ♠ South						

### Board: 57

	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ J95		1 ♥	Pass	2 ♥
Vul: Both	♥ AK876	♥ J52	Pass	4 ♥	All Pass	
North HCP: 16+1	♦ 83	♦ KQT2				
South HCP: 7	♣ AJ96	♣ 875				
Contract: 4 ♥ North						

### Board: 58

	North:	South:	W	N	E	S
Dealer: South	♠ J73	♠ AKT64				1 ♠
Vul: E-W	♥ AJ742	♥ Q6	Pass	2 ♠	3 ♦	3 ♠
North HCP: 8+1	♦ T9	♦ 764	Pass	Pass	4 ♦	Pass
South HCP: 12+1	♣ Q65	♣ K93	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

### Board: 59

	North:	South:	W	N	E	S
Dealer: North	♠ KJ975	♠ AT86		1 ♠	Pass	2 ♠
Vul: None	♥ A	♥ J32	3 ♥	3 ♠	All Pass	
North HCP: 12+1	♦ J432	♦ 87				
South HCP: 5	♣ KT6	♣ 9853				
Contract: 3 ♠ North						



## North hands

## Major\_Suit\_Fit

**Board: 60**      ♠ 9872      Partner bids first.  
 Dealer: South      ♥ JT98      The opponents are silent.  
 Vul: E-W      ♦ A9  
 HCP: 8      ♣ QJ8

---

**Board: 61**      ♠ AKQT52      You bid first.  
 Dealer: North      ♥ 62      The opponents are silent.  
 Vul: Both      ♦ T5  
 HCP: 15+2      ♣ AQ6

---

**Board: 62**      ♠ AK2      Partner bids first.  
 Dealer: South      ♥ T862      East (LHO) bids 3♣ if possible.  
 Vul: E-W      ♦ 98  
 HCP: 8      ♣ J975

---

**Board: 63**      ♠ QJ      You bid first.  
 Dealer: North      ♥ AJT76      West (RHO) bids 2♠ if possible.  
 Vul: Both      ♦ Q  
 HCP: 15+2      ♣ AJ753

---

**Board: 64**      ♠ JT8      Partner bids first.  
 Dealer: South      ♥ AJ753      The opponents are silent.  
 Vul: N-S      ♦ JT8  
 HCP: 8+1      ♣ J9

## Both hands (Answers Page)

### Board: 60

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ 9872

♥ JT98

♦ A9

♣ QJ8

South:

♠ AKQ54

♥ 65

♦ JT4

♣ AT9

W	N	E	S
			1 ♠

Pass	2 ♠	All Pass	
------	-----	----------	--

### Board: 61

Dealer: North

Vul: Both

North HCP: 15+2

South HCP: 6+1

Contract: 4 ♠ North

North:

♠ AKQT52

♥ 62

♦ T5

♣ AQ6

South:

♠ J43

♥ T95

♦ AJ843

♣ 74

W	N	E	S
	1 ♠	Pass	2 ♠

Pass	4 ♠	All Pass	
------	-----	----------	--

### Board: 62

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 13+1

Contract: 3 ♠ South

North:

♠ AK2

♥ T862

♦ 98

♣ J975

South:

♠ QJ643

♥ KJ75

♦ AQ6

♣ 4

W	N	E	S
			1 ♠

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

All Pass

### Board: 63

Dealer: North

Vul: Both

North HCP: 15+2

South HCP: 7

Contract: 3 ♥ North

North:

♠ QJ

♥ AJT76

♦ Q

♣ AJ753

South:

♠ 732

♥ K85

♦ J876

♣ KT8

W	N	E	S
	1 ♥	Pass	2 ♥

2 ♠	3 ♥	All Pass	
-----	-----	----------	--

### Board: 64

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 18+1

Contract: 4 ♠ North

North:

♠ JT8

♥ AJ753

♦ JT8

♣ J9

South:

♠ AQ765

♥ 4

♦ AK9

♣ KQ63

W	N	E	S
			1 ♠

Pass	2 ♠	Pass	4 ♥ <sup>1</sup>
------	-----	------	------------------

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Splinter

## South hands

## Major\_Suit\_Fit

**Board: 60**      ♠ AKQ54      You bid first.  
 Dealer: South      ♥ 65      The opponents are silent.  
 Vul: E-W      ♦ JT4  
 HCP: 14+1      ♣ AT9

---

**Board: 61**      ♠ J43      Partner bids first.  
 Dealer: North      ♥ T95      The opponents are silent.  
 Vul: Both      ♦ AJ843  
 HCP: 6+1      ♣ 74

---

**Board: 62**      ♠ QJ643      You bid first.  
 Dealer: South      ♥ KJ75      East (RHO) bids 3♣ if possible.  
 Vul: E-W      ♦ AQ6  
 HCP: 13+1      ♣ 4

---

**Board: 63**      ♠ 732      Partner bids first.  
 Dealer: North      ♥ K85      West (LHO) bids 2♠ if possible.  
 Vul: Both      ♦ J876  
 HCP: 7      ♣ KT8

---

**Board: 64**      ♠ AQ765      You bid first.  
 Dealer: South      ♥ 4      The opponents are silent.  
 Vul: N-S      ♦ AK9  
 HCP: 18+1      ♣ KQ63

## Both hands (Answers Page)

### Board: 60

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ 9872

♥ JT98

♦ A9

♣ QJ8

South:

♠ AKQ54

♥ 65

♦ JT4

♣ AT9

W	N	E	S
			1 ♠

Pass	2 ♠	All Pass	
------	-----	----------	--

### Board: 61

Dealer: North

Vul: Both

North HCP: 15+2

South HCP: 6+1

Contract: 4 ♠ North

North:

♠ AKQT52

♥ 62

♦ T5

♣ AQ6

South:

♠ J43

♥ T95

♦ AJ843

♣ 74

W	N	E	S
	1 ♠	Pass	2 ♠

Pass	4 ♠	All Pass	
------	-----	----------	--

### Board: 62

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 13+1

Contract: 3 ♠ South

North:

♠ AK2

♥ T862

♦ 98

♣ J975

South:

♠ QJ643

♥ KJ75

♦ AQ6

♣ 4

W	N	E	S
			1 ♠

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

All Pass

### Board: 63

Dealer: North

Vul: Both

North HCP: 15+2

South HCP: 7

Contract: 3 ♥ North

North:

♠ QJ

♥ AJT76

♦ Q

♣ AJ753

South:

♠ 732

♥ K85

♦ J876

♣ KT8

W	N	E	S
	1 ♥	Pass	2 ♥

2 ♠	3 ♥	All Pass	
-----	-----	----------	--

### Board: 64

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 18+1

Contract: 4 ♠ North

North:

♠ JT8

♥ AJ753

♦ JT8

♣ J9

South:

♠ AQ765

♥ 4

♦ AK9

♣ KQ63

W	N	E	S
			1 ♠

Pass	2 ♠	Pass	4 ♥ <sup>1</sup>
------	-----	------	------------------

Pass	4 ♠	All Pass	
------	-----	----------	--

1. Splinter

## North hands

## Major\_Suit\_Fit

<b>Board: 65</b>	♠ AJ	You bid first.
Dealer: North	♥ KJ873	The opponents are silent.
Vul: Both	♦ AT84	
HCP: 16+1	♣ K7	

---

<b>Board: 66</b>	♠ KJ763	Partner bids first.
Dealer: South	♥ Q93	The opponents are silent.
Vul: N-S	♦ A	
HCP: 10+1	♣ 8643	

---

<b>Board: 67</b>	♠ AKJ764	You bid first.
Dealer: North	♥ QJ8	The opponents are silent.
Vul: E-W	♦ Q7	
HCP: 16+2	♣ K5	

---

<b>Board: 68</b>	♠ 9832	Partner bids first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: Both	♦ KQ543	
HCP: 9+1	♣ T4	

---

<b>Board: 69</b>	♠ AQ753	You bid first.
Dealer: North	♥ Q9652	The opponents are silent.
Vul: Both	♦ A8	
HCP: 16+2	♣ A	

## Both hands (Answers Page)

### Board: 65

	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ Q8		1 ♥	Pass	4 ♥
Vul: Both	♥ KJ873	♥ AQT942	All Pass			
North HCP: 16+1	♦ AT84	♦ 63				
South HCP: 9+2	♣ K7	♣ J96				
Contract: 4 ♥ South						

### Board: 66

	North:	South:	W	N	E	S
Dealer: South	♠ KJ763	♠ AT5				1 ♥
Vul: N-S	♥ Q93	♥ A8762	Pass	4 ♥	All Pass	
North HCP: 10+1	♦ A	♦ K83				
South HCP: 13+1	♣ 8643	♣ Q5				
Contract: 4 ♥ North						

### Board: 67

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ764	♠ T82		1 ♠	Pass	2 ♠
Vul: E-W	♥ QJ8	♥ A943	Pass	3 ♠	All Pass	
North HCP: 16+2	♦ Q7	♦ JT				
South HCP: 7	♣ K5	♣ QT93				
Contract: 3 ♠ North						

### Board: 68

	North:	South:	W	N	E	S
Dealer: South	♠ 9832	♠ AQJ65				1 ♠
Vul: Both	♥ KJ	♥ 975	Pass	3 ♠	Pass	4 ♣
North HCP: 9+1	♦ KQ543	♦ T	Pass	4 ♦	Pass	4 ♠
South HCP: 14+1	♣ T4	♣ AQJ2	All Pass			
Contract: 4 ♠ South						

### Board: 69

	North:	South:	W	N	E	S
Dealer: North	♠ AQ753	♠ J9642		1 ♠	Pass	4 ♠
Vul: Both	♥ Q9652	♥ AKT4	All Pass			
North HCP: 16+2	♦ A8	♦ T2				
South HCP: 8+1	♣ A	♣ 64				
Contract: 4 ♠ South						

## South hands

## Major\_Suit\_Fit

**Board: 65**      ♠ Q8      Partner bids first.  
 Dealer: North      ♥ AQT942      The opponents are silent.  
 Vul: Both      ♦ 63  
 HCP: 9+2      ♣ J96

---

**Board: 66**      ♠ AT5      You bid first.  
 Dealer: South      ♥ A8762      The opponents are silent.  
 Vul: N-S      ♦ K83  
 HCP: 13+1      ♣ Q5

---

**Board: 67**      ♠ T82      Partner bids first.  
 Dealer: North      ♥ A943      The opponents are silent.  
 Vul: E-W      ♦ JT  
 HCP: 7      ♣ QT93

---

**Board: 68**      ♠ AQJ65      You bid first.  
 Dealer: South      ♥ 975      The opponents are silent.  
 Vul: Both      ♦ T  
 HCP: 14+1      ♣ AQJ2

---

**Board: 69**      ♠ J9642      Partner bids first.  
 Dealer: North      ♥ AKT4      The opponents are silent.  
 Vul: Both      ♦ T2  
 HCP: 8+1      ♣ 64

## Both hands (Answers Page)

### Board: 65

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 9+2

Contract: 4♥ South

North:

♠ AJ

♥ KJ873

♦ AT84

♣ K7

South:

♠ Q8

♥ AQT942

♦ 63

♣ J96

W	N	E	S
	1♥	Pass	4♥

All Pass

### Board: 66

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 13+1

Contract: 4♥ North

North:

♠ KJ763

♥ Q93

♦ A

♣ 8643

South:

♠ AT5

♥ A8762

♦ K83

♣ Q5

W	N	E	S
			1♥

Pass 4♥ All Pass

### Board: 67

Dealer: North

Vul: E-W

North HCP: 16+2

South HCP: 7

Contract: 3♠ North

North:

♠ AKJ764

♥ QJ8

♦ Q7

♣ K5

South:

♠ T82

♥ A943

♦ JT

♣ QT93

W	N	E	S
	1♠	Pass	2♠

Pass 3♠ All Pass

### Board: 68

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 14+1

Contract: 4♠ South

North:

♠ 9832

♥ KJ

♦ KQ543

♣ T4

South:

♠ AQJ65

♥ 975

♦ T

♣ AQJ2

W	N	E	S
			1♠

Pass 3♠ Pass 4♣

Pass 4♦ Pass 4♠

All Pass

### Board: 69

Dealer: North

Vul: Both

North HCP: 16+2

South HCP: 8+1

Contract: 4♠ South

North:

♠ AQ753

♥ Q9652

♦ A8

♣ A

South:

♠ J9642

♥ AKT4

♦ T2

♣ 64

W	N	E	S
	1♠	Pass	4♠

All Pass



## North hands

## Major\_Suit\_Fit

<b>Board: 70</b>	♠ 982	Partner bids first.
Dealer: South	♥ T84	East (LHO) bids 3♣ if possible.
Vul: None	♦ QJ5	
HCP: 8	♣ AJ64	

<b>Board: 71</b>	♠ KQ8763	LHO opens the bidding 1♥.
Dealer: East	♥ -	Partner bids next.
Vul: None	♦ AQ64	West (RHO) bids 4♥ if possible.
HCP: 18+2	♣ AKT	

<b>Board: 72</b>	♠ KT74	Partner bids first.
Dealer: South	♥ K632	The opponents are silent.
Vul: None	♦ T7	
HCP: 9	♣ K42	

<b>Board: 73</b>	♠ K	You bid first.
Dealer: North	♥ AKQ76	The opponents are silent.
Vul: E-W	♦ 8642	
HCP: 14+1	♣ QT5	

<b>Board: 74</b>	♠ A84	Partner bids first.
Dealer: South	♥ 8643	The opponents are silent.
Vul: Both	♦ K3	
HCP: 10	♣ K873	

## Both hands (Answers Page)

### Board: 70

	North:	South:	W	N	E	S
Dealer: South	♠ 982	♠ AQJT3				1 ♠
Vul: None	♥ T84	♥ Q73	Pass	2 ♠	3 ♣	3 ♠
North HCP: 8	♦ QJ5	♦ AT72	All Pass			
South HCP: 13+1	♣ AJ64	♣ 5				
Contract: 3 ♠ South						

### Board: 71

	North:	South:	W	N	E	S
Dealer: East	♠ KQ8763	♠ J94			1 ♥	Pass
Vul: None	♥ -	♥ T54	4 ♥	4 ♠	All Pass	
North HCP: 18+2	♦ AQ64	♦ JT7				
South HCP: 4	♣ AKT	♣ Q832				
Contract: 4 ♠ North						

### Board: 72

	North:	South:	W	N	E	S
Dealer: South	♠ KT74	♠ AQ652				1 ♠
Vul: None	♥ K632	♥ AT	Pass	3 ♠	All Pass	
North HCP: 9	♦ T7	♦ K6				
South HCP: 13+1	♣ K42	♣ 9853				
Contract: 3 ♠ North						

### Board: 73

	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ AQJ96		1 ♥	Pass	3 ♥
Vul: E-W	♥ AKQ76	♥ JT94	Pass	4 ♥	All Pass	
North HCP: 14+1	♦ 8642	♦ JT				
South HCP: 9+1	♣ QT5	♣ 43				
Contract: 4 ♥ North						

### Board: 74

	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ Q752				1 ♥
Vul: Both	♥ 8643	♥ AKJ752	Pass	3 ♥	Pass	4 ♥
North HCP: 10	♦ K3	♦ 9	All Pass			
South HCP: 12+2	♣ K873	♣ QT				
Contract: 4 ♥ South						

## South hands

## Major\_Suit\_Fit

**Board: 70**      ♠ AQJT3      You bid first.  
 Dealer: South      ♥ Q73      East (RHO) bids 3♣ if possible.  
 Vul: None      ♦ AT72  
 HCP: 13+1      ♣ 5

---

**Board: 71**      ♠ J94      RHO opens the bidding 1♥.  
 Dealer: East      ♥ T54      You bid next.  
 Vul: None      ♦ JT7      West (LHO) bids 4♥ if possible.  
 HCP: 4      ♣ Q832

---

**Board: 72**      ♠ AQ652      You bid first.  
 Dealer: South      ♥ AT      The opponents are silent.  
 Vul: None      ♦ K6  
 HCP: 13+1      ♣ 9853

---

**Board: 73**      ♠ AQJ96      Partner bids first.  
 Dealer: North      ♥ JT94      The opponents are silent.  
 Vul: E-W      ♦ JT  
 HCP: 9+1      ♣ 43

---

**Board: 74**      ♠ Q752      You bid first.  
 Dealer: South      ♥ AKJ752      The opponents are silent.  
 Vul: Both      ♦ 9  
 HCP: 12+2      ♣ QT

## Both hands (Answers Page)

### Board: 70

Dealer: South

Vul: None

North HCP: 8

South HCP: 13+1

Contract: 3 ♠ South

North:

♠ 982

♥ T84

♦ QJ5

♣ AJ64

South:

♠ AQJT3

♥ Q73

♦ AT72

♣ 5

W N E S

Pass 2 ♠ 3 ♣ 3 ♠

All Pass

### Board: 71

Dealer: East

Vul: None

North HCP: 18+2

South HCP: 4

Contract: 4 ♠ North

North:

♠ KQ8763

♥ -

♦ AQ64

♣ AKT

South:

♠ J94

♥ T54

♦ JT7

♣ Q832

W N E S

Pass 1 ♥ 4 ♠

All Pass

### Board: 72

Dealer: South

Vul: None

North HCP: 9

South HCP: 13+1

Contract: 3 ♠ North

North:

♠ KT74

♥ K632

♦ T7

♣ K42

South:

♠ AQ652

♥ AT

♦ K6

♣ 9853

W N E S

Pass 3 ♠ 1 ♠

All Pass

### Board: 73

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 9+1

Contract: 4 ♥ North

North:

♠ K

♥ AKQ76

♦ 8642

♣ QT5

South:

♠ AQJ96

♥ JT94

♦ JT

♣ 43

W N E S

Pass 1 ♥ 3 ♥

All Pass

### Board: 74

Dealer: South

Vul: Both

North HCP: 10

South HCP: 12+2

Contract: 4 ♥ South

North:

♠ A84

♥ 8643

♦ K3

♣ K873

South:

♠ Q752

♥ AKJ752

♦ 9

♣ QT

W N E S

Pass 3 ♥ 1 ♥

All Pass

## North hands

## Major\_Suit\_Fit

<b>Board: 75</b>	♠ 75	You bid first.
Dealer: North	♥ AKQ65	The opponents are silent.
Vul: Both	♦ KQ84	
HCP: 14+1	♣ 92	
<b>Board: 76</b>	♠ QT3	Partner bids first.
Dealer: South	♥ J9743	The opponents are silent.
Vul: None	♦ 53	
HCP: 9+1	♣ AQ5	
<b>Board: 77</b>	♠ 52	You bid first.
Dealer: North	♥ AK9753	West (RHO) bids 2♠ if possible.
Vul: N-S	♦ AJT94	
HCP: 12+3	♣ -	
<b>Board: 78</b>	♠ A86	Partner bids first.
Dealer: South	♥ Q73	East (LHO) bids 3♥ if possible.
Vul: None	♦ JT82	
HCP: 7	♣ 953	
<b>Board: 79</b>	♠ AK6	You bid first.
Dealer: North	♥ 98643	The opponents are silent.
Vul: N-S	♦ -	
HCP: 14+2	♣ AK942	

## Both hands (Answers Page)

### Board: 75

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 9

Contract: 4♥ North

North:

♠ 75

♥ AKQ65

♦ KQ84

♣ 92

South:

♠ KQT3

♥ JT43

♦ 65

♣ K65

W	N	E	S
	1♥	Pass	3♥
Pass	4♥	All Pass	

### Board: 76

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 13+2

Contract: 2♠ North

North:

♠ QT3

♥ J9743

♦ 53

♣ AQ5

South:

♠ AKJ64

♥ 8

♦ KQT92

♣ T4

W	N	E	S
			1♠
Pass	2♠	All Pass	

### Board: 77

Dealer: North

Vul: N-S

North HCP: 12+3

South HCP: 9

Contract: 4♥ North

North:

♠ 52

♥ AK9753

♦ AJT94

♣ -

South:

♠ T93

♥ QJ6

♦ Q85

♣ KJT5

W	N	E	S
	1♥	Pass	2♥
2♠	4♥	All Pass	

### Board: 78

Dealer: South

Vul: None

North HCP: 7

South HCP: 12+1

Contract: 3♠ South

North:

♠ A86

♥ Q73

♦ JT82

♣ 953

South:

♠ KQ754

♥ -

♦ Q963

♣ AJT6

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

### Board: 79

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 9

Contract: 6♥ North

North:

♠ AK6

♥ 98643

♦ -

♣ AK942

South:

♠ T9

♥ KQJ5

♦ Q54

♣ JT83

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

1. A=1/5 or 4/5

## South hands

## Major\_Suit\_Fit

<b>Board: 75</b>	♠ KQT3	Partner bids first.
Dealer: North	♥ JT43	The opponents are silent.
Vul: Both	♦ 65	
HCP: 9	♣ K65	
<b>Board: 76</b>	♠ AKJ64	You bid first.
Dealer: South	♥ 8	The opponents are silent.
Vul: None	♦ KQT92	
HCP: 13+2	♣ T4	
<b>Board: 77</b>	♠ T93	Partner bids first.
Dealer: North	♥ QJ6	West (LHO) bids 2♠ if possible.
Vul: N-S	♦ Q85	
HCP: 9	♣ KJT5	
<b>Board: 78</b>	♠ KQ754	You bid first.
Dealer: South	♥ -	East (RHO) bids 3♥ if possible.
Vul: None	♦ Q963	
HCP: 12+1	♣ AJT6	
<b>Board: 79</b>	♠ T9	Partner bids first.
Dealer: North	♥ KQJ5	The opponents are silent.
Vul: N-S	♦ Q54	
HCP: 9	♣ JT83	

## Both hands (Answers Page)

### Board: 75

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 9

Contract: 4♥ North

North:

♠ 75

♥ AKQ65

♦ KQ84

♣ 92

South:

♠ KQT3

♥ JT43

♦ 65

♣ K65

W	N	E	S
	1♥	Pass	3♥
Pass	4♥	All Pass	

### Board: 76

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 13+2

Contract: 2♠ North

North:

♠ QT3

♥ J9743

♦ 53

♣ AQ5

South:

♠ AKJ64

♥ 8

♦ KQT92

♣ T4

W	N	E	S
			1♠
Pass	2♠	All Pass	

### Board: 77

Dealer: North

Vul: N-S

North HCP: 12+3

South HCP: 9

Contract: 4♥ North

North:

♠ 52

♥ AK9753

♦ AJT94

♣ -

South:

♠ T93

♥ QJ6

♦ Q85

♣ KJT5

W	N	E	S
	1♥	Pass	2♥
2♠	4♥	All Pass	

### Board: 78

Dealer: South

Vul: None

North HCP: 7

South HCP: 12+1

Contract: 3♠ South

North:

♠ A86

♥ Q73

♦ JT82

♣ 953

South:

♠ KQ754

♥ -

♦ Q963

♣ AJT6

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

### Board: 79

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 9

Contract: 6♥ North

North:

♠ AK6

♥ 98643

♦ -

♣ AK942

South:

♠ T9

♥ KQJ5

♦ Q54

♣ JT83

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

1. A=1/5 or 4/5



# North hands

# Major\_Suit\_Fit

**Board: 80**      ♠ KJ53      Partner bids first.  
 Dealer: South      ♥ T983      The opponents are silent.  
 Vul: N-S      ♦ 982  
 HCP: 8      ♣ A4

**Board: 81**      ♠ AJ7654      You bid first.  
 Dealer: North      ♥ 43      The opponents are silent.  
 Vul: E-W      ♦ AKQ5  
 HCP: 14+2      ♣ T

**Board: 82**      ♠ T854      Partner bids first.  
 Dealer: South      ♥ AJT5      The opponents are silent.  
 Vul: E-W      ♦ T65  
 HCP: 9      ♣ A9

**Board: 83**      ♠ K      You bid first.  
 Dealer: North      ♥ KQT764      The opponents are silent.  
 Vul: None      ♦ Q96  
 HCP: 17+2      ♣ AK7

**Board: 84**      ♠ Q4      Partner bids first.  
 Dealer: South      ♥ A953      The opponents are silent.  
 Vul: None      ♦ 43  
 HCP: 9+1      ♣ KT865

## Both hands (Answers Page)

### Board: 80

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15+3

Contract: 4♥ South

North:

♠ KJ53

♥ T983

♦ 982

♣ A4

South:

♠ -

♥ AQJ642

♦ AJ

♣ KT765

W N E S

Pass 2♥ Pass 3♠<sup>1</sup>

Pass 4♣ Pass 4♥

All Pass

1. Splinter

### Board: 81

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 8

Contract: 4♠ North

North:

♠ AJ7654

♥ 43

♦ AKQ5

♣ T

South:

♠ K832

♥ K87

♦ JT86

♣ J5

W N E S

Pass 1♠ Pass 2♠

Pass 4♠ All Pass

### Board: 82

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15+2

Contract: 4♠ North

North:

♠ T854

♥ AJT5

♦ T65

♣ A9

South:

♠ AKQ763

♥ Q8

♦ A842

♣ 5

W N E S

Pass 3♠ Pass 3NT

Pass 4♠ All Pass

### Board: 83

Dealer: North

Vul: None

North HCP: 17+2

South HCP: 10+1

Contract: 4♥ North

North:

♠ K

♥ KQT764

♦ Q96

♣ AK7

South:

♠ Q9654

♥ AJ3

♦ JT72

♣ Q

W N E S

Pass 1♥ Pass 2♥

Pass 4♥ All Pass

### Board: 84

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 13+2

Contract: 4♥ South

North:

♠ Q4

♥ A953

♦ 43

♣ KT865

South:

♠ AKJ8

♥ KQ8764

♦ T5

♣ 7

W N E S

Pass 3♥ Pass 4♥

All Pass

## South hands

## Major\_Suit\_Fit

**Board: 80**      ♠ -      You bid first.  
 Dealer: South      ♥ AQJ642      The opponents are silent.  
 Vul: N-S      ♦ AJ  
 HCP: 15+3      ♣ KT765

---

**Board: 81**      ♠ K832      Partner bids first.  
 Dealer: North      ♥ K87      The opponents are silent.  
 Vul: E-W      ♦ JT86  
 HCP: 8      ♣ J5

---

**Board: 82**      ♠ AKQ763      You bid first.  
 Dealer: South      ♥ Q8      The opponents are silent.  
 Vul: E-W      ♦ A842  
 HCP: 15+2      ♣ 5

---

**Board: 83**      ♠ Q9654      Partner bids first.  
 Dealer: North      ♥ AJ3      The opponents are silent.  
 Vul: None      ♦ JT72  
 HCP: 10+1      ♣ Q

---

**Board: 84**      ♠ AKJ8      You bid first.  
 Dealer: South      ♥ KQ8764      The opponents are silent.  
 Vul: None      ♦ T5  
 HCP: 13+2      ♣ 7

## Both hands (Answers Page)

### Board: 80

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15+3

Contract: 4♥ South

North:

♠ KJ53

♥ T983

♦ 982

♣ A4

South:

♠ -

♥ AQJ642

♦ AJ

♣ KT765

W N E S

Pass 2♥ Pass 3♠<sup>1</sup>

Pass 4♣ Pass 4♥

All Pass

1. Splinter

### Board: 81

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 8

Contract: 4♠ North

North:

♠ AJ7654

♥ 43

♦ AKQ5

♣ T

South:

♠ K832

♥ K87

♦ JT86

♣ J5

W N E S

Pass 1♠ Pass 2♠

Pass 4♠ All Pass

### Board: 82

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15+2

Contract: 4♠ North

North:

♠ T854

♥ AJT5

♦ T65

♣ A9

South:

♠ AKQ763

♥ Q8

♦ A842

♣ 5

W N E S

Pass 3♠ Pass 1♠

Pass 4♠ All Pass

### Board: 83

Dealer: North

Vul: None

North HCP: 17+2

South HCP: 10+1

Contract: 4♥ North

North:

♠ K

♥ KQT764

♦ Q96

♣ AK7

South:

♠ Q9654

♥ AJ3

♦ JT72

♣ Q

W N E S

Pass 1♥ Pass 2♥

Pass 4♥ All Pass

### Board: 84

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 13+2

Contract: 4♥ South

North:

♠ Q4

♥ A953

♦ 43

♣ KT865

South:

♠ AKJ8

♥ KQ8764

♦ T5

♣ 7

W N E S

Pass 3♥ Pass 1♥

Pass 4♥ All Pass

## North hands

## Major\_Suit\_Fit

<b>Board: 85</b>	♠ J	LHO opens the bidding 1 ♠.
Dealer: East	♥ AKQ863	Partner bids next.
Vul: E-W	♦ T43	West (RHO) bids 2 ♠ if possible.
HCP: 14+2	♣ AT9	East (LHO) Doubles 3 ♥ if possible.

---

<b>Board: 86</b>	♠ QT54	Partner bids first.
Dealer: South	♥ AK98	The opponents are silent.
Vul: E-W	♦ T95	
HCP: 9	♣ 76	

---

<b>Board: 87</b>	♠ KJ82	You bid first.
Dealer: North	♥ AT832	The opponents are silent.
Vul: E-W	♦ A52	
HCP: 12+1	♣ 4	

---

<b>Board: 88</b>	♠ J52	Partner bids first.
Dealer: South	♥ AT6	The opponents are silent.
Vul: E-W	♦ 762	
HCP: 8	♣ KT87	

---

<b>Board: 89</b>	♠ AQJ754	You bid first.
Dealer: North	♥ 863	The opponents are silent.
Vul: None	♦ AQT	
HCP: 13+2	♣ 9	

## Both hands (Answers Page)

### Board: 85

Dealer: East

Vul: E-W

North HCP: 14+2

South HCP: 7+1

Contract: 3♥X North

North:

♠ J  
♥ AKQ863  
♦ T43  
♣ AT9

South:

♠ 875  
♥ 92  
♦ Q87  
♣ KQ642

W	N	E	S
		1♠	Pass
2♠	3♥	X	All Pass

### Board: 86

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 12+2

Contract: 4♥ South

North:

♠ QT54  
♥ AK98  
♦ T95  
♣ 76

South:

♠ KJ7  
♥ QJT642  
♦ A6  
♣ J9

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

### Board: 87

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 10

Contract: 4♥ North

North:

♠ KJ82  
♥ AT832  
♦ A52  
♣ 4

South:

♠ QT5  
♥ KQ64  
♦ KT4  
♣ T76

W	N	E	S
	1♥	Pass	3♥
Pass	4♥	All Pass	

### Board: 88

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 14+2

Contract: 4♠ North

North:

♠ J52  
♥ AT6  
♦ 762  
♣ KT87

South:

♠ AQ9643  
♥ KJ2  
♦ 85  
♣ A6

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

### Board: 89

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 10

Contract: 4♠ North

North:

♠ AQJ754  
♥ 863  
♦ AQT  
♣ 9

South:

♠ T932  
♥ QT2  
♦ 87  
♣ AKJ7

W	N	E	S
	1♠	Pass	3♠
Pass	4♠	All Pass	

## South hands

## Major\_Suit\_Fit

<b>Board: 85</b>	♠ 875	RHO opens the bidding 1 ♠.
Dealer: East	♥ 92	You bid next.
Vul: E-W	♦ Q87	West (LHO) bids 2 ♠ if possible.
HCP: 7+1	♣ KQ642	East (RHO) Doubles 3 ♥ if possible.

---

<b>Board: 86</b>	♠ KJ7	You bid first.
Dealer: South	♥ QJT642	The opponents are silent.
Vul: E-W	♦ A6	
HCP: 12+2	♣ J9	

---

<b>Board: 87</b>	♠ QT5	Partner bids first.
Dealer: North	♥ KQ64	The opponents are silent.
Vul: E-W	♦ KT4	
HCP: 10	♣ T76	

---

<b>Board: 88</b>	♠ AQ9643	You bid first.
Dealer: South	♥ KJ2	The opponents are silent.
Vul: E-W	♦ 85	
HCP: 14+2	♣ A6	

---

<b>Board: 89</b>	♠ T932	Partner bids first.
Dealer: North	♥ QT2	The opponents are silent.
Vul: None	♦ 87	
HCP: 10	♣ AKJ7	

## Both hands (Answers Page)

### Board: 85

Dealer: East

Vul: E-W

North HCP: 14+2

South HCP: 7+1

Contract: 3♥X North

North:

♠ J  
♥ AKQ863  
♦ T43  
♣ AT9

South:

♠ 875  
♥ 92  
♦ Q87  
♣ KQ642

W	N	E	S
		1♠	Pass
2♠	3♥	X	All Pass

### Board: 86

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 12+2

Contract: 4♥ South

North:

♠ QT54  
♥ AK98  
♦ T95  
♣ 76

South:

♠ KJ7  
♥ QJT642  
♦ A6  
♣ J9

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

### Board: 87

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 10

Contract: 4♥ North

North:

♠ KJ82  
♥ AT832  
♦ A52  
♣ 4

South:

♠ QT5  
♥ KQ64  
♦ KT4  
♣ T76

W	N	E	S
	1♥	Pass	3♥
Pass	4♥	All Pass	

### Board: 88

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 14+2

Contract: 4♠ North

North:

♠ J52  
♥ AT6  
♦ 762  
♣ KT87

South:

♠ AQ9643  
♥ KJ2  
♦ 85  
♣ A6

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

### Board: 89

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 10

Contract: 4♠ North

North:

♠ AQJ754  
♥ 863  
♦ AQT  
♣ 9

South:

♠ T932  
♥ QT2  
♦ 87  
♣ AKJ7

W	N	E	S
	1♠	Pass	3♠
Pass	4♠	All Pass	



## North hands

## Major\_Suit\_Fit

**Board: 90**

♠ Q2

Partner bids first.

Dealer: South

♥ Q76

East (LHO) bids 2♠ if possible.

Vul: E-W

♦ K64

HCP: 8+1

♣ J9643

**Board: 91**

♠ 3

You bid first.

Dealer: North

♥ KJ852

The opponents are silent.

Vul: N-S

♦ AT6

HCP: 13+1

♣ AJT8

**Board: 92**

♠ QJ53

Partner bids first.

Dealer: South

♥ T742

The opponents are silent.

Vul: Both

♦ AJ7

HCP: 10

♣ Q2

**Board: 93**

♠ KJT86

You bid first.

Dealer: North

♥ AQ43

The opponents are silent.

Vul: N-S

♦ 82

HCP: 13+1

♣ K4

**Board: 94**

♠ J4

Partner bids first.

Dealer: South

♥ A873

The opponents are silent.

Vul: E-W

♦ JT74

HCP: 9

♣ K85

## Both hands (Answers Page)

### Board: 90

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15+1

Contract: 3♥ South

North:

♠ Q2

♥ Q76

♦ K64

♣ J9643

South:

♠ J8

♥ KT432

♦ AT72

♣ AK

W      N      E      S

Pass   2♥   2♠   3♥

All Pass

### Board: 91

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 10

Contract: 4♥ North

North:

♠ 3

♥ KJ852

♦ AT6

♣ AJT8

South:

♠ KJ6

♥ Q943

♦ Q5

♣ Q762

W      N      E      S

Pass   1♥   Pass   3♥

Pass   4♥   All Pass

### Board: 92

Dealer: South

Vul: Both

North HCP: 10

South HCP: 13+1

Contract: 4♥ South

North:

♠ QJ53

♥ T742

♦ AJ7

♣ Q2

South:

♠ 92

♥ AQ986

♦ KT9

♣ KJ3

W      N      E      S

Pass   3♥   Pass   4♥

All Pass

### Board: 93

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 10

Contract: 2♠ South

North:

♠ KJT86

♥ AQ43

♦ 82

♣ K4

South:

♠ A75

♥ K976

♦ QJ4

♣ 863

W      N      E      S

Pass   1♠   Pass   2♠

All Pass

### Board: 94

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 14+1

Contract: 4♥ South

North:

♠ J4

♥ A873

♦ JT74

♣ K85

South:

♠ KQT

♥ KJ652

♦ K6

♣ QT4

W      N      E      S

Pass   3♥   Pass   4♥

All Pass

## South hands

## Major\_Suit\_Fit

<b>Board: 90</b>	♠ J8	You bid first.
Dealer: South	♥ KT432	East (RHO) bids 2♠ if possible.
Vul: E-W	♦ AT72	
HCP: 15+1	♣ AK	

---

<b>Board: 91</b>	♠ KJ6	Partner bids first.
Dealer: North	♥ Q943	The opponents are silent.
Vul: N-S	♦ Q5	
HCP: 10	♣ Q762	

---

<b>Board: 92</b>	♠ 92	You bid first.
Dealer: South	♥ AQ986	The opponents are silent.
Vul: Both	♦ KT9	
HCP: 13+1	♣ KJ3	

---

<b>Board: 93</b>	♠ A75	Partner bids first.
Dealer: North	♥ K976	The opponents are silent.
Vul: N-S	♦ QJ4	
HCP: 10	♣ 863	

---

<b>Board: 94</b>	♠ KQT	You bid first.
Dealer: South	♥ KJ652	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 14+1	♣ QT4	

## Both hands (Answers Page)

### Board: 90

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 15+1

Contract: 3♥ South

North:

♠ Q2

♥ Q76

♦ K64

♣ J9643

South:

♠ J8

♥ KT432

♦ AT72

♣ AK

W N E S

1♥

Pass 2♥ 2♠ 3♥

All Pass

### Board: 91

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 10

Contract: 4♥ North

North:

♠ 3

♥ KJ852

♦ AT6

♣ AJT8

South:

♠ KJ6

♥ Q943

♦ Q5

♣ Q762

W N E S

3♥

Pass 4♥ All Pass

All Pass

### Board: 92

Dealer: South

Vul: Both

North HCP: 10

South HCP: 13+1

Contract: 4♥ South

North:

♠ QJ53

♥ T742

♦ AJ7

♣ Q2

South:

♠ 92

♥ AQ986

♦ KT9

♣ KJ3

W N E S

1♥

Pass 3♥ Pass 4♥

All Pass

### Board: 93

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 10

Contract: 2♠ South

North:

♠ KJT86

♥ AQ43

♦ 82

♣ K4

South:

♠ A75

♥ K976

♦ QJ4

♣ 863

W N E S

2♠

All Pass

### Board: 94

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 14+1

Contract: 4♥ South

North:

♠ J4

♥ A873

♦ JT74

♣ K85

South:

♠ KQT

♥ KJ652

♦ K6

♣ QT4

W N E S

1♥

Pass 3♥ Pass 4♥

All Pass

## North hands

## Major\_Suit\_Fit

**Board: 95**

♠ 4

You bid first.

Dealer: North

♥ KQJ95

West (RHO) bids 3 ♦ if possible.

Vul: E-W

♦ K52

HCP: 14+1

♣ AJ97

**Board: 96**

♠ AJ3

Partner bids first.

Dealer: South

♥ 9

The opponents are silent.

Vul: Both

♦ KJT954

HCP: 9+2

♣ 976

**Board: 97**

♠ 72

RHO opens the bidding 1 ♠.

Dealer: West

♥ JT54

You bid next.

Vul: N-S

♦ 74

East (LHO) bids 2 ♠ if possible.

HCP: 2+1

♣ J6532

**Board: 98**

♠ KT63

Partner bids first.

Dealer: South

♥ T96

East (LHO) bids 3 ♥ if possible.

Vul: N-S

♦ K63

HCP: 6

♣ T76

**Board: 99**

♠ 652

You bid first.

Dealer: North

♥ AKJT73

West (RHO) Doubles 2 ♥ if possible.

Vul: N-S

♦ JT

East (LHO) bids 3 ♣ if possible.

HCP: 12+2

♣ QJ

## Both hands (Answers Page)

### Board: 95

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 8+1

Contract: 3♥ North

North:

♠ 4

♥ KQJ95

♦ K52

♣ AJ97

South:

♠ KJT52

♥ T63

♦ Q98

♣ QT

W

N

E

S

1♥

Pass

2♥

3♦

3♥

All Pass

### Board: 96

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 16+2

Contract: 4♠ North

North:

♠ AJ3

♥ 9

♦ KJT954

♣ 976

South:

♠ T9852

♥ AK

♦ 3

♣ AKQ43

W

N

E

S

1♠

Pass

2♠

Pass

4♦<sup>1</sup>

Pass

4♠

All Pass

1. Splinter

### Board: 97

Dealer: West

Vul: N-S

North HCP: 2+1

South HCP: 18

Contract: 3♣ North

North:

♠ 72

♥ JT54

♦ 74

♣ J6532

South:

♠ KQT

♥ K962

♦ K3

♣ AK94

W

N

E

S

1♠

Pass

2♠

X

Pass

3♣

All Pass

### Board: 98

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 14+1

Contract: 3♠ South

North:

♠ KT63

♥ T96

♦ K63

♣ T76

South:

♠ AJ854

♥ A54

♦ AJ85

♣ 5

W

N

E

S

1♠

Pass

2♠

3♥

3♠

All Pass

### Board: 99

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 8

Contract: 3♥ North

North:

♠ 652

♥ AKJT73

♦ JT

♣ QJ

South:

♠ A974

♥ 962

♦ 863

♣ AT5

W

N

E

S

1♥

Pass

2♥

X

Pass

3♣

Pass

Pass

3♥

All Pass

## South hands

## Major\_Suit\_Fit

**Board: 95**      ♠ KJT52      Partner bids first.  
 Dealer: North      ♥ T63      West (LHO) bids 3 ♦ if possible.  
 Vul: E-W      ♦ Q98  
 HCP: 8+1      ♣ QT

---

**Board: 96**      ♠ T9852      You bid first.  
 Dealer: South      ♥ AK      The opponents are silent.  
 Vul: Both      ♦ 3  
 HCP: 16+2      ♣ AKQ43

---

**Board: 97**      ♠ KQT      LHO opens the bidding 1 ♠.  
 Dealer: West      ♥ K962      Partner bids next.  
 Vul: N-S      ♦ K3      East (RHO) bids 2 ♠ if possible.  
 HCP: 18      ♣ AK94

---

**Board: 98**      ♠ AJ854      You bid first.  
 Dealer: South      ♥ A54      East (RHO) bids 3 ♥ if possible.  
 Vul: N-S      ♦ AJ85  
 HCP: 14+1      ♣ 5

---

**Board: 99**      ♠ A974      Partner bids first.  
 Dealer: North      ♥ 962      West (LHO) Doubles 2 ♥ if possible.  
 Vul: N-S      ♦ 863      East (RHO) bids 3 ♣ if possible.  
 HCP: 8      ♣ AT5

## Both hands (Answers Page)

### Board: 95

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 8+1

Contract: 3♥ North

North:

♠ 4

♥ KQJ95

♦ K52

♣ AJ97

South:

♠ KJT52

♥ T63

♦ Q98

♣ QT

W

N

E

S

1♥

Pass

2♥

3♦

3♥

All Pass

### Board: 96

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 16+2

Contract: 4♠ North

North:

♠ AJ3

♥ 9

♦ KJT954

♣ 976

South:

♠ T9852

♥ AK

♦ 3

♣ AKQ43

W

N

E

S

1♠

Pass

2♠

Pass

4♦<sup>1</sup>

Pass

4♠

All Pass

1. Splinter

### Board: 97

Dealer: West

Vul: N-S

North HCP: 2+1

South HCP: 18

Contract: 3♣ North

North:

♠ 72

♥ JT54

♦ 74

♣ J6532

South:

♠ KQT

♥ K962

♦ K3

♣ AK94

W

N

E

S

1♠

Pass

2♠

X

Pass

3♣

All Pass

### Board: 98

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 14+1

Contract: 3♠ South

North:

♠ KT63

♥ T96

♦ K63

♣ T76

South:

♠ AJ854

♥ A54

♦ AJ85

♣ 5

W

N

E

S

1♠

Pass

2♠

3♥

3♠

All Pass

### Board: 99

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 8

Contract: 3♥ North

North:

♠ 652

♥ AKJT73

♦ JT

♣ QJ

South:

♠ A974

♥ 962

♦ 863

♣ AT5

W

N

E

S

1♥

Pass

2♥

X

Pass

3♣

Pass

Pass

3♥

All Pass



## North hands

## Major\_Suit\_Fit

<b>Board: 100</b>	♠ 8743	Partner bids first.
Dealer: South	♥ KJ53	The opponents are silent.
Vul: N-S	♦ QT	
HCP: 10	♣ KJ4	
<b>Board: 101</b>	♠ AKQ43	You bid first.
Dealer: North	♥ T3	The opponents are silent.
Vul: E-W	♦ A832	
HCP: 13+1	♣ 74	
<b>Board: 102</b>	♠ Q86	Partner bids first.
Dealer: South	♥ J54	East (LHO) Doubles 4♦ if possible.
Vul: None	♦ 854	
HCP: 10	♣ AKT7	
<b>Board: 103</b>	♠ K	You bid first.
Dealer: North	♥ AKT742	The opponents are silent.
Vul: Both	♦ QJ965	
HCP: 13+3	♣ 7	
<b>Board: 104</b>	♠ 732	Partner bids first.
Dealer: South	♥ QT4	The opponents are silent.
Vul: E-W	♦ K74	
HCP: 8	♣ K964	

## Both hands (Answers Page)

### Board: 100

	North:	South:	W	N	E	S
Dealer: South	♠ 8743	♠ AKQ96				1 ♠
Vul: N-S	♥ KJ53	♥ Q94	Pass	3 ♠	All Pass	
North HCP: 10	♦ QT	♦ J6				
South HCP: 14+1	♣ KJ4	♣ Q98				
Contract: 3 ♠ North						

### Board: 101

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ43	♠ T765		1 ♠	Pass	3 ♠
Vul: E-W	♥ T3	♥ A84	Pass	4 ♠	All Pass	
North HCP: 13+1	♦ A832	♦ KJT4				
South HCP: 11	♣ 74	♣ K5				
Contract: 4 ♠ North						

### Board: 102

	North:	South:	W	N	E	S
Dealer: South	♠ Q86	♠ AK9				1 ♥
Vul: None	♥ J54	♥ AKQ972	Pass	2 ♥	Pass	4 ♣ <sup>1</sup>
North HCP: 10	♦ 854	♦ QT9	Pass	4 ♦	X	4 ♥
South HCP: 18+2	♣ AKT7	♣ 4	All Pass			
Contract: 4 ♥ South						

1. Splinter

### Board: 103

	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ Q9872		1 ♥	Pass	2 ♥
Vul: Both	♥ AKT742	♥ Q86	All Pass			
North HCP: 13+3	♦ QJ965	♦ T				
South HCP: 7+1	♣ 7	♣ K965				
Contract: 2 ♥ South						

### Board: 104

	North:	South:	W	N	E	S
Dealer: South	♠ 732	♠ QJT64				1 ♠
Vul: E-W	♥ QT4	♥ A82	Pass	2 ♠	All Pass	
North HCP: 8	♦ K74	♦ A8				
South HCP: 13+1	♣ K964	♣ QT5				
Contract: 2 ♠ North						

## South hands

## Major\_Suit\_Fit

<b>Board: 100</b>	♠ AKQ96	You bid first.
Dealer: South	♥ Q94	The opponents are silent.
Vul: N-S	♦ J6	
HCP: 14+1	♣ Q98	
<hr/>		
<b>Board: 101</b>	♠ T765	Partner bids first.
Dealer: North	♥ A84	The opponents are silent.
Vul: E-W	♦ KJT4	
HCP: 11	♣ K5	
<hr/>		
<b>Board: 102</b>	♠ AK9	You bid first.
Dealer: South	♥ AKQ972	East (RHO) Doubles 4♦ if possible.
Vul: None	♦ QT9	
HCP: 18+2	♣ 4	
<hr/>		
<b>Board: 103</b>	♠ Q9872	Partner bids first.
Dealer: North	♥ Q86	The opponents are silent.
Vul: Both	♦ T	
HCP: 7+1	♣ K965	
<hr/>		
<b>Board: 104</b>	♠ QJT64	You bid first.
Dealer: South	♥ A82	The opponents are silent.
Vul: E-W	♦ A8	
HCP: 13+1	♣ QT5	

## Both hands (Answers Page)

### Board: 100

	North:	South:	W	N	E	S
Dealer: South	♠ 8743	♠ AKQ96				1 ♠
Vul: N-S	♥ KJ53	♥ Q94	Pass	3 ♠	All Pass	
North HCP: 10	♦ QT	♦ J6				
South HCP: 14+1	♣ KJ4	♣ Q98				
Contract: 3 ♠ North						

### Board: 101

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ43	♠ T765		1 ♠	Pass	3 ♠
Vul: E-W	♥ T3	♥ A84	Pass	4 ♠	All Pass	
North HCP: 13+1	♦ A832	♦ KJT4				
South HCP: 11	♣ 74	♣ K5				
Contract: 4 ♠ North						

### Board: 102

	North:	South:	W	N	E	S
Dealer: South	♠ Q86	♠ AK9				1 ♥
Vul: None	♥ J54	♥ AKQ972	Pass	2 ♥	Pass	4 ♣ <sup>1</sup>
North HCP: 10	♦ 854	♦ QT9	Pass	4 ♦	X	4 ♥
South HCP: 18+2	♣ AKT7	♣ 4	All Pass			
Contract: 4 ♥ South						

1. Splinter

### Board: 103

	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ Q9872		1 ♥	Pass	2 ♥
Vul: Both	♥ AKT742	♥ Q86	All Pass			
North HCP: 13+3	♦ QJ965	♦ T				
South HCP: 7+1	♣ 7	♣ K965				
Contract: 2 ♥ South						

### Board: 104

	North:	South:	W	N	E	S
Dealer: South	♠ 732	♠ QJT64				1 ♠
Vul: E-W	♥ QT4	♥ A82	Pass	2 ♠	All Pass	
North HCP: 8	♦ K74	♦ A8				
South HCP: 13+1	♣ K964	♣ QT5				
Contract: 2 ♠ North						

## North hands

## Major\_Suit\_Fit

<b>Board: 105</b>	♠ KQJT8	You bid first.
Dealer: North	♥ AQ7	The opponents are silent.
Vul: None	♦ 62	
HCP: 14+1	♣ QT4	
<b>Board: 106</b>	♠ 97	RHO opens the bidding 1 ♠.
Dealer: West	♥ AQJ	You bid next.
Vul: E-W	♦ 9876	East (LHO) bids 2 ♠ if possible.
HCP: 9	♣ Q932	West (RHO) bids 3 ♠ if possible.
<b>Board: 107</b>	♠ KQT864	You bid first.
Dealer: North	♥ 9	The opponents are silent.
Vul: E-W	♦ K83	
HCP: 14+2	♣ AQ5	
<b>Board: 108</b>	♠ Q5	Partner bids first.
Dealer: South	♥ 943	The opponents are silent.
Vul: N-S	♦ QT72	
HCP: 9	♣ AJ94	
<b>Board: 109</b>	♠ AKQ53	You bid first.
Dealer: North	♥ 53	The opponents are silent.
Vul: Both	♦ A863	
HCP: 17+1	♣ A9	

## Both hands (Answers Page)

### Board: 105

	North:	South:	W	N	E	S
Dealer: North	♠ KQJT8	♠ A9652		1 ♠	Pass	2 ♠
Vul: None	♥ AQ7	♥ 942	All Pass			
North HCP: 14+1	♦ 62	♦ Q4				
South HCP: 6+1	♣ QT4	♣ 952				
Contract: 2 ♠ South						

### Board: 106

	North:	South:	W	N	E	S
Dealer: West	♠ 97	♠ AK	1 ♠	Pass	2 ♠	3 ♣
Vul: E-W	♥ AQJ	♥ 9754	3 ♠	4 ♣	All Pass	
North HCP: 9	♦ 9876	♦ A2				
South HCP: 12+1	♣ Q932	♣ JT874				
Contract: 4 ♣ North						

### Board: 107

	North:	South:	W	N	E	S
Dealer: North	♠ KQT864	♠ A92		1 ♠	Pass	2 ♠
Vul: E-W	♥ 9	♥ J65	Pass	4 ♠	All Pass	
North HCP: 14+2	♦ K83	♦ J64				
South HCP: 7	♣ AQ5	♣ JT73				
Contract: 4 ♠ North						

### Board: 108

	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ AJ86				1 ♥
Vul: N-S	♥ 943	♥ AQ652	Pass	2 ♥	Pass	4 ♥
North HCP: 9	♦ QT72	♦ A8	All Pass			
South HCP: 18+1	♣ AJ94	♣ K8				
Contract: 4 ♥ South						

### Board: 109

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ53	♠ T642		1 ♠	Pass	3 ♠
Vul: Both	♥ 53	♥ J7642	Pass	3NT	Pass	4 ♠
North HCP: 17+1	♦ A863	♦ KQ	All Pass			
South HCP: 10+1	♣ A9	♣ KJ				
Contract: 4 ♠ South						

## South hands

## Major\_Suit\_Fit

<b>Board: 105</b>	♠ A9652	Partner bids first.
Dealer: North	♥ 942	The opponents are silent.
Vul: None	♦ Q4	
HCP: 6+1	♣ 952	
<b>Board: 106</b>	♠ AK	LHO opens the bidding 1 ♠.
Dealer: West	♥ 9754	Partner bids next.
Vul: E-W	♦ A2	East (RHO) bids 2 ♠ if possible.
HCP: 12+1	♣ JT874	West (LHO) bids 3 ♠ if possible.
<b>Board: 107</b>	♠ A92	Partner bids first.
Dealer: North	♥ J65	The opponents are silent.
Vul: E-W	♦ J64	
HCP: 7	♣ JT73	
<b>Board: 108</b>	♠ AJ86	You bid first.
Dealer: South	♥ AQ652	The opponents are silent.
Vul: N-S	♦ A8	
HCP: 18+1	♣ K8	
<b>Board: 109</b>	♠ T642	Partner bids first.
Dealer: North	♥ J7642	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 10+1	♣ KJ	

## Both hands (Answers Page)

### Board: 105

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 6+1

Contract: 2 ♠ South

North:

♠ KQJT8

♥ AQ7

♦ 62

♣ QT4

South:

♠ A9652

♥ 942

♦ Q4

♣ 952

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 106

Dealer: West

Vul: E-W

North HCP: 9

South HCP: 12+1

Contract: 4 ♣ North

North:

♠ 97

♥ AQJ

♦ 9876

♣ Q932

South:

♠ AK

♥ 9754

♦ A2

♣ JT874

W	N	E	S
1 ♠	Pass	2 ♠	3 ♣
3 ♠	4 ♣	All Pass	

### Board: 107

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 7

Contract: 4 ♠ North

North:

♠ KQT864

♥ 9

♦ K83

♣ AQ5

South:

♠ A92

♥ J65

♦ J64

♣ JT73

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

### Board: 108

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 18+1

Contract: 4 ♥ South

North:

♠ Q5

♥ 943

♦ QT72

♣ AJ94

South:

♠ AJ86

♥ AQ652

♦ A8

♣ K8

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

### Board: 109

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 10+1

Contract: 4 ♠ South

North:

♠ AKQ53

♥ 53

♦ A863

♣ A9

South:

♠ T642

♥ J7642

♦ KQ

♣ KJ

W	N	E	S
	1 ♠	Pass	3 ♠
Pass	3NT	Pass	4 ♠
All Pass			



## North hands

## Major\_Suit\_Fit

<b>Board: 110</b>	♠ Q2	Partner bids first.
Dealer: South	♥ T752	East (LHO) bids 3 ♦ if possible.
Vul: N-S	♦ AQ	
HCP: 8+1	♣ T9763	

---

<b>Board: 111</b>	♠ KQJ	You bid first.
Dealer: North	♥ AJ872	The opponents are silent.
Vul: E-W	♦ J2	
HCP: 14+1	♣ Q87	

---

<b>Board: 112</b>	♠ AT62	Partner bids first.
Dealer: South	♥ 654	The opponents are silent.
Vul: None	♦ QJ9	
HCP: 10	♣ K96	

---

<b>Board: 113</b>	♠ KQT75	You bid first.
Dealer: North	♥ Q875	West (RHO) bids 3 ♣ if possible.
Vul: Both	♦ Q87	
HCP: 12+1	♣ K	

---

<b>Board: 114</b>	♠ T632	Partner bids first.
Dealer: South	♥ KJT92	The opponents are silent.
Vul: None	♦ Q2	
HCP: 10+1	♣ A9	

## Both hands (Answers Page)

### Board: 110

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 17+2

Contract: 6♥ South

North:

♠ Q2

♥ T752

♦ AQ

♣ T9763

South:

♠ AK93

♥ AJ8643

♦ 6

♣ AJ

W N E S

1♥

Pass 2♥ 3♦ 4NT

Pass 5♦<sup>1</sup> Pass 6♥

All Pass

1. A=1/5 or 4/5

### Board: 111

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 6+1

Contract: 2♥ South

North:

♠ KQJ

♥ AJ872

♦ J2

♣ Q87

South:

♠ T9732

♥ KT3

♦ K97

♣ T3

W N E S

1♥ Pass 2♥

All Pass

### Board: 112

Dealer: South

Vul: None

North HCP: 10

South HCP: 13+1

Contract: 2♥ North

North:

♠ AT62

♥ 654

♦ QJ9

♣ K96

South:

♠ Q73

♥ AK987

♦ A6

♣ 743

W N E S

1♥

Pass 2♥ All Pass

### Board: 113

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 10

Contract: 3♠ North

North:

♠ KQT75

♥ Q875

♦ Q87

♣ K

South:

♠ 843

♥ KJ4

♦ A94

♣ Q654

W N E S

1♠ Pass 2♠

3♣ 3♠ All Pass

### Board: 114

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 16+1

Contract: 4♠ North

North:

♠ T632

♥ KJT92

♦ Q2

♣ A9

South:

♠ AKJ85

♥ A74

♦ KT64

♣ J

W N E S

1♠

Pass 3♠ Pass 3NT

Pass 4♠ All Pass

## South hands

## Major\_Suit\_Fit

**Board: 110**      ♠ AK93      You bid first.  
 Dealer: South      ♥ AJ8643      East (RHO) bids 3 ♦ if possible.  
 Vul: N-S      ♦ 6  
 HCP: 17+2      ♣ AJ

---

**Board: 111**      ♠ T9732      Partner bids first.  
 Dealer: North      ♥ KT3      The opponents are silent.  
 Vul: E-W      ♦ K97  
 HCP: 6+1      ♣ T3

---

**Board: 112**      ♠ Q73      You bid first.  
 Dealer: South      ♥ AK987      The opponents are silent.  
 Vul: None      ♦ A6  
 HCP: 13+1      ♣ 743

---

**Board: 113**      ♠ 843      Partner bids first.  
 Dealer: North      ♥ KJ4      West (LHO) bids 3 ♣ if possible.  
 Vul: Both      ♦ A94  
 HCP: 10      ♣ Q654

---

**Board: 114**      ♠ AKJ85      You bid first.  
 Dealer: South      ♥ A74      The opponents are silent.  
 Vul: None      ♦ KT64  
 HCP: 16+1      ♣ J

## Both hands (Answers Page)

### Board: 110

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 17+2

Contract: 6♥ South

North:

♠ Q2

♥ T752

♦ AQ

♣ T9763

South:

♠ AK93

♥ AJ8643

♦ 6

♣ AJ

W N E S

Pass 2♥ 3♦ 4NT

Pass 5♦<sup>1</sup> Pass 6♥

All Pass

1. A=1/5 or 4/5

### Board: 111

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 6+1

Contract: 2♥ South

North:

♠ KQJ

♥ AJ872

♦ J2

♣ Q87

South:

♠ T9732

♥ KT3

♦ K97

♣ T3

W N E S

Pass 1♥ Pass 2♥

All Pass

### Board: 112

Dealer: South

Vul: None

North HCP: 10

South HCP: 13+1

Contract: 2♥ North

North:

♠ AT62

♥ 654

♦ QJ9

♣ K96

South:

♠ Q73

♥ AK987

♦ A6

♣ 743

W N E S

Pass 2♥ All Pass

All Pass

### Board: 113

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 10

Contract: 3♠ North

North:

♠ KQT75

♥ Q875

♦ Q87

♣ K

South:

♠ 843

♥ KJ4

♦ A94

♣ Q654

W N E S

Pass 1♠ Pass 2♠

3♣ 3♠ All Pass

### Board: 114

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 16+1

Contract: 4♠ North

North:

♠ T632

♥ KJT92

♦ Q2

♣ A9

South:

♠ AKJ85

♥ A74

♦ KT64

♣ J

W N E S

Pass 3♠ Pass 3NT

Pass 4♠ All Pass

## North hands

## Major\_Suit\_Fit

<b>Board: 115</b>	♠ AKJT9	You bid first.
Dealer: North	♥ Q985	The opponents are silent.
Vul: None	♦ AQ7	
HCP: 16+1	♣ 6	

---

<b>Board: 116</b>	♠ T53	Partner bids first.
Dealer: South	♥ 8	The opponents are silent.
Vul: N-S	♦ AQ952	
HCP: 7+1	♣ J976	

---

<b>Board: 117</b>	♠ Q3	You bid first.
Dealer: North	♥ AQJT2	The opponents are silent.
Vul: E-W	♦ AJ853	
HCP: 14+2	♣ 3	

---

<b>Board: 118</b>	♠ 54	Partner bids first.
Dealer: South	♥ Q542	The opponents are silent.
Vul: None	♦ KJ643	
HCP: 9+1	♣ KT	

---

<b>Board: 119</b>	♠ KQJ54	You bid first.
Dealer: North	♥ J7	The opponents are silent.
Vul: N-S	♦ Q654	
HCP: 12+1	♣ KT	

## Both hands (Answers Page)

### Board: 115

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 8

Contract: 4 ♠ South

North:

♠ AKJT9

♥ Q985

♦ AQ7

♣ 6

South:

♠ 862

♥ KT3

♦ J53

♣ KJT7

W	N	E	S
	1 ♠	Pass	2 ♠
Pass	4 ♣ <sup>1</sup>	Pass	4 ♠
All Pass			
1. Splinter			

### Board: 116

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 16+2

Contract: 4 ♠ South

North:

♠ T53

♥ 8

♦ AQ952

♣ J976

South:

♠ AQ987

♥ AK942

♦ J7

♣ Q

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

### Board: 117

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 5

Contract: 2 ♥ South

North:

♠ Q3

♥ AQJT2

♦ AJ853

♣ 3

South:

♠ 9842

♥ K75

♦ 96

♣ Q765

W	N	E	S
	1 ♥	Pass	2 ♥
All Pass			

### Board: 118

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 13+1

Contract: 4 ♥ South

North:

♠ 54

♥ Q542

♦ KJ643

♣ KT

South:

♠ 63

♥ AKJ87

♦ A98

♣ J98

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

### Board: 119

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 9

Contract: 4 ♠ North

North:

♠ KQJ54

♥ J7

♦ Q654

♣ KT

South:

♠ A832

♥ K52

♦ JT73

♣ J4

W	N	E	S
	1 ♠	Pass	3 ♠
Pass	4 ♠	All Pass	

## South hands

## Major\_Suit\_Fit

<b>Board: 115</b>	♠ 862	Partner bids first.
Dealer: North	♥ KT3	The opponents are silent.
Vul: None	♦ J53	
HCP: 8	♣ KJT7	

---

<b>Board: 116</b>	♠ AQ987	You bid first.
Dealer: South	♥ AK942	The opponents are silent.
Vul: N-S	♦ J7	
HCP: 16+2	♣ Q	

---

<b>Board: 117</b>	♠ 9842	Partner bids first.
Dealer: North	♥ K75	The opponents are silent.
Vul: E-W	♦ 96	
HCP: 5	♣ Q765	

---

<b>Board: 118</b>	♠ 63	You bid first.
Dealer: South	♥ AKJ87	The opponents are silent.
Vul: None	♦ A98	
HCP: 13+1	♣ J98	

---

<b>Board: 119</b>	♠ A832	Partner bids first.
Dealer: North	♥ K52	The opponents are silent.
Vul: N-S	♦ JT73	
HCP: 9	♣ J4	

## Both hands (Answers Page)

### Board: 115

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 8

Contract: 4 ♠ South

North:

♠ AKJT9

♥ Q985

♦ AQ7

♣ 6

South:

♠ 862

♥ KT3

♦ J53

♣ KJT7

W	N	E	S
	1 ♠	Pass	2 ♠
Pass	4 ♣ <sup>1</sup>	Pass	4 ♠
All Pass			
1. Splinter			

### Board: 116

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 16+2

Contract: 4 ♠ South

North:

♠ T53

♥ 8

♦ AQ952

♣ J976

South:

♠ AQ987

♥ AK942

♦ J7

♣ Q

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

### Board: 117

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 5

Contract: 2 ♥ South

North:

♠ Q3

♥ AQJT2

♦ AJ853

♣ 3

South:

♠ 9842

♥ K75

♦ 96

♣ Q765

W	N	E	S
	1 ♥	Pass	2 ♥
All Pass			

### Board: 118

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 13+1

Contract: 4 ♥ South

North:

♠ 54

♥ Q542

♦ KJ643

♣ KT

South:

♠ 63

♥ AKJ87

♦ A98

♣ J98

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

### Board: 119

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 9

Contract: 4 ♠ North

North:

♠ KQJ54

♥ J7

♦ Q654

♣ KT

South:

♠ A832

♥ K52

♦ JT73

♣ J4

W	N	E	S
	1 ♠	Pass	3 ♠
Pass	4 ♠	All Pass	



# North hands

# Major\_Suit\_Fit

**Board: 120**      ♠ Q87      Partner bids first.  
 Dealer: South      ♥ T3      East (LHO) bids 3♥ if possible.  
 Vul: Both      ♦ AJ32  
 HCP: 9      ♣ Q984

---

**Board: 121**      ♠ K76      You bid first.  
 Dealer: North      ♥ AKQT63      The opponents are silent.  
 Vul: None      ♦ -  
 HCP: 17+2      ♣ AJ92

---

**Board: 122**      ♠ QT9      Partner bids first.  
 Dealer: South      ♥ T942      The opponents are silent.  
 Vul: Both      ♦ AJ85  
 HCP: 8      ♣ J7

---

**Board: 123**      ♠ KQJ64      You bid first.  
 Dealer: North      ♥ A72      The opponents are silent.  
 Vul: None      ♦ KJ64  
 HCP: 16+1      ♣ Q

---

**Board: 124**      ♠ Q3      RHO opens the bidding 1♠.  
 Dealer: West      ♥ J87      You bid next.  
 Vul: N-S      ♦ 876      East (LHO) bids 2♠ if possible.  
 HCP: 3+1      ♣ T9542      West (RHO) bids 3♠ if possible.

## Both hands (Answers Page)

### Board: 120

Dealer: South

Vul: Both

North HCP: 9

South HCP: 12+2

Contract: 3 ♠ South

North:

♠ Q87

♥ T3

♦ AJ32

♣ Q984

South:

♠ AKJT43

♥ 85

♦ T5

♣ AT6

W N E S

Pass 2 ♠ 3 ♥ 3 ♠

All Pass

### Board: 121

Dealer: North

Vul: None

North HCP: 17+2

South HCP: 9+1

Contract: 4 ♥ South

North:

♠ K76

♥ AKQT63

♦ -

♣ AJ92

South:

♠ AJT54

♥ J954

♦ K4

♣ 83

W N E S

1 ♥ Pass 4 ♥

All Pass

### Board: 122

Dealer: South

Vul: Both

North HCP: 8

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ QT9

♥ T942

♦ AJ85

♣ J7

South:

♠ AKJ76

♥ 765

♦ QT9

♣ K5

W N E S

Pass 2 ♠ All Pass

All Pass

### Board: 123

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 4+2

Contract: 4 ♠ South

North:

♠ KQJ64

♥ A72

♦ KJ64

♣ Q

South:

♠ AT9872

♥ 95

♦ 95

♣ 742

W N E S

1 ♠ Pass 4 ♠

All Pass

### Board: 124

Dealer: West

Vul: N-S

North HCP: 3+1

South HCP: 18+2

Contract: 4 ♦ South

North:

♠ Q3

♥ J87

♦ 876

♣ T9542

South:

♠ K82

♥ 53

♦ AKQJ53

♣ KQ

W N E S

1 ♠ Pass 2 ♠ X

Pass 3 ♣ Pass 3 ♦

3 ♠ Pass Pass 4 ♦

All Pass

## South hands

## Major\_Suit\_Fit

**Board: 120**      ♠ AKJT43      You bid first.  
 Dealer: South      ♥ 85      East (RHO) bids 3♥ if possible.  
 Vul: Both      ♦ T5  
 HCP: 12+2      ♣ AT6

---

**Board: 121**      ♠ AJT54      Partner bids first.  
 Dealer: North      ♥ J954      The opponents are silent.  
 Vul: None      ♦ K4  
 HCP: 9+1      ♣ 83

---

**Board: 122**      ♠ AKJ76      You bid first.  
 Dealer: South      ♥ 765      The opponents are silent.  
 Vul: Both      ♦ QT9  
 HCP: 13+1      ♣ K5

---

**Board: 123**      ♠ AT9872      Partner bids first.  
 Dealer: North      ♥ 95      The opponents are silent.  
 Vul: None      ♦ 95  
 HCP: 4+2      ♣ 742

---

**Board: 124**      ♠ K82      LHO opens the bidding 1♠.  
 Dealer: West      ♥ 53      Partner bids next.  
 Vul: N-S      ♦ AKQJ53      East (RHO) bids 2♠ if possible.  
 HCP: 18+2      ♣ KQ      West (LHO) bids 3♠ if possible.

## Both hands (Answers Page)

### Board: 120

Dealer: South

Vul: Both

North HCP: 9

South HCP: 12+2

Contract: 3 ♠ South

North:

♠ Q87

♥ T3

♦ AJ32

♣ Q984

South:

♠ AKJT43

♥ 85

♦ T5

♣ AT6

W N E S

Pass 2 ♠ 3 ♥ 3 ♠

All Pass

### Board: 121

Dealer: North

Vul: None

North HCP: 17+2

South HCP: 9+1

Contract: 4 ♥ South

North:

♠ K76

♥ AKQT63

♦ -

♣ AJ92

South:

♠ AJT54

♥ J954

♦ K4

♣ 83

W N E S

1 ♥ Pass 4 ♥

All Pass

### Board: 122

Dealer: South

Vul: Both

North HCP: 8

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ QT9

♥ T942

♦ AJ85

♣ J7

South:

♠ AKJ76

♥ 765

♦ QT9

♣ K5

W N E S

Pass 2 ♠ All Pass

All Pass

### Board: 123

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 4+2

Contract: 4 ♠ South

North:

♠ KQJ64

♥ A72

♦ KJ64

♣ Q

South:

♠ AT9872

♥ 95

♦ 95

♣ 742

W N E S

1 ♠ Pass 4 ♠

All Pass

### Board: 124

Dealer: West

Vul: N-S

North HCP: 3+1

South HCP: 18+2

Contract: 4 ♦ South

North:

♠ Q3

♥ J87

♦ 876

♣ T9542

South:

♠ K82

♥ 53

♦ AKQJ53

♣ KQ

W N E S

1 ♠ Pass 2 ♠ X

Pass 3 ♣ Pass 3 ♦

3 ♠ Pass Pass 4 ♦

All Pass

## North hands

## Major\_Suit\_Fit

**Board: 125**      ♠ A5      You bid first.  
Dealer: North      ♥ AKQ732      West (RHO) bids 3 ♠ if possible.  
Vul: N-S      ♦ 75  
HCP: 17+2      ♣ A65

---

**Board: 126**      ♠ KJ52      Partner bids first.  
Dealer: South      ♥ J86      The opponents are silent.  
Vul: E-W      ♦ A953  
HCP: 9      ♣ T4

---

**Board: 127**      ♠ 842      LHO opens the bidding 1 ♠.  
Dealer: East      ♥ AQJ864      Partner bids next.  
Vul: Both      ♦ A9      West (RHO) bids 2 ♠ if possible.  
HCP: 15+2      ♣ AT      East (LHO) bids 3 ♠ if possible.  
East (LHO) bids 4 ♠ if possible.

---

**Board: 128**      ♠ T85      Partner bids first.  
Dealer: South      ♥ K83      East (LHO) bids 3 ♣ if possible.  
Vul: N-S      ♦ QJ74  
HCP: 9      ♣ KT3

---

**Board: 129**      ♠ AT953      You bid first.  
Dealer: North      ♥ 54      The opponents are silent.  
Vul: E-W      ♦ AK8  
HCP: 14+1      ♣ K43

## Both hands (Answers Page)

### Board: 125

Dealer: North

Vul: N-S

North HCP: 17+2

South HCP: 7

Contract: 4♥ North

North:

♠ A5

♥ AKQ732

♦ 75

♣ A65

South:

♠ Q6

♥ JT94

♦ JT9

♣ QJT9

W	N	E	S
	1♥	Pass	2♥
3♠	4♥	All Pass	

### Board: 126

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15+2

Contract: 4♠ North

North:

♠ KJ52

♥ J86

♦ A953

♣ T4

South:

♠ AQ874

♥ Q9

♦ 2

♣ AK972

W	N	E	S
			1♠
Pass	3♠	Pass	3NT
Pass	4♠	All Pass	

### Board: 127

Dealer: East

Vul: Both

North HCP: 15+2

South HCP: 7+1

Contract: 5♥ South

North:

♠ 842

♥ AQJ864

♦ A9

♣ AT

South:

♠ -

♥ KT73

♦ KT754

♣ J752

W	N	E	S
		1♠	Pass
2♠	3♥	3♠	4♥
Pass	Pass	4♠	5♥
All Pass			

### Board: 128

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 12+2

Contract: 3♠ South

North:

♠ T85

♥ K83

♦ QJ74

♣ KT3

South:

♠ AQJ732

♥ QT2

♦ KT

♣ 75

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

### Board: 129

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 6+1

Contract: 2♠ South

North:

♠ AT953

♥ 54

♦ AK8

♣ K43

South:

♠ J84

♥ AT863

♦ T32

♣ J7

W	N	E	S
	1♠	Pass	2♠
All Pass			



## Both hands (Answers Page)

### Board: 125

Dealer: North

Vul: N-S

North HCP: 17+2

South HCP: 7

Contract: 4♥ North

North:

♠ A5

♥ AKQ732

♦ 75

♣ A65

South:

♠ Q6

♥ JT94

♦ JT9

♣ QJT9

W	N	E	S
	1♥	Pass	2♥
3♠	4♥	All Pass	

### Board: 126

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15+2

Contract: 4♠ North

North:

♠ KJ52

♥ J86

♦ A953

♣ T4

South:

♠ AQ874

♥ Q9

♦ 2

♣ AK972

W	N	E	S
			1♠
Pass	3♠	Pass	3NT
Pass	4♠	All Pass	

### Board: 127

Dealer: East

Vul: Both

North HCP: 15+2

South HCP: 7+1

Contract: 5♥ South

North:

♠ 842

♥ AQJ864

♦ A9

♣ AT

South:

♠ -

♥ KT73

♦ KT754

♣ J752

W	N	E	S
		1♠	Pass
2♠	3♥	3♠	4♥
Pass	Pass	4♠	5♥
All Pass			

### Board: 128

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 12+2

Contract: 3♠ South

North:

♠ T85

♥ K83

♦ QJ74

♣ KT3

South:

♠ AQJ732

♥ QT2

♦ KT

♣ 75

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

### Board: 129

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 6+1

Contract: 2♠ South

North:

♠ AT953

♥ 54

♦ AK8

♣ K43

South:

♠ J84

♥ AT863

♦ T32

♣ J7

W	N	E	S
	1♠	Pass	2♠
All Pass			



# North hands

# Major\_Suit\_Fit

<b>Board: 130</b>	♠ J865	Partner bids first.
Dealer: South	♥ KT83	The opponents are silent.
Vul: None	♦ J76	
HCP: 7	♣ Q7	

---

<b>Board: 131</b>	♠ AJ94	You bid first.
Dealer: North	♥ AQJ65	The opponents are silent.
Vul: Both	♦ T954	
HCP: 12+1	♣ -	

---

<b>Board: 132</b>	♠ A7652	Partner bids first.
Dealer: South	♥ KJT4	The opponents are silent.
Vul: None	♦ 65	
HCP: 9+1	♣ J4	

---

<b>Board: 133</b>	♠ AK853	You bid first.
Dealer: North	♥ K2	The opponents are silent.
Vul: None	♦ Q52	
HCP: 12+1	♣ 654	

## Both hands (Answers Page)

### Board: 130

Dealer: South

Vul: None

North HCP: 7

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ J865

♥ KT83

♦ J76

♣ Q7

South:

♠ AT943

♥ AJ4

♦ Q9

♣ J95

W      N      E      S

Pass    2 ♠    All Pass    1 ♠

### Board: 131

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 8+1

Contract: 2 ♥ South

North:

♠ AJ94

♥ AQJ65

♦ T954

♣ -

South:

♠ 83

♥ K832

♦ Q2

♣ QJ943

W      N      E      S

Pass    1 ♥    Pass    2 ♥

All Pass

### Board: 132

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 13+2

Contract: 4 ♠ North

North:

♠ A7652

♥ KJT4

♦ 65

♣ J4

South:

♠ KQT98

♥ Q

♦ 94

♣ AQ873

W      N      E      S

Pass    4 ♠    All Pass    1 ♠

### Board: 133

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 8

Contract: 2 ♠ South

North:

♠ AK853

♥ K2

♦ Q52

♣ 654

South:

♠ Q97

♥ QJT8

♦ T4

♣ QJ83

W      N      E      S

Pass    1 ♠    Pass    2 ♠

All Pass

## South hands

## Major\_Suit\_Fit

<b>Board: 130</b>	♠ AT943	You bid first.
Dealer: South	♥ AJ4	The opponents are silent.
Vul: None	♦ Q9	
HCP: 12+1	♣ J95	

---

<b>Board: 131</b>	♠ 83	Partner bids first.
Dealer: North	♥ K832	The opponents are silent.
Vul: Both	♦ Q2	
HCP: 8+1	♣ QJ943	

---

<b>Board: 132</b>	♠ KQT98	You bid first.
Dealer: South	♥ Q	The opponents are silent.
Vul: None	♦ 94	
HCP: 13+2	♣ AQ873	

---

<b>Board: 133</b>	♠ Q97	Partner bids first.
Dealer: North	♥ QJT8	The opponents are silent.
Vul: None	♦ T4	
HCP: 8	♣ QJ83	

## Both hands (Answers Page)

### Board: 130

	North:	South:	W	N	E	S
Dealer: South	♠ J865	♠ AT943				1 ♠
Vul: None	♥ KT83	♥ AJ4	Pass	2 ♠	All Pass	
North HCP: 7	♦ J76	♦ Q9				
South HCP: 12+1	♣ Q7	♣ J95				
Contract: 2 ♠ North						

### Board: 131

	North:	South:	W	N	E	S
Dealer: North	♠ AJ94	♠ 83		1 ♥	Pass	2 ♥
Vul: Both	♥ AQJ65	♥ K832	All Pass			
North HCP: 12+1	♦ T954	♦ Q2				
South HCP: 8+1	♣ -	♣ QJ943				
Contract: 2 ♥ South						

### Board: 132

	North:	South:	W	N	E	S
Dealer: South	♠ A7652	♠ KQT98				1 ♠
Vul: None	♥ KJT4	♥ Q	Pass	4 ♠	All Pass	
North HCP: 9+1	♦ 65	♦ 94				
South HCP: 13+2	♣ J4	♣ AQ873				
Contract: 4 ♠ North						

### Board: 133

	North:	South:	W	N	E	S
Dealer: North	♠ AK853	♠ Q97		1 ♠	Pass	2 ♠
Vul: None	♥ K2	♥ QJT8	All Pass			
North HCP: 12+1	♦ Q52	♦ T4				
South HCP: 8	♣ 654	♣ QJ83				
Contract: 2 ♠ South						

## North hands

## Major\_Suit\_Fit

**Board: 134**      ♠ A962      Partner bids first.  
 Dealer: South      ♥ 874      The opponents are silent.  
 Vul: N-S      ♦ J95  
 HCP: 8      ♣ KT5

---

**Board: 135**      ♠ QT743      You bid first.  
 Dealer: North      ♥ J3      West (RHO) bids 4♥ if possible.  
 Vul: E-W      ♦ K3  
 HCP: 15+1      ♣ AKQ6

---

**Board: 136**      ♠ 742      Partner bids first.  
 Dealer: South      ♥ AQ87      The opponents are silent.  
 Vul: N-S      ♦ QJ843  
 HCP: 9+1      ♣ 4

---

**Board: 137**      ♠ K84      You bid first.  
 Dealer: North      ♥ KJ954      West (RHO) bids 3♦ if possible.  
 Vul: Both      ♦ K95  
 HCP: 13+1      ♣ K4

## Both hands (Answers Page)

### Board: 134

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 17+3

Contract: 6♥ South

North:

♠ A962

♥ 874

♦ J95

♣ KT5

South:

♠ 5

♥ AQT963

♦ A

♣ AQJ73

W N E S

Pass 2♥ Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT

Pass 5♦<sup>2</sup> Pass 6♥

All Pass

1. Splinter

2. A=1/5 or 4/5

### Board: 135

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 7+1

Contract: 4♠ North

North:

♠ QT743

♥ J3

♦ K3

♣ AKQ6

South:

♠ J952

♥ 2

♦ AJT42

♣ J94

W N E S

4♥ 1♠ Pass 2♠

4♠ All Pass

### Board: 136

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 13+1

Contract: 2♠ North

North:

♠ 742

♥ AQ87

♦ QJ843

♣ 4

South:

♠ AQ653

♥ KT92

♦ K

♣ J73

W N E S

Pass 2♠ All Pass 1♠

### Board: 137

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 8

Contract: 3♥ North

North:

♠ K84

♥ KJ954

♦ K95

♣ K4

South:

♠ 9762

♥ QT62

♦ 83

♣ AQ6

W N E S

3♦ 1♥ Pass 2♥

3♥ All Pass

## South hands

## Major\_Suit\_Fit

**Board: 134**      ♠ 5      You bid first.  
 Dealer: South      ♥ AQT963      The opponents are silent.  
 Vul: N-S      ♦ A  
 HCP: 17+3      ♣ AQJ73

---

**Board: 135**      ♠ J952      Partner bids first.  
 Dealer: North      ♥ 2      West (LHO) bids 4♥ if possible.  
 Vul: E-W      ♦ AJT42  
 HCP: 7+1      ♣ J94

---

**Board: 136**      ♠ AQ653      You bid first.  
 Dealer: South      ♥ KT92      The opponents are silent.  
 Vul: N-S      ♦ K  
 HCP: 13+1      ♣ J73

---

**Board: 137**      ♠ 9762      Partner bids first.  
 Dealer: North      ♥ QT62      West (LHO) bids 3♦ if possible.  
 Vul: Both      ♦ 83  
 HCP: 8      ♣ AQ6

## Both hands (Answers Page)

### Board: 134

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 17+3

Contract: 6♥ South

North:

♠ A962

♥ 874

♦ J95

♣ KT5

South:

♠ 5

♥ AQT963

♦ A

♣ AQJ73

W N E S

Pass 2♥ Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT

Pass 5♦<sup>2</sup> Pass 6♥

All Pass

1. Splinter

2. A=1/5 or 4/5

### Board: 135

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 7+1

Contract: 4♠ North

North:

♠ QT743

♥ J3

♦ K3

♣ AKQ6

South:

♠ J952

♥ 2

♦ AJT42

♣ J94

W N E S

4♥ 1♠ Pass 2♠

4♠ All Pass

### Board: 136

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 13+1

Contract: 2♠ North

North:

♠ 742

♥ AQ87

♦ QJ843

♣ 4

South:

♠ AQ653

♥ KT92

♦ K

♣ J73

W N E S

Pass 2♠ All Pass 1♠

### Board: 137

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 8

Contract: 3♥ North

North:

♠ K84

♥ KJ954

♦ K95

♣ K4

South:

♠ 9762

♥ QT62

♦ 83

♣ AQ6

W N E S

3♦ 1♥ Pass 2♥

3♥ All Pass



## North hands

## Major\_Suit\_Fit

<b>Board: 138</b>	♠ JT85	Partner bids first.
Dealer: South	♥ JT75	The opponents are silent.
Vul: Both	♦ AJ5	
HCP: 10	♣ K7	
<b>Board: 139</b>	♠ 962	RHO opens the bidding 1 ♠.
Dealer: West	♥ QJT4	You bid next.
Vul: None	♦ -	East (LHO) bids 4 ♠ if possible.
HCP: 3+2	♣ 987643	West (RHO) Doubles 5 ♣ if possible.
<b>Board: 140</b>	♠ QJ9	Partner bids first.
Dealer: South	♥ A96	The opponents are silent.
Vul: Both	♦ T754	
HCP: 7	♣ T86	
<b>Board: 141</b>	♠ J742	You bid first.
Dealer: North	♥ AQJ754	The opponents are silent.
Vul: N-S	♦ A9	
HCP: 13+2	♣ J	
<b>Board: 142</b>	♠ A94	Partner bids first.
Dealer: South	♥ QJ42	The opponents are silent.
Vul: None	♦ QJ42	
HCP: 11	♣ J3	

## Both hands (Answers Page)

### Board: 138

Dealer: South

Vul: Both

North HCP: 10

South HCP: 12+1

Contract: 4♥ South

North:

♠ JT85

♥ JT75

♦ AJ5

♣ K7

South:

♠ A9

♥ AQ832

♦ 84

♣ Q643

W N E S

Pass 3♥ Pass 1♥

Pass 3♥ Pass 4♥

All Pass

### Board: 139

Dealer: West

Vul: None

North HCP: 3+2

South HCP: 20+3

Contract: 5♣X North

North:

♠ 962

♥ QJT4

♦ -

♣ 987643

South:

♠ -

♥ AK

♦ KJ8643

♣ AKQT2

W N E S

1♠ Pass 4♠ 4NT<sup>1</sup>

Pass 5♣ Pass Pass

X All Pass

1. Unusual 4NT

### Board: 140

Dealer: South

Vul: Both

North HCP: 7

South HCP: 13+1

Contract: 2♥ North

North:

♠ QJ9

♥ A96

♦ T754

♣ T86

South:

♠ T6

♥ K7543

♦ KQJ2

♣ A7

W N E S

Pass 2♥ All Pass 1♥

Pass 2♥ All Pass

### Board: 141

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 8

Contract: 2♥ South

North:

♠ J742

♥ AQJ754

♦ A9

♣ J

South:

♠ AT8

♥ T96

♦ KJ8

♣ 9863

W N E S

Pass 1♥ Pass 2♥

All Pass

### Board: 142

Dealer: South

Vul: None

North HCP: 11

South HCP: 17+1

Contract: 6♥ South

North:

♠ A94

♥ QJ42

♦ QJ42

♣ J3

South:

♠ K

♥ AK986

♦ AK73

♣ T76

W N E S

Pass 3♥ Pass 1♥

Pass 3♥ Pass 3NT

Pass 4♥ Pass 4NT

Pass 5♦<sup>1</sup> Pass 6♥

All Pass

1. A=1/5 or 4/5

## South hands

## Major\_Suit\_Fit

<b>Board: 138</b>	♠ A9	You bid first.
Dealer: South	♥ AQ832	The opponents are silent.
Vul: Both	♦ 84	
HCP: 12+1	♣ Q643	
<b>Board: 139</b>	♠ -	LHO opens the bidding 1 ♠.
Dealer: West	♥ AK	Partner bids next.
Vul: None	♦ KJ8643	East (RHO) bids 4 ♠ if possible.
HCP: 20+3	♣ AKQT2	West (LHO) Doubles 5 ♣ if possible.
<b>Board: 140</b>	♠ T6	You bid first.
Dealer: South	♥ K7543	The opponents are silent.
Vul: Both	♦ KQJ2	
HCP: 13+1	♣ A7	
<b>Board: 141</b>	♠ AT8	Partner bids first.
Dealer: North	♥ T96	The opponents are silent.
Vul: N-S	♦ KJ8	
HCP: 8	♣ 9863	
<b>Board: 142</b>	♠ K	You bid first.
Dealer: South	♥ AK986	The opponents are silent.
Vul: None	♦ AK73	
HCP: 17+1	♣ T76	

## Both hands (Answers Page)

### Board: 138

Dealer: South

Vul: Both

North HCP: 10

South HCP: 12+1

Contract: 4♥ South

North:

♠ JT85

♥ JT75

♦ AJ5

♣ K7

South:

♠ A9

♥ AQ832

♦ 84

♣ Q643

W N E S

Pass 3♥ Pass 1♥

Pass 3♥ Pass 4♥

All Pass

### Board: 139

Dealer: West

Vul: None

North HCP: 3+2

South HCP: 20+3

Contract: 5♣X North

North:

♠ 962

♥ QJT4

♦ -

♣ 987643

South:

♠ -

♥ AK

♦ KJ8643

♣ AKQT2

W N E S

1♠ Pass 4♠ 4NT<sup>1</sup>

Pass 5♣ Pass Pass

X All Pass

1. Unusual 4NT

### Board: 140

Dealer: South

Vul: Both

North HCP: 7

South HCP: 13+1

Contract: 2♥ North

North:

♠ QJ9

♥ A96

♦ T754

♣ T86

South:

♠ T6

♥ K7543

♦ KQJ2

♣ A7

W N E S

Pass 2♥ All Pass 1♥

Pass 2♥ All Pass

### Board: 141

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 8

Contract: 2♥ South

North:

♠ J742

♥ AQJ754

♦ A9

♣ J

South:

♠ AT8

♥ T96

♦ KJ8

♣ 9863

W N E S

Pass 1♥ Pass 2♥

All Pass

### Board: 142

Dealer: South

Vul: None

North HCP: 11

South HCP: 17+1

Contract: 6♥ South

North:

♠ A94

♥ QJ42

♦ QJ42

♣ J3

South:

♠ K

♥ AK986

♦ AK73

♣ T76

W N E S

Pass 3♥ Pass 1♥

Pass 3♥ Pass 3NT

Pass 4♥ Pass 4NT

Pass 5♦<sup>1</sup> Pass 6♥

All Pass

1. A=1/5 or 4/5

# North hands

# Major\_Suit\_Fit

## Board: 143

Dealer: West

Vul: E-W

HCP: 3

♠ J97

♥ 764

♦ Q972

♣ 952

RHO opens the bidding 1 ♠.

You bid next.

East (LHO) bids 2 ♠ if possible.

## Board: 144

Dealer: South

Vul: E-W

HCP: 3

♠ J643

♥ 3

♦ JT98

♣ J963

Partner bids first.

East (LHO) Doubles 4 ♠ if possible.

## Board: 145

Dealer: North

Vul: N-S

HCP: 13+2

♠ AKJ742

♥ A4

♦ T9

♣ J98

You bid first.

The opponents are silent.

## Board: 146

Dealer: South

Vul: E-W

HCP: 9

♠ Q982

♥ 98

♦ Q54

♣ AJ65

Partner bids first.

The opponents are silent.

## Board: 147

Dealer: North

Vul: E-W

HCP: 15+1

♠ AJ932

♥ KQ72

♦ A73

♣ J

You bid first.

The opponents are silent.

## Both hands (Answers Page)

### Board: 143

Dealer: West

Vul: E-W

North HCP: 3

South HCP: 17

Contract: 3 ♦ North

North:

♠ J97

♥ 764

♦ Q972

♣ 952

South:

♠ T4

♥ A98

♦ AKT3

♣ AQ76

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

1 ♠	Pass	2 ♠	X
-----	------	-----	---

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

### Board: 144

Dealer: South

Vul: E-W

North HCP: 3

South HCP: 14+1

Contract: 4 ♠ X North

North:

♠ J643

♥ 3

♦ JT98

♣ J963

South:

♠ AQT98

♥ KJT

♦ A54

♣ T4

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

			1 ♠
--	--	--	-----

Pass	4 ♠	X	All Pass
------	-----	---	----------

### Board: 145

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 10

Contract: 2 ♠ South

North:

♠ AKJ742

♥ A4

♦ T9

♣ J98

South:

♠ 983

♥ 762

♦ K74

♣ AKT3

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

	1 ♠	Pass	2 ♠
--	-----	------	-----

All Pass

### Board: 146

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ Q982

♥ 98

♦ Q54

♣ AJ65

South:

♠ KJ653

♥ KQ2

♦ KT63

♣ 9

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

			1 ♠
--	--	--	-----

Pass	3 ♠	Pass	4 ♠
------	-----	------	-----

All Pass

### Board: 147

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 7+1

Contract: 4 ♠ South

North:

♠ AJ932

♥ KQ72

♦ A73

♣ J

South:

♠ KQ876

♥ 5

♦ QT8

♣ 8764

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

	1 ♠	Pass	4 ♠
--	-----	------	-----

All Pass

## South hands

## Major\_Suit\_Fit

<b>Board: 143</b>	♠ T4	LHO opens the bidding 1 ♠.
Dealer: West	♥ A98	Partner bids next.
Vul: E-W	♦ AKT3	East (RHO) bids 2 ♠ if possible.
HCP: 17	♣ AQ76	
<b>Board: 144</b>	♠ AQT98	You bid first.
Dealer: South	♥ KJT	East (RHO) Doubles 4 ♠ if possible.
Vul: E-W	♦ A54	
HCP: 14+1	♣ T4	
<b>Board: 145</b>	♠ 983	Partner bids first.
Dealer: North	♥ 762	The opponents are silent.
Vul: N-S	♦ K74	
HCP: 10	♣ AKT3	
<b>Board: 146</b>	♠ KJ653	You bid first.
Dealer: South	♥ KQ2	The opponents are silent.
Vul: E-W	♦ KT63	
HCP: 12+1	♣ 9	
<b>Board: 147</b>	♠ KQ876	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: E-W	♦ QT8	
HCP: 7+1	♣ 8764	

## Both hands (Answers Page)

### Board: 143

Dealer: West

Vul: E-W

North HCP: 3

South HCP: 17

Contract: 3 ♦ North

North:

♠ J97

♥ 764

♦ Q972

♣ 952

South:

♠ T4

♥ A98

♦ AKT3

♣ AQ76

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

1 ♠	Pass	2 ♠	X
-----	------	-----	---

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

### Board: 144

Dealer: South

Vul: E-W

North HCP: 3

South HCP: 14+1

Contract: 4 ♠ X North

North:

♠ J643

♥ 3

♦ JT98

♣ J963

South:

♠ AQT98

♥ KJT

♦ A54

♣ T4

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

			1 ♠
--	--	--	-----

Pass	4 ♠	X	All Pass
------	-----	---	----------

### Board: 145

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 10

Contract: 2 ♠ South

North:

♠ AKJ742

♥ A4

♦ T9

♣ J98

South:

♠ 983

♥ 762

♦ K74

♣ AKT3

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

	1 ♠	Pass	2 ♠
--	-----	------	-----

All Pass

### Board: 146

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ Q982

♥ 98

♦ Q54

♣ AJ65

South:

♠ KJ653

♥ KQ2

♦ KT63

♣ 9

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

			1 ♠
--	--	--	-----

Pass	3 ♠	Pass	4 ♠
------	-----	------	-----

All Pass

### Board: 147

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 7+1

Contract: 4 ♠ South

North:

♠ AJ932

♥ KQ72

♦ A73

♣ J

South:

♠ KQ876

♥ 5

♦ QT8

♣ 8764

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

	1 ♠	Pass	4 ♠
--	-----	------	-----

All Pass



# North hands

# Major\_Suit\_Fit

**Board: 148**      ♠ QT62      Partner bids first.  
 Dealer: South      ♥ A83      The opponents are silent.  
 Vul: Both      ♦ K765  
 HCP: 9      ♣ 92

**Board: 149**      ♠ AKQ753      You bid first.  
 Dealer: North      ♥ A62      The opponents are silent.  
 Vul: None      ♦ T2  
 HCP: 13+2      ♣ 84

**Board: 150**      ♠ QT432      Partner bids first.  
 Dealer: South      ♥ AT3      The opponents are silent.  
 Vul: None      ♦ Q52  
 HCP: 10+1      ♣ Q8

**Board: 151**      ♠ JT7632      You bid first.  
 Dealer: North      ♥ KQ6      The opponents are silent.  
 Vul: None      ♦ K8  
 HCP: 16+2      ♣ AK

**Board: 152**      ♠ 97652      Partner bids first.  
 Dealer: South      ♥ A2      East (LHO) bids 3 ♦ if possible.  
 Vul: N-S      ♦ JT  
 HCP: 8+1      ♣ QJ87

## Both hands (Answers Page)

### Board: 148

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13+2

Contract: 4 ♠ South

North:

♠ QT62

♥ A83

♦ K765

♣ 92

South:

♠ AJ975

♥ KJT65

♦ J

♣ K4

W N E S

Pass 3 ♠ Pass 4 ♠

All Pass

### Board: 149

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 9+1

Contract: 4 ♠ South

North:

♠ AKQ753

♥ A62

♦ T2

♣ 84

South:

♠ J9842

♥ KQ53

♦ K5

♣ T5

W N E S

Pass 1 ♠ Pass 4 ♠

All Pass

### Board: 150

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 12+1

Contract: 2 ♥ North

North:

♠ QT432

♥ AT3

♦ Q52

♣ Q8

South:

♠ A65

♥ K8654

♦ J93

♣ A9

W N E S

Pass 2 ♥ All Pass

All Pass

### Board: 151

Dealer: North

Vul: None

North HCP: 16+2

South HCP: 9

Contract: 4 ♠ North

North:

♠ JT7632

♥ KQ6

♦ K8

♣ AK

South:

♠ AQ95

♥ 43

♦ Q32

♣ JT82

W N E S

Pass 1 ♠ Pass 3 ♠

All Pass

### Board: 152

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 18+1

Contract: 4 ♠ North

North:

♠ 97652

♥ A2

♦ JT

♣ QJ87

South:

♠ AKQJ4

♥ Q94

♦ K54

♣ K4

W N E S

Pass 2 ♠ 3 ♦ 4 ♦

All Pass

## South hands

## Major\_Suit\_Fit

**Board: 148**      ♠ AJ975      You bid first.  
 Dealer: South      ♥ KJT65      The opponents are silent.  
 Vul: Both      ♦ J  
 HCP: 13+2      ♣ K4

---

**Board: 149**      ♠ J9842      Partner bids first.  
 Dealer: North      ♥ KQ53      The opponents are silent.  
 Vul: None      ♦ K5  
 HCP: 9+1      ♣ T5

---

**Board: 150**      ♠ A65      You bid first.  
 Dealer: South      ♥ K8654      The opponents are silent.  
 Vul: None      ♦ J93  
 HCP: 12+1      ♣ A9

---

**Board: 151**      ♠ AQ95      Partner bids first.  
 Dealer: North      ♥ 43      The opponents are silent.  
 Vul: None      ♦ Q32  
 HCP: 9      ♣ JT82

---

**Board: 152**      ♠ AKQJ4      You bid first.  
 Dealer: South      ♥ Q94      East (RHO) bids 3 ♦ if possible.  
 Vul: N-S      ♦ K54  
 HCP: 18+1      ♣ K4

## Both hands (Answers Page)

### Board: 148

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13+2

Contract: 4 ♠ South

North:

♠ QT62

♥ A83

♦ K765

♣ 92

South:

♠ AJ975

♥ KJT65

♦ J

♣ K4

W N E S

Pass 3 ♠ Pass 4 ♠

All Pass

### Board: 149

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 9+1

Contract: 4 ♠ South

North:

♠ AKQ753

♥ A62

♦ T2

♣ 84

South:

♠ J9842

♥ KQ53

♦ K5

♣ T5

W N E S

Pass 1 ♠ Pass 4 ♠

All Pass

### Board: 150

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 12+1

Contract: 2 ♥ North

North:

♠ QT432

♥ AT3

♦ Q52

♣ Q8

South:

♠ A65

♥ K8654

♦ J93

♣ A9

W N E S

Pass 2 ♥ All Pass

All Pass

### Board: 151

Dealer: North

Vul: None

North HCP: 16+2

South HCP: 9

Contract: 4 ♠ North

North:

♠ JT7632

♥ KQ6

♦ K8

♣ AK

South:

♠ AQ95

♥ 43

♦ Q32

♣ JT82

W N E S

Pass 1 ♠ Pass 3 ♠

All Pass

### Board: 152

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 18+1

Contract: 4 ♠ North

North:

♠ 97652

♥ A2

♦ JT

♣ QJ87

South:

♠ AKQJ4

♥ Q94

♦ K54

♣ K4

W N E S

Pass 2 ♠ 3 ♦ 4 ♦

All Pass

## North hands

## Major\_Suit\_Fit

**Board: 153**      ♠ A3      You bid first.  
 Dealer: North      ♥ QJ8632      West (RHO) bids 2 ♠ if possible.  
 Vul: E-W      ♦ AKQ  
 HCP: 16+2      ♣ 53

---

**Board: 154**      ♠ J873      Partner bids first.  
 Dealer: South      ♥ KQ2      The opponents are silent.  
 Vul: Both      ♦ K964  
 HCP: 9      ♣ 96

---

**Board: 155**      ♠ T8      You bid first.  
 Dealer: North      ♥ AK954      West (RHO) bids 2 ♠ if possible.  
 Vul: N-S      ♦ QJ96  
 HCP: 14+1      ♣ A5

---

**Board: 156**      ♠ AQ73      RHO opens the bidding 1 ♥.  
 Dealer: West      ♥ Q82      You bid next.  
 Vul: N-S      ♦ T92      East (LHO) bids 2 ♥ if possible.  
 HCP: 8      ♣ 842

---

**Board: 157**      ♠ A98763      You bid first.  
 Dealer: North      ♥ AT5      The opponents are silent.  
 Vul: Both      ♦ Q2  
 HCP: 13+2      ♣ KT

## Both hands (Answers Page)

### Board: 153

	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ Q96		1 ♥	Pass	2 ♥
Vul: E-W	♥ QJ8632	♥ K954	2 ♠	4 ♥	All Pass	
North HCP: 16+2	♦ AKQ	♦ J54				
South HCP: 7	♣ 53	♣ JT6				
Contract: 4 ♥ North						

### Board: 154

	North:	South:	W	N	E	S
Dealer: South	♠ J873	♠ AKQ42				1 ♠
Vul: Both	♥ KQ2	♥ 765	Pass	3 ♠	All Pass	
North HCP: 9	♦ K964	♦ Q2				
South HCP: 12+1	♣ 96	♣ J42				
Contract: 3 ♠ North						

### Board: 155

	North:	South:	W	N	E	S
Dealer: North	♠ T8	♠ K97		1 ♥	Pass	2 ♥
Vul: N-S	♥ AK954	♥ JT2	2 ♠	3 ♥	All Pass	
North HCP: 14+1	♦ QJ96	♦ AT3				
South HCP: 8	♣ A5	♣ 9764				
Contract: 3 ♥ North						

### Board: 156

	North:	South:	W	N	E	S
Dealer: West	♠ AQ73	♠ 984	1 ♥	Pass	2 ♥	3 ♦
Vul: N-S	♥ Q82	♥ K6	All Pass			
North HCP: 8	♦ T92	♦ AKJ84				
South HCP: 14+1	♣ 842	♣ QJ5				
Contract: 3 ♦ South						

### Board: 157

	North:	South:	W	N	E	S
Dealer: North	♠ A98763	♠ KJT		1 ♠	Pass	2 ♠
Vul: Both	♥ AT5	♥ Q92	All Pass			
North HCP: 13+2	♦ Q2	♦ KT4				
South HCP: 9	♣ KT	♣ 9763				
Contract: 2 ♠ South						

## South hands

## Major\_Suit\_Fit

**Board: 153**      ♠ Q96      Partner bids first.  
 Dealer: North      ♥ K954      West (LHO) bids 2♠ if possible.  
 Vul: E-W      ♦ J54  
 HCP: 7      ♣ JT6

---

**Board: 154**      ♠ AKQ42      You bid first.  
 Dealer: South      ♥ 765      The opponents are silent.  
 Vul: Both      ♦ Q2  
 HCP: 12+1      ♣ J42

---

**Board: 155**      ♠ K97      Partner bids first.  
 Dealer: North      ♥ JT2      West (LHO) bids 2♠ if possible.  
 Vul: N-S      ♦ AT3  
 HCP: 8      ♣ 9764

---

**Board: 156**      ♠ 984      LHO opens the bidding 1♥.  
 Dealer: West      ♥ K6      Partner bids next.  
 Vul: N-S      ♦ AKJ84      East (RHO) bids 2♥ if possible.  
 HCP: 14+1      ♣ QJ5

---

**Board: 157**      ♠ KJT      Partner bids first.  
 Dealer: North      ♥ Q92      The opponents are silent.  
 Vul: Both      ♦ KT4  
 HCP: 9      ♣ 9763

## Both hands (Answers Page)

### Board: 153

	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ Q96		1 ♥	Pass	2 ♥
Vul: E-W	♥ QJ8632	♥ K954	2 ♠	4 ♥	All Pass	
North HCP: 16+2	♦ AKQ	♦ J54				
South HCP: 7	♣ 53	♣ JT6				
Contract: 4 ♥ North						

### Board: 154

	North:	South:	W	N	E	S
Dealer: South	♠ J873	♠ AKQ42				1 ♠
Vul: Both	♥ KQ2	♥ 765	Pass	3 ♠	All Pass	
North HCP: 9	♦ K964	♦ Q2				
South HCP: 12+1	♣ 96	♣ J42				
Contract: 3 ♠ North						

### Board: 155

	North:	South:	W	N	E	S
Dealer: North	♠ T8	♠ K97		1 ♥	Pass	2 ♥
Vul: N-S	♥ AK954	♥ JT2	2 ♠	3 ♥	All Pass	
North HCP: 14+1	♦ QJ96	♦ AT3				
South HCP: 8	♣ A5	♣ 9764				
Contract: 3 ♥ North						

### Board: 156

	North:	South:	W	N	E	S
Dealer: West	♠ AQ73	♠ 984	1 ♥	Pass	2 ♥	3 ♦
Vul: N-S	♥ Q82	♥ K6	All Pass			
North HCP: 8	♦ T92	♦ AKJ84				
South HCP: 14+1	♣ 842	♣ QJ5				
Contract: 3 ♦ South						

### Board: 157

	North:	South:	W	N	E	S
Dealer: North	♠ A98763	♠ KJT		1 ♠	Pass	2 ♠
Vul: Both	♥ AT5	♥ Q92	All Pass			
North HCP: 13+2	♦ Q2	♦ KT4				
South HCP: 9	♣ KT	♣ 9763				
Contract: 2 ♠ South						



# North hands

# Major\_Suit\_Fit

**Board: 158**      ♠ T74      Partner bids first.  
 Dealer: South      ♥ KT842      The opponents are silent.  
 Vul: None      ♦ 6  
 HCP: 3+1      ♣ T762

**Board: 159**      ♠ AKJ974      You bid first.  
 Dealer: North      ♥ Q6      The opponents are silent.  
 Vul: None      ♦ T43  
 HCP: 14+2      ♣ A5

**Board: 160**      ♠ Q643      Partner bids first.  
 Dealer: South      ♥ QT53      The opponents are silent.  
 Vul: N-S      ♦ Q5  
 HCP: 10      ♣ KJT

**Board: 161**      ♠ AJ      You bid first.  
 Dealer: North      ♥ KJT73      West (RHO) bids 2 ♠ if possible.  
 Vul: Both      ♦ 87  
 HCP: 13+1      ♣ KJ64

**Board: 162**      ♠ AJT8      Partner bids first.  
 Dealer: South      ♥ Q98      The opponents are silent.  
 Vul: N-S      ♦ K2  
 HCP: 10      ♣ 7632

## Both hands (Answers Page)

### Board: 158

Dealer: South

Vul: None

North HCP: 3+1

South HCP: 18+1

Contract: 4♥ North

North:

♠ T74

♥ KT842

♦ 6

♣ T762

South:

♠ AK53

♥ AQ963

♦ T7

♣ AJ

W N E S

1♥

Pass 4♥ All Pass

### Board: 159

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 7

Contract: 3♠ North

North:

♠ AKJ974

♥ Q6

♦ T43

♣ A5

South:

♠ T852

♥ K973

♦ J

♣ KT97

W N E S

1♠ Pass 2♠

Pass 3♠ All Pass

### Board: 160

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 12+1

Contract: 3♠ North

North:

♠ Q643

♥ QT53

♦ Q5

♣ KJT

South:

♠ AT952

♥ KJ9

♦ A4

♣ 754

W N E S

1♠

Pass 3♠ All Pass

### Board: 161

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 7

Contract: 3♥ North

North:

♠ AJ

♥ KJT73

♦ 87

♣ KJ64

South:

♠ 9853

♥ Q852

♦ AJ65

♣ T

W N E S

1♥ Pass 2♥

2♠ 3♥ All Pass

### Board: 162

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 16+2

Contract: 4♠ North

North:

♠ AJT8

♥ Q98

♦ K2

♣ 7632

South:

♠ KQ975

♥ -

♦ AQJT5

♣ KJT

W N E S

1♠

Pass 3♠ Pass 3NT

Pass 4♠ All Pass

## South hands

## Major\_Suit\_Fit

<b>Board: 158</b>	♠ AK53	You bid first.
Dealer: South	♥ AQ963	The opponents are silent.
Vul: None	♦ T7	
HCP: 18+1	♣ AJ	

---

<b>Board: 159</b>	♠ T852	Partner bids first.
Dealer: North	♥ K973	The opponents are silent.
Vul: None	♦ J	
HCP: 7	♣ KT97	

---

<b>Board: 160</b>	♠ AT952	You bid first.
Dealer: South	♥ KJ9	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 12+1	♣ 754	

---

<b>Board: 161</b>	♠ 9853	Partner bids first.
Dealer: North	♥ Q852	West (LHO) bids 2♠ if possible.
Vul: Both	♦ AJ65	
HCP: 7	♣ T	

---

<b>Board: 162</b>	♠ KQ975	You bid first.
Dealer: South	♥ -	The opponents are silent.
Vul: N-S	♦ AQJT5	
HCP: 16+2	♣ KJT	

## Both hands (Answers Page)

### Board: 158

Dealer: South

Vul: None

North HCP: 3+1

South HCP: 18+1

Contract: 4♥ North

North:

♠ T74

♥ KT842

♦ 6

♣ T762

South:

♠ AK53

♥ AQ963

♦ T7

♣ AJ

W N E S

1♥

Pass 4♥ All Pass

### Board: 159

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 7

Contract: 3♠ North

North:

♠ AKJ974

♥ Q6

♦ T43

♣ A5

South:

♠ T852

♥ K973

♦ J

♣ KT97

W N E S

1♠ Pass 2♠

Pass 3♠ All Pass

### Board: 160

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 12+1

Contract: 3♠ North

North:

♠ Q643

♥ QT53

♦ Q5

♣ KJT

South:

♠ AT952

♥ KJ9

♦ A4

♣ 754

W N E S

1♠

Pass 3♠ All Pass

### Board: 161

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 7

Contract: 3♥ North

North:

♠ AJ

♥ KJT73

♦ 87

♣ KJ64

South:

♠ 9853

♥ Q852

♦ AJ65

♣ T

W N E S

1♥ Pass 2♥

2♠ 3♥ All Pass

### Board: 162

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 16+2

Contract: 4♠ North

North:

♠ AJT8

♥ Q98

♦ K2

♣ 7632

South:

♠ KQ975

♥ -

♦ AQJT5

♣ KJT

W N E S

1♠

Pass 3♠ Pass 3NT

Pass 4♠ All Pass

## North hands

## Major\_Suit\_Fit

<b>Board: 163</b>	♠ KJ874	You bid first.
Dealer: North	♥ -	West (RHO) bids 3♥ if possible.
Vul: None	♦ AKJ	
HCP: 13+2	♣ JT876	

---

<b>Board: 164</b>	♠ K874	Partner bids first.
Dealer: South	♥ Q86	The opponents are silent.
Vul: Both	♦ J72	
HCP: 10	♣ KJ4	

---

<b>Board: 165</b>	♠ AT65	You bid first.
Dealer: North	♥ AKJT63	The opponents are silent.
Vul: None	♦ A5	
HCP: 16+2	♣ 5	

---

<b>Board: 166</b>	♠ 742	Partner bids first.
Dealer: South	♥ AQT98	The opponents are silent.
Vul: N-S	♦ K8654	
HCP: 9+2	♣ -	

## Both hands (Answers Page)

### Board: 163

	North:	South:	W	N	E	S
Dealer: North	♠ KJ874	♠ Q62		1 ♠	Pass	2 ♠
Vul: None	♥ -	♥ T96	3 ♥	3 ♠	All Pass	
North HCP: 13+2	♦ AKJ	♦ 86542				
South HCP: 8+1	♣ JT876	♣ AQ				
Contract: 3 ♠ North						

### Board: 164

	North:	South:	W	N	E	S
Dealer: South	♠ K874	♠ A9				1 ♥
Vul: Both	♥ Q86	♥ AK9543	Pass	2 ♥	Pass	2NT
North HCP: 10	♦ J72	♦ K5	Pass	3 ♥	Pass	4 ♥
South HCP: 18+2	♣ KJ4	♣ A93	All Pass			
Contract: 4 ♥ South						

### Board: 165

	North:	South:	W	N	E	S
Dealer: North	♠ AT65	♠ 7		1 ♥	Pass	2 ♥
Vul: None	♥ AKJT63	♥ Q854	Pass	4 ♣ <sup>1</sup>	Pass	4 ♥
North HCP: 16+2	♦ A5	♦ JT98	All Pass			
South HCP: 7	♣ 5	♣ AT43				
Contract: 4 ♥ South						

1. Splinter

### Board: 166

	North:	South:	W	N	E	S
Dealer: South	♠ 742	♠ AKQJT93				1 ♠
Vul: N-S	♥ AQT98	♥ 6	Pass	2 ♠	Pass	4 ♦ <sup>1</sup>
North HCP: 9+2	♦ K8654	♦ -	Pass	4 ♠	Pass	4NT
South HCP: 16+4	♣ -	♣ KQJ65	Pass	5 ♦ <sup>2</sup>	Pass	6 ♠
Contract: 6 ♠ South			All Pass			

1. Splinter

2. A=1/5 or 4/5

## South hands

## Major\_Suit\_Fit

<b>Board: 163</b>	♠ Q62	Partner bids first.
Dealer: North	♥ T96	West (LHO) bids 3♥ if possible.
Vul: None	♦ 86542	
HCP: 8+1	♣ AQ	

---

<b>Board: 164</b>	♠ A9	You bid first.
Dealer: South	♥ AK9543	The opponents are silent.
Vul: Both	♦ K5	
HCP: 18+2	♣ A93	

---

<b>Board: 165</b>	♠ 7	Partner bids first.
Dealer: North	♥ Q854	The opponents are silent.
Vul: None	♦ JT98	
HCP: 7	♣ AT43	

---

<b>Board: 166</b>	♠ AKQJT93	You bid first.
Dealer: South	♥ 6	The opponents are silent.
Vul: N-S	♦ -	
HCP: 16+4	♣ KQJ65	

## Both hands (Answers Page)

### Board: 163

	North:	South:	W	N	E	S
Dealer: North	♠ KJ874	♠ Q62		1 ♠	Pass	2 ♠
Vul: None	♥ -	♥ T96	3 ♥	3 ♠	All Pass	
North HCP: 13+2	♦ AKJ	♦ 86542				
South HCP: 8+1	♣ JT876	♣ AQ				
Contract: 3 ♠ North						

### Board: 164

	North:	South:	W	N	E	S
Dealer: South	♠ K874	♠ A9				1 ♥
Vul: Both	♥ Q86	♥ AK9543	Pass	2 ♥	Pass	2NT
North HCP: 10	♦ J72	♦ K5	Pass	3 ♥	Pass	4 ♥
South HCP: 18+2	♣ KJ4	♣ A93	All Pass			
Contract: 4 ♥ South						

### Board: 165

	North:	South:	W	N	E	S
Dealer: North	♠ AT65	♠ 7		1 ♥	Pass	2 ♥
Vul: None	♥ AKJT63	♥ Q854	Pass	4 ♣ <sup>1</sup>	Pass	4 ♥
North HCP: 16+2	♦ A5	♦ JT98	All Pass			
South HCP: 7	♣ 5	♣ AT43				
Contract: 4 ♥ South						

1. Splinter

### Board: 166

	North:	South:	W	N	E	S
Dealer: South	♠ 742	♠ AKQJT93				1 ♠
Vul: N-S	♥ AQT98	♥ 6	Pass	2 ♠	Pass	4 ♦ <sup>1</sup>
North HCP: 9+2	♦ K8654	♦ -	Pass	4 ♠	Pass	4NT
South HCP: 16+4	♣ -	♣ KQJ65	Pass	5 ♦ <sup>2</sup>	Pass	6 ♠
Contract: 6 ♠ South			All Pass			

1. Splinter

2. A=1/5 or 4/5



# North hands

# Major\_Suit\_Fit

## Board: 167

♠ AK

You bid first.

Dealer: North

♥ AT762

The opponents are silent.

Vul: E-W

♦ J5

HCP: 16+1

♣ A873

## Board: 168

♠ Q8643

Partner bids first.

Dealer: South

♥ Q95

East (LHO) bids 3 ♦ if possible.

Vul: E-W

♦ J

HCP: 6+1

♣ JT87

## Board: 169

♠ QJ4

You bid first.

Dealer: North

♥ AKQJ2

The opponents are silent.

Vul: Both

♦ 7

HCP: 17+1

♣ A532

## Board: 170

♠ Q85

Partner bids first.

Dealer: South

♥ QT75

The opponents are silent.

Vul: E-W

♦ 9542

HCP: 6

♣ QT

## Board: 171

♠ AKQ63

You bid first.

Dealer: North

♥ 4

West (RHO) bids 4 ♥ if possible.

Vul: Both

♦ AQ87

HCP: 18+1

♣ K83

## Both hands (Answers Page)

### Board: 167

	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ T3		1 ♥	Pass	2 ♥
Vul: E-W	♥ AT762	♥ J953	Pass	3 ♥	All Pass	
North HCP: 16+1	♦ J5	♦ K64				
South HCP: 7	♣ A873	♣ K964				
Contract: 3 ♥ North						

### Board: 168

	North:	South:	W	N	E	S
Dealer: South	♠ Q8643	♠ AKJ5				1 ♥
Vul: E-W	♥ Q95	♥ K8643	Pass	2 ♥	3 ♦	4 ♥
North HCP: 6+1	♦ J	♦ -	All Pass			
South HCP: 16+1	♣ JT87	♣ KQ63				
Contract: 4 ♥ South						

### Board: 169

	North:	South:	W	N	E	S
Dealer: North	♠ QJ4	♠ AK9		1 ♥	Pass	3 ♥
Vul: Both	♥ AKQJ2	♥ 9643	Pass	3NT	Pass	4 ♥
North HCP: 17+1	♦ 7	♦ QT82	Pass	4NT	Pass	5 ♦ <sup>1</sup>
South HCP: 9	♣ A532	♣ 76	Pass	6 ♥	All Pass	
Contract: 6 ♥ North						

1. A=1/5 or 4/5

### Board: 170

	North:	South:	W	N	E	S
Dealer: South	♠ Q85	♠ AJ9				1 ♥
Vul: E-W	♥ QT75	♥ AJ962	Pass	2 ♥	All Pass	
North HCP: 6	♦ 9542	♦ QJ				
South HCP: 13+1	♣ QT	♣ 753				
Contract: 2 ♥ North						

### Board: 171

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ63	♠ 875		1 ♠	Pass	2 ♠
Vul: Both	♥ 4	♥ J3	4 ♥	4 ♠	All Pass	
North HCP: 18+1	♦ AQ87	♦ 952				
South HCP: 7+1	♣ K83	♣ AQT97				
Contract: 4 ♠ North						

## South hands

## Major\_Suit\_Fit

<b>Board: 167</b>	♠ T3	Partner bids first.
Dealer: North	♥ J953	The opponents are silent.
Vul: E-W	♦ K64	
HCP: 7	♣ K964	
<b>Board: 168</b>	♠ AKJ5	You bid first.
Dealer: South	♥ K8643	East (RHO) bids 3 ♦ if possible.
Vul: E-W	♦ -	
HCP: 16+1	♣ KQ63	
<b>Board: 169</b>	♠ AK9	Partner bids first.
Dealer: North	♥ 9643	The opponents are silent.
Vul: Both	♦ QT82	
HCP: 9	♣ 76	
<b>Board: 170</b>	♠ AJ9	You bid first.
Dealer: South	♥ AJ962	The opponents are silent.
Vul: E-W	♦ QJ	
HCP: 13+1	♣ 753	
<b>Board: 171</b>	♠ 875	Partner bids first.
Dealer: North	♥ J3	West (LHO) bids 4 ♥ if possible.
Vul: Both	♦ 952	
HCP: 7+1	♣ AQT97	

## Both hands (Answers Page)

### Board: 167

	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ T3		1 ♥	Pass	2 ♥
Vul: E-W	♥ AT762	♥ J953	Pass	3 ♥	All Pass	
North HCP: 16+1	♦ J5	♦ K64				
South HCP: 7	♣ A873	♣ K964				
Contract: 3 ♥ North						

### Board: 168

	North:	South:	W	N	E	S
Dealer: South	♠ Q8643	♠ AKJ5				1 ♥
Vul: E-W	♥ Q95	♥ K8643	Pass	2 ♥	3 ♦	4 ♥
North HCP: 6+1	♦ J	♦ -	All Pass			
South HCP: 16+1	♣ JT87	♣ KQ63				
Contract: 4 ♥ South						

### Board: 169

	North:	South:	W	N	E	S
Dealer: North	♠ QJ4	♠ AK9		1 ♥	Pass	3 ♥
Vul: Both	♥ AKQJ2	♥ 9643	Pass	3NT	Pass	4 ♥
North HCP: 17+1	♦ 7	♦ QT82	Pass	4NT	Pass	5 ♦ <sup>1</sup>
South HCP: 9	♣ A532	♣ 76	Pass	6 ♥	All Pass	
Contract: 6 ♥ North						

1. A=1/5 or 4/5

### Board: 170

	North:	South:	W	N	E	S
Dealer: South	♠ Q85	♠ AJ9				1 ♥
Vul: E-W	♥ QT75	♥ AJ962	Pass	2 ♥	All Pass	
North HCP: 6	♦ 9542	♦ QJ				
South HCP: 13+1	♣ QT	♣ 753				
Contract: 2 ♥ North						

### Board: 171

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ63	♠ 875		1 ♠	Pass	2 ♠
Vul: Both	♥ 4	♥ J3	4 ♥	4 ♠	All Pass	
North HCP: 18+1	♦ AQ87	♦ 952				
South HCP: 7+1	♣ K83	♣ AQT97				
Contract: 4 ♠ North						

## North hands

## Major\_Suit\_Fit

**Board: 172**      ♠ QT7      Partner bids first.  
 Dealer: South      ♥ 743      The opponents are silent.  
 Vul: Both      ♦ K8  
 HCP: 7+1      ♣ Q8765

---

**Board: 173**      ♠ Q62      You bid first.  
 Dealer: North      ♥ AQJ942      The opponents are silent.  
 Vul: None      ♦ A5  
 HCP: 13+2      ♣ 74

---

**Board: 174**      ♠ 742      Partner bids first.  
 Dealer: South      ♥ 8654      The opponents are silent.  
 Vul: Both      ♦ KQ4  
 HCP: 10      ♣ AJ9

---

**Board: 175**      ♠ -      You bid first.  
 Dealer: North      ♥ KT842      The opponents are silent.  
 Vul: None      ♦ KQJ2  
 HCP: 12+1      ♣ K864

---

**Board: 176**      ♠ AJ3      Partner bids first.  
 Dealer: South      ♥ 8632      East (LHO) bids 3♣ if possible.  
 Vul: E-W      ♦ Q943  
 HCP: 7      ♣ 96

## Both hands (Answers Page)

### Board: 172

	North:	South:	W	N	E	S
Dealer: South	♠ QT7	♠ AKJ984				1 ♠
Vul: Both	♥ 743	♥ AQ6	Pass	2 ♠	Pass	4 ♠
North HCP: 7+1	♦ K8	♦ J9	All Pass			
South HCP: 16+2	♣ Q8765	♣ J4				
Contract: 4 ♠ South						

### Board: 173

	North:	South:	W	N	E	S
Dealer: North	♠ Q62	♠ 98		1 ♥	Pass	3 ♥
Vul: None	♥ AQJ942	♥ 8753	Pass	4 ♥	All Pass	
North HCP: 13+2	♦ A5	♦ KJT8				
South HCP: 10	♣ 74	♣ AQ8				
Contract: 4 ♥ North						

### Board: 174

	North:	South:	W	N	E	S
Dealer: South	♠ 742	♠ J9				1 ♥
Vul: Both	♥ 8654	♥ AKT9732	Pass	3 ♥	Pass	4 ♥
North HCP: 10	♦ KQ4	♦ A2	All Pass			
South HCP: 12+3	♣ AJ9	♣ 54				
Contract: 4 ♥ South						

### Board: 175

	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ T872		1 ♥	Pass	4 ♥
Vul: None	♥ KT842	♥ QJ975	All Pass			
North HCP: 12+1	♦ KQJ2	♦ 84				
South HCP: 4+1	♣ K864	♣ J5				
Contract: 4 ♥ South						

### Board: 176

	North:	South:	W	N	E	S
Dealer: South	♠ AJ3	♠ KT				1 ♥
Vul: E-W	♥ 8632	♥ KQJ97	Pass	2 ♥	3 ♣	3 ♥
North HCP: 7	♦ Q943	♦ AT865	All Pass			
South HCP: 13+2	♣ 96	♣ 5				
Contract: 3 ♥ South						

## South hands

## Major\_Suit\_Fit

**Board: 172**      ♠ AKJ984      You bid first.  
 Dealer: South      ♥ AQ6      The opponents are silent.  
 Vul: Both      ♦ J9  
 HCP: 16+2      ♣ J4

---

**Board: 173**      ♠ 98      Partner bids first.  
 Dealer: North      ♥ 8753      The opponents are silent.  
 Vul: None      ♦ KJT8  
 HCP: 10      ♣ AQ8

---

**Board: 174**      ♠ J9      You bid first.  
 Dealer: South      ♥ AKT9732      The opponents are silent.  
 Vul: Both      ♦ A2  
 HCP: 12+3      ♣ 54

---

**Board: 175**      ♠ T872      Partner bids first.  
 Dealer: North      ♥ QJ975      The opponents are silent.  
 Vul: None      ♦ 84  
 HCP: 4+1      ♣ J5

---

**Board: 176**      ♠ KT      You bid first.  
 Dealer: South      ♥ KQJ97      East (RHO) bids 3♣ if possible.  
 Vul: E-W      ♦ AT865  
 HCP: 13+2      ♣ 5

## Both hands (Answers Page)

### Board: 172

	North:	South:	W	N	E	S
Dealer: South	♠ QT7	♠ AKJ984				1 ♠
Vul: Both	♥ 743	♥ AQ6	Pass	2 ♠	Pass	4 ♠
North HCP: 7+1	♦ K8	♦ J9	All Pass			
South HCP: 16+2	♣ Q8765	♣ J4				
Contract: 4 ♠ South						

### Board: 173

	North:	South:	W	N	E	S
Dealer: North	♠ Q62	♠ 98		1 ♥	Pass	3 ♥
Vul: None	♥ AQJ942	♥ 8753	Pass	4 ♥	All Pass	
North HCP: 13+2	♦ A5	♦ KJT8				
South HCP: 10	♣ 74	♣ AQ8				
Contract: 4 ♥ North						

### Board: 174

	North:	South:	W	N	E	S
Dealer: South	♠ 742	♠ J9				1 ♥
Vul: Both	♥ 8654	♥ AKT9732	Pass	3 ♥	Pass	4 ♥
North HCP: 10	♦ KQ4	♦ A2	All Pass			
South HCP: 12+3	♣ AJ9	♣ 54				
Contract: 4 ♥ South						

### Board: 175

	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ T872		1 ♥	Pass	4 ♥
Vul: None	♥ KT842	♥ QJ975	All Pass			
North HCP: 12+1	♦ KQJ2	♦ 84				
South HCP: 4+1	♣ K864	♣ J5				
Contract: 4 ♥ South						

### Board: 176

	North:	South:	W	N	E	S
Dealer: South	♠ AJ3	♠ KT				1 ♥
Vul: E-W	♥ 8632	♥ KQJ97	Pass	2 ♥	3 ♣	3 ♥
North HCP: 7	♦ Q943	♦ AT865	All Pass			
South HCP: 13+2	♣ 96	♣ 5				
Contract: 3 ♥ South						



# North hands

# Major\_Suit\_Fit

## Board: 177

♠ AT

You bid first.

Dealer: North

♥ KJ932

The opponents are silent.

Vul: Both

♦ A

HCP: 15+2

♣ K9875

## Board: 178

♠ J54

Partner bids first.

Dealer: South

♥ 6

West (RHO) Doubles 2♠ if possible.

Vul: None

♦ K9863

East (LHO) bids 3♥ if possible.

HCP: 9+1

♣ KQ86

## Board: 179

♠ K9876

You bid first.

Dealer: North

♥ AKQ4

The opponents are silent.

Vul: E-W

♦ 6

HCP: 16+1

♣ A53

## Board: 180

♠ J653

Partner bids first.

Dealer: South

♥ A732

The opponents are silent.

Vul: E-W

♦ 63

HCP: 10

♣ KQT

## Board: 181

♠ T

You bid first.

Dealer: North

♥ A9652

The opponents are silent.

Vul: Both

♦ AQ5

HCP: 16+1

♣ AQ95

## Both hands (Answers Page)

### Board: 177

	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ KJ943		1 ♥	Pass	2 ♥
Vul: Both	♥ KJ932	♥ QT4	Pass	4 ♥	All Pass	
North HCP: 15+2	♦ A	♦ 72				
South HCP: 10+1	♣ K9875	♣ A43				
Contract: 4 ♥ North						

### Board: 178

	North:	South:	W	N	E	S
Dealer: South	♠ J54	♠ QT862				1 ♠
Vul: None	♥ 6	♥ A82	Pass	2 ♠	Pass	Pass
North HCP: 9+1	♦ K9863	♦ A72	X	Pass	3 ♥	3 ♠
South HCP: 14+1	♣ KQ86	♣ A4	All Pass			
Contract: 3 ♠ South						

### Board: 179

	North:	South:	W	N	E	S
Dealer: North	♠ K9876	♠ AJT		1 ♠	Pass	2 ♠
Vul: E-W	♥ AKQ4	♥ J98	Pass	4 ♦ <sup>1</sup>	Pass	4 ♠
North HCP: 16+1	♦ 6	♦ T32	All Pass			
South HCP: 7	♣ A53	♣ J976				
Contract: 4 ♠ South						

1. Splinter

### Board: 180

	North:	South:	W	N	E	S
Dealer: South	♠ J653	♠ A8				1 ♥
Vul: E-W	♥ A732	♥ KJ654	Pass	3 ♥	All Pass	
North HCP: 10	♦ 63	♦ A95				
South HCP: 12+1	♣ KQT	♣ 654				
Contract: 3 ♥ North						

### Board: 181

	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ J8742		1 ♥	Pass	2 ♥
Vul: Both	♥ A9652	♥ KQT	Pass	4 ♥	All Pass	
North HCP: 16+1	♦ AQ5	♦ K97				
South HCP: 10+1	♣ AQ95	♣ J7				
Contract: 4 ♥ North						

## South hands

## Major\_Suit\_Fit

**Board: 177**      ♠ KJ943      Partner bids first.  
 Dealer: North      ♥ QT4      The opponents are silent.  
 Vul: Both      ♦ 72  
 HCP: 10+1      ♣ A43

---

**Board: 178**      ♠ QT862      You bid first.  
 Dealer: South      ♥ A82      West (LHO) Doubles 2 ♠ if possible.  
 Vul: None      ♦ A72      East (RHO) bids 3 ♥ if possible.  
 HCP: 14+1      ♣ A4

---

**Board: 179**      ♠ AJT      Partner bids first.  
 Dealer: North      ♥ J98      The opponents are silent.  
 Vul: E-W      ♦ T32  
 HCP: 7      ♣ J976

---

**Board: 180**      ♠ A8      You bid first.  
 Dealer: South      ♥ KJ654      The opponents are silent.  
 Vul: E-W      ♦ A95  
 HCP: 12+1      ♣ 654

---

**Board: 181**      ♠ J8742      Partner bids first.  
 Dealer: North      ♥ KQT      The opponents are silent.  
 Vul: Both      ♦ K97  
 HCP: 10+1      ♣ J7

## Both hands (Answers Page)

### Board: 177

	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ KJ943		1 ♥	Pass	2 ♥
Vul: Both	♥ KJ932	♥ QT4	Pass	4 ♥	All Pass	
North HCP: 15+2	♦ A	♦ 72				
South HCP: 10+1	♣ K9875	♣ A43				
Contract: 4 ♥ North						

### Board: 178

	North:	South:	W	N	E	S
Dealer: South	♠ J54	♠ QT862				1 ♠
Vul: None	♥ 6	♥ A82	Pass	2 ♠	Pass	Pass
North HCP: 9+1	♦ K9863	♦ A72	X	Pass	3 ♥	3 ♠
South HCP: 14+1	♣ KQ86	♣ A4	All Pass			
Contract: 3 ♠ South						

### Board: 179

	North:	South:	W	N	E	S
Dealer: North	♠ K9876	♠ AJT		1 ♠	Pass	2 ♠
Vul: E-W	♥ AKQ4	♥ J98	Pass	4 ♦ <sup>1</sup>	Pass	4 ♠
North HCP: 16+1	♦ 6	♦ T32	All Pass			
South HCP: 7	♣ A53	♣ J976				
Contract: 4 ♠ South						

1. Splitter

### Board: 180

	North:	South:	W	N	E	S
Dealer: South	♠ J653	♠ A8				1 ♥
Vul: E-W	♥ A732	♥ KJ654	Pass	3 ♥	All Pass	
North HCP: 10	♦ 63	♦ A95				
South HCP: 12+1	♣ KQT	♣ 654				
Contract: 3 ♥ North						

### Board: 181

	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ J8742		1 ♥	Pass	2 ♥
Vul: Both	♥ A9652	♥ KQT	Pass	4 ♥	All Pass	
North HCP: 16+1	♦ AQ5	♦ K97				
South HCP: 10+1	♣ AQ95	♣ J7				
Contract: 4 ♥ North						

## North hands

## Major\_Suit\_Fit

<b>Board: 182</b>	♠ KQT5	Partner bids first.
Dealer: South	♥ QT9	The opponents are silent.
Vul: N-S	♦ 6	
HCP: 10+1	♣ KT743	
<b>Board: 183</b>	♠ KQ2	You bid first.
Dealer: North	♥ KQ753	The opponents are silent.
Vul: E-W	♦ AJT5	
HCP: 17+1	♣ Q	
<b>Board: 184</b>	♠ Q983	Partner bids first.
Dealer: South	♥ 9532	East (LHO) bids 3 ♦ if possible.
Vul: None	♦ 4	
HCP: 5	♣ QJ76	
<b>Board: 185</b>	♠ AQ63	You bid first.
Dealer: North	♥ AT875	The opponents are silent.
Vul: N-S	♦ Q9	
HCP: 16+1	♣ A6	
<b>Board: 186</b>	♠ A742	Partner bids first.
Dealer: South	♥ 652	The opponents are silent.
Vul: None	♦ J93	
HCP: 9	♣ KJ4	

## Both hands (Answers Page)

### Board: 182

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 13+1

Contract: 2♥ North

North:

♠ KQT5

♥ QT9

♦ 6

♣ KT743

South:

♠ AJ6

♥ A7654

♦ A982

♣ 6

W	N	E	S
			1♥

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

### Board: 183

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 7+1

Contract: 4♥ North

North:

♠ KQ2

♥ KQ753

♦ AJT5

♣ Q

South:

♠ T64

♥ 864

♦ K6

♣ KJ865

W	N	E	S
	1♥	Pass	2♥

Pass	4♥	All Pass	
------	----	----------	--

### Board: 184

Dealer: South

Vul: None

North HCP: 5

South HCP: 15+1

Contract: 3♠ South

North:

♠ Q983

♥ 9532

♦ 4

♣ QJ76

South:

♠ AKJT4

♥ K

♦ 7632

♣ A94

W	N	E	S
			1♠

Pass	2♠	3♦	3♠
------	----	----	----

All Pass

### Board: 185

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 7

Contract: 3♥ North

North:

♠ AQ63

♥ AT875

♦ Q9

♣ A6

South:

♠ J54

♥ KQ94

♦ J86

♣ T43

W	N	E	S
	1♥	Pass	2♥

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

### Board: 186

Dealer: South

Vul: None

North HCP: 9

South HCP: 15+1

Contract: 4♠ North

North:

♠ A742

♥ 652

♦ J93

♣ KJ4

South:

♠ KQJT9

♥ QJ3

♦ T

♣ AQ75

W	N	E	S
			1♠

Pass	3♠	Pass	3NT
------	----	------	-----

Pass	4♠	All Pass	
------	----	----------	--

## South hands

## Major\_Suit\_Fit

<b>Board: 182</b>	♠ AJ6	You bid first.
Dealer: South	♥ A7654	The opponents are silent.
Vul: N-S	♦ A982	
HCP: 13+1	♣ 6	
<b>Board: 183</b>	♠ T64	Partner bids first.
Dealer: North	♥ 864	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 7+1	♣ KJ865	
<b>Board: 184</b>	♠ AKJT4	You bid first.
Dealer: South	♥ K	East (RHO) bids 3 ♦ if possible.
Vul: None	♦ 7632	
HCP: 15+1	♣ A94	
<b>Board: 185</b>	♠ J54	Partner bids first.
Dealer: North	♥ KQ94	The opponents are silent.
Vul: N-S	♦ J86	
HCP: 7	♣ T43	
<b>Board: 186</b>	♠ KQJT9	You bid first.
Dealer: South	♥ QJ3	The opponents are silent.
Vul: None	♦ T	
HCP: 15+1	♣ AQ75	

## Both hands (Answers Page)

### Board: 182

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 13+1

Contract: 2♥ North

North:

♠ KQT5

♥ QT9

♦ 6

♣ KT743

South:

♠ AJ6

♥ A7654

♦ A982

♣ 6

W	N	E	S
			1♥

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

### Board: 183

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 7+1

Contract: 4♥ North

North:

♠ KQ2

♥ KQ753

♦ AJT5

♣ Q

South:

♠ T64

♥ 864

♦ K6

♣ KJ865

W	N	E	S
	1♥	Pass	2♥

Pass	4♥	All Pass	
------	----	----------	--

### Board: 184

Dealer: South

Vul: None

North HCP: 5

South HCP: 15+1

Contract: 3♠ South

North:

♠ Q983

♥ 9532

♦ 4

♣ QJ76

South:

♠ AKJT4

♥ K

♦ 7632

♣ A94

W	N	E	S
			1♠

Pass	2♠	3♦	3♠
------	----	----	----

All Pass

### Board: 185

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 7

Contract: 3♥ North

North:

♠ AQ63

♥ AT875

♦ Q9

♣ A6

South:

♠ J54

♥ KQ94

♦ J86

♣ T43

W	N	E	S
	1♥	Pass	2♥

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

### Board: 186

Dealer: South

Vul: None

North HCP: 9

South HCP: 15+1

Contract: 4♠ North

North:

♠ A742

♥ 652

♦ J93

♣ KJ4

South:

♠ KQJT9

♥ QJ3

♦ T

♣ AQ75

W	N	E	S
			1♠

Pass	3♠	Pass	3NT
------	----	------	-----

Pass	4♠	All Pass	
------	----	----------	--



# North hands

# Major\_Suit\_Fit

**Board: 187**      ♠ AKJ32      You bid first.  
 Dealer: North      ♥ JT      The opponents are silent.  
 Vul: N-S      ♦ 76  
 HCP: 14+1      ♣ KQ65

**Board: 188**      ♠ 654      Partner bids first.  
 Dealer: South      ♥ 76543      East (LHO) bids 3 ♦ if possible.  
 Vul: E-W      ♦ J92  
 HCP: 6+1      ♣ AJ

**Board: 189**      ♠ T5      You bid first.  
 Dealer: North      ♥ AKJT986      West (RHO) bids 3 ♦ if possible.  
 Vul: Both      ♦ Q5  
 HCP: 14+3      ♣ A8

**Board: 190**      ♠ KT      Partner bids first.  
 Dealer: South      ♥ 876      The opponents are silent.  
 Vul: E-W      ♦ T842  
 HCP: 8      ♣ AJ54

**Board: 191**      ♠ QJ532      You bid first.  
 Dealer: North      ♥ AQ73      The opponents are silent.  
 Vul: Both      ♦ A2  
 HCP: 13+1      ♣ 76

## Both hands (Answers Page)

### Board: 187

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ32	♠ Q654		1 ♠	Pass	3 ♠
Vul: N-S	♥ JT	♥ 65	Pass	4 ♠	All Pass	
North HCP: 14+1	♦ 76	♦ AQ82				
South HCP: 9	♣ KQ65	♣ J42				
Contract: 4 ♠ North						

### Board: 188

	North:	South:	W	N	E	S
Dealer: South	♠ 654	♠ KQT7				1 ♥
Vul: E-W	♥ 76543	♥ AQJT8	Pass	2 ♥	3 ♦	4 ♥
North HCP: 6+1	♦ J92	♦ K4	All Pass			
South HCP: 17+1	♣ AJ	♣ Q3				
Contract: 4 ♥ South						

### Board: 189

	North:	South:	W	N	E	S
Dealer: North	♠ T5	♠ J8742		1 ♥	Pass	2 ♥
Vul: Both	♥ AKJT986	♥ 543	3 ♦	4 ♥	All Pass	
North HCP: 14+3	♦ Q5	♦ 9				
South HCP: 6+1	♣ A8	♣ KQ95				
Contract: 4 ♥ North						

### Board: 190

	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ Q632				1 ♥
Vul: E-W	♥ 876	♥ AQT93	Pass	2 ♥	All Pass	
North HCP: 8	♦ T842	♦ QJ9				
South HCP: 13+1	♣ AJ54	♣ Q				
Contract: 2 ♥ North						

### Board: 191

	North:	South:	W	N	E	S
Dealer: North	♠ QJ532	♠ AT987		1 ♠	Pass	2 ♠
Vul: Both	♥ AQ73	♥ T65	All Pass			
North HCP: 13+1	♦ A2	♦ J74				
South HCP: 5+1	♣ 76	♣ 94				
Contract: 2 ♠ South						

## South hands

## Major\_Suit\_Fit

<b>Board: 187</b>	♠ Q654	Partner bids first.
Dealer: North	♥ 65	The opponents are silent.
Vul: N-S	♦ AQ82	
HCP: 9	♣ J42	
<b>Board: 188</b>	♠ KQT7	You bid first.
Dealer: South	♥ AQJT8	East (RHO) bids 3 ♦ if possible.
Vul: E-W	♦ K4	
HCP: 17+1	♣ Q3	
<b>Board: 189</b>	♠ J8742	Partner bids first.
Dealer: North	♥ 543	West (LHO) bids 3 ♦ if possible.
Vul: Both	♦ 9	
HCP: 6+1	♣ KQ95	
<b>Board: 190</b>	♠ Q632	You bid first.
Dealer: South	♥ AQT93	The opponents are silent.
Vul: E-W	♦ QJ9	
HCP: 13+1	♣ Q	
<b>Board: 191</b>	♠ AT987	Partner bids first.
Dealer: North	♥ T65	The opponents are silent.
Vul: Both	♦ J74	
HCP: 5+1	♣ 94	

## Both hands (Answers Page)

### Board: 187

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ32	♠ Q654		1 ♠	Pass	3 ♠
Vul: N-S	♥ JT	♥ 65	Pass	4 ♠	All Pass	
North HCP: 14+1	♦ 76	♦ AQ82				
South HCP: 9	♣ KQ65	♣ J42				
Contract: 4 ♠ North						

### Board: 188

	North:	South:	W	N	E	S
Dealer: South	♠ 654	♠ KQT7				1 ♥
Vul: E-W	♥ 76543	♥ AQJT8	Pass	2 ♥	3 ♦	4 ♥
North HCP: 6+1	♦ J92	♦ K4	All Pass			
South HCP: 17+1	♣ AJ	♣ Q3				
Contract: 4 ♥ South						

### Board: 189

	North:	South:	W	N	E	S
Dealer: North	♠ T5	♠ J8742		1 ♥	Pass	2 ♥
Vul: Both	♥ AKJT986	♥ 543	3 ♦	4 ♥	All Pass	
North HCP: 14+3	♦ Q5	♦ 9				
South HCP: 6+1	♣ A8	♣ KQ95				
Contract: 4 ♥ North						

### Board: 190

	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ Q632				1 ♥
Vul: E-W	♥ 876	♥ AQT93	Pass	2 ♥	All Pass	
North HCP: 8	♦ T842	♦ QJ9				
South HCP: 13+1	♣ AJ54	♣ Q				
Contract: 2 ♥ North						

### Board: 191

	North:	South:	W	N	E	S
Dealer: North	♠ QJ532	♠ AT987		1 ♠	Pass	2 ♠
Vul: Both	♥ AQ73	♥ T65	All Pass			
North HCP: 13+1	♦ A2	♦ J74				
South HCP: 5+1	♣ 76	♣ 94				
Contract: 2 ♠ South						

## North hands

## Major\_Suit\_Fit

### Board: 192

♠ J53

Partner bids first.

Dealer: South

♥ KJT9

The opponents are silent.

Vul: None

♦ 2

HCP: 8+1

♣ QJT97

---

### Board: 193

♠ AK842

You bid first.

Dealer: North

♥ AJ8

West (RHO) bids 3 ♦ if possible.

Vul: N-S

♦ 8

HCP: 17+1

♣ AJ93

---

### Board: 194

♠ T2

Partner bids first.

Dealer: South

♥ J95

The opponents are silent.

Vul: Both

♦ AQ9763

HCP: 7+2

♣ 98

---

### Board: 195

♠ A75

You bid first.

Dealer: North

♥ KQT764

The opponents are silent.

Vul: E-W

♦ J

HCP: 14+2

♣ A95

## Both hands (Answers Page)

### Board: 192

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 18+1

Contract: 4 ♠ North

North:

♠ J53

♥ KJT9

♦ 2

♣ QJT97

South:

♠ KQT62

♥ 53

♦ AQ5

♣ AK4

W	N	E	S
			1 ♠
Pass	2 ♠	Pass	2NT
Pass	4 ♠	All Pass	

### Board: 193

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 8

Contract: 4 ♠ North

North:

♠ AK842

♥ AJ8

♦ 8

♣ AJ93

South:

♠ Q96

♥ QT3

♦ J95

♣ KT86

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

### Board: 194

Dealer: South

Vul: Both

North HCP: 7+2

South HCP: 16+2

Contract: 4 ♥ North

North:

♠ T2

♥ J95

♦ AQ9763

♣ 98

South:

♠ J5

♥ KQ873

♦ T

♣ AKQJ7

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

### Board: 195

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 9+1

Contract: 4 ♥ South

North:

♠ A75

♥ KQT764

♦ J

♣ A95

South:

♠ Q8643

♥ A98

♦ 8

♣ KT64

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

## South hands

## Major\_Suit\_Fit

<b>Board: 192</b>	♠ KQT62	You bid first.
Dealer: South	♥ 53	The opponents are silent.
Vul: None	♦ AQ5	
HCP: 18+1	♣ AK4	

---

<b>Board: 193</b>	♠ Q96	Partner bids first.
Dealer: North	♥ QT3	West (LHO) bids 3♦ if possible.
Vul: N-S	♦ J95	
HCP: 8	♣ KT86	

---

<b>Board: 194</b>	♠ J5	You bid first.
Dealer: South	♥ KQ873	The opponents are silent.
Vul: Both	♦ T	
HCP: 16+2	♣ AKQJ7	

---

<b>Board: 195</b>	♠ Q8643	Partner bids first.
Dealer: North	♥ A98	The opponents are silent.
Vul: E-W	♦ 8	
HCP: 9+1	♣ KT64	

## Both hands (Answers Page)

### Board: 192

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 18+1

Contract: 4 ♠ North

North:

♠ J53

♥ KJT9

♦ 2

♣ QJT97

South:

♠ KQT62

♥ 53

♦ AQ5

♣ AK4

W N E S

Pass 2 ♠ Pass 2NT

Pass 4 ♠ All Pass

### Board: 193

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 8

Contract: 4 ♠ North

North:

♠ AK842

♥ AJ8

♦ 8

♣ AJ93

South:

♠ Q96

♥ QT3

♦ J95

♣ KT86

W N E S

3 ♦ 1 ♠ Pass 2 ♠

4 ♠ All Pass

### Board: 194

Dealer: South

Vul: Both

North HCP: 7+2

South HCP: 16+2

Contract: 4 ♥ North

North:

♠ T2

♥ J95

♦ AQ9763

♣ 98

South:

♠ J5

♥ KQ873

♦ T

♣ AKQJ7

W N E S

Pass 2 ♥ Pass 1 ♥

Pass 4 ♥ Pass 3 ♣

All Pass

### Board: 195

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 9+1

Contract: 4 ♥ South

North:

♠ A75

♥ KQT764

♦ J

♣ A95

South:

♠ Q8643

♥ A98

♦ 8

♣ KT64

W N E S

Pass 1 ♥ Pass 2 ♥

Pass 3 ♥ Pass 4 ♥

All Pass



# North hands

# Major\_Suit\_Fit

**Board: 196**      ♠ Q872      Partner bids first.  
 Dealer: South      ♥ AK643      The opponents are silent.  
 Vul: N-S      ♦ J8  
 HCP: 10+1      ♣ 54

---

**Board: 197**      ♠ AK976      You bid first.  
 Dealer: North      ♥ K2      The opponents are silent.  
 Vul: Both      ♦ AT6  
 HCP: 14+1      ♣ 953

---

**Board: 198**      ♠ AQJ975      Partner bids first.  
 Dealer: South      ♥ QJ6      The opponents are silent.  
 Vul: N-S      ♦ 82  
 HCP: 10+2      ♣ T7

---

**Board: 199**      ♠ AKT9642      You bid first.  
 Dealer: North      ♥ KT      West (RHO) Doubles 2 ♠ if possible.  
 Vul: E-W      ♦ Q6  
 HCP: 12+3      ♣ T6

## Both hands (Answers Page)

### Board: 196

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 17+1

Contract: 6 ♠ South

North:

♠ Q872

♥ AK643

♦ J8

♣ 54

South:

♠ AJT96

♥ J

♦ AK4

♣ A762

W N E S

Pass 3 ♠ Pass 1 ♠

Pass 5 ♦<sup>1</sup> Pass 5 ♥

Pass 6 ♥<sup>2</sup> Pass 6 ♠

All Pass

1. A=1/5 or 4/5

2. !S queen and !H king

### Board: 197

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 9+1

Contract: 4 ♠ South

North:

♠ AK976

♥ K2

♦ AT6

♣ 953

South:

♠ J8532

♥ Q8

♦ KQJ2

♣ 62

W N E S

Pass 1 ♠ Pass 4 ♠

All Pass

### Board: 198

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 16+1

Contract: 4 ♥ South

North:

♠ AQJ975

♥ QJ6

♦ 82

♣ T7

South:

♠ 6

♥ A9854

♦ KQJ4

♣ AQ4

W N E S

Pass 2 ♥ Pass 1 ♥

Pass 4 ♥

All Pass

### Board: 199

Dealer: North

Vul: E-W

North HCP: 12+3

South HCP: 7

Contract: 3 ♠ North

North:

♠ AKT9642

♥ KT

♦ Q6

♣ T6

South:

♠ QJ85

♥ 9754

♦ KJ5

♣ 83

W N E S

Pass 1 ♠ Pass 2 ♠

X 3 ♠ All Pass

## South hands

## Major\_Suit\_Fit

**Board: 196**      ♠ AJT96      You bid first.  
 Dealer: South      ♥ J      The opponents are silent.  
 Vul: N-S      ♦ AK4  
 HCP: 17+1      ♣ A762

---

**Board: 197**      ♠ J8532      Partner bids first.  
 Dealer: North      ♥ Q8      The opponents are silent.  
 Vul: Both      ♦ KQJ2  
 HCP: 9+1      ♣ 62

---

**Board: 198**      ♠ 6      You bid first.  
 Dealer: South      ♥ A9854      The opponents are silent.  
 Vul: N-S      ♦ KQJ4  
 HCP: 16+1      ♣ AQ4

---

**Board: 199**      ♠ QJ85      Partner bids first.  
 Dealer: North      ♥ 9754      West (LHO) Doubles 2♠ if possible.  
 Vul: E-W      ♦ KJ5  
 HCP: 7      ♣ 83

## Both hands (Answers Page)

### Board: 196

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 17+1

Contract: 6 ♠ South

North:

♠ Q872

♥ AK643

♦ J8

♣ 54

South:

♠ AJT96

♥ J

♦ AK4

♣ A762

W N E S

Pass 3 ♠ Pass 1 ♠

Pass 5 ♦<sup>1</sup> Pass 5 ♥

Pass 6 ♥<sup>2</sup> Pass 6 ♠

All Pass

1. A=1/5 or 4/5

2. !S queen and !H king

### Board: 197

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 9+1

Contract: 4 ♠ South

North:

♠ AK976

♥ K2

♦ AT6

♣ 953

South:

♠ J8532

♥ Q8

♦ KQJ2

♣ 62

W N E S

Pass 1 ♠ Pass 4 ♠

All Pass

### Board: 198

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 16+1

Contract: 4 ♥ South

North:

♠ AQJ975

♥ QJ6

♦ 82

♣ T7

South:

♠ 6

♥ A9854

♦ KQJ4

♣ AQ4

W N E S

Pass 2 ♥ Pass 1 ♥

Pass 4 ♥

All Pass

### Board: 199

Dealer: North

Vul: E-W

North HCP: 12+3

South HCP: 7

Contract: 3 ♠ North

North:

♠ AKT9642

♥ KT

♦ Q6

♣ T6

South:

♠ QJ85

♥ 9754

♦ KJ5

♣ 83

W N E S

Pass 1 ♠ Pass 2 ♠

X 3 ♠ All Pass

# North hands

# Major\_Suit\_Fit

## Board: 200

♠ 83

Partner bids first.

Dealer: South

♥ AT6

East (LHO) bids 2♠ if possible.

Vul: Both

♦ KT7

HCP: 7+1

♣ T9873

## Board: 201

♠ AQJT5

You bid first.

Dealer: North

♥ 9

West (RHO) bids 3♥ if possible.

Vul: N-S

♦ A96

HCP: 12+1

♣ J874

## Board: 202

♠ J943

Partner bids first.

Dealer: South

♥ 983

The opponents are silent.

Vul: Both

♦ QJ93

HCP: 7

♣ K4

## Board: 203

♠ AQJ762

You bid first.

Dealer: North

♥ AT

The opponents are silent.

Vul: None

♦ QT8

HCP: 13+2

♣ T4

## Board: 204

♠ 32

Partner bids first.

Dealer: South

♥ Q95

East (LHO) Doubles 2♥ if possible.

Vul: N-S

♦ J98

West (RHO) bids 3♦ if possible.

HCP: 9+1

♣ AQ654

East (LHO) Doubles 3♥ if possible.

## Both hands (Answers Page)

### Board: 200

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 13+3

Contract: 4♥ South

North:

♠ 83

♥ AT6

♦ KT7

♣ T9873

South:

♠ 5

♥ KJ98532

♦ AJ

♣ KJ6

W N E S

Pass 2♥ 2♠ 4♥

All Pass

### Board: 201

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 6

Contract: 3♠ North

North:

♠ AQJT5

♥ 9

♦ A96

♣ J874

South:

♠ 9632

♥ AJ86

♦ J82

♣ T3

W N E S

3♥ 1♠ 3♠ 2♠

All Pass

### Board: 202

Dealer: South

Vul: Both

North HCP: 7

South HCP: 16+2

Contract: 4♠ South

North:

♠ J943

♥ 983

♦ QJ93

♣ K4

South:

♠ AQT52

♥ AQJT6

♦ K

♣ 76

W N E S

Pass 2♠ 1♠ 4♠

All Pass

### Board: 203

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 10

Contract: 2♠ South

North:

♠ AQJ762

♥ AT

♦ QT8

♣ T4

South:

♠ 943

♥ K63

♦ AK65

♣ 765

W N E S

1♠ 2♠ Pass

All Pass

### Board: 204

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 12+2

Contract: 3♥X North

North:

♠ 32

♥ Q95

♦ J98

♣ AQ654

South:

♠ KJ85

♥ AK8764

♦ 64

♣ J

W N E S

Pass 2♥ X 1♥

3♦ 3♥ X All Pass

## South hands

## Major\_Suit\_Fit

<b>Board: 200</b>	♠ 5	You bid first.
Dealer: South	♥ KJ98532	East (RHO) bids 2♠ if possible.
Vul: Both	♦ AJ	
HCP: 13+3	♣ KJ6	
<b>Board: 201</b>	♠ 9632	Partner bids first.
Dealer: North	♥ AJ86	West (LHO) bids 3♥ if possible.
Vul: N-S	♦ J82	
HCP: 6	♣ T3	
<b>Board: 202</b>	♠ AQT52	You bid first.
Dealer: South	♥ AQJT6	The opponents are silent.
Vul: Both	♦ K	
HCP: 16+2	♣ 76	
<b>Board: 203</b>	♠ 943	Partner bids first.
Dealer: North	♥ K63	The opponents are silent.
Vul: None	♦ AK65	
HCP: 10	♣ 765	
<b>Board: 204</b>	♠ KJ85	You bid first.
Dealer: South	♥ AK8764	East (RHO) Doubles 2♥ if possible.
Vul: N-S	♦ 64	West (LHO) bids 3♦ if possible.
HCP: 12+2	♣ J	East (RHO) Doubles 3♥ if possible.

## Both hands (Answers Page)

### Board: 200

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 13+3

Contract: 4♥ South

North:

♠ 83

♥ AT6

♦ KT7

♣ T9873

South:

♠ 5

♥ KJ98532

♦ AJ

♣ KJ6

W N E S

Pass 2♥ 2♠ 4♥

All Pass

### Board: 201

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 6

Contract: 3♠ North

North:

♠ AQJT5

♥ 9

♦ A96

♣ J874

South:

♠ 9632

♥ AJ86

♦ J82

♣ T3

W N E S

3♥ 1♠ 3♠ 2♠

All Pass

### Board: 202

Dealer: South

Vul: Both

North HCP: 7

South HCP: 16+2

Contract: 4♠ South

North:

♠ J943

♥ 983

♦ QJ93

♣ K4

South:

♠ AQT52

♥ AQJT6

♦ K

♣ 76

W N E S

Pass 2♠ 1♠ 4♠

All Pass

### Board: 203

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 10

Contract: 2♠ South

North:

♠ AQJ762

♥ AT

♦ QT8

♣ T4

South:

♠ 943

♥ K63

♦ AK65

♣ 765

W N E S

1♠ 2♠ Pass

All Pass

### Board: 204

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 12+2

Contract: 3♥X North

North:

♠ 32

♥ Q95

♦ J98

♣ AQ654

South:

♠ KJ85

♥ AK8764

♦ 64

♣ J

W N E S

Pass 2♥ X 1♥

3♦ 3♥ X All Pass



## North hands

## Major\_Suit\_Fit

<b>Board: 205</b>	♠ KJ73	You bid first.
Dealer: North	♥ J9742	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 12+1	♣ 65	

---

<b>Board: 206</b>	♠ JT76	Partner bids first.
Dealer: South	♥ QJ976	The opponents are silent.
Vul: Both	♦ 2	
HCP: 7+1	♣ K63	

---

<b>Board: 207</b>	♠ KJ854	You bid first.
Dealer: North	♥ AK4	The opponents are silent.
Vul: None	♦ KT9	
HCP: 14+1	♣ 54	

---

<b>Board: 208</b>	♠ J42	Partner bids first.
Dealer: South	♥ 873	The opponents are silent.
Vul: N-S	♦ AQ7	
HCP: 10	♣ KT85	

---

<b>Board: 209</b>	♠ 63	You bid first.
Dealer: North	♥ AKJ52	The opponents are silent.
Vul: E-W	♦ AJT9	
HCP: 14+1	♣ J6	

## Both hands (Answers Page)

### Board: 205

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 3+2

Contract: 4♥ South

North:

♠ KJ73

♥ J9742

♦ AK

♣ 65

South:

♠ 5

♥ T653

♦ QT9743

♣ J9

W	N	E	S
	1♥	Pass	4♥

All Pass

### Board: 206

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 17+2

Contract: 4♠ South

North:

♠ JT76

♥ QJ976

♦ 2

♣ K63

South:

♠ K9853

♥ A3

♦ AKQJ8

♣ 5

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

1. Splinter

### Board: 207

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 11

Contract: 4♠ North

North:

♠ KJ854

♥ AK4

♦ KT9

♣ 54

South:

♠ AQ62

♥ J7

♦ Q53

♣ QT86

W	N	E	S
	1♠	Pass	3♠
Pass	4♠	All Pass	

### Board: 208

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 16+2

Contract: 4♠ South

North:

♠ J42

♥ 873

♦ AQ7

♣ KT85

South:

♠ KQ9876

♥ K52

♦ K

♣ AJ3

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

### Board: 209

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 10

Contract: 2♥ South

North:

♠ 63

♥ AKJ52

♦ AJT9

♣ J6

South:

♠ K942

♥ Q83

♦ Q5

♣ KT95

W	N	E	S
	1♥	Pass	2♥
All Pass			

## South hands

## Major\_Suit\_Fit

**Board: 205**      ♠ 5      Partner bids first.  
 Dealer: North      ♥ T653      The opponents are silent.  
 Vul: E-W      ♦ QT9743  
 HCP: 3+2      ♣ J9

---

**Board: 206**      ♠ K9853      You bid first.  
 Dealer: South      ♥ A3      The opponents are silent.  
 Vul: Both      ♦ AKQJ8  
 HCP: 17+2      ♣ 5

---

**Board: 207**      ♠ AQ62      Partner bids first.  
 Dealer: North      ♥ J7      The opponents are silent.  
 Vul: None      ♦ Q53  
 HCP: 11      ♣ QT86

---

**Board: 208**      ♠ KQ9876      You bid first.  
 Dealer: South      ♥ K52      The opponents are silent.  
 Vul: N-S      ♦ K  
 HCP: 16+2      ♣ AJ3

---

**Board: 209**      ♠ K942      Partner bids first.  
 Dealer: North      ♥ Q83      The opponents are silent.  
 Vul: E-W      ♦ Q5  
 HCP: 10      ♣ KT95

## Both hands (Answers Page)

### Board: 205

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 3+2

Contract: 4♥ South

North:

♠ KJ73

♥ J9742

♦ AK

♣ 65

South:

♠ 5

♥ T653

♦ QT9743

♣ J9

W	N	E	S
	1♥	Pass	4♥

All Pass

### Board: 206

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 17+2

Contract: 4♠ South

North:

♠ JT76

♥ QJ976

♦ 2

♣ K63

South:

♠ K9853

♥ A3

♦ AKQJ8

♣ 5

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

1. Splinter

### Board: 207

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 11

Contract: 4♠ North

North:

♠ KJ854

♥ AK4

♦ KT9

♣ 54

South:

♠ AQ62

♥ J7

♦ Q53

♣ QT86

W	N	E	S
	1♠	Pass	3♠
Pass	4♠	All Pass	

### Board: 208

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 16+2

Contract: 4♠ South

North:

♠ J42

♥ 873

♦ AQ7

♣ KT85

South:

♠ KQ9876

♥ K52

♦ K

♣ AJ3

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

### Board: 209

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 10

Contract: 2♥ South

North:

♠ 63

♥ AKJ52

♦ AJT9

♣ J6

South:

♠ K942

♥ Q83

♦ Q5

♣ KT95

W	N	E	S
	1♥	Pass	2♥
All Pass			

## North hands

## Major\_Suit\_Fit

<b>Board: 210</b>	♠ AT87	Partner bids first.
Dealer: South	♥ A73	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 10+1	♣ Q8643	
<b>Board: 211</b>	♠ AQ932	You bid first.
Dealer: North	♥ A3	The opponents are silent.
Vul: E-W	♦ KQ98	
HCP: 15+1	♣ 86	
<b>Board: 212</b>	♠ QT3	RHO opens the bidding 1 ♠.
Dealer: West	♥ J4	You bid next.
Vul: Both	♦ A632	East (LHO) bids 2 ♠ if possible.
HCP: 7	♣ T972	West (RHO) bids 3 ♠ if possible.
<b>Board: 213</b>	♠ KQT8	You bid first.
Dealer: North	♥ AK653	The opponents are silent.
Vul: None	♦ A2	
HCP: 17+1	♣ J7	
<b>Board: 214</b>	♠ KQT842	Partner bids first.
Dealer: South	♥ Q95	The opponents are silent.
Vul: N-S	♦ 874	
HCP: 7+2	♣ 7	

## Both hands (Answers Page)

### Board: 210

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 13+1

Contract: 4♥ North

North:

♠ AT87

♥ A73

♦ 5

♣ Q8643

South:

♠ Q42

♥ KT942

♦ KT6

♣ AJ

W	N	E	S
			1♥
Pass	4♥	All Pass	

### Board: 211

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9

Contract: 4♠ South

North:

♠ AQ932

♥ A3

♦ KQ98

♣ 86

South:

♠ JT84

♥ 74

♦ AT3

♣ KJ53

W	N	E	S
	1♠	Pass	3♠
Pass	3NT	Pass	4♠
All Pass			

### Board: 212

Dealer: West

Vul: Both

North HCP: 7

South HCP: 14+2

Contract: 4♦ North

North:

♠ QT3

♥ J4

♦ A632

♣ T972

South:

♠ K

♥ 97

♦ KJ8754

♣ AK85

W	N	E	S
1♠	Pass	2♠	3♦
3♠	4♦	All Pass	

### Board: 213

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 10

Contract: 4♥ South

North:

♠ KQT8

♥ AK653

♦ A2

♣ J7

South:

♠ J72

♥ Q742

♦ KJ86

♣ K8

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

### Board: 214

Dealer: South

Vul: N-S

North HCP: 7+2

South HCP: 13+1

Contract: 4♠ North

North:

♠ KQT842

♥ Q95

♦ 874

♣ 7

South:

♠ A7653

♥ K8

♦ KQT

♣ JT3

W	N	E	S
			1♠
Pass	4♠	All Pass	

## South hands

## Major\_Suit\_Fit

<b>Board: 210</b>	♠ Q42	You bid first.
Dealer: South	♥ KT942	The opponents are silent.
Vul: E-W	♦ KT6	
HCP: 13+1	♣ AJ	
<b>Board: 211</b>	♠ JT84	Partner bids first.
Dealer: North	♥ 74	The opponents are silent.
Vul: E-W	♦ AT3	
HCP: 9	♣ KJ53	
<b>Board: 212</b>	♠ K	LHO opens the bidding 1 ♠.
Dealer: West	♥ 97	Partner bids next.
Vul: Both	♦ KJ8754	East (RHO) bids 2 ♠ if possible.
HCP: 14+2	♣ AK85	West (LHO) bids 3 ♠ if possible.
<b>Board: 213</b>	♠ J72	Partner bids first.
Dealer: North	♥ Q742	The opponents are silent.
Vul: None	♦ KJ86	
HCP: 10	♣ K8	
<b>Board: 214</b>	♠ A7653	You bid first.
Dealer: South	♥ K8	The opponents are silent.
Vul: N-S	♦ KQT	
HCP: 13+1	♣ JT3	

## Both hands (Answers Page)

### Board: 210

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 13+1

Contract: 4♥ North

North:

♠ AT87

♥ A73

♦ 5

♣ Q8643

South:

♠ Q42

♥ KT942

♦ KT6

♣ AJ

W	N	E	S
			1♥
Pass	4♥	All Pass	

### Board: 211

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9

Contract: 4♠ South

North:

♠ AQ932

♥ A3

♦ KQ98

♣ 86

South:

♠ JT84

♥ 74

♦ AT3

♣ KJ53

W	N	E	S
	1♠	Pass	3♠
Pass	3NT	Pass	4♠
All Pass			

### Board: 212

Dealer: West

Vul: Both

North HCP: 7

South HCP: 14+2

Contract: 4♦ North

North:

♠ QT3

♥ J4

♦ A632

♣ T972

South:

♠ K

♥ 97

♦ KJ8754

♣ AK85

W	N	E	S
1♠	Pass	2♠	3♦
3♠	4♦	All Pass	

### Board: 213

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 10

Contract: 4♥ South

North:

♠ KQT8

♥ AK653

♦ A2

♣ J7

South:

♠ J72

♥ Q742

♦ KJ86

♣ K8

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

### Board: 214

Dealer: South

Vul: N-S

North HCP: 7+2

South HCP: 13+1

Contract: 4♠ North

North:

♠ KQT842

♥ Q95

♦ 874

♣ 7

South:

♠ A7653

♥ K8

♦ KQT

♣ JT3

W	N	E	S
			1♠
Pass	4♠	All Pass	



# North hands

# Major\_Suit\_Fit

<b>Board: 215</b>	♠ AK9753	You bid first.
Dealer: North	♥ -	West (RHO) bids 4♣ if possible.
Vul: Both	♦ K9543	
HCP: 12+3	♣ Q2	
<b>Board: 216</b>	♠ AQJ	LHO opens the bidding 1♥.
Dealer: East	♥ J5	Partner bids next.
Vul: None	♦ A86	West (RHO) bids 2♥ if possible.
HCP: 19+1	♣ AQJ93	West (RHO) bids 3♥ if possible.
		East (LHO) Doubles 4♦ if possible.
<b>Board: 217</b>	♠ AKJ	You bid first.
Dealer: North	♥ AQ432	The opponents are silent.
Vul: E-W	♦ T73	
HCP: 14+1	♣ T3	
<b>Board: 218</b>	♠ T5	Partner bids first.
Dealer: South	♥ AT84	The opponents are silent.
Vul: Both	♦ KQ75	
HCP: 9	♣ 942	
<b>Board: 219</b>	♠ A6	LHO opens the bidding 1♠.
Dealer: East	♥ QJ8	Partner bids next.
Vul: N-S	♦ AQ9832	West (RHO) bids 2♠ if possible.
HCP: 13+2	♣ 84	East (LHO) Doubles 3♦ if possible.

## Both hands (Answers Page)

### Board: 215

	North:	South:	W	N	E	S
Dealer: North	♠ AK9753	♠ T842		1 ♠	Pass	3 ♠
Vul: Both	♥ -	♥ AQJ93	4 ♣	4 ♠	All Pass	
North HCP: 12+3	♦ K9543	♦ QT				
South HCP: 9+1	♣ Q2	♣ 84				
Contract: 4 ♠ North						

### Board: 216

	North:	South:	W	N	E	S
Dealer: East	♠ AQJ	♠ 9762			1 ♥	Pass
Vul: None	♥ J5	♥ 7	2 ♥	X	Pass	3 ♦
North HCP: 19+1	♦ A86	♦ KT9743	3 ♥	Pass	Pass	4 ♦
South HCP: 3+2	♣ AQJ93	♣ 85	Pass	Pass	X	All Pass
Contract: 4 ♦ X South						

### Board: 217

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ Q6		1 ♥	Pass	3 ♥
Vul: E-W	♥ AQ432	♥ T876	Pass	4 ♥	All Pass	
North HCP: 14+1	♦ T73	♦ 95				
South HCP: 9+1	♣ T3	♣ AQJ72				
Contract: 4 ♥ North						

### Board: 218

	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ AK96				1 ♥
Vul: Both	♥ AT84	♥ KQJ96	Pass	3 ♥	Pass	3NT
North HCP: 9	♦ KQ75	♦ 32	Pass	4 ♥	All Pass	
South HCP: 16+1	♣ 942	♣ K3				
Contract: 4 ♥ North						

### Board: 219

	North:	South:	W	N	E	S
Dealer: East	♠ A6	♠ Q43			1 ♠	Pass
Vul: N-S	♥ QJ8	♥ T62	2 ♠	3 ♦	X	All Pass
North HCP: 13+2	♦ AQ9832	♦ 54				
South HCP: 5+1	♣ 84	♣ QJ972				
Contract: 3 ♦ X North						

## South hands

## Major\_Suit\_Fit

<b>Board: 215</b>	♠ T842	Partner bids first.
Dealer: North	♥ AQJ93	West (LHO) bids 4♣ if possible.
Vul: Both	♦ QT	
HCP: 9+1	♣ 84	
<b>Board: 216</b>	♠ 9762	RHO opens the bidding 1♥.
Dealer: East	♥ 7	You bid next.
Vul: None	♦ KT9743	West (LHO) bids 2♥ if possible.
HCP: 3+2	♣ 85	West (LHO) bids 3♥ if possible.
		East (RHO) Doubles 4♦ if possible.
<b>Board: 217</b>	♠ Q6	Partner bids first.
Dealer: North	♥ T876	The opponents are silent.
Vul: E-W	♦ 95	
HCP: 9+1	♣ AQJ72	
<b>Board: 218</b>	♠ AK96	You bid first.
Dealer: South	♥ KQJ96	The opponents are silent.
Vul: Both	♦ 32	
HCP: 16+1	♣ K3	
<b>Board: 219</b>	♠ Q43	RHO opens the bidding 1♠.
Dealer: East	♥ T62	You bid next.
Vul: N-S	♦ 54	West (LHO) bids 2♠ if possible.
HCP: 5+1	♣ QJ972	East (RHO) Doubles 3♦ if possible.

## Both hands (Answers Page)

### Board: 215

	North:	South:	W	N	E	S
Dealer: North	♠ AK9753	♠ T842		1 ♠	Pass	3 ♠
Vul: Both	♥ -	♥ AQJ93	4 ♣	4 ♠	All Pass	
North HCP: 12+3	♦ K9543	♦ QT				
South HCP: 9+1	♣ Q2	♣ 84				
Contract: 4 ♠ North						

### Board: 216

	North:	South:	W	N	E	S
Dealer: East	♠ AQJ	♠ 9762			1 ♥	Pass
Vul: None	♥ J5	♥ 7	2 ♥	X	Pass	3 ♦
North HCP: 19+1	♦ A86	♦ KT9743	3 ♥	Pass	Pass	4 ♦
South HCP: 3+2	♣ AQJ93	♣ 85	Pass	Pass	X	All Pass
Contract: 4 ♦ X South						

### Board: 217

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ Q6		1 ♥	Pass	3 ♥
Vul: E-W	♥ AQ432	♥ T876	Pass	4 ♥	All Pass	
North HCP: 14+1	♦ T73	♦ 95				
South HCP: 9+1	♣ T3	♣ AQJ72				
Contract: 4 ♥ North						

### Board: 218

	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ AK96				1 ♥
Vul: Both	♥ AT84	♥ KQJ96	Pass	3 ♥	Pass	3NT
North HCP: 9	♦ KQ75	♦ 32	Pass	4 ♥	All Pass	
South HCP: 16+1	♣ 942	♣ K3				
Contract: 4 ♥ North						

### Board: 219

	North:	South:	W	N	E	S
Dealer: East	♠ A6	♠ Q43			1 ♠	Pass
Vul: N-S	♥ QJ8	♥ T62	2 ♠	3 ♦	X	All Pass
North HCP: 13+2	♦ AQ9832	♦ 54				
South HCP: 5+1	♣ 84	♣ QJ972				
Contract: 3 ♦ X North						

## North hands

## Major\_Suit\_Fit

<b>Board: 220</b>	♠ KJ94	Partner bids first.
Dealer: South	♥ Q984	The opponents are silent.
Vul: Both	♦ T9	
HCP: 10	♣ A64	

---

<b>Board: 221</b>	♠ AJT72	You bid first.
Dealer: North	♥ 87	The opponents are silent.
Vul: Both	♦ AKT5	
HCP: 16+1	♣ A5	

---

<b>Board: 222</b>	♠ KJT5	Partner bids first.
Dealer: South	♥ QT532	The opponents are silent.
Vul: None	♦ Q8	
HCP: 10+1	♣ Q4	

---

<b>Board: 223</b>	♠ AQ982	You bid first.
Dealer: North	♥ 976	The opponents are silent.
Vul: N-S	♦ AK53	
HCP: 13+1	♣ 4	

---

<b>Board: 224</b>	♠ Q853	Partner bids first.
Dealer: South	♥ KQ96	The opponents are silent.
Vul: E-W	♦ 52	
HCP: 9	♣ QT6	

## Both hands (Answers Page)

### Board: 220

Dealer: South

Vul: Both

North HCP: 10

South HCP: 18+2

Contract: 6♥ South

North:

♠ KJ94

♥ Q984

♦ T9

♣ A64

South:

♠ A62

♥ AKJT63

♦ A

♣ Q92

W N E S

Pass 3♥ Pass 1♥

Pass 4♥ Pass 3NT

Pass 5♦<sup>1</sup> Pass 4NT

Pass 6♥

All Pass

1. A=1/5 or 4/5

### Board: 221

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 9+1

Contract: 4♠ North

North:

♠ AJT72

♥ 87

♦ AKT5

♣ A5

South:

♠ 986

♥ AQ653

♦ J932

♣ Q

W N E S

Pass 1♠ Pass 2♠

Pass 4♠ All Pass

### Board: 222

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15+1

Contract: 4♥ North

North:

♠ KJT5

♥ QT532

♦ Q8

♣ Q4

South:

♠ A9

♥ AKJ97

♦ T3

♣ KT85

W N E S

Pass 3♥ Pass 1♥

Pass 4♥ Pass 3NT

Pass All Pass

### Board: 223

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 8

Contract: 2♠ South

North:

♠ AQ982

♥ 976

♦ AK53

♣ 4

South:

♠ T53

♥ J542

♦ 82

♣ AKT9

W N E S

Pass 1♠ Pass 2♠

All Pass

### Board: 224

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 12+1

Contract: 4♠ South

North:

♠ Q853

♥ KQ96

♦ 52

♣ QT6

South:

♠ KJT62

♥ A2

♦ JT63

♣ K9

W N E S

Pass 3♠ Pass 1♠

Pass 4♠

All Pass

## South hands

## Major\_Suit\_Fit

<b>Board: 220</b>	♠ A62	You bid first.
Dealer: South	♥ AKJT63	The opponents are silent.
Vul: Both	♦ A	
HCP: 18+2	♣ Q92	

---

<b>Board: 221</b>	♠ 986	Partner bids first.
Dealer: North	♥ AQ653	The opponents are silent.
Vul: Both	♦ J932	
HCP: 9+1	♣ Q	

---

<b>Board: 222</b>	♠ A9	You bid first.
Dealer: South	♥ AKJ97	The opponents are silent.
Vul: None	♦ T3	
HCP: 15+1	♣ KT85	

---

<b>Board: 223</b>	♠ T53	Partner bids first.
Dealer: North	♥ J542	The opponents are silent.
Vul: N-S	♦ 82	
HCP: 8	♣ AKT9	

---

<b>Board: 224</b>	♠ KJT62	You bid first.
Dealer: South	♥ A2	The opponents are silent.
Vul: E-W	♦ JT63	
HCP: 12+1	♣ K9	

## Both hands (Answers Page)

### Board: 220

Dealer: South

Vul: Both

North HCP: 10

South HCP: 18+2

Contract: 6♥ South

North:

♠ KJ94

♥ Q984

♦ T9

♣ A64

South:

♠ A62

♥ AKJT63

♦ A

♣ Q92

W N E S

Pass 3♥ Pass 1♥

Pass 4♥ Pass 3NT

Pass 5♦<sup>1</sup> Pass 4NT

Pass 6♥

All Pass

1. A=1/5 or 4/5

### Board: 221

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 9+1

Contract: 4♠ North

North:

♠ AJT72

♥ 87

♦ AKT5

♣ A5

South:

♠ 986

♥ AQ653

♦ J932

♣ Q

W N E S

Pass 1♠ Pass 2♠

Pass 4♠ All Pass

### Board: 222

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15+1

Contract: 4♥ North

North:

♠ KJT5

♥ QT532

♦ Q8

♣ Q4

South:

♠ A9

♥ AKJ97

♦ T3

♣ KT85

W N E S

Pass 3♥ Pass 1♥

Pass 4♥ Pass 3NT

All Pass

### Board: 223

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 8

Contract: 2♠ South

North:

♠ AQ982

♥ 976

♦ AK53

♣ 4

South:

♠ T53

♥ J542

♦ 82

♣ AKT9

W N E S

Pass 1♠ Pass 2♠

All Pass

### Board: 224

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 12+1

Contract: 4♠ South

North:

♠ Q853

♥ KQ96

♦ 52

♣ QT6

South:

♠ KJT62

♥ A2

♦ JT63

♣ K9

W N E S

Pass 3♠ Pass 1♠

Pass 4♠

All Pass



<b>Board: 225</b>	♠ -	LHO opens the bidding 1 ♠.
Dealer: East	♥ AKQ7432	Partner bids next.
Vul: Both	♦ K52	West (RHO) bids 4 ♠ if possible.
HCP: 15+3	♣ K87	West (RHO) Doubles 5 ♥ if possible.

## Both hands (Answers Page)

**Board: 225**

Dealer: East

Vul: Both

North HCP: 15+3

South HCP: 1

Contract: 5♥X North

**North:**

♠ -

♥ AKQ7432

♦ K52

♣ K87

**South:**

♠ 653

♥ 85

♦ T764

♣ J652

**W**

**N**

**E**

**S**

1♠ Pass

4♠ 5♥ Pass Pass

X All Pass

**Board: 225**

♠ 653

RHO opens the bidding 1 ♠.

Dealer: East

♥ 85

You bid next.

Vul: Both

♦ T764

West (LHO) bids 4 ♠ if possible.

HCP: 1

♣ J652

West (LHO) Doubles 5 ♥ if possible.

## Both hands (Answers Page)

**Board: 225**

Dealer: East

Vul: Both

North HCP: 15+3

South HCP: 1

Contract: 5♥X North

**North:**

♠ -

♥ AKQ7432

♦ K52

♣ K87

**South:**

♠ 653

♥ 85

♦ T764

♣ J652

**W**

**N**

**E**

**S**

1♠ Pass

4♠ 5♥ Pass Pass

X All Pass