

<b>Board: 1</b>	♠ AK9763	You bid first.
Dealer: North	♥ AQT75	West (RHO) bids 3♣ if possible.
Vul: E-W	♦ J	
HCP: 14+3	♣ 5	

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<b>Board: 2</b>	♠ A95	Partner bids first.
Dealer: South	♥ Q76	East (LHO) bids 3♦ if possible.
Vul: N-S	♦ 965	
HCP: 9	♣ K983	

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<b>Board: 3</b>	♠ AT62	You bid first.
Dealer: North	♥ KQ962	West (RHO) bids 3♣ if possible.
Vul: Both	♦ A862	
HCP: 13+1	♣ -	

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<b>Board: 4</b>	♠ 8654	Partner bids first.
Dealer: South	♥ AT5	The opponents are silent.
Vul: Both	♦ Q9	
HCP: 6	♣ T964	

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<b>Board: 5</b>	♠ AKQT72	LHO opens the bidding 1♥.
Dealer: East	♥ 52	Partner bids next.
Vul: E-W	♦ 742	West (RHO) bids 2♥ if possible.
HCP: 12+2	♣ K5	

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK9763	♠ QJ5		1 ♠	Pass	2 ♠
Vul: E-W	♥ AQT75	♥ J6	3 ♣	4 ♠	All Pass	
North HCP: 14+3	♦ J	♦ Q8754				
South HCP: 6+1	♣ 5	♣ 974				
Contract: 4 ♠ North						

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A95	♠ K872			1 ♥	
Vul: N-S	♥ Q76	♥ AJT42	Pass	2 ♥	3 ♦	Pass
North HCP: 9	♦ 965	♦ K2	Pass	X	Pass	3 ♥
South HCP: 12+1	♣ K983	♣ J2	All Pass			
Contract: 3 ♥ South						

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT62	♠ 974		1 ♥	Pass	2 ♥
Vul: Both	♥ KQ962	♥ AJ3	3 ♣	3 ♥	All Pass	
North HCP: 13+1	♦ A862	♦ 75				
South HCP: 7+1	♣ -	♣ Q8652				
Contract: 3 ♥ North						

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 8654	♠ AKQJ			1 ♥	
Vul: Both	♥ AT5	♥ J9642	Pass	2 ♥	All Pass	
North HCP: 6	♦ Q9	♦ T3				
South HCP: 13+1	♣ T964	♣ Q7				
Contract: 2 ♥ North						

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKQT72	♠ 9853		1 ♥	Pass	
Vul: E-W	♥ 52	♥ A98	2 ♥	2 ♠	Pass	3 ♠
North HCP: 12+2	♦ 742	♦ K965	All Pass			
South HCP: 7	♣ K5	♣ 62				
Contract: 3 ♠ South						

**Board: 1**      ♠ QJ5      Partner bids first.

Dealer: North      ♥ J6      West (LHO) bids 3♣ if possible.

Vul: E-W      ♦ Q8754

HCP: 6+1      ♣ 974

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**Board: 2**      ♠ K872      You bid first.

Dealer: South      ♥ AJT42      East (RHO) bids 3♦ if possible.

Vul: N-S      ♦ K2

HCP: 12+1      ♣ J2

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**Board: 3**      ♠ 974      Partner bids first.

Dealer: North      ♥ AJ3      West (LHO) bids 3♣ if possible.

Vul: Both      ♦ 75

HCP: 7+1      ♣ Q8652

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**Board: 4**      ♠ AKQJ      You bid first.

Dealer: South      ♥ J9642      The opponents are silent.

Vul: Both      ♦ T3

HCP: 13+1      ♣ Q7

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**Board: 5**      ♠ 9853      RHO opens the bidding 1♥.

Dealer: East      ♥ A98      You bid next.

Vul: E-W      ♦ K965      West (LHO) bids 2♥ if possible.

HCP: 7      ♣ 62

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK9763	♠ QJ5		1 ♠	Pass	2 ♠
Vul: E-W	♥ AQT75	♥ J6	3 ♣	4 ♠	All Pass	
North HCP: 14+3	♦ J	♦ Q8754				
South HCP: 6+1	♣ 5	♣ 974				
Contract: 4 ♠ North						

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A95	♠ K872			1 ♥	
Vul: N-S	♥ Q76	♥ AJT42	Pass	2 ♥	3 ♦	Pass
North HCP: 9	♦ 965	♦ K2	Pass	X	Pass	3 ♥
South HCP: 12+1	♣ K983	♣ J2	All Pass			
Contract: 3 ♥ South						

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT62	♠ 974		1 ♥	Pass	2 ♥
Vul: Both	♥ KQ962	♥ AJ3	3 ♣	3 ♥	All Pass	
North HCP: 13+1	♦ A862	♦ 75				
South HCP: 7+1	♣ -	♣ Q8652				
Contract: 3 ♥ North						

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 8654	♠ AKQJ			1 ♥	
Vul: Both	♥ AT5	♥ J9642	Pass	2 ♥	All Pass	
North HCP: 6	♦ Q9	♦ T3				
South HCP: 13+1	♣ T964	♣ Q7				
Contract: 2 ♥ North						

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKQT72	♠ 9853		1 ♥	Pass	
Vul: E-W	♥ 52	♥ A98	2 ♥	2 ♠	Pass	3 ♠
North HCP: 12+2	♦ 742	♦ K965	All Pass			
South HCP: 7	♣ K5	♣ 62				
Contract: 3 ♠ South						

<b>Board: 6</b>	♠ AK3
Dealer: South	♥ T94
Vul: Both	♦ 7542
HCP: 9	♣ Q43

Partner bids first.

The opponents are silent.

<b>Board: 7</b>	♠ 3
Dealer: North	♥ AQJ9874
Vul: Both	♦ KJ3
HCP: 13+3	♣ Q5

You bid first.

West (RHO) bids 3♥ if possible.

East (LHO) bids 3♠ if possible.

West (RHO) bids 5♦ if possible.

East (LHO) bids 5♠ if possible.

East (LHO) Doubles 6♥ if possible.

<b>Board: 8</b>	♠ KT952
Dealer: South	♥ 952
Vul: None	♦ A8
HCP: 9+1	♣ Q94

Partner bids first.

East (LHO) bids 3♣ if possible.

<b>Board: 9</b>	♠ AKQ84
Dealer: North	♥ K86
Vul: E-W	♦ 97
HCP: 14+1	♣ QT3

You bid first.

West (RHO) bids 3♦ if possible.

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK3	♠ Q875				1♥
Vul: Both	♥ T94	♥ AQ762	Pass	2♥	All Pass	
North HCP: 9	♦ 7542	♦ Q9				
South HCP: 14+1	♣ Q43	♣ A7				
Contract: 2♥ North						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 3	♠ 854		1♥	Pass	2♥
Vul: Both	♥ AQJ9874	♥ 532	3♥ <sup>1</sup>	X	3♠	4♥
North HCP: 13+3	♦ KJ3	♦ 4	5♦	X	5♠	Pass
South HCP: 8+2	♣ Q5	♣ AKJT76	Pass	6♥	X	All Pass
Contract: 6♥X North						1. Michaels Cuebid

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT952	♠ Q4				1♥
Vul: None	♥ 952	♥ AQJ8763	Pass	2♥	3♣	3♥
North HCP: 9+1	♦ A8	♦ J52			All Pass	
South HCP: 14+3	♣ Q94	♣ A				
Contract: 3♥ South						

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQ84	♠ J97		1♠	Pass	2♠
Vul: E-W	♥ K86	♥ J542	3♦	3♠	All Pass	
North HCP: 14+1	♦ 97	♦ KT				
South HCP: 8	♣ QT3	♣ K982				
Contract: 3♠ North						

**Board: 6**      ♠ Q875      You bid first.

Dealer: South      ♥ AQ762      The opponents are silent.

Vul: Both      ♦ Q9

HCP: 14+1      ♣ A7

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**Board: 7**      ♠ 854      Partner bids first.

Dealer: North      ♥ 532      West (LHO) bids 3♥ if possible.

Vul: Both      ♦ 4      East (RHO) bids 3♠ if possible.

HCP: 8+2      ♣ AKJT76      West (LHO) bids 5♦ if possible.

East (RHO) bids 5♠ if possible.

East (RHO) Doubles 6♥ if possible.

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**Board: 8**      ♠ Q4      You bid first.

Dealer: South      ♥ AQJ8763      East (RHO) bids 3♣ if possible.

Vul: None      ♦ J52

HCP: 14+3      ♣ A

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**Board: 9**      ♠ J97      Partner bids first.

Dealer: North      ♥ J542      West (LHO) bids 3♦ if possible.

Vul: E-W      ♦ KT

HCP: 8      ♣ K982

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK3	♠ Q875				1♥
Vul: Both	♥ T94	♥ AQ762	Pass	2♥	All Pass	
North HCP: 9	♦ 7542	♦ Q9				
South HCP: 14+1	♣ Q43	♣ A7				
Contract: 2♥ North						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 3	♠ 854		1♥	Pass	2♥
Vul: Both	♥ AQJ9874	♥ 532	3♥ <sup>1</sup>	X	3♠	4♥
North HCP: 13+3	♦ KJ3	♦ 4	5♦	X	5♠	Pass
South HCP: 8+2	♣ Q5	♣ AKJT76	Pass	6♥	X	All Pass
Contract: 6♥X North						1. Michaels Cuebid

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT952	♠ Q4				1♥
Vul: None	♥ 952	♥ AQJ8763	Pass	2♥	3♣	3♥
North HCP: 9+1	♦ A8	♦ J52			All Pass	
South HCP: 14+3	♣ Q94	♣ A				
Contract: 3♥ South						

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQ84	♠ J97		1♠	Pass	2♠
Vul: E-W	♥ K86	♥ J542	3♦	3♠	All Pass	
North HCP: 14+1	♦ 97	♦ KT				
South HCP: 8	♣ QT3	♣ K982				
Contract: 3♠ North						

<b>Board: 10</b>	♠ 54	RHO opens the bidding 1♥.
Dealer: West	♥ 876	You bid next.
Vul: E-W	♦ 943	East (LHO) bids 2♥ if possible.
HCP: 2+1	♣ QT942	

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<b>Board: 11</b>	♠ AT85	You bid first.
Dealer: North	♥ AKJ9875	West (RHO) bids 3♦ if possible.
Vul: Both	♦ 7	
HCP: 12+3	♣ 4	

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<b>Board: 12</b>	♠ 43	RHO opens the bidding 1♠.
Dealer: West	♥ 8432	You bid next.
Vul: N-S	♦ AK83	East (LHO) bids 2♠ if possible.
HCP: 7	♣ 982	West (RHO) Doubles 3♣ if possible.

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<b>Board: 13</b>	♠ Q8	LHO opens the bidding 1♠.
Dealer: East	♥ AQ9432	Partner bids next.
Vul: E-W	♦ 943	West (RHO) bids 2♠ if possible.
HCP: 11+2	♣ K3	

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<b>Board: 14</b>	♠ K964	Partner bids first.
Dealer: South	♥ Q73	The opponents are silent.
Vul: Both	♦ A976	
HCP: 9	♣ 92	

## Both hands (Answers Page)

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 54	♠ K76	1 ♥	Pass	2 ♥	3 ♦
Vul: E-W	♥ 876	♥ Q9		All Pass		
North HCP: 2+1	♦ 943	♦ AKQT82				
South HCP: 18+2	♣ QT942	♣ A5				
Contract: 3 ♦ South						

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT85	♠ K7	1 ♥	Pass	2 ♥	
Vul: Both	♥ AKJ9875	♥ QT3	3 ♦	4 ♥	All Pass	
North HCP: 12+3	♦ 7	♦ T93				
South HCP: 9+1	♣ 4	♣ AT963				
Contract: 4 ♥ North						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 43	♠ K86	1 ♠	Pass	2 ♠	3 ♣
Vul: N-S	♥ 8432	♥ 5	X	All Pass		
North HCP: 7	♦ AK83	♦ Q92				
South HCP: 13+2	♣ 982	♣ AKJT63				
Contract: 3 ♣ X South						

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q8	♠ JT6			1 ♠	Pass
Vul: E-W	♥ AQ9432	♥ 765	2 ♠	3 ♥	All Pass	
North HCP: 11+2	♦ 943	♦ 765				
South HCP: 7	♣ K3	♣ AQ92				
Contract: 3 ♥ North						

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K964	♠ A3				1 ♥
Vul: Both	♥ Q73	♥ 98542	Pass	2 ♥	All Pass	
North HCP: 9	♦ A976	♦ JT2				
South HCP: 12+1	♣ 92	♣ AKT				
Contract: 2 ♥ North						

<b>Board: 10</b>	♠ K76	LHO opens the bidding 1♥.
Dealer: West	♥ Q9	Partner bids next.
Vul: E-W	♦ AKQT82	East (RHO) bids 2♥ if possible.
HCP: 18+2	♣ A5	

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<b>Board: 11</b>	♠ K7	Partner bids first.
Dealer: North	♥ QT3	West (LHO) bids 3♦ if possible.
Vul: Both	♦ T93	
HCP: 9+1	♣ AT963	

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<b>Board: 12</b>	♠ K86	LHO opens the bidding 1♠.
Dealer: West	♥ 5	Partner bids next.
Vul: N-S	♦ Q92	East (RHO) bids 2♠ if possible.
HCP: 13+2	♣ AKJT63	West (LHO) Doubles 3♣ if possible.

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<b>Board: 13</b>	♠ JT6	RHO opens the bidding 1♠.
Dealer: East	♥ 765	You bid next.
Vul: E-W	♦ 765	West (LHO) bids 2♠ if possible.
HCP: 7	♣ AQ92	

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<b>Board: 14</b>	♠ A3	You bid first.
Dealer: South	♥ 98542	The opponents are silent.
Vul: Both	♦ JT2	
HCP: 12+1	♣ AKT	

## Both hands (Answers Page)

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 54	♠ K76	1 ♥	Pass	2 ♥	3 ♦
Vul: E-W	♥ 876	♥ Q9		All Pass		
North HCP: 2+1	♦ 943	♦ AKQT82				
South HCP: 18+2	♣ QT942	♣ A5				
Contract: 3 ♦ South						

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT85	♠ K7	1 ♥	Pass	2 ♥	
Vul: Both	♥ AKJ9875	♥ QT3	3 ♦	4 ♥	All Pass	
North HCP: 12+3	♦ 7	♦ T93				
South HCP: 9+1	♣ 4	♣ AT963				
Contract: 4 ♥ North						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 43	♠ K86	1 ♠	Pass	2 ♠	3 ♣
Vul: N-S	♥ 8432	♥ 5	X	All Pass		
North HCP: 7	♦ AK83	♦ Q92				
South HCP: 13+2	♣ 982	♣ AKJT63				
Contract: 3 ♣ X South						

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q8	♠ JT6			1 ♠	Pass
Vul: E-W	♥ AQ9432	♥ 765	2 ♠	3 ♥	All Pass	
North HCP: 11+2	♦ 943	♦ 765				
South HCP: 7	♣ K3	♣ AQ92				
Contract: 3 ♥ North						

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K964	♠ A3				1 ♥
Vul: Both	♥ Q73	♥ 98542	Pass	2 ♥	All Pass	
North HCP: 9	♦ A976	♦ JT2				
South HCP: 12+1	♣ 92	♣ AKT				
Contract: 2 ♥ North						

**Board: 15**      ♠ AKQ743      You bid first.

Dealer: North      ♥ 83      West (RHO) Doubles 2♠ if possible.

Vul: N-S      ♦ K6

HCP: 14+2      ♣ QT2

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**Board: 16**      ♠ T85      Partner bids first.

Dealer: South      ♥ 832      The opponents are silent.

Vul: None      ♦ KJ5

HCP: 7      ♣ K763

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**Board: 17**      ♠ Q76      You bid first.

Dealer: North      ♥ AKJ976      The opponents are silent.

Vul: E-W      ♦ 8

HCP: 12+2      ♣ Q52

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**Board: 18**      ♠ KT9      RHO opens the bidding 1♠.

Dealer: West      ♥ 542      You bid next.

Vul: Both      ♦ T64      East (LHO) bids 2♠ if possible.

HCP: 3      ♣ 9762

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**Board: 19**      ♠ -      You bid first.

Dealer: North      ♥ KQJT4      The opponents are silent.

Vul: E-W      ♦ KT73

HCP: 13+1      ♣ KJ42

## Both hands (Answers Page)

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQ743	♠ T85		1 ♠	Pass	2 ♠
Vul: N-S	♥ 83	♥ A92	X	4 ♠	All Pass	
North HCP: 14+2	♦ K6	♦ A987				
South HCP: 9	♣ QT2	♣ J87				
Contract: 4 ♠ North						

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T85	♠ 96				1 ♥
Vul: None	♥ 832	♥ AKQT74	Pass	2 ♥	All Pass	
North HCP: 7	♦ KJ5	♦ Q84				
South HCP: 13+2	♣ K763	♣ Q5				
Contract: 2 ♥ North						

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q76	♠ AKJ5		1 ♥	Pass	2 ♥
Vul: E-W	♥ AKJ976	♥ 843	All Pass			
North HCP: 12+2	♦ 8	♦ 9763				
South HCP: 9	♣ Q52	♣ JT				
Contract: 2 ♥ South						

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KT9	♠ 85	1 ♠	Pass	2 ♠	X
Vul: Both	♥ 542	♥ AT6	Pass	3 ♣	Pass	3 ♦
North HCP: 3	♦ T64	♦ AQ973	All Pass			
South HCP: 18+1	♣ 9762	♣ AKJ				
Contract: 3 ♦ South						

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ -	♠ KT74		1 ♥	Pass	2 ♥
Vul: E-W	♥ KQJT4	♥ 875	All Pass			
North HCP: 13+1	♦ KT73	♦ AJ982				
South HCP: 8+1	♣ KJ42	♣ 7				
Contract: 2 ♥ South						

**Board: 15**      ♠ T85      Partner bids first.

Dealer: North      ♥ A92      West (LHO) Doubles 2♠ if possible.

Vul: N-S      ♦ A987

HCP: 9      ♣ J87

---

**Board: 16**      ♠ 96      You bid first.

Dealer: South      ♥ AKQT74      The opponents are silent.

Vul: None      ♦ Q84

HCP: 13+2      ♣ Q5

---

**Board: 17**      ♠ AKJ5      Partner bids first.

Dealer: North      ♥ 843      The opponents are silent.

Vul: E-W      ♦ 9763

HCP: 9      ♣ JT

---

**Board: 18**      ♠ 85      LHO opens the bidding 1♠.

Dealer: West      ♥ AT6      Partner bids next.

Vul: Both      ♦ AQ973      East (RHO) bids 2♠ if possible.

HCP: 18+1      ♣ AKJ

---

**Board: 19**      ♠ KT74      Partner bids first.

Dealer: North      ♥ 875      The opponents are silent.

Vul: E-W      ♦ AJ982

HCP: 8+1      ♣ 7

## Both hands (Answers Page)

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQ743	♠ T85		1 ♠	Pass	2 ♠
Vul: N-S	♥ 83	♥ A92	X	4 ♠	All Pass	
North HCP: 14+2	♦ K6	♦ A987				
South HCP: 9	♣ QT2	♣ J87				
Contract: 4 ♠ North						

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T85	♠ 96				1 ♥
Vul: None	♥ 832	♥ AKQT74	Pass	2 ♥	All Pass	
North HCP: 7	♦ KJ5	♦ Q84				
South HCP: 13+2	♣ K763	♣ Q5				
Contract: 2 ♥ North						

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q76	♠ AKJ5		1 ♥	Pass	2 ♥
Vul: E-W	♥ AKJ976	♥ 843	All Pass			
North HCP: 12+2	♦ 8	♦ 9763				
South HCP: 9	♣ Q52	♣ JT				
Contract: 2 ♥ South						

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KT9	♠ 85	1 ♠	Pass	2 ♠	X
Vul: Both	♥ 542	♥ AT6	Pass	3 ♣	Pass	3 ♦
North HCP: 3	♦ T64	♦ AQ973	All Pass			
South HCP: 18+1	♣ 9762	♣ AKJ				
Contract: 3 ♦ South						

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ -	♠ KT74		1 ♥	Pass	2 ♥
Vul: E-W	♥ KQJT4	♥ 875	All Pass			
North HCP: 13+1	♦ KT73	♦ AJ982				
South HCP: 8+1	♣ KJ42	♣ 7				
Contract: 2 ♥ South						

**Board: 20**      ♠ QT98      Partner bids first.

Dealer: South      ♥ AQJ      The opponents are silent.

Vul: None      ♦ 8752

HCP: 9      ♣ T3

---

**Board: 21**      ♠ AK9852      You bid first.

Dealer: North      ♥ T3      West (RHO) bids 3♦ if possible.

Vul: E-W      ♦ JT3

HCP: 12+2      ♣ KJ

---

**Board: 22**      ♠ J85      Partner bids first.

Dealer: South      ♥ Q54      East (LHO) bids 3♣ if possible.

Vul: None      ♦ A9853

HCP: 7+1      ♣ 52

---

**Board: 23**      ♠ AJ852      You bid first.

Dealer: North      ♥ 85      West (RHO) bids 3♥ if possible.

Vul: Both      ♦ AT5

HCP: 13+1      ♣ A97

---

**Board: 24**      ♠ KT75      Partner bids first.

Dealer: South      ♥ 762      East (LHO) bids 3♣ if possible.

Vul: Both      ♦ A875

HCP: 7      ♣ 87

## Both hands (Answers Page)

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT98	♠ 52				1♥
Vul: None	♥ AQJ	♥ K9642	Pass	2♥	All Pass	
North HCP: 9	♦ 8752	♦ AJ6				
South HCP: 13+1	♣ T3	♣ AJ5				
Contract: 2♥ North						

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK9852	♠ Q43		1♠	Pass	2♠
Vul: E-W	♥ T3	♥ AJ986	3♦	3♠	All Pass	
North HCP: 12+2	♦ JT3	♦ 8				
South HCP: 7+1	♣ KJ	♣ T985				
Contract: 3♠ North						

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J85	♠ AKQ9				1♥
Vul: None	♥ Q54	♥ KT973	Pass	2♥	3♣	3♥
North HCP: 7+1	♦ A9853	♦ 7	All Pass			
South HCP: 14+1	♣ 52	♣ QT3				
Contract: 3♥ South						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ852	♠ Q93		1♠	Pass	2♠
Vul: Both	♥ 85	♥ K96	3♥	3♠	All Pass	
North HCP: 13+1	♦ AT5	♦ J983				
South HCP: 9	♣ A97	♣ K82				
Contract: 3♠ North						

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT75	♠ A82				1♥
Vul: Both	♥ 762	♥ AQ954	Pass	2♥	3♣	3♥
North HCP: 7	♦ A875	♦ J42	All Pass			
South HCP: 14+1	♣ 87	♣ K9				
Contract: 3♥ South						

**Board: 20**      ♠ 52      You bid first.

Dealer: South      ♥ K9642      The opponents are silent.

Vul: None      ♦ AJ6

HCP: 13+1      ♣ AJ5

---

**Board: 21**      ♠ Q43      Partner bids first.

Dealer: North      ♥ AJ986      West (LHO) bids 3♦ if possible.

Vul: E-W      ♦ 8

HCP: 7+1      ♣ T985

---

**Board: 22**      ♠ AKQ9      You bid first.

Dealer: South      ♥ KT973      East (RHO) bids 3♣ if possible.

Vul: None      ♦ 7

HCP: 14+1      ♣ QT3

---

**Board: 23**      ♠ Q93      Partner bids first.

Dealer: North      ♥ K96      West (LHO) bids 3♥ if possible.

Vul: Both      ♦ J983

HCP: 9      ♣ K82

---

**Board: 24**      ♠ A82      You bid first.

Dealer: South      ♥ AQ954      East (RHO) bids 3♣ if possible.

Vul: Both      ♦ J42

HCP: 14+1      ♣ K9

## Both hands (Answers Page)

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT98	♠ 52				1♥
Vul: None	♥ AQJ	♥ K9642	Pass	2♥	All Pass	
North HCP: 9	♦ 8752	♦ AJ6				
South HCP: 13+1	♣ T3	♣ AJ5				
Contract: 2♥ North						

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK9852	♠ Q43		1♠	Pass	2♠
Vul: E-W	♥ T3	♥ AJ986	3♦	3♠	All Pass	
North HCP: 12+2	♦ JT3	♦ 8				
South HCP: 7+1	♣ KJ	♣ T985				
Contract: 3♠ North						

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J85	♠ AKQ9				1♥
Vul: None	♥ Q54	♥ KT973	Pass	2♥	3♣	3♥
North HCP: 7+1	♦ A9853	♦ 7	All Pass			
South HCP: 14+1	♣ 52	♣ QT3				
Contract: 3♥ South						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ852	♠ Q93		1♠	Pass	2♠
Vul: Both	♥ 85	♥ K96	3♥	3♠	All Pass	
North HCP: 13+1	♦ AT5	♦ J983				
South HCP: 9	♣ A97	♣ K82				
Contract: 3♠ North						

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT75	♠ A82				1♥
Vul: Both	♥ 762	♥ AQ954	Pass	2♥	3♣	3♥
North HCP: 7	♦ A875	♦ J42	All Pass			
South HCP: 14+1	♣ 87	♣ K9				
Contract: 3♥ South						

**Board: 25**      ♠ KJT97      You bid first.

Dealer: North      ♥ A8      West (RHO) bids 3♣ if possible.

Vul: E-W      ♦ K764

HCP: 12+1      ♣ J4

---

**Board: 26**      ♠ 94      Partner bids first.

Dealer: South      ♥ K63      The opponents are silent.

Vul: N-S      ♦ QJ632

HCP: 7+1      ♣ J63

---

**Board: 27**      ♠ 974      RHO opens the bidding 1♠.

Dealer: West      ♥ T864      You bid next.

Vul: N-S      ♦ 9543      East (LHO) bids 2♠ if possible.

HCP: 0      ♣ T8      West (RHO) Doubles 3♥ if possible.

---

**Board: 28**      ♠ KJT      Partner bids first.

Dealer: South      ♥ Q98      East (LHO) bids 3♣ if possible.

Vul: None      ♦ QJ83

HCP: 9      ♣ 943

---

**Board: 29**      ♠ AQ5432      You bid first.

Dealer: North      ♥ Q87      The opponents are silent.

Vul: Both      ♦ Q

HCP: 14+2      ♣ A95

## Both hands (Answers Page)

**Board: 25**

Dealer: North

**North:**

♠ KJT97

**South:**

♠ 543

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

1 ♠ Pass 2 ♠

Vul: E-W

♥ A8

♥ QJ742

3 ♣

3 ♠ All Pass

North HCP: 12+1

♦ K764

♦ Q

South HCP: 8+1

♣ J4

♣ K875

Contract: 3 ♠ North

**Board: 26**

Dealer: South

**North:**

♠ 94

**South:**

♠ 76

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

1 ♥

Vul: N-S

♥ K63

♥ AJ942

Pass

2 ♥

All Pass

North HCP: 7+1

♦ QJ632

♦ K9

South HCP: 13+1

♣ J63

♣ KQ97

Contract: 2 ♥ North

**Board: 27**

Dealer: West

**North:**

♠ 974

**South:**

♠ QT

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

1 ♠ Pass 2 ♠ X

Vul: N-S

♥ T864

♥ K3

Pass

3 ♥

Pass Pass

North HCP: 0

♦ 9543

♦ AQ7

X

All Pass

South HCP: 21+2

♣ T8

♣ AKQJ74

Contract: 3 ♥ X North

**Board: 28**

Dealer: South

**North:**

♠ KJT

**South:**

♠ AQ872

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

1 ♠

Vul: None

♥ Q98

♥ J643

Pass

2 ♠

3 ♣ 3 ♠

North HCP: 9

♦ QJ83

♦ K2

All Pass

South HCP: 13+1

♣ 943

♣ K8

Contract: 3 ♠ South

**Board: 29**

Dealer: North

**North:**

♠ AQ5432

**South:**

♠ J97

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

1 ♠ Pass 2 ♠

Vul: Both

♥ Q87

♥ 952

Pass

3 ♠

All Pass

North HCP: 14+2

♦ Q

♦ AJ76

South HCP: 7

♣ A95

♣ J72

Contract: 3 ♠ North

<b>Board: 25</b>	♠ 543	Partner bids first.
Dealer: North	♥ QJ742	West (LHO) bids 3♣ if possible.
Vul: E-W	♦ Q	
HCP: 8+1	♣ K875	
 <b>Board: 26</b>	 ♠ 76	 You bid first.
Dealer: South	♥ AJ942	The opponents are silent.
Vul: N-S	♦ K9	
HCP: 13+1	♣ KQ97	
 <b>Board: 27</b>	 ♠ QT	 LHO opens the bidding 1♠.
Dealer: West	♥ K3	Partner bids next.
Vul: N-S	♦ AQ7	East (RHO) bids 2♠ if possible.
HCP: 21+2	♣ AKQJ74	West (LHO) Doubles 3♥ if possible.
 <b>Board: 28</b>	 ♠ AQ872	 You bid first.
Dealer: South	♥ J643	East (RHO) bids 3♣ if possible.
Vul: None	♦ K2	
HCP: 13+1	♣ K8	
 <b>Board: 29</b>	 ♠ J97	 Partner bids first.
Dealer: North	♥ 952	The opponents are silent.
Vul: Both	♦ AJ76	
HCP: 7	♣ J72	

## Both hands (Answers Page)

**Board: 25**

Dealer: North

**North:**

♠ KJT97

**South:**

♠ 543

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

1♠ Pass 2♠

Vul: E-W

♥ A8

♥ QJ742

3♣

3♠ All Pass

North HCP: 12+1

♦ K764

♦ Q

South HCP: 8+1

♣ J4

♣ K875

Contract: 3♠ North

**Board: 26**

Dealer: South

**North:**

♠ 94

**South:**

♠ 76

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

1♥

Vul: N-S

♥ K63

♥ AJ942

Pass

2♥

All Pass

North HCP: 7+1

♦ QJ632

♦ K9

South HCP: 13+1

♣ J63

♣ KQ97

Contract: 2♥ North

**Board: 27**

Dealer: West

**North:**

♠ 974

**South:**

♠ QT

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

1♠ Pass 2♠ X

Vul: N-S

♥ T864

♥ K3

Pass

3♥

Pass Pass

North HCP: 0

♦ 9543

♦ AQ7

X

All Pass

South HCP: 21+2

♣ T8

♣ AKQJ74

Contract: 3♥X North

**Board: 28**

Dealer: South

**North:**

♠ KJT

**South:**

♠ AQ872

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

1♠

Vul: None

♥ Q98

♥ J643

Pass

2♠

3♣ 3♠

North HCP: 9

♦ QJ83

♦ K2

All Pass

South HCP: 13+1

♣ 943

♣ K8

Contract: 3♠ South

**Board: 29**

Dealer: North

**North:**

♠ AQ5432

**South:**

♠ J97

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

1♠ Pass 2♠

Vul: Both

♥ Q87

♥ 952

Pass

3♠

All Pass

North HCP: 14+2

♦ Q

♦ AJ76

South HCP: 7

♣ A95

♣ J72

Contract: 3♠ North

**Board: 30**      ♠ AQ3      Partner bids first.

Dealer: South      ♥ 943      East (LHO) bids 3♣ if possible.

Vul: None      ♦ K53

HCP: 9      ♣ T732

---

**Board: 31**      ♠ AKJ97      LHO opens the bidding 1♥.

Dealer: East      ♥ K2      Partner bids next.

Vul: N-S      ♦ KJ7      West (RHO) bids 2♥ if possible.

HCP: 18+1      ♣ K72

---

**Board: 32**      ♠ T82      Partner bids first.

Dealer: South      ♥ JT5      East (LHO) bids 3♦ if possible.

Vul: N-S      ♦ QJ4

HCP: 7      ♣ K986

---

**Board: 33**      ♠ KQ76542      You bid first.

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

Vul: N-S      ♦ T5

HCP: 13+3      ♣ KJ3

---

**Board: 34**      ♠ Q84      Partner bids first.

Dealer: South      ♥ J93      East (LHO) bids 3♦ if possible.

Vul: E-W      ♦ Q865

HCP: 9      ♣ A74

## Both hands (Answers Page)

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ3	♠ KT982				1 ♠
Vul: None	♥ 943	♥ AQJ	Pass	2 ♠	3 ♣	Pass
North HCP: 9	♦ K53	♦ Q97	Pass	3 ♠	All Pass	
South HCP: 12+1	♣ T732	♣ 85				
Contract: 3 ♠ North						

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKJ97	♠ T43			1 ♥	Pass
Vul: N-S	♥ K2	♥ JT9	2 ♥	X	Pass	3 ♣
North HCP: 18+1	♦ KJ7	♦ 965	Pass	3 ♠	All Pass	
South HCP: 4	♣ K72	♣ QJ96				
Contract: 3 ♠ North						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T82	♠ K4			1 ♥	
Vul: N-S	♥ JT5	♥ AK8732	Pass	2 ♥	3 ♦	4 ♥
North HCP: 7	♦ QJ4	♦ 95	All Pass			
South HCP: 14+2	♣ K986	♣ A42				
Contract: 4 ♥ South						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ76542	♠ AT8		1 ♠	Pass	2 ♠
Vul: N-S	♥ A	♥ KT7654	3 ♦	4 ♠	All Pass	
North HCP: 13+3	♦ T5	♦ J4				
South HCP: 8+2	♣ KJ3	♣ T5				
Contract: 4 ♠ North						

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q84	♠ AKT953			1 ♠	
Vul: E-W	♥ J93	♥ Q8	Pass	2 ♠	3 ♦	3 ♠
North HCP: 9	♦ Q865	♦ 9	All Pass			
South HCP: 12+2	♣ A74	♣ K862				
Contract: 3 ♠ South						

<b>Board: 30</b>	♠ KT982	You bid first.
Dealer: South	♥ AQJ	East (RHO) bids 3♣ if possible.
Vul: None	♦ Q97	
HCP: 12+1	♣ 85	
<b>Board: 31</b>	♠ T43	RHO opens the bidding 1♥.
Dealer: East	♥ JT9	You bid next.
Vul: N-S	♦ 965	West (LHO) bids 2♥ if possible.
HCP: 4	♣ QJ96	
<b>Board: 32</b>	♠ K4	You bid first.
Dealer: South	♥ AK8732	East (RHO) bids 3♦ if possible.
Vul: N-S	♦ 95	
HCP: 14+2	♣ A42	
<b>Board: 33</b>	♠ AT8	Partner bids first.
Dealer: North	♥ KT7654	West (LHO) bids 3♦ if possible.
Vul: N-S	♦ J4	
HCP: 8+2	♣ T5	
<b>Board: 34</b>	♠ AKT953	You bid first.
Dealer: South	♥ Q8	East (RHO) bids 3♦ if possible.
Vul: E-W	♦ 9	
HCP: 12+2	♣ K862	

## Both hands (Answers Page)

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ3	♠ KT982				1 ♠
Vul: None	♥ 943	♥ AQJ	Pass	2 ♠	3 ♣	Pass
North HCP: 9	♦ K53	♦ Q97	Pass	3 ♠	All Pass	
South HCP: 12+1	♣ T732	♣ 85				
Contract: 3 ♠ North						

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKJ97	♠ T43			1 ♥	Pass
Vul: N-S	♥ K2	♥ JT9	2 ♥	X	Pass	3 ♣
North HCP: 18+1	♦ KJ7	♦ 965	Pass	3 ♠	All Pass	
South HCP: 4	♣ K72	♣ QJ96				
Contract: 3 ♠ North						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T82	♠ K4			1 ♥	
Vul: N-S	♥ JT5	♥ AK8732	Pass	2 ♥	3 ♦	4 ♥
North HCP: 7	♦ QJ4	♦ 95	All Pass			
South HCP: 14+2	♣ K986	♣ A42				
Contract: 4 ♥ South						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ76542	♠ AT8		1 ♠	Pass	2 ♠
Vul: N-S	♥ A	♥ KT7654	3 ♦	4 ♠	All Pass	
North HCP: 13+3	♦ T5	♦ J4				
South HCP: 8+2	♣ KJ3	♣ T5				
Contract: 4 ♠ North						

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q84	♠ AKT953			1 ♠	
Vul: E-W	♥ J93	♥ Q8	Pass	2 ♠	3 ♦	3 ♠
North HCP: 9	♦ Q865	♦ 9	All Pass			
South HCP: 12+2	♣ A74	♣ K862				
Contract: 3 ♠ South						

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

Dealer: North      ♥ AJ964      The opponents are silent.

Vul: N-S      ♦ J43

HCP: 12+1      ♣ AJ83

---

**Board: 36**      ♠ Q72      RHO opens the bidding 1♠.

Dealer: West      ♥ K864      You bid next.

Vul: None      ♦ 4      East (LHO) bids 2♠ if possible.

HCP: 7+1      ♣ Q9732      West (RHO) bids 3♠ if possible.

---

**Board: 37**      ♠ KQJ94      You bid first.

Dealer: North      ♥ AJ63      West (RHO) bids 3♣ if possible.

Vul: N-S      ♦ 63

HCP: 14+1      ♣ K2

---

**Board: 38**      ♠ 762      RHO opens the bidding 1♥.

Dealer: West      ♥ K854      You bid next.

Vul: Both      ♦ K3      East (LHO) bids 2♥ if possible.

HCP: 7      ♣ JT42

---

**Board: 39**      ♠ AQ973      You bid first.

Dealer: North      ♥ 5      West (RHO) bids 3♦ if possible.

Vul: None      ♦ 65

HCP: 13+2      ♣ AQJ86

## Both hands (Answers Page)

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J	♠ A973		1♥	Pass	2♥
Vul: N-S	♥ AJ964	♥ Q52		All Pass		
North HCP: 12+1	♦ J43	♦ 92				
South HCP: 9	♣ AJ83	♣ K762				
Contract: 2♥ South						

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q72	♠ 65	1♠	Pass	2♠	3♣
Vul: None	♥ K864	♥ J72	3♠	4♣	All Pass	
North HCP: 7+1	♦ 4	♦ AQ5				
South HCP: 14+1	♣ Q9732	♣ AK864				
Contract: 4♣ North						

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ94	♠ A62		1♠	Pass	2♠
Vul: N-S	♥ AJ63	♥ Q9	3♣	3♠	All Pass	
North HCP: 14+1	♦ 63	♦ KT72				
South HCP: 9	♣ K2	♣ T953				
Contract: 3♠ North						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 762	♠ AKQ	1♥	Pass	2♥	3♦
Vul: Both	♥ K854	♥ 2		All Pass		
North HCP: 7	♦ K3	♦ AQT542				
South HCP: 15+2	♣ JT42	♣ 953				
Contract: 3♦ South						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ973	♠ J85		1♠	Pass	2♠
Vul: None	♥ 5	♥ AJ943	3♦	3♠	All Pass	
North HCP: 13+2	♦ 65	♦ J83				
South HCP: 7+1	♣ AQJ86	♣ 93				
Contract: 3♠ North						

<b>Board: 35</b>	♠ A973	Partner bids first.
Dealer: North	♥ Q52	The opponents are silent.
Vul: N-S	♦ 92	
HCP: 9	♣ K762	
<b>Board: 36</b>	♠ 65	LHO opens the bidding 1♠.
Dealer: West	♥ J72	Partner bids next.
Vul: None	♦ AQ5	East (RHO) bids 2♠ if possible.
HCP: 14+1	♣ AK864	West (LHO) bids 3♠ if possible.
<b>Board: 37</b>	♠ A62	Partner bids first.
Dealer: North	♥ Q9	West (LHO) bids 3♣ if possible.
Vul: N-S	♦ KT72	
HCP: 9	♣ T953	
<b>Board: 38</b>	♠ AKQ	LHO opens the bidding 1♥.
Dealer: West	♥ 2	Partner bids next.
Vul: Both	♦ AQT542	East (RHO) bids 2♥ if possible.
HCP: 15+2	♣ 953	
<b>Board: 39</b>	♠ J85	Partner bids first.
Dealer: North	♥ AJ943	West (LHO) bids 3♦ if possible.
Vul: None	♦ J83	
HCP: 7+1	♣ 93	

## Both hands (Answers Page)

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J	♠ A973		1♥	Pass	2♥
Vul: N-S	♥ AJ964	♥ Q52		All Pass		
North HCP: 12+1	♦ J43	♦ 92				
South HCP: 9	♣ AJ83	♣ K762				
Contract: 2♥ South						

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q72	♠ 65	1♠	Pass	2♠	3♣
Vul: None	♥ K864	♥ J72	3♠	4♣	All Pass	
North HCP: 7+1	♦ 4	♦ AQ5				
South HCP: 14+1	♣ Q9732	♣ AK864				
Contract: 4♣ North						

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ94	♠ A62		1♠	Pass	2♠
Vul: N-S	♥ AJ63	♥ Q9	3♣	3♠	All Pass	
North HCP: 14+1	♦ 63	♦ KT72				
South HCP: 9	♣ K2	♣ T953				
Contract: 3♠ North						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 762	♠ AKQ	1♥	Pass	2♥	3♦
Vul: Both	♥ K854	♥ 2		All Pass		
North HCP: 7	♦ K3	♦ AQT542				
South HCP: 15+2	♣ JT42	♣ 953				
Contract: 3♦ South						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ973	♠ J85		1♠	Pass	2♠
Vul: None	♥ 5	♥ AJ943	3♦	3♠	All Pass	
North HCP: 13+2	♦ 65	♦ J83				
South HCP: 7+1	♣ AQJ86	♣ 93				
Contract: 3♠ North						

**Board: 40**      ♠ Q65      Partner bids first.

Dealer: South      ♥ T73      East (LHO) bids 3♣ if possible.

Vul: E-W      ♦ KQT7

HCP: 8      ♣ J64

---

**Board: 41**      ♠ K87      You bid first.

Dealer: North      ♥ KQJT8      The opponents are silent.

Vul: Both      ♦ Q9

HCP: 12+1      ♣ J62

---

**Board: 42**      ♠ QT42      Partner bids first.

Dealer: South      ♥ T97      East (LHO) bids 3♣ if possible.

Vul: None      ♦ K9542

HCP: 6+1      ♣ J

---

**Board: 43**      ♠ 3      You bid first.

Dealer: North      ♥ AK982      West (RHO) bids 3♦ if possible.

Vul: N-S      ♦ 42

HCP: 14+2      ♣ AKT62

---

**Board: 44**      ♠ AK854      Partner bids first.

Dealer: South      ♥ 642      East (LHO) bids 3♣ if possible.

Vul: Both      ♦ 63

HCP: 7+1      ♣ 873

## Both hands (Answers Page)

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q65	♠ KJ9732				1 ♠
Vul: E-W	♥ T73	♥ KJ85	Pass	2 ♠	3 ♣	3 ♠
North HCP: 8	♦ KQT7	♦ A8				All Pass
South HCP: 12+2	♣ J64	♣ 5				
Contract: 3 ♠ South						

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K87	♠ AJ52		1 ♥	Pass	2 ♥
Vul: Both	♥ KQJT8	♥ 942				All Pass
North HCP: 12+1	♦ Q9	♦ K8432				
South HCP: 8+1	♣ J62	♣ 5				
Contract: 2 ♥ South						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT42	♠ K8				1 ♥
Vul: None	♥ T97	♥ AQ8542	Pass	2 ♥	3 ♣	3 ♥
North HCP: 6+1	♦ K9542	♦ QJ6				All Pass
South HCP: 12+2	♣ J	♣ 94				
Contract: 3 ♥ South						

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 3	♠ KQ62		1 ♥	Pass	2 ♥
Vul: N-S	♥ AK982	♥ JT5	3 ♦	3 ♥		All Pass
North HCP: 14+2	♦ 42	♦ KT9				
South HCP: 9	♣ AKT62	♣ 754				
Contract: 3 ♥ North						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK854	♠ T9				1 ♥
Vul: Both	♥ 642	♥ AQJ97	Pass	2 ♥	3 ♣	3 ♥
North HCP: 7+1	♦ 63	♦ KJ72				All Pass
South HCP: 13+1	♣ 873	♣ Q5				
Contract: 3 ♥ South						

<b>Board: 40</b>	♠ KJ9732	You bid first.
Dealer: South	♥ KJ85	East (RHO) bids 3♣ if possible.
Vul: E-W	♦ A8	
HCP: 12+2	♣ 5	

---

<b>Board: 41</b>	♠ AJ52	Partner bids first.
Dealer: North	♥ 942	The opponents are silent.
Vul: Both	♦ K8432	
HCP: 8+1	♣ 5	

---

<b>Board: 42</b>	♠ K8	You bid first.
Dealer: South	♥ AQ8542	East (RHO) bids 3♣ if possible.
Vul: None	♦ QJ6	
HCP: 12+2	♣ 94	

---

<b>Board: 43</b>	♠ KQ62	Partner bids first.
Dealer: North	♥ JT5	West (LHO) bids 3♦ if possible.
Vul: N-S	♦ KT9	
HCP: 9	♣ 754	

---

<b>Board: 44</b>	♠ T9	You bid first.
Dealer: South	♥ AQJ97	East (RHO) bids 3♣ if possible.
Vul: Both	♦ KJ72	
HCP: 13+1	♣ Q5	

## Both hands (Answers Page)

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q65	♠ KJ9732				1 ♠
Vul: E-W	♥ T73	♥ KJ85	Pass	2 ♠	3 ♣	3 ♠
North HCP: 8	♦ KQT7	♦ A8				All Pass
South HCP: 12+2	♣ J64	♣ 5				
Contract: 3 ♠ South						

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K87	♠ AJ52		1 ♥	Pass	2 ♥
Vul: Both	♥ KQJT8	♥ 942				All Pass
North HCP: 12+1	♦ Q9	♦ K8432				
South HCP: 8+1	♣ J62	♣ 5				
Contract: 2 ♥ South						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT42	♠ K8				1 ♥
Vul: None	♥ T97	♥ AQ8542	Pass	2 ♥	3 ♣	3 ♥
North HCP: 6+1	♦ K9542	♦ QJ6				All Pass
South HCP: 12+2	♣ J	♣ 94				
Contract: 3 ♥ South						

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 3	♠ KQ62		1 ♥	Pass	2 ♥
Vul: N-S	♥ AK982	♥ JT5	3 ♦	3 ♥		All Pass
North HCP: 14+2	♦ 42	♦ KT9				
South HCP: 9	♣ AKT62	♣ 754				
Contract: 3 ♥ North						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK854	♠ T9				1 ♥
Vul: Both	♥ 642	♥ AQJ97	Pass	2 ♥	3 ♣	3 ♥
North HCP: 7+1	♦ 63	♦ KJ72				All Pass
South HCP: 13+1	♣ 873	♣ Q5				
Contract: 3 ♥ South						

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

Dealer: North      ♥ T9873      West (RHO) bids 2♠ if possible.

Vul: E-W      ♦ AQJT8

HCP: 14+2      ♣ AQ

---

**Board: 46**      ♠ 952      Partner bids first.

Dealer: South      ♥ QT52      East (LHO) Doubles 2♠ if possible.

Vul: Both      ♦ K97      West (RHO) bids 3♦ if possible.

HCP: 8      ♣ KT2

---

**Board: 47**      ♠ K95      You bid first.

Dealer: North      ♥ AK972      The opponents are silent.

Vul: None      ♦ Q53

HCP: 12+1      ♣ 43

---

**Board: 48**      ♠ 65      Partner bids first.

Dealer: South      ♥ 843      The opponents are silent.

Vul: E-W      ♦ J8653

HCP: 7+1      ♣ AQT

---

**Board: 49**      ♠ AKQ      You bid first.

Dealer: North      ♥ KJ975      The opponents are silent.

Vul: Both      ♦ T43

HCP: 13+1      ♣ 73

## Both hands (Answers Page)

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J	♠ K85		1♥	Pass	2♥
Vul: E-W	♥ T9873	♥ Q64	2♠	3♥	All Pass	
North HCP: 14+2	♦ AQJT8	♦ 97				
South HCP: 9+1	♣ AQ	♣ KJ974				
Contract: 3♥ North						

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 952	♠ KQT743			1♠	
Vul: Both	♥ QT52	♥ K3	Pass	2♠	X	Pass
North HCP: 8	♦ K97	♦ A3	3♦	Pass	Pass	3♠
South HCP: 12+2	♣ KT2	♣ 986	All Pass			
Contract: 3♠ South						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K95	♠ QJ43		1♥	Pass	2♥
Vul: None	♥ AK972	♥ QJ3	All Pass			
North HCP: 12+1	♦ Q53	♦ T2				
South HCP: 9	♣ 43	♣ K987				
Contract: 2♥ South						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 65	♠ 872			1♥	
Vul: E-W	♥ 843	♥ AKQT65	Pass	2♥	Pass	4♥
North HCP: 7+1	♦ J8653	♦ 7	All Pass			
South HCP: 12+2	♣ AQT	♣ K73				
Contract: 4♥ South						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQ	♠ J963		1♥	Pass	2♥
Vul: Both	♥ KJ975	♥ T64	All Pass			
North HCP: 13+1	♦ T43	♦ K96				
South HCP: 7	♣ 73	♣ K62				
Contract: 2♥ South						

**Board: 45**      ♠ K85      Partner bids first.

Dealer: North      ♥ Q64      West (LHO) bids 2♠ if possible.

Vul: E-W      ♦ 97

HCP: 9+1      ♣ KJ974

---

**Board: 46**      ♠ KQT743      You bid first.

Dealer: South      ♥ K3      East (RHO) Doubles 2♠ if possible.

Vul: Both      ♦ A3      West (LHO) bids 3♦ if possible.

HCP: 12+2      ♣ 986

---

**Board: 47**      ♠ QJ43      Partner bids first.

Dealer: North      ♥ QJ3      The opponents are silent.

Vul: None      ♦ T2

HCP: 9      ♣ K987

---

**Board: 48**      ♠ 872      You bid first.

Dealer: South      ♥ AKQT65      The opponents are silent.

Vul: E-W      ♦ 7

HCP: 12+2      ♣ K73

---

**Board: 49**      ♠ J963      Partner bids first.

Dealer: North      ♥ T64      The opponents are silent.

Vul: Both      ♦ K96

HCP: 7      ♣ K62

## Both hands (Answers Page)

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J	♠ K85		1♥	Pass	2♥
Vul: E-W	♥ T9873	♥ Q64	2♠	3♥	All Pass	
North HCP: 14+2	♦ AQJT8	♦ 97				
South HCP: 9+1	♣ AQ	♣ KJ974				
Contract: 3♥ North						

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 952	♠ KQT743			1♠	
Vul: Both	♥ QT52	♥ K3	Pass	2♠	X	Pass
North HCP: 8	♦ K97	♦ A3	3♦	Pass	Pass	3♠
South HCP: 12+2	♣ KT2	♣ 986	All Pass			
Contract: 3♠ South						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K95	♠ QJ43		1♥	Pass	2♥
Vul: None	♥ AK972	♥ QJ3	All Pass			
North HCP: 12+1	♦ Q53	♦ T2				
South HCP: 9	♣ 43	♣ K987				
Contract: 2♥ South						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 65	♠ 872			1♥	
Vul: E-W	♥ 843	♥ AKQT65	Pass	2♥	Pass	4♥
North HCP: 7+1	♦ J8653	♦ 7	All Pass			
South HCP: 12+2	♣ AQT	♣ K73				
Contract: 4♥ South						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQ	♠ J963		1♥	Pass	2♥
Vul: Both	♥ KJ975	♥ T64	All Pass			
North HCP: 13+1	♦ T43	♦ K96				
South HCP: 7	♣ 73	♣ K62				
Contract: 2♥ South						

**Board: 50**      ♠ K84      Partner bids first.

Dealer: South      ♥ A842      East (LHO) bids 3♣ if possible.

Vul: None      ♦ J72

HCP: 8      ♣ 762

---

**Board: 51**      ♠ AQ7652      You bid first.

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

Vul: N-S      ♦ KT62

HCP: 14+2      ♣ AJT

---

**Board: 52**      ♠ 98632      Partner bids first.

Dealer: South      ♥ A86      The opponents are silent.

Vul: None      ♦ A2

HCP: 8+1      ♣ 953

---

**Board: 53**      ♠ T8      You bid first.

Dealer: North      ♥ K9843      The opponents are silent.

Vul: N-S      ♦ AKQJ4

HCP: 13+2      ♣ T

---

**Board: 54**      ♠ AJ3      Partner bids first.

Dealer: South      ♥ A42      East (LHO) bids 3♦ if possible.

Vul: E-W      ♦ 9743

HCP: 9      ♣ 753

## Both hands (Answers Page)

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K84	♠ AJT9653				1 ♠
Vul: None	♥ A842	♥ 9	Pass	2 ♠	3 ♣	4 ♠
North HCP: 8	♦ J72	♦ A43		All Pass		
South HCP: 12+3	♣ 762	♣ QJ				
Contract: 4 ♠ South						

<b>Board: 51</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ7652	♠ K93		1 ♠	Pass	2 ♠
Vul: N-S	♥ -	♥ Q952	3 ♥	4 ♠	All Pass	
North HCP: 14+2	♦ KT62	♦ A7				
South HCP: 9	♣ AJT	♣ 9863				
Contract: 4 ♠ North						

<b>Board: 52</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 98632	♠ -				1 ♥
Vul: None	♥ A86	♥ KQ942	Pass	2 ♥	All Pass	
North HCP: 8+1	♦ A2	♦ KT76				
South HCP: 12+1	♣ 953	♣ A872				
Contract: 2 ♥ North						

<b>Board: 53</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T8	♠ QJ94		1 ♥	Pass	2 ♥
Vul: N-S	♥ K9843	♥ AT7		All Pass		
North HCP: 13+2	♦ AKQJ4	♦ T2				
South HCP: 7	♣ T	♣ 8643				
Contract: 2 ♥ South						

<b>Board: 54</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJ3	♠ KQ964				1 ♠
Vul: E-W	♥ A42	♥ QJ63	Pass	2 ♠	3 ♦	3 ♠
North HCP: 9	♦ 9743	♦ Q		All Pass		
South HCP: 13+1	♣ 753	♣ K86				
Contract: 3 ♠ South						

**Board: 50**      ♠ AJT9653      You bid first.

Dealer: South      ♥ 9      East (RHO) bids 3♣ if possible.

Vul: None      ♦ A43

HCP: 12+3      ♣ QJ

---

**Board: 51**      ♠ K93      Partner bids first.

Dealer: North      ♥ Q952      West (LHO) bids 3♥ if possible.

Vul: N-S      ♦ A7

HCP: 9      ♣ 9863

---

**Board: 52**      ♠ -      You bid first.

Dealer: South      ♥ KQ942      The opponents are silent.

Vul: None      ♦ KT76

HCP: 12+1      ♣ A872

---

**Board: 53**      ♠ QJ94      Partner bids first.

Dealer: North      ♥ AT7      The opponents are silent.

Vul: N-S      ♦ T2

HCP: 7      ♣ 8643

---

**Board: 54**      ♠ KQ964      You bid first.

Dealer: South      ♥ QJ63      East (RHO) bids 3♦ if possible.

Vul: E-W      ♦ Q

HCP: 13+1      ♣ K86

## Both hands (Answers Page)

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K84	♠ AJT9653				1 ♠
Vul: None	♥ A842	♥ 9	Pass	2 ♠	3 ♣	4 ♠
North HCP: 8	♦ J72	♦ A43		All Pass		
South HCP: 12+3	♣ 762	♣ QJ				
Contract: 4 ♠ South						

<b>Board: 51</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ7652	♠ K93		1 ♠	Pass	2 ♠
Vul: N-S	♥ -	♥ Q952	3 ♥	4 ♠	All Pass	
North HCP: 14+2	♦ KT62	♦ A7				
South HCP: 9	♣ AJT	♣ 9863				
Contract: 4 ♠ North						

<b>Board: 52</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 98632	♠ -				1 ♥
Vul: None	♥ A86	♥ KQ942	Pass	2 ♥	All Pass	
North HCP: 8+1	♦ A2	♦ KT76				
South HCP: 12+1	♣ 953	♣ A872				
Contract: 2 ♥ North						

<b>Board: 53</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T8	♠ QJ94		1 ♥	Pass	2 ♥
Vul: N-S	♥ K9843	♥ AT7		All Pass		
North HCP: 13+2	♦ AKQJ4	♦ T2				
South HCP: 7	♣ T	♣ 8643				
Contract: 2 ♥ South						

<b>Board: 54</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJ3	♠ KQ964				1 ♠
Vul: E-W	♥ A42	♥ QJ63	Pass	2 ♠	3 ♦	3 ♠
North HCP: 9	♦ 9743	♦ Q		All Pass		
South HCP: 13+1	♣ 753	♣ K86				
Contract: 3 ♠ South						

**Board: 55**      ♠ J2      You bid first.

Dealer: North      ♥ AKQ83      The opponents are silent.

Vul: Both      ♦ T5

HCP: 13+1      ♣ QJT2

---

**Board: 56**      ♠ K985      Partner bids first.

Dealer: South      ♥ Q72      The opponents are silent.

Vul: N-S      ♦ Q32

HCP: 9      ♣ QT8

---

**Board: 57**      ♠ 86      You bid first.

Dealer: North      ♥ AKJ987      The opponents are silent.

Vul: E-W      ♦ A4

HCP: 12+2      ♣ T73

---

**Board: 58**      ♠ JT763      Partner bids first.

Dealer: South      ♥ J75      The opponents are silent.

Vul: Both      ♦ A852

HCP: 6+1      ♣ 6

---

**Board: 59**      ♠ KJ      You bid first.

Dealer: North      ♥ AJT654      The opponents are silent.

Vul: None      ♦ 543

HCP: 12+2      ♣ K4

## Both hands (Answers Page)

<b>Board: 55</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J2	♠ Q653		1♥	Pass	2♥
Vul: Both	♥ AKQ83	♥ 762		All Pass		
North HCP: 13+1	♦ T5	♦ KJ84				
South HCP: 6	♣ QJT2	♣ 95				
Contract: 2♥ South						

<b>Board: 56</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K985	♠ AJT3				1♥
Vul: N-S	♥ Q72	♥ AT653	Pass	2♥	All Pass	
North HCP: 9	♦ Q32	♦ 7				
South HCP: 13+1	♣ QT8	♣ A96				
Contract: 2♥ North						

<b>Board: 57</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 86	♠ A75		1♥	Pass	2♥
Vul: E-W	♥ AKJ987	♥ 632		All Pass		
North HCP: 12+2	♦ A4	♦ KQ932				
South HCP: 9+1	♣ T73	♣ 94				
Contract: 2♥ South						

<b>Board: 58</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT763	♠ 94				1♥
Vul: Both	♥ J75	♥ Q9432	Pass	2♥	All Pass	
North HCP: 6+1	♦ A852	♦ KJT				
South HCP: 12+1	♣ 6	♣ AQ3				
Contract: 2♥ North						

<b>Board: 59</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ	♠ A853		1♥	Pass	2♥
Vul: None	♥ AJT654	♥ Q32		All Pass		
North HCP: 12+2	♦ 543	♦ KT62				
South HCP: 9	♣ K4	♣ 92				
Contract: 2♥ South						

<b>Board: 55</b>	♠ Q653	Partner bids first.
Dealer: North	♥ 762	The opponents are silent.
Vul: Both	♦ KJ84	
HCP: 6	♣ 95	

---

<b>Board: 56</b>	♠ AJT3	You bid first.
Dealer: South	♥ AT653	The opponents are silent.
Vul: N-S	♦ 7	
HCP: 13+1	♣ A96	

---

<b>Board: 57</b>	♠ A75	Partner bids first.
Dealer: North	♥ 632	The opponents are silent.
Vul: E-W	♦ KQ932	
HCP: 9+1	♣ 94	

---

<b>Board: 58</b>	♠ 94	You bid first.
Dealer: South	♥ Q9432	The opponents are silent.
Vul: Both	♦ KJT	
HCP: 12+1	♣ AQ3	

---

<b>Board: 59</b>	♠ A853	Partner bids first.
Dealer: North	♥ Q32	The opponents are silent.
Vul: None	♦ KT62	
HCP: 9	♣ 92	

## Both hands (Answers Page)

<b>Board: 55</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J2	♠ Q653		1♥	Pass	2♥
Vul: Both	♥ AKQ83	♥ 762		All Pass		
North HCP: 13+1	♦ T5	♦ KJ84				
South HCP: 6	♣ QJT2	♣ 95				
Contract: 2♥ South						

<b>Board: 56</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K985	♠ AJT3			1♥	
Vul: N-S	♥ Q72	♥ AT653	Pass	2♥	All Pass	
North HCP: 9	♦ Q32	♦ 7				
South HCP: 13+1	♣ QT8	♣ A96				
Contract: 2♥ North						

<b>Board: 57</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 86	♠ A75		1♥	Pass	2♥
Vul: E-W	♥ AKJ987	♥ 632		All Pass		
North HCP: 12+2	♦ A4	♦ KQ932				
South HCP: 9+1	♣ T73	♣ 94				
Contract: 2♥ South						

<b>Board: 58</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT763	♠ 94			1♥	
Vul: Both	♥ J75	♥ Q9432	Pass	2♥	All Pass	
North HCP: 6+1	♦ A852	♦ KJT				
South HCP: 12+1	♣ 6	♣ AQ3				
Contract: 2♥ North						

<b>Board: 59</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ	♠ A853		1♥	Pass	2♥
Vul: None	♥ AJT654	♥ Q32		All Pass		
North HCP: 12+2	♦ 543	♦ KT62				
South HCP: 9	♣ K4	♣ 92				
Contract: 2♥ South						

**Board: 60**      ♠ AQ72      Partner bids first.

Dealer: South      ♥ T52      East (LHO) bids 3♦ if possible.

Vul: None      ♦ 8765

HCP: 6      ♣ 42

---

**Board: 61**      ♠ JT      LHO opens the bidding 1♠.

Dealer: East      ♥ QT6      Partner bids next.

Vul: E-W      ♦ A87      West (RHO) bids 2♠ if possible.

HCP: 16+1      ♣ AKQ72

---

**Board: 62**      ♠ T42      Partner bids first.

Dealer: South      ♥ T52      East (LHO) bids 3♣ if possible.

Vul: None      ♦ QJ762

HCP: 6+1      ♣ K2

---

**Board: 63**      ♠ AQ64      You bid first.

Dealer: North      ♥ AQT63      West (RHO) bids 3♦ if possible.

Vul: E-W      ♦ 852

HCP: 12+1      ♣ 8

---

**Board: 64**      ♠ AJ974      Partner bids first.

Dealer: South      ♥ KT8      East (LHO) bids 3♣ if possible.

Vul: E-W      ♦ 762

HCP: 8+1      ♣ 74

## Both hands (Answers Page)

<b>Board: 60</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ72	♠ KJ54				1♥
Vul: None	♥ T52	♥ AQJ93	Pass	2♥	3♦	3♥
North HCP: 6	♦ 8765	♦ -	All Pass			
South HCP: 14+1	♣ 42	♣ KT83				
Contract: 3♥ South						

<b>Board: 61</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ JT	♠ 642			1♠	Pass
Vul: E-W	♥ QT6	♥ AJ84	2♠	3♣	All Pass	
North HCP: 16+1	♦ A87	♦ 943				
South HCP: 5	♣ AKQ72	♣ T84				
Contract: 3♣ North						

<b>Board: 62</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T42	♠ J87				1♥
Vul: None	♥ T52	♥ AJ9764	Pass	2♥	3♣	3♥
North HCP: 6+1	♦ QJ762	♦ AKT	All Pass			
South HCP: 13+2	♣ K2	♣ 7				
Contract: 3♥ South						

<b>Board: 63</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ64	♠ 853		1♥	Pass	2♥
Vul: E-W	♥ AQT63	♥ K74	3♦	3♥	All Pass	
North HCP: 12+1	♦ 852	♦ J6				
South HCP: 7+1	♣ 8	♣ KT732				
Contract: 3♥ North						

<b>Board: 64</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJ974	♠ 3				1♥
Vul: E-W	♥ KT8	♥ A6543	Pass	2♥	3♣	3♥
North HCP: 8+1	♦ 762	♦ AK984	All Pass			
South HCP: 13+2	♣ 74	♣ Q8				
Contract: 3♥ South						

**Board: 60**      ♠ KJ54      You bid first.

Dealer: South      ♥ AQJ93      East (RHO) bids 3♦ if possible.

Vul: None      ♦ -

HCP: 14+1      ♣ KT83

---

**Board: 61**      ♠ 642      RHO opens the bidding 1♠.

Dealer: East      ♥ AJ84      You bid next.

Vul: E-W      ♦ 943      West (LHO) bids 2♠ if possible.

HCP: 5      ♣ T84

---

**Board: 62**      ♠ J87      You bid first.

Dealer: South      ♥ AJ9764      East (RHO) bids 3♣ if possible.

Vul: None      ♦ AKT

HCP: 13+2      ♣ 7

---

**Board: 63**      ♠ 853      Partner bids first.

Dealer: North      ♥ K74      West (LHO) bids 3♦ if possible.

Vul: E-W      ♦ J6

HCP: 7+1      ♣ KT732

---

**Board: 64**      ♠ 3      You bid first.

Dealer: South      ♥ A6543      East (RHO) bids 3♣ if possible.

Vul: E-W      ♦ AK984

HCP: 13+2      ♣ Q8

## Both hands (Answers Page)

<b>Board: 60</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ72	♠ KJ54				1♥
Vul: None	♥ T52	♥ AQJ93	Pass	2♥	3♦	3♥
North HCP: 6	♦ 8765	♦ -	All Pass			
South HCP: 14+1	♣ 42	♣ KT83				
Contract: 3♥ South						

<b>Board: 61</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ JT	♠ 642			1♠	Pass
Vul: E-W	♥ QT6	♥ AJ84	2♠	3♣	All Pass	
North HCP: 16+1	♦ A87	♦ 943				
South HCP: 5	♣ AKQ72	♣ T84				
Contract: 3♣ North						

<b>Board: 62</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T42	♠ J87				1♥
Vul: None	♥ T52	♥ AJ9764	Pass	2♥	3♣	3♥
North HCP: 6+1	♦ QJ762	♦ AKT	All Pass			
South HCP: 13+2	♣ K2	♣ 7				
Contract: 3♥ South						

<b>Board: 63</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ64	♠ 853		1♥	Pass	2♥
Vul: E-W	♥ AQT63	♥ K74	3♦	3♥	All Pass	
North HCP: 12+1	♦ 852	♦ J6				
South HCP: 7+1	♣ 8	♣ KT732				
Contract: 3♥ North						

<b>Board: 64</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJ974	♠ 3				1♥
Vul: E-W	♥ KT8	♥ A6543	Pass	2♥	3♣	3♥
North HCP: 8+1	♦ 762	♦ AK984	All Pass			
South HCP: 13+2	♣ 74	♣ Q8				
Contract: 3♥ South						

<b>Board: 65</b>	♠ KQJ73	You bid first.
Dealer: North	♥ A7432	West (RHO) bids 3♦ if possible.
Vul: N-S	♦ 9	
HCP: 13+2	♣ K8	

---

<b>Board: 66</b>	♠ T76	Partner bids first.
Dealer: South	♥ J3	East (LHO) bids 3♥ if possible.
Vul: E-W	♦ J7652	
HCP: 8+1	♣ KQJ	

---

<b>Board: 67</b>	♠ AQT9	You bid first.
Dealer: North	♥ AT875	West (RHO) bids 3♣ if possible.
Vul: N-S	♦ KT53	
HCP: 13+1	♣ -	

---

<b>Board: 68</b>	♠ J	RHO opens the bidding 1♥.
Dealer: West	♥ AT73	You bid next.
Vul: Both	♦ 9765	East (LHO) bids 2♥ if possible.
HCP: 7	♣ QT52	West (RHO) bids 3♥ if possible.

---

<b>Board: 69</b>	♠ K86	You bid first.
Dealer: North	♥ AKQJ76	The opponents are silent.
Vul: None	♦ 9	
HCP: 14+2	♣ J53	

## Both hands (Answers Page)

<b>Board: 65</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ73	♠ T62		1 ♠	Pass	2 ♠
Vul: N-S	♥ A7432	♥ KQ9	3 ♦	3 ♠	All Pass	
North HCP: 13+2	♦ 9	♦ T3				
South HCP: 8+1	♣ K8	♣ QJ653				
Contract: 3 ♠ North						

<b>Board: 66</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T76	♠ AQ432			1 ♠	
Vul: E-W	♥ J3	♥ T75	Pass	2 ♠	3 ♥	3 ♠
North HCP: 8+1	♦ J7652	♦ Q9	All Pass			
South HCP: 12+1	♣ KQJ	♣ A93				
Contract: 3 ♠ South						

<b>Board: 67</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQT9	♠ K82		1 ♥	Pass	2 ♥
Vul: N-S	♥ AT875	♥ KQ9	3 ♣	3 ♥	All Pass	
North HCP: 13+1	♦ KT53	♦ 64				
South HCP: 8+1	♣ -	♣ 98752				
Contract: 3 ♥ North						

<b>Board: 68</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J	♠ AK76	1 ♥	Pass	2 ♥	3 ♦
Vul: Both	♥ AT73	♥ -	3 ♥	4 ♦	All Pass	
North HCP: 7	♦ 9765	♦ AQT83				
South HCP: 13+1	♣ QT52	♣ 8763				
Contract: 4 ♦ North						

<b>Board: 69</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K86	♠ AQ92		1 ♥	Pass	2 ♥
Vul: None	♥ AKQJ76	♥ T42	Pass	4 ♥	All Pass	
North HCP: 14+2	♦ 9	♦ Q72				
South HCP: 8	♣ J53	♣ T96				
Contract: 4 ♥ North						

**Board: 65**      ♠ T62      Partner bids first.

Dealer: North      ♥ KQ9      West (LHO) bids 3♦ if possible.

Vul: N-S      ♦ T3

HCP: 8+1      ♣ QJ653

---

**Board: 66**      ♠ AQ432      You bid first.

Dealer: South      ♥ T75      East (RHO) bids 3♥ if possible.

Vul: E-W      ♦ Q9

HCP: 12+1      ♣ A93

---

**Board: 67**      ♠ K82      Partner bids first.

Dealer: North      ♥ KQ9      West (LHO) bids 3♣ if possible.

Vul: N-S      ♦ 64

HCP: 8+1      ♣ 98752

---

**Board: 68**      ♠ AK76      LHO opens the bidding 1♥.

Dealer: West      ♥ -      Partner bids next.

Vul: Both      ♦ AQT83      East (RHO) bids 2♥ if possible.

HCP: 13+1      ♣ 8763      West (LHO) bids 3♥ if possible.

---

**Board: 69**      ♠ AQ92      Partner bids first.

Dealer: North      ♥ T42      The opponents are silent.

Vul: None      ♦ Q72

HCP: 8      ♣ T96

## Both hands (Answers Page)

<b>Board: 65</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ73	♠ T62		1 ♠	Pass	2 ♠
Vul: N-S	♥ A7432	♥ KQ9	3 ♦	3 ♠	All Pass	
North HCP: 13+2	♦ 9	♦ T3				
South HCP: 8+1	♣ K8	♣ QJ653				
Contract: 3 ♠ North						

<b>Board: 66</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T76	♠ AQ432			1 ♠	
Vul: E-W	♥ J3	♥ T75	Pass	2 ♠	3 ♥	3 ♠
North HCP: 8+1	♦ J7652	♦ Q9	All Pass			
South HCP: 12+1	♣ KQJ	♣ A93				
Contract: 3 ♠ South						

<b>Board: 67</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQT9	♠ K82		1 ♥	Pass	2 ♥
Vul: N-S	♥ AT875	♥ KQ9	3 ♣	3 ♥	All Pass	
North HCP: 13+1	♦ KT53	♦ 64				
South HCP: 8+1	♣ -	♣ 98752				
Contract: 3 ♥ North						

<b>Board: 68</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J	♠ AK76	1 ♥	Pass	2 ♥	3 ♦
Vul: Both	♥ AT73	♥ -	3 ♥	4 ♦	All Pass	
North HCP: 7	♦ 9765	♦ AQT83				
South HCP: 13+1	♣ QT52	♣ 8763				
Contract: 4 ♦ North						

<b>Board: 69</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K86	♠ AQ92		1 ♥	Pass	2 ♥
Vul: None	♥ AKQJ76	♥ T42	Pass	4 ♥	All Pass	
North HCP: 14+2	♦ 9	♦ Q72				
South HCP: 8	♣ J53	♣ T96				
Contract: 4 ♥ North						

**Board: 70**      ♠ 862      Partner bids first.

Dealer: South      ♥ KQT95      East (LHO) bids 3♦ if possible.

Vul: N-S      ♦ 95

HCP: 8+1      ♣ QJ7

---

**Board: 71**      ♠ AQ3      You bid first.

Dealer: North      ♥ KQ7654      West (RHO) bids 3♦ if possible.

Vul: None      ♦ K

HCP: 14+2      ♣ 963

---

**Board: 72**      ♠ T652      Partner bids first.

Dealer: South      ♥ K72      East (LHO) bids 3♣ if possible.

Vul: Both      ♦ Q62

HCP: 8      ♣ QJ6

---

**Board: 73**      ♠ AKQT87      LHO opens the bidding 1♥.

Dealer: East      ♥ 4      Partner bids next.

Vul: None      ♦ 863      West (RHO) bids 2♥ if possible.

HCP: 12+2      ♣ QJ4      East (LHO) bids 3♥ if possible.

---

**Board: 74**      ♠ J96      Partner bids first.

Dealer: South      ♥ JT82      East (LHO) Doubles 2♠ if possible.

Vul: E-W      ♦ K952      West (RHO) bids 3♥ if possible.

HCP: 7      ♣ Q6

## Both hands (Answers Page)

<b>Board: 70</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 862	♠ AQ974				1 ♠
Vul: N-S	♥ KQT95	♥ A32	Pass	2 ♠	3 ♦	3 ♠
North HCP: 8+1	♦ 95	♦ 3		All Pass		
South HCP: 13+1	♣ QJ7	♣ KT52				
Contract: 3 ♠ South						

---

<b>Board: 71</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ3	♠ 98		1 ♥	Pass	2 ♥
Vul: None	♥ KQ7654	♥ J82	3 ♦	4 ♥	All Pass	
North HCP: 14+2	♦ K	♦ 62				
South HCP: 7+2	♣ 963	♣ AQT852				
Contract: 4 ♥ North						

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<b>Board: 72</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T652	♠ AQ7				1 ♥
Vul: Both	♥ K72	♥ QJ965	Pass	2 ♥	3 ♣	3 ♥
North HCP: 8	♦ Q62	♦ AJ95		All Pass		
South HCP: 14+1	♣ QJ6	♣ 5				
Contract: 3 ♥ South						

---

<b>Board: 73</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKQT87	♠ 32			1 ♥	Pass
Vul: None	♥ 4	♥ QJ96	2 ♥	2 ♠	3 ♥	Pass
North HCP: 12+2	♦ 863	♦ J752	Pass	3 ♠	All Pass	
South HCP: 7	♣ QJ4	♣ K76				
Contract: 3 ♠ North						

---

<b>Board: 74</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J96	♠ AKQ832				1 ♠
Vul: E-W	♥ JT82	♥ 63	Pass	2 ♠	X	Pass
North HCP: 7	♦ K952	♦ A83	3 ♥	Pass	Pass	3 ♠
South HCP: 13+2	♣ Q6	♣ 83		All Pass		
Contract: 3 ♠ South						

<b>Board: 70</b>	♠ AQ974	You bid first.
Dealer: South	♥ A32	East (RHO) bids 3♦ if possible.
Vul: N-S	♦ 3	
HCP: 13+1	♣ KT52	
<b>Board: 71</b>	♠ 98	Partner bids first.
Dealer: North	♥ J82	West (LHO) bids 3♦ if possible.
Vul: None	♦ 62	
HCP: 7+2	♣ AQT852	
<b>Board: 72</b>	♠ AQ7	You bid first.
Dealer: South	♥ QJ965	East (RHO) bids 3♣ if possible.
Vul: Both	♦ AJ95	
HCP: 14+1	♣ 5	
<b>Board: 73</b>	♠ 32	RHO opens the bidding 1♥.
Dealer: East	♥ QJ96	You bid next.
Vul: None	♦ J752	West (LHO) bids 2♥ if possible.
HCP: 7	♣ K76	East (RHO) bids 3♥ if possible.
<b>Board: 74</b>	♠ AKQ832	You bid first.
Dealer: South	♥ 63	East (RHO) Doubles 2♠ if possible.
Vul: E-W	♦ A83	West (LHO) bids 3♥ if possible.
HCP: 13+2	♣ 83	

## Both hands (Answers Page)

<b>Board: 70</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 862	♠ AQ974				1 ♠
Vul: N-S	♥ KQT95	♥ A32	Pass	2 ♠	3 ♦	3 ♠
North HCP: 8+1	♦ 95	♦ 3		All Pass		
South HCP: 13+1	♣ QJ7	♣ KT52				
Contract: 3 ♠ South						

---

<b>Board: 71</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ3	♠ 98		1 ♥	Pass	2 ♥
Vul: None	♥ KQ7654	♥ J82	3 ♦	4 ♥	All Pass	
North HCP: 14+2	♦ K	♦ 62				
South HCP: 7+2	♣ 963	♣ AQT852				
Contract: 4 ♥ North						

---

<b>Board: 72</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T652	♠ AQ7				1 ♥
Vul: Both	♥ K72	♥ QJ965	Pass	2 ♥	3 ♣	3 ♥
North HCP: 8	♦ Q62	♦ AJ95		All Pass		
South HCP: 14+1	♣ QJ6	♣ 5				
Contract: 3 ♥ South						

---

<b>Board: 73</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKQT87	♠ 32			1 ♥	Pass
Vul: None	♥ 4	♥ QJ96	2 ♥	2 ♠	3 ♥	Pass
North HCP: 12+2	♦ 863	♦ J752	Pass	3 ♠	All Pass	
South HCP: 7	♣ QJ4	♣ K76				
Contract: 3 ♠ North						

---

<b>Board: 74</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J96	♠ AKQ832				1 ♠
Vul: E-W	♥ JT82	♥ 63	Pass	2 ♠	X	Pass
North HCP: 7	♦ K952	♦ A83	3 ♥	Pass	Pass	3 ♠
South HCP: 13+2	♣ Q6	♣ 83		All Pass		
Contract: 3 ♠ South						

<b>Board: 75</b>	♠ KQ965	You bid first.
Dealer: North	♥ 73	West (RHO) bids 3♥ if possible.
Vul: N-S	♦ AKT6	
HCP: 13+1	♣ J6	

---

<b>Board: 76</b>	♠ Q96	Partner bids first.
Dealer: South	♥ J72	The opponents are silent.
Vul: None	♦ K985	
HCP: 7	♣ J92	

---

<b>Board: 77</b>	♠ KJ5432	You bid first.
Dealer: North	♥ 7	West (RHO) bids 3♥ if possible.
Vul: N-S	♦ A64	
HCP: 12+2	♣ A87	

---

<b>Board: 78</b>	♠ AKT86	Partner bids first.
Dealer: South	♥ T86	The opponents are silent.
Vul: Both	♦ 96	
HCP: 9+1	♣ Q54	

---

<b>Board: 79</b>	♠ KQT852	You bid first.
Dealer: North	♥ K8	West (RHO) bids 3♦ if possible.
Vul: N-S	♦ QJ32	
HCP: 14+2	♣ K	

## Both hands (Answers Page)

<b>Board: 75</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ965	♠ JT2		1 ♠	Pass	2 ♠
Vul: N-S	♥ 73	♥ Q82	3 ♥	3 ♠	All Pass	
North HCP: 13+1	♦ AKT6	♦ QJ3				
South HCP: 8	♣ J6	♣ Q987				
Contract: 3 ♠	North					

<b>Board: 76</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q96	♠ A72			1 ♥	
Vul: None	♥ J72	♥ KQT9853	Pass	2 ♥	Pass	4 ♥
North HCP: 7	♦ K985	♦ 3	All Pass			
South HCP: 13+3	♣ J92	♣ A4				
Contract: 4 ♥	South					

<b>Board: 77</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ5432	♠ AT8		1 ♠	Pass	2 ♠
Vul: N-S	♥ 7	♥ T62	3 ♥	3 ♠	All Pass	
North HCP: 12+2	♦ A64	♦ Q98				
South HCP: 9	♣ A87	♣ QJ96				
Contract: 3 ♠	North					

<b>Board: 78</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKT86	♠ 73			1 ♥	
Vul: Both	♥ T86	♥ KQJ43	Pass	2 ♥	All Pass	
North HCP: 9+1	♦ 96	♦ QJ				
South HCP: 13+1	♣ Q54	♣ AT97				
Contract: 2 ♥	North					

<b>Board: 79</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQT852	♠ 763		1 ♠	Pass	2 ♠
Vul: N-S	♥ K8	♥ QJ52	3 ♦	3 ♠	All Pass	
North HCP: 14+2	♦ QJ32	♦ T				
South HCP: 7+1	♣ K	♣ AT643				
Contract: 3 ♠	North					

**Board: 75**      ♠ JT2      Partner bids first.

Dealer: North      ♥ Q82      West (LHO) bids 3♥ if possible.

Vul: N-S      ♦ QJ3

HCP: 8      ♣ Q987

---

**Board: 76**      ♠ A72      You bid first.

Dealer: South      ♥ KQT9853      The opponents are silent.

Vul: None      ♦ 3

HCP: 13+3      ♣ A4

---

**Board: 77**      ♠ AT8      Partner bids first.

Dealer: North      ♥ T62      West (LHO) bids 3♥ if possible.

Vul: N-S      ♦ Q98

HCP: 9      ♣ QJ96

---

**Board: 78**      ♠ 73      You bid first.

Dealer: South      ♥ KQJ43      The opponents are silent.

Vul: Both      ♦ QJ

HCP: 13+1      ♣ AT97

---

**Board: 79**      ♠ 763      Partner bids first.

Dealer: North      ♥ QJ52      West (LHO) bids 3♦ if possible.

Vul: N-S      ♦ T

HCP: 7+1      ♣ AT643

## Both hands (Answers Page)

<b>Board: 75</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ965	♠ JT2		1 ♠	Pass	2 ♠
Vul: N-S	♥ 73	♥ Q82	3 ♥	3 ♠	All Pass	
North HCP: 13+1	♦ AKT6	♦ QJ3				
South HCP: 8	♣ J6	♣ Q987				
Contract: 3 ♠	North					

<b>Board: 76</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q96	♠ A72			1 ♥	
Vul: None	♥ J72	♥ KQT9853	Pass	2 ♥	Pass	4 ♥
North HCP: 7	♦ K985	♦ 3	All Pass			
South HCP: 13+3	♣ J92	♣ A4				
Contract: 4 ♥	South					

<b>Board: 77</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ5432	♠ AT8		1 ♠	Pass	2 ♠
Vul: N-S	♥ 7	♥ T62	3 ♥	3 ♠	All Pass	
North HCP: 12+2	♦ A64	♦ Q98				
South HCP: 9	♣ A87	♣ QJ96				
Contract: 3 ♠	North					

<b>Board: 78</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKT86	♠ 73			1 ♥	
Vul: Both	♥ T86	♥ KQJ43	Pass	2 ♥	All Pass	
North HCP: 9+1	♦ 96	♦ QJ				
South HCP: 13+1	♣ Q54	♣ AT97				
Contract: 2 ♥	North					

<b>Board: 79</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQT852	♠ 763		1 ♠	Pass	2 ♠
Vul: N-S	♥ K8	♥ QJ52	3 ♦	3 ♠	All Pass	
North HCP: 14+2	♦ QJ32	♦ T				
South HCP: 7+1	♣ K	♣ AT643				
Contract: 3 ♠	North					

<b>Board: 80</b>	♠ K642	Partner bids first.
Dealer: South	♥ 865	The opponents are silent.
Vul: Both	♦ A42	
HCP: 9	♣ Q84	

---

<b>Board: 81</b>	♠ T82	You bid first.
Dealer: North	♥ AT872	The opponents are silent.
Vul: None	♦ Q8	
HCP: 12+1	♣ AQ3	

---

<b>Board: 82</b>	♠ JT6	Partner bids first.
Dealer: South	♥ 875	The opponents are silent.
Vul: N-S	♦ J87	
HCP: 8	♣ KQJ8	

---

<b>Board: 83</b>	♠ 8753	RHO opens the bidding 1♥.
Dealer: West	♥ A65	You bid next.
Vul: Both	♦ K3	East (LHO) bids 2♥ if possible.
HCP: 11	♣ A942	West (RHO) bids 3♥ if possible.

---

<b>Board: 84</b>	♠ Q8642	Partner bids first.
Dealer: South	♥ AK4	East (LHO) bids 3♦ if possible.
Vul: None	♦ 543	
HCP: 9+1	♣ 54	

## Both hands (Answers Page)

<b>Board: 80</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K642	♠ 9				1♥
Vul: Both	♥ 865	♥ AT732	Pass	2♥	All Pass	
North HCP: 9	♦ A42	♦ KQ83				
South HCP: 13+1	♣ Q84	♣ A95				
Contract: 2♥ North						

<b>Board: 81</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T82	♠ 9754		1♥	Pass	2♥
Vul: None	♥ AT872	♥ K96	All Pass			
North HCP: 12+1	♦ Q8	♦ AT5				
South HCP: 7	♣ AQ3	♣ 972				
Contract: 2♥ South						

<b>Board: 82</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT6	♠ 5				1♥
Vul: N-S	♥ 875	♥ K9642	Pass	2♥	All Pass	
North HCP: 8	♦ J87	♦ AKQ9				
South HCP: 12+1	♣ KQJ8	♣ T95				
Contract: 2♥ North						

<b>Board: 83</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 8753	♠ J96	1♥	Pass	2♥	3♦
Vul: Both	♥ A65	♥ 9	3♥	3NT	All Pass	
North HCP: 11	♦ K3	♦ AQJ765				
South HCP: 11+2	♣ A942	♣ K87				
Contract: 3NT North						

<b>Board: 84</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q8642	♠ J3				1♥
Vul: None	♥ AK4	♥ QT9873	Pass	2♥	3♦	3♥
North HCP: 9+1	♦ 543	♦ Q	All Pass			
South HCP: 12+2	♣ 54	♣ AK82				
Contract: 3♥ South						

**Board: 80**      ♠ 9      You bid first.

Dealer: South      ♥ AT732      The opponents are silent.

Vul: Both      ♦ KQ83

HCP: 13+1      ♣ A95

---

**Board: 81**      ♠ 9754      Partner bids first.

Dealer: North      ♥ K96      The opponents are silent.

Vul: None      ♦ AT5

HCP: 7      ♣ 972

---

**Board: 82**      ♠ 5      You bid first.

Dealer: South      ♥ K9642      The opponents are silent.

Vul: N-S      ♦ AKQ9

HCP: 12+1      ♣ T95

---

**Board: 83**      ♠ J96      LHO opens the bidding 1♥.

Dealer: West      ♥ 9      Partner bids next.

Vul: Both      ♦ AQJ765      East (RHO) bids 2♥ if possible.

HCP: 11+2      ♣ K87      West (LHO) bids 3♥ if possible.

---

**Board: 84**      ♠ J3      You bid first.

Dealer: South      ♥ QT9873      East (RHO) bids 3♦ if possible.

Vul: None      ♦ Q

HCP: 12+2      ♣ AK82

## Both hands (Answers Page)

<b>Board: 80</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K642	♠ 9				1♥
Vul: Both	♥ 865	♥ AT732	Pass	2♥	All Pass	
North HCP: 9	♦ A42	♦ KQ83				
South HCP: 13+1	♣ Q84	♣ A95				
Contract: 2♥ North						

<b>Board: 81</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T82	♠ 9754		1♥	Pass	2♥
Vul: None	♥ AT872	♥ K96	All Pass			
North HCP: 12+1	♦ Q8	♦ AT5				
South HCP: 7	♣ AQ3	♣ 972				
Contract: 2♥ South						

<b>Board: 82</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT6	♠ 5				1♥
Vul: N-S	♥ 875	♥ K9642	Pass	2♥	All Pass	
North HCP: 8	♦ J87	♦ AKQ9				
South HCP: 12+1	♣ KQJ8	♣ T95				
Contract: 2♥ North						

<b>Board: 83</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 8753	♠ J96	1♥	Pass	2♥	3♦
Vul: Both	♥ A65	♥ 9	3♥	3NT	All Pass	
North HCP: 11	♦ K3	♦ AQJ765				
South HCP: 11+2	♣ A942	♣ K87				
Contract: 3NT North						

<b>Board: 84</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q8642	♠ J3				1♥
Vul: None	♥ AK4	♥ QT9873	Pass	2♥	3♦	3♥
North HCP: 9+1	♦ 543	♦ Q	All Pass			
South HCP: 12+2	♣ 54	♣ AK82				
Contract: 3♥ South						

**Board: 85**      ♠ KQT76      You bid first.

Dealer: North      ♥ AKT7      West (RHO) bids 3♦ if possible.

Vul: E-W      ♦ 42

HCP: 12+1      ♣ T8

---

**Board: 86**      ♠ 9654      Partner bids first.

Dealer: South      ♥ 843      East (LHO) bids 2♠ if possible.

Vul: E-W      ♦ 5

HCP: 6+1      ♣ KQJ54

---

**Board: 87**      ♠ AKJT62      You bid first.

Dealer: North      ♥ AT7      West (RHO) bids 3♣ if possible.

Vul: N-S      ♦ T32

HCP: 12+2      ♣ 7

---

**Board: 88**      ♠ AKT82      Partner bids first.

Dealer: South      ♥ T74      East (LHO) Doubles 2♥ if possible.

Vul: None      ♦ 42      West (RHO) bids 3♦ if possible.

HCP: 8+1      ♣ J53

---

**Board: 89**      ♠ AT54      You bid first.

Dealer: North      ♥ AQ843      West (RHO) bids 3♦ if possible.

Vul: N-S      ♦ T4

HCP: 12+1      ♣ Q9

## Both hands (Answers Page)

<b>Board: 85</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQT76	♠ AJ9		1 ♠	Pass	2 ♠
Vul: E-W	♥ AKT7	♥ 9643	3 ♦	3 ♠	All Pass	
North HCP: 12+1	♦ 42	♦ KT5				
South HCP: 9	♣ T8	♣ J64				
Contract: 3 ♠ North						

<b>Board: 86</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 9654	♠ J			1 ♥	
Vul: E-W	♥ 843	♥ AQJ97	Pass	2 ♥	2 ♠	3 ♥
North HCP: 6+1	♦ 5	♦ KQT76	All Pass			
South HCP: 13+2	♣ KQJ54	♣ T8				
Contract: 3 ♥ South						

<b>Board: 87</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJT62	♠ 987		1 ♠	Pass	2 ♠
Vul: N-S	♥ AT7	♥ Q83	3 ♣	3 ♠	All Pass	
North HCP: 12+2	♦ T32	♦ AQ964				
South HCP: 8+1	♣ 7	♣ 43				
Contract: 3 ♠ North						

<b>Board: 88</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKT82	♠ 94			1 ♥	
Vul: None	♥ T74	♥ AKQ63	Pass	2 ♥	X	Pass
North HCP: 8+1	♦ 42	♦ 95	3 ♦	3 ♥	All Pass	
South HCP: 12+1	♣ J53	♣ KT92				
Contract: 3 ♥ North						

<b>Board: 89</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT54	♠ Q7		1 ♥	Pass	2 ♥
Vul: N-S	♥ AQ843	♥ 972	3 ♦	3 ♥	All Pass	
North HCP: 12+1	♦ T4	♦ K32				
South HCP: 9+1	♣ Q9	♣ A7543				
Contract: 3 ♥ North						

**Board: 85**      ♠ AJ9      Partner bids first.

Dealer: North      ♥ 9643      West (LHO) bids 3♦ if possible.

Vul: E-W      ♦ KT5

HCP: 9      ♣ J64

---

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

Dealer: South      ♥ AQJ97      East (RHO) bids 2♠ if possible.

Vul: E-W      ♦ KQT76

HCP: 13+2      ♣ T8

---

**Board: 87**      ♠ 987      Partner bids first.

Dealer: North      ♥ Q83      West (LHO) bids 3♣ if possible.

Vul: N-S      ♦ AQ964

HCP: 8+1      ♣ 43

---

**Board: 88**      ♠ 94      You bid first.

Dealer: South      ♥ AKQ63      East (RHO) Doubles 2♥ if possible.

Vul: None      ♦ 95      West (LHO) bids 3♦ if possible.

HCP: 12+1      ♣ KT92

---

**Board: 89**      ♠ Q7      Partner bids first.

Dealer: North      ♥ 972      West (LHO) bids 3♦ if possible.

Vul: N-S      ♦ K32

HCP: 9+1      ♣ A7543

## Both hands (Answers Page)

<b>Board: 85</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQT76	♠ AJ9		1 ♠	Pass	2 ♠
Vul: E-W	♥ AKT7	♥ 9643	3 ♦	3 ♠	All Pass	
North HCP: 12+1	♦ 42	♦ KT5				
South HCP: 9	♣ T8	♣ J64				
Contract: 3 ♠ North						

<b>Board: 86</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 9654	♠ J			1 ♥	
Vul: E-W	♥ 843	♥ AQJ97	Pass	2 ♥	2 ♠	3 ♥
North HCP: 6+1	♦ 5	♦ KQT76	All Pass			
South HCP: 13+2	♣ KQJ54	♣ T8				
Contract: 3 ♥ South						

<b>Board: 87</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJT62	♠ 987		1 ♠	Pass	2 ♠
Vul: N-S	♥ AT7	♥ Q83	3 ♣	3 ♠	All Pass	
North HCP: 12+2	♦ T32	♦ AQ964				
South HCP: 8+1	♣ 7	♣ 43				
Contract: 3 ♠ North						

<b>Board: 88</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKT82	♠ 94			1 ♥	
Vul: None	♥ T74	♥ AKQ63	Pass	2 ♥	X	Pass
North HCP: 8+1	♦ 42	♦ 95	3 ♦	3 ♥	All Pass	
South HCP: 12+1	♣ J53	♣ KT92				
Contract: 3 ♥ North						

<b>Board: 89</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT54	♠ Q7		1 ♥	Pass	2 ♥
Vul: N-S	♥ AQ843	♥ 972	3 ♦	3 ♥	All Pass	
North HCP: 12+1	♦ T4	♦ K32				
South HCP: 9+1	♣ Q9	♣ A7543				
Contract: 3 ♥ North						

<b>Board: 90</b>	♠ 7632	Partner bids first.
Dealer: South	♥ Q53	The opponents are silent.
Vul: E-W	♦ 85	
HCP: 8	♣ AQ98	

---

<b>Board: 91</b>	♠ AQ873	LHO opens the bidding 1♥.
Dealer: East	♥ 83	Partner bids next.
Vul: E-W	♦ Q72	West (RHO) bids 2♥ if possible.
HCP: 12+1	♣ A82	East (LHO) bids 3♥ if possible.
		West (RHO) Doubles 3♠ if possible.

---

<b>Board: 92</b>	♠ K84	Partner bids first.
Dealer: South	♥ T63	East (LHO) bids 3♦ if possible.
Vul: None	♦ T3	
HCP: 7+1	♣ AT954	

---

<b>Board: 93</b>	♠ J52	You bid first.
Dealer: North	♥ AK9765	The opponents are silent.
Vul: N-S	♦ AT2	
HCP: 12+2	♣ 4	

---

<b>Board: 94</b>	♠ 2	Partner bids first.
Dealer: South	♥ 864	The opponents are silent.
Vul: Both	♦ A9863	
HCP: 7+1	♣ K765	

## Both hands (Answers Page)

<b>Board: 90</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 7632	♠ QJ5				1♥
Vul: E-W	♥ Q53	♥ AKJ974	Pass	2♥	All Pass	
North HCP: 8	♦ 85	♦ QJ				
South HCP: 14+2	♣ AQ98	♣ 65				
Contract: 2♥ North						

<b>Board: 91</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQ873	♠ J62			1♥	Pass
Vul: E-W	♥ 83	♥ AT2	2♥	2♠	3♥	3♠
North HCP: 12+1	♦ Q72	♦ T9	X	All Pass		
South HCP: 7+1	♣ A82	♣ QT653				
Contract: 3♠X South						

<b>Board: 92</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K84	♠ A952				1♥
Vul: None	♥ T63	♥ AKJ954	Pass	2♥	3♦	4♥
North HCP: 7+1	♦ T3	♦ 9		All Pass		
South HCP: 14+2	♣ AT954	♣ Q3				
Contract: 4♥ South						

<b>Board: 93</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J52	♠ 63		1♥	Pass	2♥
Vul: N-S	♥ AK9765	♥ QJ3		All Pass		
North HCP: 12+2	♦ AT2	♦ J53				
South HCP: 6+1	♣ 4	♣ Q9762				
Contract: 2♥ South						

<b>Board: 94</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 2	♠ KT98				1♥
Vul: Both	♥ 864	♥ AKJT97	Pass	2♥	All Pass	
North HCP: 7+1	♦ A9863	♦ J2				
South HCP: 12+2	♣ K765	♣ T				
Contract: 2♥ North						

**Board: 90**      ♠ QJ5      You bid first.

Dealer: South      ♥ AKJ974      The opponents are silent.

Vul: E-W      ♦ QJ

HCP: 14+2      ♣ 65

---

**Board: 91**      ♠ J62      RHO opens the bidding 1♥.

Dealer: East      ♥ AT2      You bid next.

Vul: E-W      ♦ T9      West (LHO) bids 2♥ if possible.

HCP: 7+1      ♣ QT653      East (RHO) bids 3♥ if possible.

West (LHO) Doubles 3♠ if possible.

---

**Board: 92**      ♠ A952      You bid first.

Dealer: South      ♥ AKJ954      East (RHO) bids 3♦ if possible.

Vul: None      ♦ 9

HCP: 14+2      ♣ Q3

---

**Board: 93**      ♠ 63      Partner bids first.

Dealer: North      ♥ QJ3      The opponents are silent.

Vul: N-S      ♦ J53

HCP: 6+1      ♣ Q9762

---

**Board: 94**      ♠ KT98      You bid first.

Dealer: South      ♥ AKJT97      The opponents are silent.

Vul: Both      ♦ J2

HCP: 12+2      ♣ T

## Both hands (Answers Page)

<b>Board: 90</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 7632	♠ QJ5				1♥
Vul: E-W	♥ Q53	♥ AKJ974	Pass	2♥	All Pass	
North HCP: 8	♦ 85	♦ QJ				
South HCP: 14+2	♣ AQ98	♣ 65				
Contract: 2♥ North						

<b>Board: 91</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQ873	♠ J62			1♥	Pass
Vul: E-W	♥ 83	♥ AT2	2♥	2♠	3♥	3♠
North HCP: 12+1	♦ Q72	♦ T9	X	All Pass		
South HCP: 7+1	♣ A82	♣ QT653				
Contract: 3♠X South						

<b>Board: 92</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K84	♠ A952				1♥
Vul: None	♥ T63	♥ AKJ954	Pass	2♥	3♦	4♥
North HCP: 7+1	♦ T3	♦ 9		All Pass		
South HCP: 14+2	♣ AT954	♣ Q3				
Contract: 4♥ South						

<b>Board: 93</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J52	♠ 63		1♥	Pass	2♥
Vul: N-S	♥ AK9765	♥ QJ3		All Pass		
North HCP: 12+2	♦ AT2	♦ J53				
South HCP: 6+1	♣ 4	♣ Q9762				
Contract: 2♥ South						

<b>Board: 94</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 2	♠ KT98				1♥
Vul: Both	♥ 864	♥ AKJT97	Pass	2♥	All Pass	
North HCP: 7+1	♦ A9863	♦ J2				
South HCP: 12+2	♣ K765	♣ T				
Contract: 2♥ North						

<b>Board: 95</b>	♠ Q74	RHO opens the bidding 1♠.
Dealer: West	♥ 84	You bid next.
Vul: N-S	♦ 8764	East (LHO) bids 2♠ if possible.
HCP: 2	♣ 9863	

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<b>Board: 96</b>	♠ J52	Partner bids first.
Dealer: South	♥ J9	East (LHO) bids 3♥ if possible.
Vul: None	♦ QJ72	
HCP: 9	♣ KJ74	

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<b>Board: 97</b>	♠ AK842	LHO opens the bidding 1♥.
Dealer: East	♥ AJ4	Partner bids next.
Vul: E-W	♦ 95	West (RHO) bids 2♥ if possible.
HCP: 15+1	♣ K72	

---

<b>Board: 98</b>	♠ Q983	Partner bids first.
Dealer: South	♥ T64	East (LHO) bids 3♦ if possible.
Vul: E-W	♦ 95	
HCP: 7	♣ KQ65	

---

<b>Board: 99</b>	♠ AKJT95	You bid first.
Dealer: North	♥ K98	West (RHO) bids 3♥ if possible.
Vul: Both	♦ J842	
HCP: 12+2	♣ -	

## Both hands (Answers Page)

<b>Board: 95</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q74	♠ A9	1 ♠	Pass	2 ♠	X
Vul: N-S	♥ 84	♥ AK5	Pass	3 ♣	Pass	4 ♣
North HCP: 2	♦ 8764	♦ T2	All Pass			
South HCP: 18+2	♣ 9863	♣ AQJT72				
Contract: 4 ♣ South						

<b>Board: 96</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J52	♠ AK983				1 ♠
Vul: None	♥ J9	♥ K65	Pass	2 ♠	3 ♥	3 ♠
North HCP: 9	♦ QJ72	♦ 53	All Pass			
South HCP: 12+1	♣ KJ74	♣ Q53				
Contract: 3 ♠ South						

<b>Board: 97</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AK842	♠ 93			1 ♥	Pass
Vul: E-W	♥ AJ4	♥ K2	2 ♥	2 ♠	All Pass	
North HCP: 15+1	♦ 95	♦ KT873				
South HCP: 6+1	♣ K72	♣ 9863				
Contract: 2 ♠ North						

<b>Board: 98</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q983	♠ AKT				1 ♥
Vul: E-W	♥ T64	♥ KJ9832	Pass	2 ♥	3 ♦	3 ♥
North HCP: 7	♦ 95	♦ Q7	All Pass			
South HCP: 13+2	♣ KQ65	♣ 98				
Contract: 3 ♥ South						

<b>Board: 99</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJT95	♠ Q82	1 ♠	Pass	2 ♠	
Vul: Both	♥ K98	♥ 64	3 ♥	3 ♠	All Pass	
North HCP: 12+2	♦ J842	♦ KT7				
South HCP: 7+1	♣ -	♣ QT943				
Contract: 3 ♠ North						

<b>Board: 95</b>	♠ A9	LHO opens the bidding 1♠.
Dealer: West	♥ AK5	Partner bids next.
Vul: N-S	♦ T2	East (RHO) bids 2♠ if possible.
HCP: 18+2	♣ AQJT72	

---

<b>Board: 96</b>	♠ AK983	You bid first.
Dealer: South	♥ K65	East (RHO) bids 3♥ if possible.
Vul: None	♦ 53	
HCP: 12+1	♣ Q53	

---

<b>Board: 97</b>	♠ 93	RHO opens the bidding 1♥.
Dealer: East	♥ K2	You bid next.
Vul: E-W	♦ KT873	West (LHO) bids 2♥ if possible.
HCP: 6+1	♣ 9863	

---

<b>Board: 98</b>	♠ AKT	You bid first.
Dealer: South	♥ KJ9832	East (RHO) bids 3♦ if possible.
Vul: E-W	♦ Q7	
HCP: 13+2	♣ 98	

---

<b>Board: 99</b>	♠ Q82	Partner bids first.
Dealer: North	♥ 64	West (LHO) bids 3♥ if possible.
Vul: Both	♦ KT7	
HCP: 7+1	♣ QT943	

## Both hands (Answers Page)

<b>Board: 95</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q74	♠ A9	1 ♠	Pass	2 ♠	X
Vul: N-S	♥ 84	♥ AK5	Pass	3 ♣	Pass	4 ♣
North HCP: 2	♦ 8764	♦ T2	All Pass			
South HCP: 18+2	♣ 9863	♣ AQJT72				
Contract: 4 ♣ South						

<b>Board: 96</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J52	♠ AK983				1 ♠
Vul: None	♥ J9	♥ K65	Pass	2 ♠	3 ♥	3 ♠
North HCP: 9	♦ QJ72	♦ 53	All Pass			
South HCP: 12+1	♣ KJ74	♣ Q53				
Contract: 3 ♠ South						

<b>Board: 97</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AK842	♠ 93			1 ♥	Pass
Vul: E-W	♥ AJ4	♥ K2	2 ♥	2 ♠	All Pass	
North HCP: 15+1	♦ 95	♦ KT873				
South HCP: 6+1	♣ K72	♣ 9863				
Contract: 2 ♠ North						

<b>Board: 98</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q983	♠ AKT				1 ♥
Vul: E-W	♥ T64	♥ KJ9832	Pass	2 ♥	3 ♦	3 ♥
North HCP: 7	♦ 95	♦ Q7	All Pass			
South HCP: 13+2	♣ KQ65	♣ 98				
Contract: 3 ♥ South						

<b>Board: 99</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJT95	♠ Q82	1 ♠	Pass	2 ♠	
Vul: Both	♥ K98	♥ 64	3 ♥	3 ♠	All Pass	
North HCP: 12+2	♦ J842	♦ KT7				
South HCP: 7+1	♣ -	♣ QT943				
Contract: 3 ♠ North						

**Board: 100**      ♠ 82      Partner bids first.

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

Vul: None      ♦ 976

HCP: 9+1      ♣ QJ643

---

**Board: 101**      ♠ Q62      You bid first.

Dealer: North      ♥ AK763      The opponents are silent.

Vul: Both      ♦ AT

HCP: 13+1      ♣ T65

---

**Board: 102**      ♠ 3      Partner bids first.

Dealer: South      ♥ AJ9      East (LHO) bids 2♠ if possible.

Vul: Both      ♦ JT7642      West (RHO) bids 4♠ if possible.

HCP: 6+2      ♣ 874      East (LHO) Doubles 5♥ if possible.

---

**Board: 103**      ♠ QT9      LHO opens the bidding 1♠.

Dealer: East      ♥ AQJ95      Partner bids next.

Vul: None      ♦ AJ4      West (RHO) bids 2♠ if possible.

HCP: 14+1      ♣ 97      East (LHO) Doubles 3♥ if possible.

---

**Board: 104**      ♠ Q93      Partner bids first.

Dealer: South      ♥ 974      East (LHO) bids 3♥ if possible.

Vul: N-S      ♦ K2

HCP: 9+1      ♣ A9653

## Both hands (Answers Page)

<b>Board: 100</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 82	♠ AKQJ6				1♥
Vul: None	♥ AQT	♥ KJ8763	Pass	2♥	3♦	4♥
North HCP: 9+1	♦ 976	♦ 8		All Pass		
South HCP: 14+3	♣ QJ643	♣ T				
Contract: 4♥ South						

<b>Board: 101</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q62	♠ 85		1♥	Pass	2♥
Vul: Both	♥ AK763	♥ T42		All Pass		
North HCP: 13+1	♦ AT	♦ Q9632				
South HCP: 7+1	♣ T65	♣ KQ4				
Contract: 2♥ South						

<b>Board: 102</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 3	♠ 9				1♥
Vul: Both	♥ AJ9	♥ KQT765	Pass	2♥	2♠	4♥
North HCP: 6+2	♦ JT7642	♦ K93	4♠	Pass	Pass	5♥
South HCP: 14+2	♣ 874	♣ AQ9	Pass	Pass	X	All Pass
Contract: 5♥X South						

<b>Board: 103</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QT9	♠ J4			1♠	Pass
Vul: None	♥ AQJ95	♥ T83	2♠	3♥	X	All Pass
North HCP: 14+1	♦ AJ4	♦ KT7				
South HCP: 5+1	♣ 97	♣ JT832				
Contract: 3♥X North						

<b>Board: 104</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q93	♠ AK854				1♠
Vul: N-S	♥ 974	♥ -	Pass	2♠	3♥	3♠
North HCP: 9+1	♦ K2	♦ JT6		All Pass		
South HCP: 13+2	♣ A9653	♣ KQT82				
Contract: 3♠ South						

<b>Board: 100</b>	♠ AKQJ6	You bid first.
Dealer: South	♥ KJ8763	East (RHO) bids 3♦ if possible.
Vul: None	♦ 8	
HCP: 14+3	♣ T	
 <b>Board: 101</b>	 ♠ 85	 Partner bids first.
Dealer: North	♥ T42	The opponents are silent.
Vul: Both	♦ Q9632	
HCP: 7+1	♣ KQ4	
 <b>Board: 102</b>	 ♠ 9	 You bid first.
Dealer: South	♥ KQT765	East (RHO) bids 2♠ if possible.
Vul: Both	♦ K93	West (LHO) bids 4♠ if possible.
HCP: 14+2	♣ AQ9	East (RHO) Doubles 5♥ if possible.
 <b>Board: 103</b>	 ♠ J4	 RHO opens the bidding 1♠.
Dealer: East	♥ T83	You bid next.
Vul: None	♦ KT7	West (LHO) bids 2♠ if possible.
HCP: 5+1	♣ JT832	East (RHO) Doubles 3♥ if possible.
 <b>Board: 104</b>	 ♠ AK854	 You bid first.
Dealer: South	♥ -	East (RHO) bids 3♥ if possible.
Vul: N-S	♦ JT6	
HCP: 13+2	♣ KQT82	

## Both hands (Answers Page)

<b>Board: 100</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 82	♠ AKQJ6				1♥
Vul: None	♥ AQT	♥ KJ8763	Pass	2♥	3♦	4♥
North HCP: 9+1	♦ 976	♦ 8		All Pass		
South HCP: 14+3	♣ QJ643	♣ T				
Contract: 4♥ South						

<b>Board: 101</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q62	♠ 85		1♥	Pass	2♥
Vul: Both	♥ AK763	♥ T42		All Pass		
North HCP: 13+1	♦ AT	♦ Q9632				
South HCP: 7+1	♣ T65	♣ KQ4				
Contract: 2♥ South						

<b>Board: 102</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 3	♠ 9				1♥
Vul: Both	♥ AJ9	♥ KQT765	Pass	2♥	2♠	4♥
North HCP: 6+2	♦ JT7642	♦ K93	4♠	Pass	Pass	5♥
South HCP: 14+2	♣ 874	♣ AQ9	Pass	Pass	X	All Pass
Contract: 5♥X South						

<b>Board: 103</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QT9	♠ J4			1♠	Pass
Vul: None	♥ AQJ95	♥ T83	2♠	3♥	X	All Pass
North HCP: 14+1	♦ AJ4	♦ KT7				
South HCP: 5+1	♣ 97	♣ JT832				
Contract: 3♥X North						

<b>Board: 104</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q93	♠ AK854				1♠
Vul: N-S	♥ 974	♥ -	Pass	2♠	3♥	3♠
North HCP: 9+1	♦ K2	♦ JT6		All Pass		
South HCP: 13+2	♣ A9653	♣ KQT82				
Contract: 3♠ South						

**Board: 105**      ♠ K953      You bid first.

Dealer: North      ♥ AQ654      West (RHO) bids 3♦ if possible.

Vul: E-W      ♦ 873

HCP: 12+1      ♣ K

---

**Board: 106**      ♠ 643      RHO opens the bidding 1♠.

Dealer: West      ♥ T      You bid next.

Vul: E-W      ♦ Q742      East (LHO) bids 2♠ if possible.

HCP: 6+1      ♣ A9875      West (RHO) Doubles 3♦ if possible.

---

**Board: 107**      ♠ KJ6542      You bid first.

Dealer: North      ♥ K52      West (RHO) bids 3♣ if possible.

Vul: Both      ♦ A3

HCP: 12+2      ♣ J8

---

**Board: 108**      ♠ AT6543      Partner bids first.

Dealer: South      ♥ Q92      East (LHO) bids 3♣ if possible.

Vul: Both      ♦ Q875

HCP: 8+2      ♣ -

---

**Board: 109**      ♠ 762      You bid first.

Dealer: North      ♥ AKT93      The opponents are silent.

Vul: None      ♦ 9

HCP: 12+1      ♣ AJ92

## Both hands (Answers Page)

**Board: 105**

Dealer: North

**North:**

♠ K953

**South:**

♠ Q6

**W**
**N**
**E**      **S**

1♥ Pass 2♥

Vul: E-W

♥ AQ654

♥ K98

3♦

3♥ All Pass

North HCP: 12+1

♦ 873

♦ T4

South HCP: 7+2

♣ K

♣ QT9854

Contract: 3♥ North

**Board: 106**

Dealer: West

**North:**

♠ 643

**South:**

♠ Q9

**W**
**N**
**E**      **S**

1♠ Pass 2♠ 3♦

Vul: E-W

♥ T

♥ Q64

X

All Pass

North HCP: 6+1

♦ Q742

♦ AKJ93

South HCP: 15+1

♣ A9875

♣ KT6

Contract: 3♦ X South

**Board: 107**

Dealer: North

**North:**

♠ KJ6542

**South:**

♠ QT7

**W**
**N**
**E**      **S**

1♠ Pass 2♠

Vul: Both

♥ K52

♥ J873

3♣

3♠ All Pass

North HCP: 12+2

♦ A3

♦ QJ62

South HCP: 6

♣ J8

♣ 65

Contract: 3♠ North

**Board: 108**

Dealer: South

**North:**

♠ AT6543

**South:**

♠ Q9

**W**
**N**
**E**      **S**

1♥

Vul: Both

♥ Q92

♥ AK865

Pass

2♥

3♣ 3♥

North HCP: 8+2

♦ Q875

♦ K962

All Pass

South HCP: 12+1

♣ -

♣ 62

Contract: 3♥ South

**Board: 109**

Dealer: North

**North:**

♠ 762

**South:**

♠ QT95

**W**
**N**
**E**      **S**

1♥ Pass 2♥

Vul: None

♥ AKT93

♥ J62

All Pass

North HCP: 12+1

♦ 9

♦ 732

South HCP: 8

♣ AJ92

♣ KQ6

Contract: 2♥ South

**Board: 105**      ♠ Q6      Partner bids first.

Dealer: North      ♥ K98      West (LHO) bids 3♦ if possible.

Vul: E-W      ♦ T4

HCP: 7+2      ♣ QT9854

---

**Board: 106**      ♠ Q9      LHO opens the bidding 1♠.

Dealer: West      ♥ Q64      Partner bids next.

Vul: E-W      ♦ AKJ93      East (RHO) bids 2♠ if possible.

HCP: 15+1      ♣ KT6      West (LHO) Doubles 3♦ if possible.

---

**Board: 107**      ♠ QT7      Partner bids first.

Dealer: North      ♥ J873      West (LHO) bids 3♣ if possible.

Vul: Both      ♦ QJ62

HCP: 6      ♣ 65

---

**Board: 108**      ♠ Q9      You bid first.

Dealer: South      ♥ AK865      East (RHO) bids 3♣ if possible.

Vul: Both      ♦ K962

HCP: 12+1      ♣ 62

---

**Board: 109**      ♠ QT95      Partner bids first.

Dealer: North      ♥ J62      The opponents are silent.

Vul: None      ♦ 732

HCP: 8      ♣ KQ6

## Both hands (Answers Page)

**Board: 105**

Dealer: North

**North:**

♠ K953

**South:**

♠ Q6

**W**
**N**
**E**      **S**

1♥ Pass 2♥

Vul: E-W

♥ AQ654

♥ K98

3♦

3♥ All Pass

North HCP: 12+1

♦ 873

♦ T4

South HCP: 7+2

♣ K

♣ QT9854

Contract: 3♥ North

**Board: 106**

Dealer: West

**North:**

♠ 643

**South:**

♠ Q9

**W**
**N**
**E**      **S**

1♠ Pass 2♠ 3♦

Vul: E-W

♥ T

♥ Q64

X

All Pass

North HCP: 6+1

♦ Q742

♦ AKJ93

South HCP: 15+1

♣ A9875

♣ KT6

Contract: 3♦ X South

**Board: 107**

Dealer: North

**North:**

♠ KJ6542

**South:**

♠ QT7

**W**
**N**
**E**      **S**

1♠ Pass 2♠

Vul: Both

♥ K52

♥ J873

3♣

3♠ All Pass

North HCP: 12+2

♦ A3

♦ QJ62

South HCP: 6

♣ J8

♣ 65

Contract: 3♠ North

**Board: 108**

Dealer: South

**North:**

♠ AT6543

**South:**

♠ Q9

**W**
**N**
**E**      **S**

1♥

Vul: Both

♥ Q92

♥ AK865

Pass

2♥

3♣ 3♥

North HCP: 8+2

♦ Q875

♦ K962

All Pass

South HCP: 12+1

♣ -

♣ 62

Contract: 3♥ South

**Board: 109**

Dealer: North

**North:**

♠ 762

**South:**

♠ QT95

**W**
**N**
**E**      **S**

1♥ Pass 2♥

Vul: None

♥ AKT93

♥ J62

All Pass

North HCP: 12+1

♦ 9

♦ 732

South HCP: 8

♣ AJ92

♣ KQ6

Contract: 2♥ South

**Board: 110**      ♠ AJ982      Partner bids first.

Dealer: South      ♥ J62      East (LHO) bids 3♣ if possible.

Vul: Both      ♦ 9532

HCP: 7+1      ♣ J

---

**Board: 111**      ♠ J7      You bid first.

Dealer: North      ♥ AQ874      West (RHO) bids 2♠ if possible.

Vul: E-W      ♦ T86

HCP: 13+1      ♣ AQ3

---

**Board: 112**      ♠ 4      Partner bids first.

Dealer: South      ♥ 952      East (LHO) Doubles 2♥ if possible.

Vul: N-S      ♦ AKQ754

HCP: 9+2      ♣ 974

---

**Board: 113**      ♠ AQJT72      LHO opens the bidding 1♥.

Dealer: East      ♥ T3      Partner bids next.

Vul: None      ♦ A8      West (RHO) bids 2♥ if possible.

HCP: 11+2      ♣ 754      East (LHO) bids 3♥ if possible.

---

**Board: 114**      ♠ AKQJ      LHO opens the bidding 1♥.

Dealer: East      ♥ 9      Partner bids next.

Vul: E-W      ♦ KJ84      West (RHO) bids 2♥ if possible.

HCP: 17      ♣ K532

## Both hands (Answers Page)

<b>Board: 110</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJ982	♠ Q				1♥
Vul: Both	♥ J62	♥ KQ984	Pass	2♥	3♣	3♥
North HCP: 7+1	♦ 9532	♦ AQJ4	All Pass			
South HCP: 14+1	♣ J	♣ 743				
Contract: 3♥ South						

<b>Board: 111</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J7	♠ 9653		1♥	Pass	2♥
Vul: E-W	♥ AQ874	♥ JT9	2♠	3♥	All Pass	
North HCP: 13+1	♦ T86	♦ K3				
South HCP: 8	♣ AQ3	♣ KJ75				
Contract: 3♥ North						

<b>Board: 112</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 4	♠ T6				1♥
Vul: N-S	♥ 952	♥ AJQ864	Pass	2♥	X	4♥
North HCP: 9+2	♦ AKQ754	♦ -	All Pass			
South HCP: 12+3	♣ 974	♣ KQT85				
Contract: 4♥ South						

<b>Board: 113</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQJT72	♠ K84			1♥	Pass
Vul: None	♥ T3	♥ K86	2♥	2♠	3♥	Pass
North HCP: 11+2	♦ A8	♦ J732	Pass	3♠	All Pass	
South HCP: 8	♣ 754	♣ J86				
Contract: 3♠ North						

<b>Board: 114</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKQJ	♠ 7543			1♥	Pass
Vul: E-W	♥ 9	♥ T874	2♥	X	Pass	2♠
North HCP: 17	♦ KJ84	♦ AT6	Pass	3♠	All Pass	
South HCP: 4	♣ K532	♣ 94				
Contract: 3♠ North						

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

Dealer: South      ♥ KQ984      East (RHO) bids 3♣ if possible.

Vul: Both      ♦ AQJ4

HCP: 14+1      ♣ 743

---

**Board: 111**      ♠ 9653      Partner bids first.

Dealer: North      ♥ JT9      West (LHO) bids 2♠ if possible.

Vul: E-W      ♦ K3

HCP: 8      ♣ KJ75

---

**Board: 112**      ♠ T6      You bid first.

Dealer: South      ♥ AQJ864      East (RHO) Doubles 2♥ if possible.

Vul: N-S      ♦ -

HCP: 12+3      ♣ KQT85

---

**Board: 113**      ♠ K84      RHO opens the bidding 1♥.

Dealer: East      ♥ K86      You bid next.

Vul: None      ♦ J732      West (LHO) bids 2♥ if possible.

HCP: 8      ♣ J86      East (RHO) bids 3♥ if possible.

---

**Board: 114**      ♠ 7543      RHO opens the bidding 1♥.

Dealer: East      ♥ T874      You bid next.

Vul: E-W      ♦ AT6      West (LHO) bids 2♥ if possible.

HCP: 4      ♣ 94

## Both hands (Answers Page)

**Board: 110**

	North:	South:	W	N	E	S
Dealer: South	♠ AJ982	♠ Q				1♥
Vul: Both	♥ J62	♥ KQ984	Pass	2♥	3♣	3♥
North HCP: 7+1	♦ 9532	♦ AQJ4	All Pass			
South HCP: 14+1	♣ J	♣ 743				
Contract: 3♥ South						

**Board: 111**

	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ 9653		1♥	Pass	2♥
Vul: E-W	♥ AQ874	♥ JT9	2♠	3♥	All Pass	
North HCP: 13+1	♦ T86	♦ K3				
South HCP: 8	♣ AQ3	♣ KJ75				
Contract: 3♥ North						

**Board: 112**

	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ T6				1♥
Vul: N-S	♥ 952	♥ AQJ864	Pass	2♥	X	4♥
North HCP: 9+2	♦ AKQ754	♦ -	All Pass			
South HCP: 12+3	♣ 974	♣ KQT85				
Contract: 4♥ South						

**Board: 113**

	North:	South:	W	N	E	S
Dealer: East	♠ AQJT72	♠ K84			1♥	Pass
Vul: None	♥ T3	♥ K86	2♥	2♠	3♥	Pass
North HCP: 11+2	♦ A8	♦ J732	Pass	3♠	All Pass	
South HCP: 8	♣ 754	♣ J86				
Contract: 3♠ North						

**Board: 114**

	North:	South:	W	N	E	S
Dealer: East	♠ AKQJ	♠ 7543			1♥	Pass
Vul: E-W	♥ 9	♥ T874	2♥	X	Pass	2♠
North HCP: 17	♦ KJ84	♦ AT6	Pass	3♠	All Pass	
South HCP: 4	♣ K532	♣ 94				
Contract: 3♠ North						

**Board: 115**      ♠ AJT9643      You bid first.

Dealer: North      ♥ QT7      West (RHO) bids 3♣ if possible.

Vul: Both      ♦ A

HCP: 13+3      ♣ Q6

---

**Board: 116**      ♠ T7      RHO opens the bidding 1♠.

Dealer: West      ♥ A8      You bid next.

Vul: Both      ♦ J952      East (LHO) bids 2♠ if possible.

HCP: 6+1      ♣ JT986      West (RHO) bids 3♠ if possible.

---

**Board: 117**      ♠ 7      LHO opens the bidding 1♠.

Dealer: East      ♥ AQJ976      Partner bids next.

Vul: None      ♦ KQ9      West (RHO) bids 2♠ if possible.

HCP: 16+2      ♣ A93      East (LHO) Doubles 3♥ if possible.

---

**Board: 118**      ♠ J65      Partner bids first.

Dealer: South      ♥ 84      East (LHO) bids 3♣ if possible.

Vul: N-S      ♦ AKT73

HCP: 9+1      ♣ J86

---

**Board: 119**      ♠ 3      You bid first.

Dealer: North      ♥ AQ873      The opponents are silent.

Vul: None      ♦ AT2

HCP: 12+1      ♣ QT32

## Both hands (Answers Page)

**Board: 115**

	North:	South:	W	N	E	S
Dealer: North	♠ AJT9643	♠ 852		1 ♠	Pass	2 ♠
Vul: Both	♥ QT7	♥ A943	3 ♣	3 ♠	All Pass	
North HCP: 13+3	♦ A	♦ K765				
South HCP: 7	♣ Q6	♣ 42				
Contract: 3 ♠	North					

**Board: 116**

	North:	South:	W	N	E	S
Dealer: West	♠ T7	♠ 52	1 ♠	Pass	2 ♠	3 ♣
Vul: Both	♥ A8	♥ KJ2	3 ♠	4 ♣	All Pass	
North HCP: 6+1	♦ J952	♦ Q74				
South HCP: 15+1	♣ JT986	♣ AKQ54				
Contract: 4 ♣	North					

**Board: 117**

	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ QT43		1 ♠	Pass	
Vul: None	♥ AQJ976	♥ 842	2 ♠	3 ♥	X	All Pass
North HCP: 16+2	♦ KQ9	♦ 82				
South HCP: 3	♣ A93	♣ J875				
Contract: 3 ♥ X	North					

**Board: 118**

	North:	South:	W	N	E	S
Dealer: South	♠ J65	♠ AQT94			1 ♠	
Vul: N-S	♥ 84	♥ KQT6	Pass	2 ♠	3 ♣	3 ♠
North HCP: 9+1	♦ AKT73	♦ Q54	All Pass			
South HCP: 13+1	♣ J86	♣ 5				
Contract: 3 ♠	South					

**Board: 119**

	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ QJT54		1 ♥	Pass	2 ♥
Vul: None	♥ AQ873	♥ K64	All Pass			
North HCP: 12+1	♦ AT2	♦ 84				
South HCP: 9+1	♣ QT32	♣ K87				
Contract: 2 ♥	South					

<b>Board: 115</b>	♠ 852	Partner bids first.
Dealer: North	♥ A943	West (LHO) bids 3♣ if possible.
Vul: Both	♦ K765	
HCP: 7	♣ 42	
<b>Board: 116</b>	♠ 52	LHO opens the bidding 1♠.
Dealer: West	♥ KJ2	Partner bids next.
Vul: Both	♦ Q74	East (RHO) bids 2♠ if possible.
HCP: 15+1	♣ AKQ54	West (LHO) bids 3♠ if possible.
<b>Board: 117</b>	♠ QT43	RHO opens the bidding 1♠.
Dealer: East	♥ 842	You bid next.
Vul: None	♦ 82	West (LHO) bids 2♠ if possible.
HCP: 3	♣ J875	East (RHO) Doubles 3♥ if possible.
<b>Board: 118</b>	♠ AQT94	You bid first.
Dealer: South	♥ KQT6	East (RHO) bids 3♣ if possible.
Vul: N-S	♦ Q54	
HCP: 13+1	♣ 5	
<b>Board: 119</b>	♠ QJT54	Partner bids first.
Dealer: North	♥ K64	The opponents are silent.
Vul: None	♦ 84	
HCP: 9+1	♣ K87	

## Both hands (Answers Page)

**Board: 115**

	North:	South:	W	N	E	S
Dealer: North	♠ AJT9643	♠ 852		1 ♠	Pass	2 ♠
Vul: Both	♥ QT7	♥ A943	3 ♣	3 ♠	All Pass	
North HCP: 13+3	♦ A	♦ K765				
South HCP: 7	♣ Q6	♣ 42				
Contract: 3 ♠	North					

**Board: 116**

	North:	South:	W	N	E	S
Dealer: West	♠ T7	♠ 52	1 ♠	Pass	2 ♠	3 ♣
Vul: Both	♥ A8	♥ KJ2	3 ♠	4 ♣	All Pass	
North HCP: 6+1	♦ J952	♦ Q74				
South HCP: 15+1	♣ JT986	♣ AKQ54				
Contract: 4 ♣	North					

**Board: 117**

	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ QT43		1 ♠	Pass	
Vul: None	♥ AQJ976	♥ 842	2 ♠	3 ♥	X	All Pass
North HCP: 16+2	♦ KQ9	♦ 82				
South HCP: 3	♣ A93	♣ J875				
Contract: 3 ♥ X	North					

**Board: 118**

	North:	South:	W	N	E	S
Dealer: South	♠ J65	♠ AQT94			1 ♠	
Vul: N-S	♥ 84	♥ KQT6	Pass	2 ♠	3 ♣	3 ♠
North HCP: 9+1	♦ AKT73	♦ Q54	All Pass			
South HCP: 13+1	♣ J86	♣ 5				
Contract: 3 ♠	South					

**Board: 119**

	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ QJT54		1 ♥	Pass	2 ♥
Vul: None	♥ AQ873	♥ K64	All Pass			
North HCP: 12+1	♦ AT2	♦ 84				
South HCP: 9+1	♣ QT32	♣ K87				
Contract: 2 ♥	South					

<b>Board: 120</b>	♠ JT5	Partner bids first.
Dealer: South	♥ 3	East (LHO) bids 3♣ if possible.
Vul: N-S	♦ AK96	
HCP: 8+1	♣ T7632	
<b>Board: 121</b>	♠ AKQJ9	You bid first.
Dealer: North	♥ 654	West (RHO) bids 3♥ if possible.
Vul: Both	♦ T73	
HCP: 12+1	♣ Q7	
<b>Board: 122</b>	♠ 953	RHO opens the bidding 1♥.
Dealer: West	♥ T82	You bid next.
Vul: E-W	♦ J532	East (LHO) bids 2♥ if possible.
HCP: 2	♣ J83	West (RHO) bids 3♥ if possible.
		West (RHO) Doubles 3♠ if possible.
<b>Board: 123</b>	♠ A8743	You bid first.
Dealer: North	♥ K63	West (RHO) bids 3♣ if possible.
Vul: Both	♦ KT	
HCP: 13+1	♣ K92	
<b>Board: 124</b>	♠ AQ76	Partner bids first.
Dealer: South	♥ J73	East (LHO) Doubles 2♥ if possible.
Vul: None	♦ T32	West (RHO) bids 2♠ if possible.
HCP: 7	♣ 762	East (LHO) bids 3♠ if possible.

## Both hands (Answers Page)

<b>Board: 120</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT5	♠ AKQ976				1 ♠
Vul: N-S	♥ 3	♥ QJT98	Pass	2 ♠	3 ♣	3 ♠
North HCP: 8+1	♦ AK96	♦ 74		All Pass		
South HCP: 12+3	♣ T7632	♣ -				
Contract: 3 ♠ South						

<b>Board: 121</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQJ9	♠ T42		1 ♠	Pass	2 ♠
Vul: Both	♥ 654	♥ J3	3 ♥	3 ♠	All Pass	
North HCP: 12+1	♦ T73	♦ AJ62				
South HCP: 7	♣ Q7	♣ J984				
Contract: 3 ♠ North						

<b>Board: 122</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 953	♠ AQ8742	1 ♥	Pass	2 ♥	2 ♠
Vul: E-W	♥ T82	♥ A4	3 ♥	Pass	Pass	3 ♠
North HCP: 2	♦ J532	♦ K7	X	All Pass		
South HCP: 16+2	♣ J83	♣ K94				
Contract: 3 ♠ X South						

<b>Board: 123</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A8743	♠ Q95		1 ♠	Pass	2 ♠
Vul: Both	♥ K63	♥ QJ2	3 ♣	3 ♠	All Pass	
North HCP: 13+1	♦ KT	♦ J54				
South HCP: 7	♣ K92	♣ JT83				
Contract: 3 ♠ North						

<b>Board: 124</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ76	♠ 9				1 ♥
Vul: None	♥ J73	♥ AK9862	Pass	2 ♥	X	Pass
North HCP: 7	♦ T32	♦ KQ9	2 ♠	Pass	Pass	3 ♥
South HCP: 12+2	♣ 762	♣ 943	Pass	Pass	3 ♠	4 ♥
Contract: 4 ♥ South			All Pass			

<b>Board: 120</b>	♠ AKQ976	You bid first.
Dealer: South	♥ QJT98	East (RHO) bids 3♣ if possible.
Vul: N-S	♦ 74	
HCP: 12+3	♣ -	
<b>Board: 121</b>	♠ T42	Partner bids first.
Dealer: North	♥ J3	West (LHO) bids 3♥ if possible.
Vul: Both	♦ AJ62	
HCP: 7	♣ J984	
<b>Board: 122</b>	♠ AQ8742	LHO opens the bidding 1♥.
Dealer: West	♥ A4	Partner bids next.
Vul: E-W	♦ K7	East (RHO) bids 2♥ if possible.
HCP: 16+2	♣ K94	West (LHO) bids 3♥ if possible.
		West (LHO) Doubles 3♠ if possible.
<b>Board: 123</b>	♠ Q95	Partner bids first.
Dealer: North	♥ QJ2	West (LHO) bids 3♣ if possible.
Vul: Both	♦ J54	
HCP: 7	♣ JT83	
<b>Board: 124</b>	♠ 9	You bid first.
Dealer: South	♥ AK9862	East (RHO) Doubles 2♥ if possible.
Vul: None	♦ KQ9	West (LHO) bids 2♠ if possible.
HCP: 12+2	♣ 943	East (RHO) bids 3♠ if possible.

## Both hands (Answers Page)

<b>Board: 120</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT5	♠ AKQ976				1 ♠
Vul: N-S	♥ 3	♥ QJT98	Pass	2 ♠	3 ♣	3 ♠
North HCP: 8+1	♦ AK96	♦ 74		All Pass		
South HCP: 12+3	♣ T7632	♣ -				
Contract: 3 ♠ South						

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<b>Board: 121</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQJ9	♠ T42		1 ♠	Pass	2 ♠
Vul: Both	♥ 654	♥ J3	3 ♥	3 ♠	All Pass	
North HCP: 12+1	♦ T73	♦ AJ62				
South HCP: 7	♣ Q7	♣ J984				
Contract: 3 ♠ North						

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<b>Board: 122</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 953	♠ AQ8742	1 ♥	Pass	2 ♥	2 ♠
Vul: E-W	♥ T82	♥ A4	3 ♥	Pass	Pass	3 ♠
North HCP: 2	♦ J532	♦ K7	X	All Pass		
South HCP: 16+2	♣ J83	♣ K94				
Contract: 3 ♠ X South						

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<b>Board: 123</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A8743	♠ Q95		1 ♠	Pass	2 ♠
Vul: Both	♥ K63	♥ QJ2	3 ♣	3 ♠	All Pass	
North HCP: 13+1	♦ KT	♦ J54				
South HCP: 7	♣ K92	♣ JT83				
Contract: 3 ♠ North						

---

<b>Board: 124</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ76	♠ 9				1 ♥
Vul: None	♥ J73	♥ AK9862	Pass	2 ♥	X	Pass
North HCP: 7	♦ T32	♦ KQ9	2 ♠	Pass	Pass	3 ♥
South HCP: 12+2	♣ 762	♣ 943	Pass	Pass	3 ♠	4 ♥
Contract: 4 ♥ South			All Pass			

**Board: 125**      ♠ A72      You bid first.

Dealer: North      ♥ KQJ75      The opponents are silent.

Vul: Both      ♦ 93

HCP: 14+1      ♣ A94

---

**Board: 126**      ♠ K875      Partner bids first.

Dealer: South      ♥ J85      East (LHO) Doubles 2♥ if possible.

Vul: None      ♦ K54      West (RHO) bids 3♦ if possible.

HCP: 8      ♣ J74

---

**Board: 127**      ♠ AKQJT653      You bid first.

Dealer: North      ♥ 8      West (RHO) bids 3♥ if possible.

Vul: Both      ♦ Q6

HCP: 12+4      ♣ 86

---

**Board: 128**      ♠ A763      Partner bids first.

Dealer: South      ♥ AT5      East (LHO) bids 3♦ if possible.

Vul: N-S      ♦ 9654

HCP: 8      ♣ 86

---

**Board: 129**      ♠ KQJ965      You bid first.

Dealer: North      ♥ AT54      West (RHO) bids 3♦ if possible.

Vul: None      ♦ J3      East (LHO) bids 4♦ if possible.

HCP: 13+2      ♣ Q

## Both hands (Answers Page)

<b>Board: 125</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A72	♠ 83		1♥	Pass	2♥
Vul: Both	♥ KQJ75	♥ AT3		All Pass		
North HCP: 14+1	♦ 93	♦ AJT87				
South HCP: 9+1	♣ A94	♣ 863				
Contract: 2♥ South						

<b>Board: 126</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K875	♠ JT4				1♥
Vul: None	♥ J85	♥ AKT72	Pass	2♥	X	XX
North HCP: 8	♦ K54	♦ 6	3♦	3♥	All Pass	
South HCP: 14+1	♣ J74	♣ AQ62				
Contract: 3♥ North						

<b>Board: 127</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQJT653	♠ 984		1♠	Pass	2♠
Vul: Both	♥ 8	♥ A73	3♥	3♠	All Pass	
North HCP: 12+4	♦ Q6	♦ 832				
South HCP: 7	♣ 86	♣ QJ52				
Contract: 3♠ North						

<b>Board: 128</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A763	♠ J85				1♥
Vul: N-S	♥ AT5	♥ KQJ973	Pass	2♥	3♦	4♥
North HCP: 8	♦ 9654	♦ -		All Pass		
South HCP: 14+2	♣ 86	♣ AQJ7				
Contract: 4♥ South						

<b>Board: 129</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ965	♠ A42		1♠	Pass	2♠
Vul: None	♥ AT54	♥ J932	3♦	3♠	4♦	Pass
North HCP: 13+2	♦ J3	♦ T4	Pass	4♠	All Pass	
South HCP: 9	♣ Q	♣ KJ63				
Contract: 4♠ North						

**Board: 125**      ♠ 83      Partner bids first.

Dealer: North      ♥ AT3      The opponents are silent.

Vul: Both      ♦ AJT87

HCP: 9+1      ♣ 863

---

**Board: 126**      ♠ JT4      You bid first.

Dealer: South      ♥ AKT72      East (RHO) Doubles 2♥ if possible.

Vul: None      ♦ 6      West (LHO) bids 3♦ if possible.

HCP: 14+1      ♣ AQ62

---

**Board: 127**      ♠ 984      Partner bids first.

Dealer: North      ♥ A73      West (LHO) bids 3♥ if possible.

Vul: Both      ♦ 832

HCP: 7      ♣ QJ52

---

**Board: 128**      ♠ J85      You bid first.

Dealer: South      ♥ KQJ973      East (RHO) bids 3♦ if possible.

Vul: N-S      ♦ -

HCP: 14+2      ♣ AQJ7

---

**Board: 129**      ♠ A42      Partner bids first.

Dealer: North      ♥ J932      West (LHO) bids 3♦ if possible.

Vul: None      ♦ T4      East (RHO) bids 4♦ if possible.

HCP: 9      ♣ KJ63

## Both hands (Answers Page)

<b>Board: 125</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A72	♠ 83		1♥	Pass	2♥
Vul: Both	♥ KQJ75	♥ AT3		All Pass		
North HCP: 14+1	♦ 93	♦ AJT87				
South HCP: 9+1	♣ A94	♣ 863				
Contract: 2♥ South						

<b>Board: 126</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K875	♠ JT4				1♥
Vul: None	♥ J85	♥ AKT72	Pass	2♥	X	XX
North HCP: 8	♦ K54	♦ 6	3♦	3♥	All Pass	
South HCP: 14+1	♣ J74	♣ AQ62				
Contract: 3♥ North						

<b>Board: 127</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQJT653	♠ 984		1♠	Pass	2♠
Vul: Both	♥ 8	♥ A73	3♥	3♠	All Pass	
North HCP: 12+4	♦ Q6	♦ 832				
South HCP: 7	♣ 86	♣ QJ52				
Contract: 3♠ North						

<b>Board: 128</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A763	♠ J85				1♥
Vul: N-S	♥ AT5	♥ KQJ973	Pass	2♥	3♦	4♥
North HCP: 8	♦ 9654	♦ -		All Pass		
South HCP: 14+2	♣ 86	♣ AQJ7				
Contract: 4♥ South						

<b>Board: 129</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ965	♠ A42		1♠	Pass	2♠
Vul: None	♥ AT54	♥ J932	3♦	3♠	4♦	Pass
North HCP: 13+2	♦ J3	♦ T4	Pass	4♠	All Pass	
South HCP: 9	♣ Q	♣ KJ63				
Contract: 4♠ North						

**Board: 130**      ♠ AQ7      Partner bids first.

Dealer: South      ♥ Q9      East (LHO) bids 3♥ if possible.

Vul: E-W      ♦ J873

HCP: 9      ♣ 9875

---

**Board: 131**      ♠ JT852      You bid first.

Dealer: North      ♥ AQ3      West (RHO) bids 3♣ if possible.

Vul: N-S      ♦ J42

HCP: 12+1      ♣ KJ

---

**Board: 132**      ♠ QJ87      Partner bids first.

Dealer: South      ♥ Q86      The opponents are silent.

Vul: None      ♦ Q872

HCP: 7      ♣ 54

---

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

Dealer: North      ♥ QJ752      The opponents are silent.

Vul: E-W      ♦ AQ62

HCP: 12+1      ♣ 62

---

**Board: 134**      ♠ JT3      Partner bids first.

Dealer: South      ♥ 742      East (LHO) bids 3♣ if possible.

Vul: Both      ♦ AKT843

HCP: 8+2      ♣ 7

## Both hands (Answers Page)

<b>Board: 130</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ7	♠ KJT64				1 ♠
Vul: E-W	♥ Q9	♥ 43	Pass	2 ♠	3 ♥	3 ♠
North HCP: 9	♦ J873	♦ AT2		All Pass		
South HCP: 12+1	♣ 9875	♣ AT2				
Contract: 3 ♠ South						

<b>Board: 131</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT852	♠ AQ7		1 ♠	Pass	2 ♠
Vul: N-S	♥ AQ3	♥ T975	3 ♣	Pass	Pass	3 ♠
North HCP: 12+1	♦ J42	♦ Q987		All Pass		
South HCP: 8	♣ KJ	♣ 84				
Contract: 3 ♠ South						

<b>Board: 132</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ87	♠ 94				1 ♥
Vul: None	♥ Q86	♥ A9743	Pass	2 ♥	All Pass	
North HCP: 7	♦ Q872	♦ AK95				
South HCP: 14+1	♣ 54	♣ KT				
Contract: 2 ♥ North						

<b>Board: 133</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KT	♠ QJ6		1 ♥	Pass	2 ♥
Vul: E-W	♥ QJ752	♥ KT9		All Pass		
North HCP: 12+1	♦ AQ62	♦ KT97				
South HCP: 9	♣ 62	♣ 975				
Contract: 2 ♥ South						

<b>Board: 134</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT3	♠ KQ86				1 ♥
Vul: Both	♥ 742	♥ AKT63	Pass	2 ♥	3 ♣	3 ♥
North HCP: 8+2	♦ AKT843	♦ 5		All Pass		
South HCP: 14+1	♣ 7	♣ Q94				
Contract: 3 ♥ South						

<b>Board: 130</b>	♠ KJT64	You bid first.
Dealer: South	♥ 43	East (RHO) bids 3♥ if possible.
Vul: E-W	♦ AT2	
HCP: 12+1	♣ AT2	
<b>Board: 131</b>	♠ AQ7	Partner bids first.
Dealer: North	♥ T975	West (LHO) bids 3♣ if possible.
Vul: N-S	♦ Q987	
HCP: 8	♣ 84	
<b>Board: 132</b>	♠ 94	You bid first.
Dealer: South	♥ A9743	The opponents are silent.
Vul: None	♦ AK95	
HCP: 14+1	♣ KT	
<b>Board: 133</b>	♠ QJ6	Partner bids first.
Dealer: North	♥ KT9	The opponents are silent.
Vul: E-W	♦ KT97	
HCP: 9	♣ 975	
<b>Board: 134</b>	♠ KQ86	You bid first.
Dealer: South	♥ AKT63	East (RHO) bids 3♣ if possible.
Vul: Both	♦ 5	
HCP: 14+1	♣ Q94	

## Both hands (Answers Page)

<b>Board: 130</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ7	♠ KJT64				1 ♠
Vul: E-W	♥ Q9	♥ 43	Pass	2 ♠	3 ♥	3 ♠
North HCP: 9	♦ J873	♦ AT2		All Pass		
South HCP: 12+1	♣ 9875	♣ AT2				
Contract: 3 ♠ South						

<b>Board: 131</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT852	♠ AQ7		1 ♠	Pass	2 ♠
Vul: N-S	♥ AQ3	♥ T975	3 ♣	Pass	Pass	3 ♠
North HCP: 12+1	♦ J42	♦ Q987		All Pass		
South HCP: 8	♣ KJ	♣ 84				
Contract: 3 ♠ South						

<b>Board: 132</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ87	♠ 94				1 ♥
Vul: None	♥ Q86	♥ A9743	Pass	2 ♥	All Pass	
North HCP: 7	♦ Q872	♦ AK95				
South HCP: 14+1	♣ 54	♣ KT				
Contract: 2 ♥ North						

<b>Board: 133</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KT	♠ QJ6		1 ♥	Pass	2 ♥
Vul: E-W	♥ QJ752	♥ KT9		All Pass		
North HCP: 12+1	♦ AQ62	♦ KT97				
South HCP: 9	♣ 62	♣ 975				
Contract: 2 ♥ South						

<b>Board: 134</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT3	♠ KQ86				1 ♥
Vul: Both	♥ 742	♥ AKT63	Pass	2 ♥	3 ♣	3 ♥
North HCP: 8+2	♦ AKT843	♦ 5		All Pass		
South HCP: 14+1	♣ 7	♣ Q94				
Contract: 3 ♥ South						

**Board: 135**      ♠ A4      You bid first.

Dealer: North      ♥ AJ6532      West (RHO) bids 3♦ if possible.

Vul: None      ♦ QT4

HCP: 13+2      ♣ QT

---

**Board: 136**      ♠ Q95      RHO opens the bidding 1♥.

Dealer: West      ♥ K3      You bid next.

Vul: N-S      ♦ 984      East (LHO) bids 2♥ if possible.

HCP: 6+1      ♣ J8532      East (LHO) bids 3♥ if possible.

---

**Board: 137**      ♠ 3      You bid first.

Dealer: North      ♥ AQJ83      West (RHO) bids 3♣ if possible.

Vul: None      ♦ KQ3

HCP: 12+1      ♣ T875

---

**Board: 138**      ♠ QT874      Partner bids first.

Dealer: South      ♥ 765      The opponents are silent.

Vul: E-W      ♦ J43

HCP: 7+1      ♣ A6

---

**Board: 139**      ♠ AK9652      LHO opens the bidding 1♥.

Dealer: East      ♥ AT5      Partner bids next.

Vul: E-W      ♦ J65      West (RHO) bids 2♥ if possible.

HCP: 12+2      ♣ 8      East (LHO) bids 3♥ if possible.

## Both hands (Answers Page)

<b>Board: 135</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A4	♠ Q732		1♥	Pass	2♥
Vul: None	♥ AJ6532	♥ T94	3♦	3♥	All Pass	
North HCP: 13+2	♦ QT4	♦ 6				
South HCP: 7+1	♣ QT	♣ AJ862				
Contract: 3♥ North						

<b>Board: 136</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q95	♠ AKT763	1♥	Pass	2♥	2♠
Vul: N-S	♥ K3	♥ A86	Pass	Pass	3♥	3♠
North HCP: 6+1	♦ 984	♦ J32	All Pass			
South HCP: 14+2	♣ J8532	♣ Q				
Contract: 3♠ South						

<b>Board: 137</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 3	♠ QJT976		1♥	Pass	2♥
Vul: None	♥ AQJ83	♥ K42	3♣	3♥	All Pass	
North HCP: 12+1	♦ KQ3	♦ 965				
South HCP: 6+2	♣ T875	♣ 3				
Contract: 3♥ North						

<b>Board: 138</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT874	♠ A3				1♥
Vul: E-W	♥ 765	♥ KQ982	Pass	2♥	All Pass	
North HCP: 7+1	♦ J43	♦ 98				
South HCP: 12+1	♣ A6	♣ QJT5				
Contract: 2♥ North						

<b>Board: 139</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AK9652	♠ T73		1♥	Pass	
Vul: E-W	♥ AT5	♥ 82	2♥	2♠	3♥	3♠
North HCP: 12+2	♦ J65	♦ A92	Pass	4♠	All Pass	
South HCP: 7+1	♣ 8	♣ K6532				
Contract: 4♠ North						

**Board: 135**      ♠ Q732      Partner bids first.

Dealer: North      ♥ T94      West (LHO) bids 3♦ if possible.

Vul: None      ♦ 6

HCP: 7+1      ♣ AJ862

---

**Board: 136**      ♠ AKT763      LHO opens the bidding 1♥.

Dealer: West      ♥ A86      Partner bids next.

Vul: N-S      ♦ J32      East (RHO) bids 2♥ if possible.

HCP: 14+2      ♣ Q      East (RHO) bids 3♥ if possible.

---

**Board: 137**      ♠ QJT976      Partner bids first.

Dealer: North      ♥ K42      West (LHO) bids 3♣ if possible.

Vul: None      ♦ 965

HCP: 6+2      ♣ 3

---

**Board: 138**      ♠ A3      You bid first.

Dealer: South      ♥ KQ982      The opponents are silent.

Vul: E-W      ♦ 98

HCP: 12+1      ♣ QJT5

---

**Board: 139**      ♠ T73      RHO opens the bidding 1♥.

Dealer: East      ♥ 82      You bid next.

Vul: E-W      ♦ A92      West (LHO) bids 2♥ if possible.

HCP: 7+1      ♣ K6532      East (RHO) bids 3♥ if possible.

## Both hands (Answers Page)

<b>Board: 135</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A4	♠ Q732		1♥	Pass	2♥
Vul: None	♥ AJ6532	♥ T94	3♦	3♥	All Pass	
North HCP: 13+2	♦ QT4	♦ 6				
South HCP: 7+1	♣ QT	♣ AJ862				
Contract: 3♥ North						

<b>Board: 136</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q95	♠ AKT763	1♥	Pass	2♥	2♠
Vul: N-S	♥ K3	♥ A86	Pass	Pass	3♥	3♠
North HCP: 6+1	♦ 984	♦ J32	All Pass			
South HCP: 14+2	♣ J8532	♣ Q				
Contract: 3♠ South						

<b>Board: 137</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 3	♠ QJT976		1♥	Pass	2♥
Vul: None	♥ AQJ83	♥ K42	3♣	3♥	All Pass	
North HCP: 12+1	♦ KQ3	♦ 965				
South HCP: 6+2	♣ T875	♣ 3				
Contract: 3♥ North						

<b>Board: 138</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT874	♠ A3				1♥
Vul: E-W	♥ 765	♥ KQ982	Pass	2♥	All Pass	
North HCP: 7+1	♦ J43	♦ 98				
South HCP: 12+1	♣ A6	♣ QJT5				
Contract: 2♥ North						

<b>Board: 139</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AK9652	♠ T73		1♥	Pass	
Vul: E-W	♥ AT5	♥ 82	2♥	2♠	3♥	3♠
North HCP: 12+2	♦ J65	♦ A92	Pass	4♠	All Pass	
South HCP: 7+1	♣ 8	♣ K6532				
Contract: 4♠ North						

<b>Board: 140</b>	♠ J64	Partner bids first.
Dealer: South	♥ K86	The opponents are silent.
Vul: E-W	♦ QJ7	
HCP: 8	♣ J982	

---

<b>Board: 141</b>	♠ 42	You bid first.
Dealer: North	♥ KQJT7	The opponents are silent.
Vul: N-S	♦ AJ62	
HCP: 14+1	♣ QJ	

---

<b>Board: 142</b>	♠ K952	RHO opens the bidding 1♥.
Dealer: West	♥ Q7	You bid next.
Vul: None	♦ 32	East (LHO) bids 2♥ if possible.
HCP: 7+1	♣ Q6542	West (RHO) bids 3♥ if possible.
		West (RHO) bids 4♥ if possible.

---

<b>Board: 143</b>	♠ -	You bid first.
Dealer: North	♥ KJT9875	West (RHO) bids 2♠ if possible.
Vul: N-S	♦ KJ93	East (LHO) bids 4♠ if possible.
HCP: 13+3	♣ AJ	West (RHO) Doubles 5♥ if possible.

---

<b>Board: 144</b>	♠ JT76	Partner bids first.
Dealer: South	♥ 986	East (LHO) bids 3♣ if possible.
Vul: Both	♦ AK84	
HCP: 8	♣ 54	

## Both hands (Answers Page)

<b>Board: 140</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J64	♠ K3				1♥
Vul: E-W	♥ K86	♥ AJ9732	Pass	2♥	All Pass	
North HCP: 8	♦ QJ7	♦ KT4				
South HCP: 13+2	♣ J982	♣ Q7				
Contract: 2♥ North						

<b>Board: 141</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 42	♠ J9763		1♥	Pass	2♥
Vul: N-S	♥ KQJT7	♥ 952	All Pass			
North HCP: 14+1	♦ AJ62	♦ 7				
South HCP: 8+1	♣ QJ	♣ AKT6				
Contract: 2♥ South						

<b>Board: 142</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K952	♠ QT4	1♥	Pass	2♥	3♣
Vul: None	♥ Q7	♥ A4	3♥	4♣	Pass	Pass
North HCP: 7+1	♦ 32	♦ J64	4♥	5♣	All Pass	
South HCP: 14+1	♣ Q6542	♣ AKT97				
Contract: 5♣ North						

<b>Board: 143</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ -	♠ J753		1♥	Pass	2♥
Vul: N-S	♥ KJT9875	♥ 643	2♠	4♥	4♠	X
North HCP: 13+3	♦ KJ93	♦ Q	Pass	5♥	Pass	Pass
South HCP: 6+1	♣ AJ	♣ K6532	X	All Pass		
Contract: 5♥X North						

<b>Board: 144</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT76	♠ K3				1♥
Vul: Both	♥ 986	♥ AJT42	Pass	2♥	3♣	3♥
North HCP: 8	♦ AK84	♦ QJ76	All Pass			
South HCP: 13+1	♣ 54	♣ Q3				
Contract: 3♥ South						

**Board: 140**      ♠ K3      You bid first.

Dealer: South      ♥ AJ9732      The opponents are silent.

Vul: E-W      ♦ KT4

HCP: 13+2      ♣ Q7

---

**Board: 141**      ♠ J9763      Partner bids first.

Dealer: North      ♥ 952      The opponents are silent.

Vul: N-S      ♦ 7

HCP: 8+1      ♣ AKT6

---

**Board: 142**      ♠ QT4      LHO opens the bidding 1♥.

Dealer: West      ♥ A4      Partner bids next.

Vul: None      ♦ J64      East (RHO) bids 2♥ if possible.

HCP: 14+1      ♣ AKT97      West (LHO) bids 3♥ if possible.

West (LHO) bids 4♥ if possible.

---

**Board: 143**      ♠ J753      Partner bids first.

Dealer: North      ♥ 643      West (LHO) bids 2♠ if possible.

Vul: N-S      ♦ Q      East (RHO) bids 4♠ if possible.

HCP: 6+1      ♣ K6532      West (LHO) Doubles 5♥ if possible.

---

**Board: 144**      ♠ K3      You bid first.

Dealer: South      ♥ AJT42      East (RHO) bids 3♣ if possible.

Vul: Both      ♦ QJ76

HCP: 13+1      ♣ Q3

## Both hands (Answers Page)

<b>Board: 140</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J64	♠ K3				1♥
Vul: E-W	♥ K86	♥ AJ9732	Pass	2♥	All Pass	
North HCP: 8	♦ QJ7	♦ KT4				
South HCP: 13+2	♣ J982	♣ Q7				
Contract: 2♥ North						

<b>Board: 141</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 42	♠ J9763		1♥	Pass	2♥
Vul: N-S	♥ KQJT7	♥ 952	All Pass			
North HCP: 14+1	♦ AJ62	♦ 7				
South HCP: 8+1	♣ QJ	♣ AKT6				
Contract: 2♥ South						

<b>Board: 142</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K952	♠ QT4	1♥	Pass	2♥	3♣
Vul: None	♥ Q7	♥ A4	3♥	4♣	Pass	Pass
North HCP: 7+1	♦ 32	♦ J64	4♥	5♣	All Pass	
South HCP: 14+1	♣ Q6542	♣ AKT97				
Contract: 5♣ North						

<b>Board: 143</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ -	♠ J753		1♥	Pass	2♥
Vul: N-S	♥ KJT9875	♥ 643	2♠	4♥	4♠	X
North HCP: 13+3	♦ KJ93	♦ Q	Pass	5♥	Pass	Pass
South HCP: 6+1	♣ AJ	♣ K6532	X	All Pass		
Contract: 5♥X North						

<b>Board: 144</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT76	♠ K3				1♥
Vul: Both	♥ 986	♥ AJT42	Pass	2♥	3♣	3♥
North HCP: 8	♦ AK84	♦ QJ76	All Pass			
South HCP: 13+1	♣ 54	♣ Q3				
Contract: 3♥ South						

**Board: 145**      ♠ T32      LHO opens the bidding 1♠.

Dealer: East      ♥ KQ2      Partner bids next.

Vul: None      ♦ Q      West (RHO) bids 2♠ if possible.

HCP: 14+2      ♣ AQJ973      East (LHO) Doubles 3♣ if possible.

---

**Board: 146**      ♠ 872      Partner bids first.

Dealer: South      ♥ 96      East (LHO) bids 3♥ if possible.

Vul: None      ♦ J72

HCP: 8+1      ♣ AK753

---

**Board: 147**      ♠ JT854      You bid first.

Dealer: North      ♥ 7      West (RHO) bids 3♥ if possible.

Vul: E-W      ♦ AK5

HCP: 12+1      ♣ KJ32

---

**Board: 148**      ♠ QJ96      Partner bids first.

Dealer: South      ♥ J75      East (LHO) bids 3♣ if possible.

Vul: N-S      ♦ A985

HCP: 8      ♣ 62

---

**Board: 149**      ♠ AJ7      You bid first.

Dealer: North      ♥ AQT65      West (RHO) bids 3♦ if possible.

Vul: None      ♦ J2

HCP: 14+1      ♣ Q32

## Both hands (Answers Page)

<b>Board: 145</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T32	♠ Q7			1 ♠	Pass
Vul: None	♥ KQ2	♥ J8763	2 ♠	3 ♣	X	All Pass
North HCP: 14+2	♦ Q	♦ K873				
South HCP: 6+1	♣ AQJ973	♣ 85				
Contract: 3 ♣ X North						

<b>Board: 146</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 872	♠ KQJT9			1 ♠	
Vul: None	♥ 96	♥ K82	Pass	2 ♠	3 ♥	3 ♠
North HCP: 8+1	♦ J72	♦ A86				All Pass
South HCP: 14+1	♣ AK753	♣ J2				
Contract: 3 ♠ South						

<b>Board: 147</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT854	♠ K72		1 ♠	Pass	2 ♠
Vul: E-W	♥ 7	♥ T53	3 ♥	3 ♠		All Pass
North HCP: 12+1	♦ AK5	♦ T932				
South HCP: 7	♣ KJ32	♣ A65				
Contract: 3 ♠ North						

<b>Board: 148</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ96	♠ AK82			1 ♥	
Vul: N-S	♥ J75	♥ K9864	Pass	2 ♥	3 ♣	3 ♥
North HCP: 8	♦ A985	♦ Q6				All Pass
South HCP: 14+1	♣ 62	♣ Q5				
Contract: 3 ♥ South						

<b>Board: 149</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ7	♠ T982		1 ♥	Pass	2 ♥
Vul: None	♥ AQT65	♥ KJ7	3 ♦	3 ♥		All Pass
North HCP: 14+1	♦ J2	♦ 87				
South HCP: 8	♣ Q32	♣ KJ85				
Contract: 3 ♥ North						

<b>Board: 145</b>	♠ Q7	RHO opens the bidding 1 ♠.
Dealer: East	♥ J8763	You bid next.
Vul: None	♦ K873	West (LHO) bids 2 ♠ if possible.
HCP: 6+1	♣ 85	East (RHO) Doubles 3 ♣ if possible.

---

<b>Board: 146</b>	♠ KQJT9	You bid first.
Dealer: South	♥ K82	East (RHO) bids 3 ♥ if possible.
Vul: None	♦ A86	
HCP: 14+1	♣ J2	

---

<b>Board: 147</b>	♠ K72	Partner bids first.
Dealer: North	♥ T53	West (LHO) bids 3 ♥ if possible.
Vul: E-W	♦ T932	
HCP: 7	♣ A65	

---

<b>Board: 148</b>	♠ AK82	You bid first.
Dealer: South	♥ K9864	East (RHO) bids 3 ♣ if possible.
Vul: N-S	♦ Q6	
HCP: 14+1	♣ Q5	

---

<b>Board: 149</b>	♠ T982	Partner bids first.
Dealer: North	♥ KJ7	West (LHO) bids 3 ♦ if possible.
Vul: None	♦ 87	
HCP: 8	♣ KJ85	

## Both hands (Answers Page)

<b>Board: 145</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T32	♠ Q7			1 ♠	Pass
Vul: None	♥ KQ2	♥ J8763	2 ♠	3 ♣	X	All Pass
North HCP: 14+2	♦ Q	♦ K873				
South HCP: 6+1	♣ AQJ973	♣ 85				
Contract: 3 ♣ X North						

<b>Board: 146</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 872	♠ KQJT9			1 ♠	
Vul: None	♥ 96	♥ K82	Pass	2 ♠	3 ♥	3 ♠
North HCP: 8+1	♦ J72	♦ A86				All Pass
South HCP: 14+1	♣ AK753	♣ J2				
Contract: 3 ♠ South						

<b>Board: 147</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT854	♠ K72		1 ♠	Pass	2 ♠
Vul: E-W	♥ 7	♥ T53	3 ♥	3 ♠		All Pass
North HCP: 12+1	♦ AK5	♦ T932				
South HCP: 7	♣ KJ32	♣ A65				
Contract: 3 ♠ North						

<b>Board: 148</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ96	♠ AK82			1 ♥	
Vul: N-S	♥ J75	♥ K9864	Pass	2 ♥	3 ♣	3 ♥
North HCP: 8	♦ A985	♦ Q6				All Pass
South HCP: 14+1	♣ 62	♣ Q5				
Contract: 3 ♥ South						

<b>Board: 149</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ7	♠ T982		1 ♥	Pass	2 ♥
Vul: None	♥ AQT65	♥ KJ7	3 ♦	3 ♥		All Pass
North HCP: 14+1	♦ J2	♦ 87				
South HCP: 8	♣ Q32	♣ KJ85				
Contract: 3 ♥ North						

**Board: 150**      ♠ KJ5      Partner bids first.

Dealer: South      ♥ Q82      East (LHO) bids 3♦ if possible.

Vul: Both      ♦ 7652

HCP: 7      ♣ J93

---

**Board: 151**      ♠ K75      You bid first.

Dealer: North      ♥ KJ762      The opponents are silent.

Vul: E-W      ♦ AQ6

HCP: 13+1      ♣ T2

---

**Board: 152**      ♠ JT7      RHO opens the bidding 1♠.

Dealer: West      ♥ T65      You bid next.

Vul: Both      ♦ KQJ8      East (LHO) bids 2♠ if possible.

HCP: 7      ♣ T82      East (LHO) Doubles 3♥ if possible.

---

**Board: 153**      ♠ KJ5      You bid first.

Dealer: North      ♥ AQJ743      The opponents are silent.

Vul: None      ♦ J4

HCP: 13+2      ♣ J7

---

**Board: 154**      ♠ 852      RHO opens the bidding 1♠.

Dealer: West      ♥ 8      You bid next.

Vul: None      ♦ A732      East (LHO) bids 2♠ if possible.

HCP: 6+1      ♣ QT762      West (RHO) bids 3♠ if possible.

## Both hands (Answers Page)

<b>Board: 150</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ5	♠ AQ63				1♥
Vul: Both	♥ Q82	♥ KJ9764	Pass	2♥	3♦	4♥
North HCP: 7	♦ 7652	♦ -		All Pass		
South HCP: 12+2	♣ J93	♣ Q84				
Contract: 4♥ South						

<b>Board: 151</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K75	♠ 94		1♥	Pass	2♥
Vul: E-W	♥ KJ762	♥ AQ5		All Pass		
North HCP: 13+1	♦ AQ6	♦ 975				
South HCP: 7+1	♣ T2	♣ J9643				
Contract: 2♥ South						

<b>Board: 152</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ JT7	♠ 64	1♠	Pass	2♠	3♥
Vul: Both	♥ T65	♥ AKQ932	Pass	Pass	X	All Pass
North HCP: 7	♦ KQJ8	♦ 964				
South HCP: 13+2	♣ T82	♣ KJ				
Contract: 3♥X South						

<b>Board: 153</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ5	♠ 984		1♥	Pass	2♥
Vul: None	♥ AJQ743	♥ T52		All Pass		
North HCP: 13+2	♦ J4	♦ AT972				
South HCP: 7+1	♣ J7	♣ K6				
Contract: 2♥ South						

<b>Board: 154</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 852	♠ 96	1♠	Pass	2♠	3♣
Vul: None	♥ 8	♥ KQ	3♠	4♣	All Pass	
North HCP: 6+1	♦ A732	♦ JT8				
South HCP: 13+2	♣ QT762	♣ AK8543				
Contract: 4♣ North						

<b>Board: 150</b>	♠ AQ63	You bid first.
Dealer: South	♥ KJ9764	East (RHO) bids 3♦ if possible.
Vul: Both	♦ -	
HCP: 12+2	♣ Q84	
<b>Board: 151</b>	♠ 94	Partner bids first.
Dealer: North	♥ AQ5	The opponents are silent.
Vul: E-W	♦ 975	
HCP: 7+1	♣ J9643	
<b>Board: 152</b>	♠ 64	LHO opens the bidding 1♠.
Dealer: West	♥ AKQ932	Partner bids next.
Vul: Both	♦ 964	East (RHO) bids 2♠ if possible.
HCP: 13+2	♣ KJ	East (RHO) Doubles 3♥ if possible.
<b>Board: 153</b>	♠ 984	Partner bids first.
Dealer: North	♥ T52	The opponents are silent.
Vul: None	♦ AT972	
HCP: 7+1	♣ K6	
<b>Board: 154</b>	♠ 96	LHO opens the bidding 1♠.
Dealer: West	♥ KQ	Partner bids next.
Vul: None	♦ JT8	East (RHO) bids 2♠ if possible.
HCP: 13+2	♣ AK8543	West (LHO) bids 3♠ if possible.

## Both hands (Answers Page)

<b>Board: 150</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ5	♠ AQ63				1♥
Vul: Both	♥ Q82	♥ KJ9764	Pass	2♥	3♦	4♥
North HCP: 7	♦ 7652	♦ -		All Pass		
South HCP: 12+2	♣ J93	♣ Q84				
Contract: 4♥ South						

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<b>Board: 151</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K75	♠ 94		1♥	Pass	2♥
Vul: E-W	♥ KJ762	♥ AQ5		All Pass		
North HCP: 13+1	♦ AQ6	♦ 975				
South HCP: 7+1	♣ T2	♣ J9643				
Contract: 2♥ South						

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<b>Board: 152</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ JT7	♠ 64	1♠	Pass	2♠	3♥
Vul: Both	♥ T65	♥ AKQ932	Pass	Pass	X	All Pass
North HCP: 7	♦ KQJ8	♦ 964				
South HCP: 13+2	♣ T82	♣ KJ				
Contract: 3♥X South						

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<b>Board: 153</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ5	♠ 984		1♥	Pass	2♥
Vul: None	♥ AJQ743	♥ T52		All Pass		
North HCP: 13+2	♦ J4	♦ AT972				
South HCP: 7+1	♣ J7	♣ K6				
Contract: 2♥ South						

---

<b>Board: 154</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 852	♠ 96	1♠	Pass	2♠	3♣
Vul: None	♥ 8	♥ KQ	3♠	4♣		All Pass
North HCP: 6+1	♦ A732	♦ JT8				
South HCP: 13+2	♣ QT762	♣ AK8543				
Contract: 4♣ North						

<b>Board: 155</b>	♠ AQT97	You bid first.
Dealer: North	♥ A643	West (RHO) bids 3♦ if possible.
Vul: E-W	♦ J2	
HCP: 13+1	♣ Q7	

---

<b>Board: 156</b>	♠ J98	Partner bids first.
Dealer: South	♥ 65	East (LHO) bids 3♥ if possible.
Vul: E-W	♦ AT3	
HCP: 8+1	♣ QJ654	

---

<b>Board: 157</b>	♠ K65	You bid first.
Dealer: North	♥ Q9542	The opponents are silent.
Vul: None	♦ AT9	
HCP: 13+1	♣ A8	

---

<b>Board: 158</b>	♠ J96	Partner bids first.
Dealer: South	♥ 42	East (LHO) bids 3♦ if possible.
Vul: N-S	♦ QT832	
HCP: 9+1	♣ AQ7	

---

<b>Board: 159</b>	♠ 85	You bid first.
Dealer: North	♥ AJ7432	West (RHO) bids 2♠ if possible.
Vul: Both	♦ AK92	
HCP: 12+2	♣ 6	

## Both hands (Answers Page)

<b>Board: 155</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQT97	♠ KJ4		1 ♠	Pass	2 ♠
Vul: E-W	♥ A643	♥ J82	3 ♦	3 ♠	All Pass	
North HCP: 13+1	♦ J2	♦ Q9				
South HCP: 8+1	♣ Q7	♣ J9854				
Contract: 3 ♠ North						

<b>Board: 156</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J98	♠ AKQ73			1 ♠	
Vul: E-W	♥ 65	♥ 87	Pass	2 ♠	3 ♥	3 ♠
North HCP: 8+1	♦ AT3	♦ QJ872	All Pass			
South HCP: 12+2	♣ QJ654	♣ 2				
Contract: 3 ♠ South						

<b>Board: 157</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K65	♠ T4		1 ♥	Pass	2 ♥
Vul: None	♥ Q9542	♥ 763	All Pass			
North HCP: 13+1	♦ AT9	♦ KJ52				
South HCP: 9	♣ A8	♣ KQT7				
Contract: 2 ♥ South						

<b>Board: 158</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J96	♠ AT732			1 ♠	
Vul: N-S	♥ 42	♥ KQ3	Pass	2 ♠	3 ♦	3 ♠
North HCP: 9+1	♦ QT832	♦ 6	All Pass			
South HCP: 13+1	♣ AQ7	♣ KJ43				
Contract: 3 ♠ South						

<b>Board: 159</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 85	♠ J2		1 ♥	Pass	2 ♥
Vul: Both	♥ AJ7432	♥ KT8	2 ♠	4 ♥	All Pass	
North HCP: 12+2	♦ AK92	♦ J73				
South HCP: 8+1	♣ 6	♣ QJT87				
Contract: 4 ♥ North						

**Board: 155**      ♠ KJ4      Partner bids first.

Dealer: North      ♥ J82      West (LHO) bids 3♦ if possible.

Vul: E-W      ♦ Q9

HCP: 8+1      ♣ J9854

---

**Board: 156**      ♠ AKQ73      You bid first.

Dealer: South      ♥ 87      East (RHO) bids 3♥ if possible.

Vul: E-W      ♦ QJ872

HCP: 12+2      ♣ 2

---

**Board: 157**      ♠ T4      Partner bids first.

Dealer: North      ♥ 763      The opponents are silent.

Vul: None      ♦ KJ52

HCP: 9      ♣ KQT7

---

**Board: 158**      ♠ AT732      You bid first.

Dealer: South      ♥ KQ3      East (RHO) bids 3♦ if possible.

Vul: N-S      ♦ 6

HCP: 13+1      ♣ KJ43

---

**Board: 159**      ♠ J2      Partner bids first.

Dealer: North      ♥ KT8      West (LHO) bids 2♠ if possible.

Vul: Both      ♦ J73

HCP: 8+1      ♣ QJT87

## Both hands (Answers Page)

<b>Board: 155</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQT97	♠ KJ4		1 ♠	Pass	2 ♠
Vul: E-W	♥ A643	♥ J82	3 ♦	3 ♠	All Pass	
North HCP: 13+1	♦ J2	♦ Q9				
South HCP: 8+1	♣ Q7	♣ J9854				
Contract: 3 ♠ North						

<b>Board: 156</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J98	♠ AKQ73			1 ♠	
Vul: E-W	♥ 65	♥ 87	Pass	2 ♠	3 ♥	3 ♠
North HCP: 8+1	♦ AT3	♦ QJ872	All Pass			
South HCP: 12+2	♣ QJ654	♣ 2				
Contract: 3 ♠ South						

<b>Board: 157</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K65	♠ T4		1 ♥	Pass	2 ♥
Vul: None	♥ Q9542	♥ 763	All Pass			
North HCP: 13+1	♦ AT9	♦ KJ52				
South HCP: 9	♣ A8	♣ KQT7				
Contract: 2 ♥ South						

<b>Board: 158</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J96	♠ AT732			1 ♠	
Vul: N-S	♥ 42	♥ KQ3	Pass	2 ♠	3 ♦	3 ♠
North HCP: 9+1	♦ QT832	♦ 6	All Pass			
South HCP: 13+1	♣ AQ7	♣ KJ43				
Contract: 3 ♠ South						

<b>Board: 159</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 85	♠ J2		1 ♥	Pass	2 ♥
Vul: Both	♥ AJ7432	♥ KT8	2 ♠	4 ♥	All Pass	
North HCP: 12+2	♦ AK92	♦ J73				
South HCP: 8+1	♣ 6	♣ QJT87				
Contract: 4 ♥ North						

**Board: 160**      ♠ QT2      Partner bids first.

Dealer: South      ♥ Q43      East (LHO) bids 3♦ if possible.

Vul: E-W      ♦ T983

HCP: 8      ♣ KJ4

---

**Board: 161**      ♠ AJ64      You bid first.

Dealer: North      ♥ AT752      The opponents are silent.

Vul: Both      ♦ K

HCP: 14+1      ♣ Q43

---

**Board: 162**      ♠ 872      Partner bids first.

Dealer: South      ♥ QJ5      East (LHO) bids 2♠ if possible.

Vul: N-S      ♦ 3

HCP: 9+2      ♣ AQ7432

---

**Board: 163**      ♠ A4      LHO opens the bidding 1♠.

Dealer: East      ♥ J32      Partner bids next.

Vul: None      ♦ T82      West (RHO) bids 2♠ if possible.

HCP: 12+1      ♣ AKT84      East (LHO) Doubles 3♣ if possible.

West (RHO) bids 3♠ if possible.

East (LHO) Doubles 4♣ if possible.

## Both hands (Answers Page)

<b>Board: 160</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT2	♠ AKJ87				1 ♠
Vul: E-W	♥ Q43	♥ A965	Pass	2 ♠	3 ♦	Pass
North HCP: 8	♦ T983	♦ J	Pass	3 ♠	All Pass	
South HCP: 13+1	♣ KJ4	♣ T65				
Contract: 3 ♠ North						

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<b>Board: 161</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ64	♠ QT5		1 ♥	Pass	2 ♥
Vul: Both	♥ AT752	♥ J83	All Pass			
North HCP: 14+1	♦ K	♦ A743				
South HCP: 8	♣ Q43	♣ J76				
Contract: 2 ♥ South						

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<b>Board: 162</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 872	♠ QT				1 ♥
Vul: N-S	♥ QJ5	♥ KT843	Pass	2 ♥	2 ♠	3 ♥
North HCP: 9+2	♦ 3	♦ AQJ6	All Pass			
South HCP: 13+1	♣ AQ7432	♣ J9				
Contract: 3 ♥ South						

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<b>Board: 163</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A4	♠ JT8			1 ♠	Pass
Vul: None	♥ J32	♥ K94	2 ♠	3 ♣	X	Pass
North HCP: 12+1	♦ T82	♦ A65	3 ♠	Pass	Pass	4 ♣
South HCP: 8	♣ AKT84	♣ 9753	Pass	Pass	X	All Pass
Contract: 4 ♣ X South						

<b>Board: 160</b>	♠ AKJ87	You bid first.
Dealer: South	♥ A965	East (RHO) bids 3♦ if possible.
Vul: E-W	♦ J	
HCP: 13+1	♣ T65	
<b>Board: 161</b>	♠ QT5	Partner bids first.
Dealer: North	♥ J83	The opponents are silent.
Vul: Both	♦ A743	
HCP: 8	♣ J76	
<b>Board: 162</b>	♠ QT	You bid first.
Dealer: South	♥ KT843	East (RHO) bids 2♠ if possible.
Vul: N-S	♦ AQJ6	
HCP: 13+1	♣ J9	
<b>Board: 163</b>	♠ JT8	RHO opens the bidding 1♠.
Dealer: East	♥ K94	You bid next.
Vul: None	♦ A65	West (LHO) bids 2♠ if possible.
HCP: 8	♣ 9753	East (RHO) Doubles 3♣ if possible. West (LHO) bids 3♠ if possible. East (RHO) Doubles 4♣ if possible.

## Both hands (Answers Page)

<b>Board: 160</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT2	♠ AKJ87				1 ♠
Vul: E-W	♥ Q43	♥ A965	Pass	2 ♠	3 ♦	Pass
North HCP: 8	♦ T983	♦ J	Pass	3 ♠	All Pass	
South HCP: 13+1	♣ KJ4	♣ T65				
Contract: 3 ♠ North						

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<b>Board: 161</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ64	♠ QT5		1 ♥	Pass	2 ♥
Vul: Both	♥ AT752	♥ J83	All Pass			
North HCP: 14+1	♦ K	♦ A743				
South HCP: 8	♣ Q43	♣ J76				
Contract: 2 ♥ South						

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<b>Board: 162</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 872	♠ QT				1 ♥
Vul: N-S	♥ QJ5	♥ KT843	Pass	2 ♥	2 ♠	3 ♥
North HCP: 9+2	♦ 3	♦ AQJ6	All Pass			
South HCP: 13+1	♣ AQ7432	♣ J9				
Contract: 3 ♥ South						

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<b>Board: 163</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A4	♠ JT8			1 ♠	Pass
Vul: None	♥ J32	♥ K94	2 ♠	3 ♣	X	Pass
North HCP: 12+1	♦ T82	♦ A65	3 ♠	Pass	Pass	4 ♣
South HCP: 8	♣ AKT84	♣ 9753	Pass	Pass	X	All Pass
Contract: 4 ♣ X South						

<b>Board: 164</b>	♠ J	RHO opens the bidding 1♥.
Dealer: West	♥ 7642	You bid next.
Vul: N-S	♦ Q752	East (LHO) bids 2♥ if possible.
HCP: 6	♣ KT74	West (RHO) bids 3♥ if possible.

<b>Board: 165</b>	♠ QT954	You bid first.
Dealer: North	♥ 7	West (RHO) bids 3♥ if possible.
Vul: E-W	♦ AJ94	
HCP: 14+1	♣ AK2	

<b>Board: 166</b>	♠ A654	Partner bids first.
Dealer: South	♥ 763	East (LHO) bids 3♣ if possible.
Vul: N-S	♦ QT83	
HCP: 6	♣ 73	

<b>Board: 167</b>	♠ J32	You bid first.
Dealer: North	♥ AQ9873	The opponents are silent.
Vul: Both	♦ 9	
HCP: 12+2	♣ KQ9	

<b>Board: 168</b>	♠ QT76	Partner bids first.
Dealer: South	♥ J76	East (LHO) bids 3♦ if possible.
Vul: Both	♦ Q86	
HCP: 7	♣ Q54	

## Both hands (Answers Page)

<b>Board: 164</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J	♠ AQ7653	1 ♥	Pass	2 ♥	2 ♠
Vul: N-S	♥ 7642	♥ K	3 ♥	Pass	Pass	3 ♠
North HCP: 6	♦ Q752	♦ AJ8		All Pass		
South HCP: 14+2	♣ KT74	♣ 532				
Contract: 3 ♠ South						

<b>Board: 165</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QT954	♠ AJ8	1 ♠	Pass	2 ♠	
Vul: E-W	♥ 7	♥ JT65	3 ♥	3 ♠	All Pass	
North HCP: 14+1	♦ AJ94	♦ 853				
South HCP: 8	♣ AK2	♣ Q64				
Contract: 3 ♠ North						

<b>Board: 166</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A654	♠ 32			1 ♥	
Vul: N-S	♥ 763	♥ AKQ94	Pass	2 ♥	3 ♣	3 ♥
North HCP: 6	♦ QT83	♦ K65	All Pass			
South HCP: 12+1	♣ 73	♣ 984				
Contract: 3 ♥ South						

<b>Board: 167</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J32	♠ AKT9	1 ♥	Pass	2 ♥	
Vul: Both	♥ AQ9873	♥ J65	All Pass			
North HCP: 12+2	♦ 9	♦ T72				
South HCP: 8	♣ KQ9	♣ 542				
Contract: 2 ♥ South						

<b>Board: 168</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT76	♠ A84			1 ♥	
Vul: Both	♥ J76	♥ AQT98	Pass	2 ♥	3 ♦	3 ♥
North HCP: 7	♦ Q86	♦ 32	All Pass			
South HCP: 13+1	♣ Q54	♣ K92				
Contract: 3 ♥ South						

<b>Board: 164</b>	♠ AQ7653	LHO opens the bidding 1♥.
Dealer: West	♥ K	Partner bids next.
Vul: N-S	♦ AJ8	East (RHO) bids 2♥ if possible.
HCP: 14+2	♣ 532	West (LHO) bids 3♥ if possible.

---

<b>Board: 165</b>	♠ AJ8	Partner bids first.
Dealer: North	♥ JT65	West (LHO) bids 3♥ if possible.
Vul: E-W	♦ 853	
HCP: 8	♣ Q64	

---

<b>Board: 166</b>	♠ 32	You bid first.
Dealer: South	♥ AKQ94	East (RHO) bids 3♣ if possible.
Vul: N-S	♦ K65	
HCP: 12+1	♣ 984	

---

<b>Board: 167</b>	♠ AKT9	Partner bids first.
Dealer: North	♥ J65	The opponents are silent.
Vul: Both	♦ T72	
HCP: 8	♣ 542	

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<b>Board: 168</b>	♠ A84	You bid first.
Dealer: South	♥ AQT98	East (RHO) bids 3♦ if possible.
Vul: Both	♦ 32	
HCP: 13+1	♣ K92	

## Both hands (Answers Page)

<b>Board: 164</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J	♠ AQ7653	1 ♥	Pass	2 ♥	2 ♠
Vul: N-S	♥ 7642	♥ K	3 ♥	Pass	Pass	3 ♠
North HCP: 6	♦ Q752	♦ AJ8		All Pass		
South HCP: 14+2	♣ KT74	♣ 532				
Contract: 3 ♠ South						

<b>Board: 165</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QT954	♠ AJ8	1 ♠	Pass	2 ♠	
Vul: E-W	♥ 7	♥ JT65	3 ♥	3 ♠	All Pass	
North HCP: 14+1	♦ AJ94	♦ 853				
South HCP: 8	♣ AK2	♣ Q64				
Contract: 3 ♠ North						

<b>Board: 166</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A654	♠ 32			1 ♥	
Vul: N-S	♥ 763	♥ AKQ94	Pass	2 ♥	3 ♣	3 ♥
North HCP: 6	♦ QT83	♦ K65	All Pass			
South HCP: 12+1	♣ 73	♣ 984				
Contract: 3 ♥ South						

<b>Board: 167</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J32	♠ AKT9	1 ♥	Pass	2 ♥	
Vul: Both	♥ AQ9873	♥ J65	All Pass			
North HCP: 12+2	♦ 9	♦ T72				
South HCP: 8	♣ KQ9	♣ 542				
Contract: 2 ♥ South						

<b>Board: 168</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT76	♠ A84			1 ♥	
Vul: Both	♥ J76	♥ AQT98	Pass	2 ♥	3 ♦	3 ♥
North HCP: 7	♦ Q86	♦ 32	All Pass			
South HCP: 13+1	♣ Q54	♣ K92				
Contract: 3 ♥ South						

<b>Board: 169</b>	♠ AKQT7	LHO opens the bidding 1♥.
Dealer: East	♥ AK	Partner bids next.
Vul: E-W	♦ 843	West (RHO) bids 2♥ if possible.
HCP: 17+1	♣ J87	East (LHO) bids 3♥ if possible.

---

<b>Board: 170</b>	♠ KJ	Partner bids first.
Dealer: South	♥ 943	The opponents are silent.
Vul: Both	♦ QT62	
HCP: 7	♣ JT92	

---

<b>Board: 171</b>	♠ A7	LHO opens the bidding 1♥.
Dealer: East	♥ 97	Partner bids next.
Vul: E-W	♦ AK8765	West (RHO) bids 2♥ if possible.
HCP: 13+2	♣ Q42	East (LHO) Doubles 3♦ if possible.

---

<b>Board: 172</b>	♠ Q7652	Partner bids first.
Dealer: South	♥ KJ5	East (LHO) bids 3♦ if possible.
Vul: None	♦ Q3	
HCP: 9+1	♣ JT8	

## Both hands (Answers Page)

<b>Board: 169</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKQT7	♠ J853			1♥	Pass
Vul: E-W	♥ AK	♥ 932	2♥	2♠	3♥	3♠
North HCP: 17+1	♦ 843	♦ 965		All Pass		
South HCP: 3	♣ J87	♣ QT5				
Contract: 3♠ South						

<b>Board: 170</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ	♠ T9543			1♥	
Vul: Both	♥ 943	♥ AKJ652	Pass	2♥	Pass	4♥
North HCP: 7	♦ QT62	♦ 4		All Pass		
South HCP: 12+3	♣ JT92	♣ A				
Contract: 4♥ South						

<b>Board: 171</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A7	♠ K865			1♥	Pass
Vul: E-W	♥ 97	♥ QT3	2♥	3♦	X	All Pass
North HCP: 13+2	♦ AK8765	♦ 94				
South HCP: 9	♣ Q42	♣ KJ83				
Contract: 3♦X North						

<b>Board: 172</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q7652	♠ JT9			1♥	
Vul: None	♥ KJ5	♥ AQT32	Pass	2♥	3♦	3♥
North HCP: 9+1	♦ Q3	♦ 52		All Pass		
South HCP: 13+1	♣ JT8	♣ AQ4				
Contract: 3♥ South						

<b>Board: 169</b>	♠ J853	RHO opens the bidding 1♥.
Dealer: East	♥ 932	You bid next.
Vul: E-W	♦ 965	West (LHO) bids 2♥ if possible.
HCP: 3	♣ QT5	East (RHO) bids 3♥ if possible.

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<b>Board: 170</b>	♠ T9543	You bid first.
Dealer: South	♥ AKJ652	The opponents are silent.
Vul: Both	♦ 4	
HCP: 12+3	♣ A	

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<b>Board: 171</b>	♠ K865	RHO opens the bidding 1♥.
Dealer: East	♥ QT3	You bid next.
Vul: E-W	♦ 94	West (LHO) bids 2♥ if possible.
HCP: 9	♣ KJ83	East (RHO) Doubles 3♦ if possible.

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<b>Board: 172</b>	♠ JT9	You bid first.
Dealer: South	♥ AQT32	East (RHO) bids 3♦ if possible.
Vul: None	♦ 52	
HCP: 13+1	♣ AQ4	

## Both hands (Answers Page)

<b>Board: 169</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKQT7	♠ J853			1♥	Pass
Vul: E-W	♥ AK	♥ 932	2♥	2♠	3♥	3♠
North HCP: 17+1	♦ 843	♦ 965		All Pass		
South HCP: 3	♣ J87	♣ QT5				
Contract: 3♠ South						

<b>Board: 170</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ	♠ T9543			1♥	
Vul: Both	♥ 943	♥ AKJ652	Pass	2♥	Pass	4♥
North HCP: 7	♦ QT62	♦ 4		All Pass		
South HCP: 12+3	♣ JT92	♣ A				
Contract: 4♥ South						

<b>Board: 171</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A7	♠ K865			1♥	Pass
Vul: E-W	♥ 97	♥ QT3	2♥	3♦	X	All Pass
North HCP: 13+2	♦ AK8765	♦ 94				
South HCP: 9	♣ Q42	♣ KJ83				
Contract: 3♦X North						

<b>Board: 172</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q7652	♠ JT9			1♥	
Vul: None	♥ KJ5	♥ AQT32	Pass	2♥	3♦	3♥
North HCP: 9+1	♦ Q3	♦ 52		All Pass		
South HCP: 13+1	♣ JT8	♣ AQ4				
Contract: 3♥ South						

**Board: 173**      ♠ AQT742      LHO opens the bidding 1♥.

Dealer: East      ♥ 83      Partner bids next.

Vul: N-S      ♦ A5      West (RHO) bids 2♥ if possible.

HCP: 13+2      ♣ QJ2      East (LHO) bids 3♥ if possible.

East (LHO) bids 4♥ if possible.

East (LHO) Doubles 4♠ if possible.

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**Board: 174**      ♠ J752      Partner bids first.

Dealer: South      ♥ 962      East (LHO) bids 3♣ if possible.

Vul: N-S      ♦ QJ8

HCP: 7      ♣ K96

---

**Board: 175**      ♠ AK8764      You bid first.

Dealer: North      ♥ K983      West (RHO) bids 3♦ if possible.

Vul: Both      ♦ J7

HCP: 14+2      ♣ K

---

**Board: 176**      ♠ 98653      RHO opens the bidding 1♥.

Dealer: West      ♥ Q4      You bid next.

Vul: N-S      ♦ 62      East (LHO) bids 2♥ if possible.

HCP: 2+1      ♣ 9832

## Both hands (Answers Page)

<b>Board: 173</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQT742	♠ 9653			1 ♥	Pass
Vul: N-S	♥ 83	♥ A76	2 ♥	2 ♠	3 ♥	3 ♠
North HCP: 13+2	♦ A5	♦ 97	Pass	Pass	4 ♥	Pass
South HCP: 7	♣ QJ2	♣ KT85	Pass	4 ♠	X	All Pass
Contract:	4 ♠ X	North				

<b>Board: 174</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J752	♠ 6			1 ♥	
Vul: N-S	♥ 962	♥ AKQJT7	Pass	2 ♥	3 ♣	4 ♥
North HCP: 7	♦ QJ8	♦ A762			All Pass	
South HCP: 14+2	♣ K96	♣ 52				
Contract:	4 ♥	South				

<b>Board: 175</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK8764	♠ J95		1 ♠	Pass	2 ♠
Vul: Both	♥ K983	♥ A7	3 ♦	4 ♠	All Pass	
North HCP: 14+2	♦ J7	♦ QT32				
South HCP: 7	♣ K	♣ 9532				
Contract:	4 ♠	North				

<b>Board: 176</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 98653	♠ AQ	1 ♥	Pass	2 ♥	3 ♣
Vul: N-S	♥ Q4	♥ 972			All Pass	
North HCP: 2+1	♦ 62	♦ AT9				
South HCP: 17+1	♣ 9832	♣ AKT74				
Contract:	3 ♣	South				

<b>Board: 173</b>	♠ 9653	RHO opens the bidding 1♥.
Dealer: East	♥ A76	You bid next.
Vul: N-S	♦ 97	West (LHO) bids 2♥ if possible.
HCP: 7	♣ KT85	East (RHO) bids 3♥ if possible.
		East (RHO) bids 4♥ if possible.
		East (RHO) Doubles 4♠ if possible.

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<b>Board: 174</b>	♠ 6	You bid first.
Dealer: South	♥ AKQJT7	East (RHO) bids 3♣ if possible.
Vul: N-S	♦ A762	
HCP: 14+2	♣ 52	

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<b>Board: 175</b>	♠ J95	Partner bids first.
Dealer: North	♥ A7	West (LHO) bids 3♦ if possible.
Vul: Both	♦ QT32	
HCP: 7	♣ 9532	

---

<b>Board: 176</b>	♠ AQ	LHO opens the bidding 1♥.
Dealer: West	♥ 972	Partner bids next.
Vul: N-S	♦ AT9	East (RHO) bids 2♥ if possible.
HCP: 17+1	♣ AKT74	

## Both hands (Answers Page)

<b>Board: 173</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQT742	♠ 9653			1 ♥	Pass
Vul: N-S	♥ 83	♥ A76	2 ♥	2 ♠	3 ♥	3 ♠
North HCP: 13+2	♦ A5	♦ 97	Pass	Pass	4 ♥	Pass
South HCP: 7	♣ QJ2	♣ KT85	Pass	4 ♠	X	All Pass
Contract:	4 ♠ X	North				

<b>Board: 174</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J752	♠ 6			1 ♥	
Vul: N-S	♥ 962	♥ AKQJT7	Pass	2 ♥	3 ♣	4 ♥
North HCP: 7	♦ QJ8	♦ A762			All Pass	
South HCP: 14+2	♣ K96	♣ 52				
Contract:	4 ♥	South				

<b>Board: 175</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK8764	♠ J95		1 ♠	Pass	2 ♠
Vul: Both	♥ K983	♥ A7	3 ♦	4 ♠	All Pass	
North HCP: 14+2	♦ J7	♦ QT32				
South HCP: 7	♣ K	♣ 9532				
Contract:	4 ♠	North				

<b>Board: 176</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 98653	♠ AQ	1 ♥	Pass	2 ♥	3 ♣
Vul: N-S	♥ Q4	♥ 972			All Pass	
North HCP: 2+1	♦ 62	♦ AT9				
South HCP: 17+1	♣ 9832	♣ AKT74				
Contract:	3 ♣	South				

<b>Board: 177</b>	♠ AKQT2	You bid first.
Dealer: North	♥ Q865	West (RHO) bids 3♣ if possible.
Vul: N-S	♦ J3	
HCP: 12+1	♣ 94	
<b>Board: 178</b>	♠ JT864	Partner bids first.
Dealer: South	♥ 973	East (LHO) bids 2♠ if possible.
Vul: None	♦ A4	
HCP: 8+1	♣ K72	
<b>Board: 179</b>	♠ KQJ	LHO opens the bidding 1♠.
Dealer: East	♥ KJ8	Partner bids next.
Vul: E-W	♦ 32	West (RHO) bids 2♠ if possible.
HCP: 17+1	♣ AQJ32	East (LHO) Doubles 3♣ if possible.
<b>Board: 180</b>	♠ J52	Partner bids first.
Dealer: South	♥ J6	East (LHO) bids 3♥ if possible.
Vul: None	♦ A862	
HCP: 8	♣ Q863	
<b>Board: 181</b>	♠ A	You bid first.
Dealer: North	♥ AQ9873	The opponents are silent.
Vul: Both	♦ 32	
HCP: 12+2	♣ Q943	

## Both hands (Answers Page)

<b>Board: 177</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQT2	♠ 843		1 ♠	Pass	2 ♠
Vul: N-S	♥ Q865	♥ A43	3 ♣	3 ♠	All Pass	
North HCP: 12+1	♦ J3	♦ KQ94				
South HCP: 9	♣ 94	♣ T75				
Contract: 3 ♠ North						

<b>Board: 178</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT864	♠ -			1 ♥	
Vul: None	♥ 973	♥ KQJT4	Pass	2 ♥	2 ♠	4 ♥
North HCP: 8+1	♦ A4	♦ Q9732	All Pass			
South HCP: 14+2	♣ K72	♣ AQT				
Contract: 4 ♥ South						

<b>Board: 179</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KQJ	♠ 95		1 ♠	Pass	
Vul: E-W	♥ KJ8	♥ T9642	2 ♠	3 ♣	X	All Pass
North HCP: 17+1	♦ 32	♦ Q87				
South HCP: 2+1	♣ AQJ32	♣ 976				
Contract: 3 ♣ X North						

<b>Board: 180</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J52	♠ KQ763			1 ♠	
Vul: None	♥ J6	♥ 3	Pass	2 ♠	3 ♥	3 ♠
North HCP: 8	♦ A862	♦ Q3	All Pass			
South HCP: 14+2	♣ Q863	♣ AKT95				
Contract: 3 ♠ South						

<b>Board: 181</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A	♠ 862		1 ♥	Pass	2 ♥
Vul: Both	♥ AQ9873	♥ KT4	All Pass			
North HCP: 12+2	♦ 32	♦ AJ54				
South HCP: 8	♣ Q943	♣ T52				
Contract: 2 ♥ South						

**Board: 177**      ♠ 843      Partner bids first.

Dealer: North      ♥ A43      West (LHO) bids 3♣ if possible.

Vul: N-S      ♦ KQ94

HCP: 9      ♣ T75

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**Board: 178**      ♠ -      You bid first.

Dealer: South      ♥ KQJT4      East (RHO) bids 2♠ if possible.

Vul: None      ♦ Q9732

HCP: 14+2      ♣ AQT

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**Board: 179**      ♠ 95      RHO opens the bidding 1♠.

Dealer: East      ♥ T9642      You bid next.

Vul: E-W      ♦ Q87      West (LHO) bids 2♠ if possible.

HCP: 2+1      ♣ 976      East (RHO) Doubles 3♣ if possible.

---

**Board: 180**      ♠ KQ763      You bid first.

Dealer: South      ♥ 3      East (RHO) bids 3♥ if possible.

Vul: None      ♦ Q3

HCP: 14+2      ♣ AKT95

---

**Board: 181**      ♠ 862      Partner bids first.

Dealer: North      ♥ KT4      The opponents are silent.

Vul: Both      ♦ AJ54

HCP: 8      ♣ T52

## Both hands (Answers Page)

<b>Board: 177</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQT2	♠ 843		1 ♠	Pass	2 ♠
Vul: N-S	♥ Q865	♥ A43	3 ♣	3 ♠	All Pass	
North HCP: 12+1	♦ J3	♦ KQ94				
South HCP: 9	♣ 94	♣ T75				
Contract: 3 ♠ North						

<b>Board: 178</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT864	♠ -			1 ♥	
Vul: None	♥ 973	♥ KQJT4	Pass	2 ♥	2 ♠	4 ♥
North HCP: 8+1	♦ A4	♦ Q9732	All Pass			
South HCP: 14+2	♣ K72	♣ AQT				
Contract: 4 ♥ South						

<b>Board: 179</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KQJ	♠ 95		1 ♠	Pass	
Vul: E-W	♥ KJ8	♥ T9642	2 ♠	3 ♣	X	All Pass
North HCP: 17+1	♦ 32	♦ Q87				
South HCP: 2+1	♣ AQJ32	♣ 976				
Contract: 3 ♣ X North						

<b>Board: 180</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J52	♠ KQ763			1 ♠	
Vul: None	♥ J6	♥ 3	Pass	2 ♠	3 ♥	3 ♠
North HCP: 8	♦ A862	♦ Q3	All Pass			
South HCP: 14+2	♣ Q863	♣ AKT95				
Contract: 3 ♠ South						

<b>Board: 181</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A	♠ 862		1 ♥	Pass	2 ♥
Vul: Both	♥ AQ9873	♥ KT4	All Pass			
North HCP: 12+2	♦ 32	♦ AJ54				
South HCP: 8	♣ Q943	♣ T52				
Contract: 2 ♥ South						

<b>Board: 182</b>	♠ AK873	Partner bids first.
Dealer: South	♥ 962	East (LHO) bids 3♣ if possible.
Vul: None	♦ T53	
HCP: 8+1	♣ J3	
<b>Board: 183</b>	♠ AKT32	You bid first.
Dealer: North	♥ A9	West (RHO) Doubles 2♠ if possible.
Vul: N-S	♦ 953	
HCP: 13+1	♣ Q84	
<b>Board: 184</b>	♠ Q62	Partner bids first.
Dealer: South	♥ Q73	The opponents are silent.
Vul: Both	♦ T86	
HCP: 7	♣ QJ94	
<b>Board: 185</b>	♠ K84	You bid first.
Dealer: North	♥ KQT85	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 13+1	♣ KQ74	
<b>Board: 186</b>	♠ J	RHO opens the bidding 1♥.
Dealer: West	♥ JT64	You bid next.
Vul: E-W	♦ AT873	East (LHO) bids 2♥ if possible.
HCP: 6+1	♣ 953	East (LHO) bids 3♥ if possible. East (LHO) Doubles 3♠ if possible.

## Both hands (Answers Page)

<b>Board: 182</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK873	♠ 9654				1 ♥
Vul: None	♥ 962	♥ AKQT5	Pass	2 ♥	3 ♣	4 ♥
North HCP: 8+1	♦ T53	♦ KQ2		All Pass		
South HCP: 14+1	♣ J3	♣ T				
Contract: 4 ♥ South						

<b>Board: 183</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKT32	♠ Q84		1 ♠	Pass	2 ♠
Vul: N-S	♥ A9	♥ JT432	X	All Pass		
North HCP: 13+1	♦ 953	♦ Q7				
South HCP: 6+1	♣ Q84	♣ J65				
Contract: 2 ♠ X South						

<b>Board: 184</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q62	♠ K4				1 ♥
Vul: Both	♥ Q73	♥ KT852	Pass	2 ♥	All Pass	
North HCP: 7	♦ T86	♦ J32				
South HCP: 14+1	♣ QJ94	♣ AKT				
Contract: 2 ♥ North						

<b>Board: 185</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K84	♠ QJ92		1 ♥	Pass	2 ♥
Vul: E-W	♥ KQT85	♥ AJ4		All Pass		
North HCP: 13+1	♦ 5	♦ J64				
South HCP: 9	♣ KQ74	♣ T63				
Contract: 2 ♥ South						

<b>Board: 186</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J	♠ AKQT96	1 ♥	Pass	2 ♥	2 ♠
Vul: E-W	♥ JT64	♥ 5	Pass	Pass	3 ♥	3 ♠
North HCP: 6+1	♦ AT873	♦ 654	Pass	Pass	X	All Pass
South HCP: 13+2	♣ 953	♣ AT7				
Contract: 3 ♠ X South						

<b>Board: 182</b>	♠ 9654	You bid first.
Dealer: South	♥ AKQT5	East (RHO) bids 3♣ if possible.
Vul: None	♦ KQ2	
HCP: 14+1	♣ T	
<b>Board: 183</b>	♠ Q84	Partner bids first.
Dealer: North	♥ JT432	West (LHO) Doubles 2♠ if possible.
Vul: N-S	♦ Q7	
HCP: 6+1	♣ J65	
<b>Board: 184</b>	♠ K4	You bid first.
Dealer: South	♥ KT852	The opponents are silent.
Vul: Both	♦ J32	
HCP: 14+1	♣ AKT	
<b>Board: 185</b>	♠ QJ92	Partner bids first.
Dealer: North	♥ AJ4	The opponents are silent.
Vul: E-W	♦ J64	
HCP: 9	♣ T63	
<b>Board: 186</b>	♠ AKQT96	LHO opens the bidding 1♥.
Dealer: West	♥ 5	Partner bids next.
Vul: E-W	♦ 654	East (RHO) bids 2♥ if possible.
HCP: 13+2	♣ AT7	East (RHO) bids 3♥ if possible.
		East (RHO) Doubles 3♠ if possible.

## Both hands (Answers Page)

<b>Board: 182</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK873	♠ 9654				1 ♥
Vul: None	♥ 962	♥ AKQT5	Pass	2 ♥	3 ♣	4 ♥
North HCP: 8+1	♦ T53	♦ KQ2		All Pass		
South HCP: 14+1	♣ J3	♣ T				
Contract: 4 ♥ South						

<b>Board: 183</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKT32	♠ Q84		1 ♠	Pass	2 ♠
Vul: N-S	♥ A9	♥ JT432	X	All Pass		
North HCP: 13+1	♦ 953	♦ Q7				
South HCP: 6+1	♣ Q84	♣ J65				
Contract: 2 ♠ X South						

<b>Board: 184</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q62	♠ K4				1 ♥
Vul: Both	♥ Q73	♥ KT852	Pass	2 ♥	All Pass	
North HCP: 7	♦ T86	♦ J32				
South HCP: 14+1	♣ QJ94	♣ AKT				
Contract: 2 ♥ North						

<b>Board: 185</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K84	♠ QJ92		1 ♥	Pass	2 ♥
Vul: E-W	♥ KQT85	♥ AJ4		All Pass		
North HCP: 13+1	♦ 5	♦ J64				
South HCP: 9	♣ KQ74	♣ T63				
Contract: 2 ♥ South						

<b>Board: 186</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J	♠ AKQT96	1 ♥	Pass	2 ♥	2 ♠
Vul: E-W	♥ JT64	♥ 5	Pass	Pass	3 ♥	3 ♠
North HCP: 6+1	♦ AT873	♦ 654	Pass	Pass	X	All Pass
South HCP: 13+2	♣ 953	♣ AT7				
Contract: 3 ♠ X South						

<b>Board: 187</b>	♠ AQJ84	LHO opens the bidding 1♥.
Dealer: East	♥ JT	Partner bids next.
Vul: N-S	♦ J53	West (RHO) bids 2♥ if possible.
HCP: 14+1	♣ KQ2	West (RHO) bids 3♥ if possible.

---

<b>Board: 188</b>	♠ T98	Partner bids first.
Dealer: South	♥ KT962	East (LHO) bids 3♥ if possible.
Vul: Both	♦ KT7	
HCP: 6+1	♣ 97	

---

<b>Board: 189</b>	♠ J72	You bid first.
Dealer: North	♥ AKQJ75	West (RHO) bids 2♠ if possible.
Vul: None	♦ QT	
HCP: 13+2	♣ 92	

---

<b>Board: 190</b>	♠ AT2	Partner bids first.
Dealer: South	♥ JT84	East (LHO) bids 3♦ if possible.
Vul: E-W	♦ Q93	
HCP: 7	♣ 973	

---

<b>Board: 191</b>	♠ 5	LHO opens the bidding 1♥.
Dealer: East	♥ J92	Partner bids next.
Vul: E-W	♦ A74	West (RHO) bids 2♥ if possible.
HCP: 15+2	♣ AKQJ62	

## Both hands (Answers Page)

<b>Board: 187</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQJ84	♠ 532			1 ♥	Pass
Vul: N-S	♥ JT	♥ A75	2 ♥	2 ♠	Pass	Pass
North HCP: 14+1	♦ J53	♦ K8	3 ♥	Pass	Pass	3 ♠
South HCP: 7+1	♣ KQ2	♣ T8654	All Pass			
Contract: 3 ♠ South						

<b>Board: 188</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T98	♠ K65432			1 ♠	
Vul: Both	♥ KT962	♥ -	Pass	2 ♠	3 ♥	4 ♠
North HCP: 6+1	♦ KT7	♦ AQ3	All Pass			
South HCP: 14+2	♣ 97	♣ AJT6				
Contract: 4 ♠ South						

<b>Board: 189</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J72	♠ T6		1 ♥	Pass	2 ♥
Vul: None	♥ AKQJ75	♥ T86	2 ♠	3 ♥	All Pass	
North HCP: 13+2	♦ QT	♦ K842				
South HCP: 7	♣ 92	♣ KJ86				
Contract: 3 ♥ North						

<b>Board: 190</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT2	♠ KQ963			1 ♠	
Vul: E-W	♥ JT84	♥ Q92	Pass	2 ♠	3 ♦	3 ♠
North HCP: 7	♦ Q93	♦ T2	All Pass			
South HCP: 14+1	♣ 973	♣ AK2				
Contract: 3 ♠ South						

<b>Board: 191</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 5	♠ AT972		1 ♥	Pass	
Vul: E-W	♥ J92	♥ T5	2 ♥	3 ♣	All Pass	
North HCP: 15+2	♦ A74	♦ Q63				
South HCP: 6+1	♣ AKQJ62	♣ T53				
Contract: 3 ♣ North						

<b>Board: 187</b>	♠ 532	RHO opens the bidding 1♥.
Dealer: East	♥ A75	You bid next.
Vul: N-S	♦ K8	West (LHO) bids 2♥ if possible.
HCP: 7+1	♣ T8654	West (LHO) bids 3♥ if possible.

---

<b>Board: 188</b>	♠ K65432	You bid first.
Dealer: South	♥ -	East (RHO) bids 3♥ if possible.
Vul: Both	♦ AQ3	
HCP: 14+2	♣ AJT6	

---

<b>Board: 189</b>	♠ T6	Partner bids first.
Dealer: North	♥ T86	West (LHO) bids 2♠ if possible.
Vul: None	♦ K842	
HCP: 7	♣ KJ86	

---

<b>Board: 190</b>	♠ KQ963	You bid first.
Dealer: South	♥ Q92	East (RHO) bids 3♦ if possible.
Vul: E-W	♦ T2	
HCP: 14+1	♣ AK2	

---

<b>Board: 191</b>	♠ AT972	RHO opens the bidding 1♥.
Dealer: East	♥ T5	You bid next.
Vul: E-W	♦ Q63	West (LHO) bids 2♥ if possible.
HCP: 6+1	♣ T53	

## Both hands (Answers Page)

<b>Board: 187</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQJ84	♠ 532			1 ♥	Pass
Vul: N-S	♥ JT	♥ A75	2 ♥	2 ♠	Pass	Pass
North HCP: 14+1	♦ J53	♦ K8	3 ♥	Pass	Pass	3 ♠
South HCP: 7+1	♣ KQ2	♣ T8654	All Pass			
Contract: 3 ♠ South						

<b>Board: 188</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T98	♠ K65432			1 ♠	
Vul: Both	♥ KT962	♥ -	Pass	2 ♠	3 ♥	4 ♠
North HCP: 6+1	♦ KT7	♦ AQ3	All Pass			
South HCP: 14+2	♣ 97	♣ AJT6				
Contract: 4 ♠ South						

<b>Board: 189</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J72	♠ T6		1 ♥	Pass	2 ♥
Vul: None	♥ AKQJ75	♥ T86	2 ♠	3 ♥	All Pass	
North HCP: 13+2	♦ QT	♦ K842				
South HCP: 7	♣ 92	♣ KJ86				
Contract: 3 ♥ North						

<b>Board: 190</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT2	♠ KQ963			1 ♠	
Vul: E-W	♥ JT84	♥ Q92	Pass	2 ♠	3 ♦	3 ♠
North HCP: 7	♦ Q93	♦ T2	All Pass			
South HCP: 14+1	♣ 973	♣ AK2				
Contract: 3 ♠ South						

<b>Board: 191</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 5	♠ AT972		1 ♥	Pass	
Vul: E-W	♥ J92	♥ T5	2 ♥	3 ♣	All Pass	
North HCP: 15+2	♦ A74	♦ Q63				
South HCP: 6+1	♣ AKQJ62	♣ T53				
Contract: 3 ♣ North						

**Board: 192**      ♠ KQ9      Partner bids first.

Dealer: South      ♥ K765      East (LHO) bids 3♦ if possible.

Vul: None      ♦ J3

HCP: 9      ♣ T742

---

**Board: 193**      ♠ AKJT7      You bid first.

Dealer: North      ♥ 983      West (RHO) bids 3♦ if possible.

Vul: E-W      ♦ K96

HCP: 13+1      ♣ Q9

---

**Board: 194**      ♠ 854      Partner bids first.

Dealer: South      ♥ T754      East (LHO) bids 3♦ if possible.

Vul: E-W      ♦ AT

HCP: 7      ♣ K543

---

**Board: 195**      ♠ KQ8432      You bid first.

Dealer: North      ♥ AJ3      West (RHO) bids 3♣ if possible.

Vul: Both      ♦ QJ6

HCP: 13+2      ♣ 6

---

**Board: 196**      ♠ J93      Partner bids first.

Dealer: South      ♥ KT9      East (LHO) Doubles 2♠ if possible.

Vul: None      ♦ T74      West (RHO) bids 3♥ if possible.

HCP: 8      ♣ A752

## Both hands (Answers Page)

<b>Board: 192</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ9	♠ AT543				1 ♠
Vul: None	♥ K765	♥ A932	Pass	2 ♠	3 ♦	3 ♠
North HCP: 9	♦ J3	♦ T4		All Pass		
South HCP: 12+1	♣ T742	♣ A8				
Contract: 3 ♠ South						

<b>Board: 193</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJT7	♠ 652		1 ♠	Pass	2 ♠
Vul: E-W	♥ 983	♥ QJT2	3 ♦	3 ♠	All Pass	
North HCP: 13+1	♦ K96	♦ 72				
South HCP: 7	♣ Q9	♣ AT65				
Contract: 3 ♠ North						

<b>Board: 194</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 854	♠ AKJT9				1 ♠
Vul: E-W	♥ T754	♥ 32	Pass	2 ♠	3 ♦	3 ♠
North HCP: 7	♦ AT	♦ K973		All Pass		
South HCP: 13+1	♣ K543	♣ Q6				
Contract: 3 ♠ South						

<b>Board: 195</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ8432	♠ A76		1 ♠	Pass	2 ♠
Vul: Both	♥ AJ3	♥ Q976	3 ♣	3 ♠	All Pass	
North HCP: 13+2	♦ QJ6	♦ KT98				
South HCP: 9	♣ 6	♣ T7				
Contract: 3 ♠ North						

<b>Board: 196</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J93	♠ AQT54				1 ♠
Vul: None	♥ KT9	♥ J7	Pass	2 ♠	X	XX
North HCP: 8	♦ T74	♦ AQ2	3 ♥	3 ♠	All Pass	
South HCP: 14+1	♣ A752	♣ JT6				
Contract: 3 ♠ North						

<b>Board: 192</b>	♠ AT543	You bid first.
Dealer: South	♥ A932	East (RHO) bids 3♦ if possible.
Vul: None	♦ T4	
HCP: 12+1	♣ A8	
<hr/>		
<b>Board: 193</b>	♠ 652	Partner bids first.
Dealer: North	♥ QJT2	West (LHO) bids 3♦ if possible.
Vul: E-W	♦ 72	
HCP: 7	♣ AT65	
<hr/>		
<b>Board: 194</b>	♠ AKJT9	You bid first.
Dealer: South	♥ 32	East (RHO) bids 3♦ if possible.
Vul: E-W	♦ K973	
HCP: 13+1	♣ Q6	
<hr/>		
<b>Board: 195</b>	♠ A76	Partner bids first.
Dealer: North	♥ Q976	West (LHO) bids 3♣ if possible.
Vul: Both	♦ KT98	
HCP: 9	♣ T7	
<hr/>		
<b>Board: 196</b>	♠ AQT54	You bid first.
Dealer: South	♥ J7	East (RHO) Doubles 2♠ if possible.
Vul: None	♦ AQ2	West (LHO) bids 3♥ if possible.
HCP: 14+1	♣ JT6	

## Both hands (Answers Page)

<b>Board: 192</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ9	♠ AT543				1 ♠
Vul: None	♥ K765	♥ A932	Pass	2 ♠	3 ♦	3 ♠
North HCP: 9	♦ J3	♦ T4			All Pass	
South HCP: 12+1	♣ T742	♣ A8				
Contract: 3 ♠ South						

<b>Board: 193</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJT7	♠ 652		1 ♠	Pass	2 ♠
Vul: E-W	♥ 983	♥ QJT2	3 ♦	3 ♠	All Pass	
North HCP: 13+1	♦ K96	♦ 72				
South HCP: 7	♣ Q9	♣ AT65				
Contract: 3 ♠ North						

<b>Board: 194</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 854	♠ AKJT9				1 ♠
Vul: E-W	♥ T754	♥ 32	Pass	2 ♠	3 ♦	3 ♠
North HCP: 7	♦ AT	♦ K973		All Pass		
South HCP: 13+1	♣ K543	♣ Q6				
Contract: 3 ♠ South						

<b>Board: 195</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ8432	♠ A76		1 ♠	Pass	2 ♠
Vul: Both	♥ AJ3	♥ Q976	3 ♣	3 ♠	All Pass	
North HCP: 13+2	♦ QJ6	♦ KT98				
South HCP: 9	♣ 6	♣ T7				
Contract: 3 ♠ North						

<b>Board: 196</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J93	♠ AQT54				1 ♠
Vul: None	♥ KT9	♥ J7	Pass	2 ♠	X	XX
North HCP: 8	♦ T74	♦ AQ2	3 ♥	3 ♠	All Pass	
South HCP: 14+1	♣ A752	♣ JT6				
Contract: 3 ♠ North						

**Board: 197**      ♠ K2      You bid first.

Dealer: North      ♥ AQJT652      The opponents are silent.

Vul: N-S      ♦ K5

HCP: 14+3      ♣ J4

---

**Board: 198**      ♠ Q64      Partner bids first.

Dealer: South      ♥ J54      East (LHO) bids 3♣ if possible.

Vul: E-W      ♦ AQ84

HCP: 9      ♣ T74

---

**Board: 199**      ♠ JT95      You bid first.

Dealer: North      ♥ AQ543      The opponents are silent.

Vul: N-S      ♦ A

HCP: 12+1      ♣ J84

---

**Board: 200**      ♠ Q94      Partner bids first.

Dealer: South      ♥ KT987      East (LHO) bids 3♥ if possible.

Vul: None      ♦ T5

HCP: 7+1      ♣ Q86

---

**Board: 201**      ♠ AQ93      You bid first.

Dealer: North      ♥ KQ762      The opponents are silent.

Vul: E-W      ♦ Q

HCP: 14+1      ♣ J92

## Both hands (Answers Page)

**Board: 197**

Dealer: North

**North:**

♠ K2

**South:**

♠ Q7543

W N E S

1♥ Pass 2♥

Vul: N-S

♥ AQJT652

♥ 983

Pass 3♥ All Pass

North HCP: 14+3

♦ K5

♦ JT6

South HCP: 7+1

♣ J4

♣ A6

Contract: 3♥ North

**Board: 198**

Dealer: South

**North:**

♠ Q64

**South:**

♠ AJT97

W N E S

1♠

Vul: E-W

♥ J54

♥ A873

Pass 2♠ 3♣ 3♠

North HCP: 9

♦ AQ84

♦ K7

All Pass

South HCP: 12+1

♣ T74

♣ 65

Contract: 3♠ South

**Board: 199**

Dealer: North

**North:**

♠ JT95

**South:**

♠ 3

W N E S

1♥ Pass 2♥

Vul: N-S

♥ AQ543

♥ K96

All Pass

North HCP: 12+1

♦ A

♦ KQ9875

South HCP: 8+2

♣ J84

♣ T62

Contract: 2♥ South

**Board: 200**

Dealer: South

**North:**

♠ Q94

**South:**

♠ AK873

W N E S

1♠

Vul: None

♥ KT987

♥ -

Pass 2♠ 3♥ 3♠

North HCP: 7+1

♦ T5

♦ AQ842

All Pass

South HCP: 13+2

♣ Q86

♣ 432

Contract: 3♠ South

**Board: 201**

Dealer: North

**North:**

♠ AQ93

**South:**

♠ T86

W N E S

1♥ Pass 2♥

Vul: E-W

♥ KQ762

♥ 985

All Pass

North HCP: 14+1

♦ Q

♦ AKJT5

South HCP: 8+1

♣ J92

♣ 64

Contract: 2♥ South

<b>Board: 197</b>	♠ Q7543	Partner bids first.
Dealer: North	♥ 983	The opponents are silent.
Vul: N-S	♦ JT6	
HCP: 7+1	♣ A6	

---

<b>Board: 198</b>	♠ AJT97	You bid first.
Dealer: South	♥ A873	East (RHO) bids 3♣ if possible.
Vul: E-W	♦ K7	
HCP: 12+1	♣ 65	

---

<b>Board: 199</b>	♠ 3	Partner bids first.
Dealer: North	♥ K96	The opponents are silent.
Vul: N-S	♦ KQ9875	
HCP: 8+2	♣ T62	

---

<b>Board: 200</b>	♠ AK873	You bid first.
Dealer: South	♥ -	East (RHO) bids 3♥ if possible.
Vul: None	♦ AQ842	
HCP: 13+2	♣ 432	

---

<b>Board: 201</b>	♠ T86	Partner bids first.
Dealer: North	♥ 985	The opponents are silent.
Vul: E-W	♦ AKJT5	
HCP: 8+1	♣ 64	

## Both hands (Answers Page)

**Board: 197**

Dealer: North

**North:**

♠ K2

**South:**

♠ Q7543

W N E S

1♥ Pass 2♥

Vul: N-S

♥ AQJT652

♥ 983

Pass 3♥ All Pass

North HCP: 14+3

♦ K5

♦ JT6

South HCP: 7+1

♣ J4

♣ A6

Contract: 3♥ North

**Board: 198**

Dealer: South

**North:**

♠ Q64

**South:**

♠ AJT97

W N E S

1♠

Vul: E-W

♥ J54

♥ A873

Pass 2♠ 3♣ 3♠

North HCP: 9

♦ AQ84

♦ K7

All Pass

South HCP: 12+1

♣ T74

♣ 65

Contract: 3♠ South

**Board: 199**

Dealer: North

**North:**

♠ JT95

**South:**

♠ 3

W N E S

1♥ Pass 2♥

Vul: N-S

♥ AQ543

♥ K96

All Pass

North HCP: 12+1

♦ A

♦ KQ9875

South HCP: 8+2

♣ J84

♣ T62

Contract: 2♥ South

**Board: 200**

Dealer: South

**North:**

♠ Q94

**South:**

♠ AK873

W N E S

1♠

Vul: None

♥ KT987

♥ -

Pass 2♠ 3♥ 3♠

North HCP: 7+1

♦ T5

♦ AQ842

All Pass

South HCP: 13+2

♣ Q86

♣ 432

Contract: 3♠ South

**Board: 201**

Dealer: North

**North:**

♠ AQ93

**South:**

♠ T86

W N E S

1♥ Pass 2♥

Vul: E-W

♥ KQ762

♥ 985

All Pass

North HCP: 14+1

♦ Q

♦ AKJT5

South HCP: 8+1

♣ J92

♣ 64

Contract: 2♥ South

**Board: 202**      ♠ QT7      Partner bids first.

Dealer: South      ♥ KQ4      East (LHO) bids 3♣ if possible.

Vul: Both      ♦ T973

HCP: 8      ♣ J43

---

**Board: 203**      ♠ AQT964      LHO opens the bidding 1♥.

Dealer: East      ♥ 3      Partner bids next.

Vul: None      ♦ AK3      West (RHO) bids 2♥ if possible.

HCP: 19+2      ♣ AQ8

---

**Board: 204**      ♠ K63      Partner bids first.

Dealer: South      ♥ Q32      East (LHO) bids 3♥ if possible.

Vul: N-S      ♦ AT54

HCP: 9      ♣ 975

---

**Board: 205**      ♠ 6      You bid first.

Dealer: North      ♥ AJ7543      West (RHO) bids 2♠ if possible.

Vul: Both      ♦ QJT2

HCP: 13+2      ♣ KQ

---

**Board: 206**      ♠ Q43      Partner bids first.

Dealer: South      ♥ J72      East (LHO) bids 3♦ if possible.

Vul: None      ♦ 53

HCP: 8+1      ♣ AJ654

## Both hands (Answers Page)

<b>Board: 202</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT7	♠ KJ9542				1 ♠
Vul: Both	♥ KQ4	♥ A862	Pass	2 ♠	3 ♣	3 ♠
North HCP: 8	♦ T973	♦ QJ		All Pass		
South HCP: 14+2	♣ J43	♣ K				
Contract: 3 ♠ South						

<b>Board: 203</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQT964	♠ J87			1 ♥	Pass
Vul: None	♥ 3	♥ 9862	2 ♥	X	Pass	3 ♣
North HCP: 19+2	♦ AK3	♦ J7	Pass	3 ♠	All Pass	
South HCP: 3	♣ AQ8	♣ J764				
Contract: 3 ♠ North						

<b>Board: 204</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K63	♠ AJQ94				1 ♠
Vul: N-S	♥ Q32	♥ 6	Pass	2 ♠	3 ♥	3 ♠
North HCP: 9	♦ AT54	♦ KQJ3		All Pass		
South HCP: 13+1	♣ 975	♣ 842				
Contract: 3 ♠ South						

<b>Board: 205</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 6	♠ QT74		1 ♥	Pass	2 ♥
Vul: Both	♥ AJ7543	♥ QT6	2 ♠	3 ♥	All Pass	
North HCP: 13+2	♦ QJT2	♦ K8				
South HCP: 7	♣ KQ	♣ 7543				
Contract: 3 ♥ North						

<b>Board: 206</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q43	♠ T65				1 ♥
Vul: None	♥ J72	♥ AKQ65	Pass	2 ♥	3 ♦	3 ♥
North HCP: 8+1	♦ 53	♦ Q9		All Pass		
South HCP: 13+1	♣ AJ654	♣ Q98				
Contract: 3 ♥ South						

<b>Board: 202</b>	♠ KJ9542	You bid first.
Dealer: South	♥ A862	East (RHO) bids 3♣ if possible.
Vul: Both	♦ QJ	
HCP: 14+2	♣ K	

---

<b>Board: 203</b>	♠ J87	RHO opens the bidding 1♥.
Dealer: East	♥ 9862	You bid next.
Vul: None	♦ J7	West (LHO) bids 2♥ if possible.
HCP: 3	♣ J764	

---

<b>Board: 204</b>	♠ AQJ94	You bid first.
Dealer: South	♥ 6	East (RHO) bids 3♥ if possible.
Vul: N-S	♦ KQJ3	
HCP: 13+1	♣ 842	

---

<b>Board: 205</b>	♠ QT74	Partner bids first.
Dealer: North	♥ QT6	West (LHO) bids 2♠ if possible.
Vul: Both	♦ K8	
HCP: 7	♣ 7543	

---

<b>Board: 206</b>	♠ T65	You bid first.
Dealer: South	♥ AKQ65	East (RHO) bids 3♦ if possible.
Vul: None	♦ Q9	
HCP: 13+1	♣ Q98	

## Both hands (Answers Page)

<b>Board: 202</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT7	♠ KJ9542				1 ♠
Vul: Both	♥ KQ4	♥ A862	Pass	2 ♠	3 ♣	3 ♠
North HCP: 8	♦ T973	♦ QJ		All Pass		
South HCP: 14+2	♣ J43	♣ K				
Contract: 3 ♠ South						

<b>Board: 203</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQT964	♠ J87			1 ♥	Pass
Vul: None	♥ 3	♥ 9862	2 ♥	X	Pass	3 ♣
North HCP: 19+2	♦ AK3	♦ J7	Pass	3 ♠	All Pass	
South HCP: 3	♣ AQ8	♣ J764				
Contract: 3 ♠ North						

<b>Board: 204</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K63	♠ AJQ94				1 ♠
Vul: N-S	♥ Q32	♥ 6	Pass	2 ♠	3 ♥	3 ♠
North HCP: 9	♦ AT54	♦ KQJ3		All Pass		
South HCP: 13+1	♣ 975	♣ 842				
Contract: 3 ♠ South						

<b>Board: 205</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 6	♠ QT74		1 ♥	Pass	2 ♥
Vul: Both	♥ AJ7543	♥ QT6	2 ♠	3 ♥	All Pass	
North HCP: 13+2	♦ QJT2	♦ K8				
South HCP: 7	♣ KQ	♣ 7543				
Contract: 3 ♥ North						

<b>Board: 206</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q43	♠ T65				1 ♥
Vul: None	♥ J72	♥ AKQ65	Pass	2 ♥	3 ♦	3 ♥
North HCP: 8+1	♦ 53	♦ Q9		All Pass		
South HCP: 13+1	♣ AJ654	♣ Q98				
Contract: 3 ♥ South						

**Board: 207**      ♠ 52      LHO opens the bidding 1♠.

Dealer: East      ♥ 872      Partner bids next.

Vul: Both      ♦ AK7642      West (RHO) bids 2♠ if possible.

HCP: 11+2      ♣ A2      East (LHO) Doubles 3♦ if possible.

---

**Board: 208**      ♠ 653      Partner bids first.

Dealer: South      ♥ Q76      East (LHO) bids 3♣ if possible.

Vul: None      ♦ AQJ642

HCP: 9+2      ♣ 6

---

**Board: 209**      ♠ Q5      You bid first.

Dealer: North      ♥ KJ543      West (RHO) bids 3♦ if possible.

Vul: N-S      ♦ T32

HCP: 14+1      ♣ AKJ

---

**Board: 210**      ♠ 54      RHO opens the bidding 1♠.

Dealer: West      ♥ J932      You bid next.

Vul: N-S      ♦ T632      East (LHO) bids 2♠ if possible.

HCP: 1      ♣ 532      West (RHO) Doubles 3♥ if possible.

---

**Board: 211**      ♠ AKQ65      LHO opens the bidding 1♥.

Dealer: East      ♥ Q95      Partner bids next.

Vul: E-W      ♦ KT4      West (RHO) bids 2♥ if possible.

HCP: 14+1      ♣ 83      West (RHO) bids 3♥ if possible.

## Both hands (Answers Page)

<b>Board: 207</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 52	♠ KT4			1 ♠	Pass
Vul: Both	♥ 872	♥ J64	2 ♠	3 ♦	X	All Pass
North HCP: 11+2	♦ AK7642	♦ 83				
South HCP: 7+1	♣ A2	♣ KT864				
Contract:	3 ♦ X	North				

<b>Board: 208</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 653	♠ KQJ98			1 ♠	
Vul: None	♥ Q76	♥ AJ92	Pass	2 ♠	3 ♣	3 ♠
North HCP: 9+2	♦ AQJ642	♦ KT				All Pass
South HCP: 14+1	♣ 6	♣ 85				
Contract:	3 ♠	South				

<b>Board: 209</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q5	♠ J62		1 ♥	Pass	2 ♥
Vul: N-S	♥ KJ543	♥ Q86	3 ♦	3 ♥		All Pass
North HCP: 14+1	♦ T32	♦ QJ4				
South HCP: 8	♣ AKJ	♣ QT65				
Contract:	3 ♥	North				

<b>Board: 210</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 54	♠ A62	1 ♠	Pass	2 ♠	3 ♥
Vul: N-S	♥ J932	♥ AKT76	X		All Pass	
North HCP: 1	♦ T632	♦ Q4				
South HCP: 17+1	♣ 532	♣ KJ7				
Contract:	3 ♥	X South				

<b>Board: 211</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKQ65	♠ JT983		1 ♥	Pass	
Vul: E-W	♥ Q95	♥ J3	2 ♥	2 ♠	Pass	Pass
North HCP: 14+1	♦ KT4	♦ 8752	3 ♥	Pass	Pass	3 ♠
South HCP: 5+1	♣ 83	♣ K6		All Pass		
Contract:	3 ♠	South				

<b>Board: 207</b>	♠ KT4	RHO opens the bidding 1 ♠.
Dealer: East	♥ J64	You bid next.
Vul: Both	♦ 83	West (LHO) bids 2 ♠ if possible.
HCP: 7+1	♣ KT864	East (RHO) Doubles 3 ♦ if possible.

---

<b>Board: 208</b>	♠ KQJ98	You bid first.
Dealer: South	♥ AJ92	East (RHO) bids 3 ♣ if possible.
Vul: None	♦ KT	
HCP: 14+1	♣ 85	

---

<b>Board: 209</b>	♠ J62	Partner bids first.
Dealer: North	♥ Q86	West (LHO) bids 3 ♦ if possible.
Vul: N-S	♦ QJ4	
HCP: 8	♣ QT65	

---

<b>Board: 210</b>	♠ A62	LHO opens the bidding 1 ♠.
Dealer: West	♥ AKT76	Partner bids next.
Vul: N-S	♦ Q4	East (RHO) bids 2 ♠ if possible.
HCP: 17+1	♣ KJ7	West (LHO) Doubles 3 ♥ if possible.

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<b>Board: 211</b>	♠ JT983	RHO opens the bidding 1 ♥.
Dealer: East	♥ J3	You bid next.
Vul: E-W	♦ 8752	West (LHO) bids 2 ♥ if possible.
HCP: 5+1	♣ K6	West (LHO) bids 3 ♥ if possible.

## Both hands (Answers Page)

<b>Board: 207</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 52	♠ KT4			1 ♠	Pass
Vul: Both	♥ 872	♥ J64	2 ♠	3 ♦	X	All Pass
North HCP: 11+2	♦ AK7642	♦ 83				
South HCP: 7+1	♣ A2	♣ KT864				
Contract:	3 ♦ X	North				

<b>Board: 208</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 653	♠ KQJ98			1 ♠	
Vul: None	♥ Q76	♥ AJ92	Pass	2 ♠	3 ♣	3 ♠
North HCP: 9+2	♦ AQJ642	♦ KT				All Pass
South HCP: 14+1	♣ 6	♣ 85				
Contract:	3 ♠	South				

<b>Board: 209</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q5	♠ J62		1 ♥	Pass	2 ♥
Vul: N-S	♥ KJ543	♥ Q86	3 ♦	3 ♥		All Pass
North HCP: 14+1	♦ T32	♦ QJ4				
South HCP: 8	♣ AKJ	♣ QT65				
Contract:	3 ♥	North				

<b>Board: 210</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 54	♠ A62	1 ♠	Pass	2 ♠	3 ♥
Vul: N-S	♥ J932	♥ AKT76	X		All Pass	
North HCP: 1	♦ T632	♦ Q4				
South HCP: 17+1	♣ 532	♣ KJ7				
Contract:	3 ♥	X South				

<b>Board: 211</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKQ65	♠ JT983		1 ♥	Pass	
Vul: E-W	♥ Q95	♥ J3	2 ♥	2 ♠	Pass	Pass
North HCP: 14+1	♦ KT4	♦ 8752	3 ♥	Pass	Pass	3 ♠
South HCP: 5+1	♣ 83	♣ K6		All Pass		
Contract:	3 ♠	South				

**Board: 212**      ♠ Q6543      Partner bids first.

Dealer: South      ♥ AT5      East (LHO) bids 3♦ if possible.

Vul: Both      ♦ 7

HCP: 6+1      ♣ 9764

---

**Board: 213**      ♠ AKQJ84      You bid first.

Dealer: North      ♥ T5      West (RHO) bids 3♥ if possible.

Vul: E-W      ♦ K8

HCP: 13+2      ♣ 654

---

**Board: 214**      ♠ 8      RHO opens the bidding 1♠.

Dealer: West      ♥ K975      You bid next.

Vul: E-W      ♦ 9753      East (LHO) bids 2♠ if possible.

HCP: 4      ♣ JT72      West (RHO) bids 4♠ if possible.

East (LHO) Doubles 5♥ if possible.

---

**Board: 215**      ♠ QJ2      LHO opens the bidding 1♠.

Dealer: East      ♥ 94      Partner bids next.

Vul: Both      ♦ AKJ74      West (RHO) bids 2♠ if possible.

HCP: 15+1      ♣ A52      East (LHO) Doubles 3♦ if possible.

---

**Board: 216**      ♠ J65      Partner bids first.

Dealer: South      ♥ AQJT7      East (LHO) bids 3♣ if possible.

Vul: None      ♦ T32

HCP: 8+1      ♣ T7

## Both hands (Answers Page)

<b>Board: 212</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q6543	♠ K				1 ♥
Vul: Both	♥ AT5	♥ KQ7642	Pass	2 ♥	3 ♦	3 ♥
North HCP: 6+1	♦ 7	♦ 965		All Pass		
South HCP: 13+2	♣ 9764	♣ AJ3				
Contract: 3 ♥ South						

<b>Board: 213</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQJ84	♠ 975		1 ♠	Pass	2 ♠
Vul: E-W	♥ T5	♥ Q2	3 ♥	3 ♠	All Pass	
North HCP: 13+2	♦ K8	♦ QT7432				
South HCP: 9+2	♣ 654	♣ KQ				
Contract: 3 ♠ North						

<b>Board: 214</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 8	♠ 543	1 ♠	Pass	2 ♠	3 ♥
Vul: E-W	♥ K975	♥ AQJT64	4 ♠	5 ♥	X	All Pass
North HCP: 4	♦ 9753	♦ K				
South HCP: 14+2	♣ JT72	♣ A85				
Contract: 5 ♥ X North						

<b>Board: 215</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QJ2	♠ 96		1 ♠	Pass	
Vul: Both	♥ 94	♥ Q652	2 ♠	3 ♦	X	All Pass
North HCP: 15+1	♦ AKJ74	♦ 982				
South HCP: 6	♣ A52	♣ KJT3				
Contract: 3 ♦ X North						

<b>Board: 216</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J65	♠ AKQ432			1 ♠	
Vul: None	♥ AQJT7	♥ -	Pass	2 ♠	3 ♣	3 ♠
North HCP: 8+1	♦ T32	♦ Q65		All Pass		
South HCP: 12+2	♣ T7	♣ J632				
Contract: 3 ♠ South						

**Board: 212**      ♠ K      You bid first.

Dealer: South      ♥ KQ7642      East (RHO) bids 3♦ if possible.

Vul: Both      ♦ 965

HCP: 13+2      ♣ AJ3

---

**Board: 213**      ♠ 975      Partner bids first.

Dealer: North      ♥ Q2      West (LHO) bids 3♥ if possible.

Vul: E-W      ♦ QT7432

HCP: 9+2      ♣ KQ

---

**Board: 214**      ♠ 543      LHO opens the bidding 1♠.

Dealer: West      ♥ AQJT64      Partner bids next.

Vul: E-W      ♦ K      East (RHO) bids 2♠ if possible.

HCP: 14+2      ♣ A85      West (LHO) bids 4♠ if possible.

East (RHO) Doubles 5♥ if possible.

---

**Board: 215**      ♠ 96      RHO opens the bidding 1♠.

Dealer: East      ♥ Q652      You bid next.

Vul: Both      ♦ 982      West (LHO) bids 2♠ if possible.

HCP: 6      ♣ KJT3      East (RHO) Doubles 3♦ if possible.

---

**Board: 216**      ♠ AKQ432      You bid first.

Dealer: South      ♥ -      East (RHO) bids 3♣ if possible.

Vul: None      ♦ Q65

HCP: 12+2      ♣ J632

## Both hands (Answers Page)

<b>Board: 212</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q6543	♠ K				1 ♥
Vul: Both	♥ AT5	♥ KQ7642	Pass	2 ♥	3 ♦	3 ♥
North HCP: 6+1	♦ 7	♦ 965		All Pass		
South HCP: 13+2	♣ 9764	♣ AJ3				
Contract: 3 ♥ South						

<b>Board: 213</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQJ84	♠ 975		1 ♠	Pass	2 ♠
Vul: E-W	♥ T5	♥ Q2	3 ♥	3 ♠	All Pass	
North HCP: 13+2	♦ K8	♦ QT7432				
South HCP: 9+2	♣ 654	♣ KQ				
Contract: 3 ♠ North						

<b>Board: 214</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 8	♠ 543	1 ♠	Pass	2 ♠	3 ♥
Vul: E-W	♥ K975	♥ AQJT64	4 ♠	5 ♥	X	All Pass
North HCP: 4	♦ 9753	♦ K				
South HCP: 14+2	♣ JT72	♣ A85				
Contract: 5 ♥ X North						

<b>Board: 215</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ QJ2	♠ 96		1 ♠	Pass	
Vul: Both	♥ 94	♥ Q652	2 ♠	3 ♦	X	All Pass
North HCP: 15+1	♦ AKJ74	♦ 982				
South HCP: 6	♣ A52	♣ KJT3				
Contract: 3 ♦ X North						

<b>Board: 216</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J65	♠ AKQ432			1 ♠	
Vul: None	♥ AQJT7	♥ -	Pass	2 ♠	3 ♣	3 ♠
North HCP: 8+1	♦ T32	♦ Q65		All Pass		
South HCP: 12+2	♣ T7	♣ J632				
Contract: 3 ♠ South						

<b>Board: 217</b>	♠ A74	You bid first.
Dealer: North	♥ AKJT7	West (RHO) bids 3♣ if possible.
Vul: N-S	♦ Q953	
HCP: 14+1	♣ 3	
<b>Board: 218</b>	♠ JT82	RHO opens the bidding 1♥.
Dealer: West	♥ 83	You bid next.
Vul: None	♦ KT8	East (LHO) bids 2♥ if possible.
HCP: 6	♣ Q983	West (RHO) bids 3♥ if possible.
<b>Board: 219</b>	♠ AT543	You bid first.
Dealer: North	♥ 3	West (RHO) bids 3♥ if possible.
Vul: E-W	♦ A7	
HCP: 13+2	♣ AJ972	
<b>Board: 220</b>	♠ 97632	RHO opens the bidding 1♥.
Dealer: West	♥ J92	You bid next.
Vul: N-S	♦ K83	East (LHO) bids 2♥ if possible.
HCP: 5+1	♣ J9	West (RHO) bids 3♥ if possible.
<b>Board: 221</b>	♠ Q6	LHO opens the bidding 1♠.
Dealer: East	♥ KT2	Partner bids next.
Vul: E-W	♦ Q2	West (RHO) bids 2♠ if possible.
HCP: 14+2	♣ AK9632	West (RHO) Doubles 3♣ if possible.

## Both hands (Answers Page)

<b>Board: 217</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A74	♠ Q93		1♥	Pass	2♥
Vul: N-S	♥ AKJT7	♥ Q62	3♣	3♥	All Pass	
North HCP: 14+1	♦ Q953	♦ 862				
South HCP: 8	♣ 3	♣ KJT6				
Contract: 3♥ North						

<b>Board: 218</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ JT82	♠ AK965	1♥	Pass	2♥	2♠
Vul: None	♥ 83	♥ T95	3♥	3♠	All Pass	
North HCP: 6	♦ KT8	♦ A6				
South HCP: 16+1	♣ Q983	♣ AJ7				
Contract: 3♠ North						

<b>Board: 219</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT543	♠ Q97		1♠	Pass	2♠
Vul: E-W	♥ 3	♥ JT98	3♥	3♠	All Pass	
North HCP: 13+2	♦ A7	♦ KQT2				
South HCP: 8	♣ AJ972	♣ 43				
Contract: 3♠ North						

<b>Board: 220</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 97632	♠ AKQ85	1♥	Pass	2♥	2♠
Vul: N-S	♥ J92	♥ Q8	3♥	3♠	All Pass	
North HCP: 5+1	♦ K83	♦ 974				
South HCP: 14+1	♣ J9	♣ K76				
Contract: 3♠ North						

<b>Board: 221</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q6	♠ J83		1♠	Pass	
Vul: E-W	♥ KT2	♥ 6	2♠	3♣	Pass	Pass
North HCP: 14+2	♦ Q2	♦ A8753	X	All Pass		
South HCP: 6+1	♣ AK9632	♣ JT75				
Contract: 3♣X North						

<b>Board: 217</b>	♠ Q93	Partner bids first.
Dealer: North	♥ Q62	West (LHO) bids 3♣ if possible.
Vul: N-S	♦ 862	
HCP: 8	♣ KJT6	
<b>Board: 218</b>	♠ AK965	LHO opens the bidding 1♥.
Dealer: West	♥ T95	Partner bids next.
Vul: None	♦ A6	East (RHO) bids 2♥ if possible.
HCP: 16+1	♣ AJ7	West (LHO) bids 3♥ if possible.
<b>Board: 219</b>	♠ Q97	Partner bids first.
Dealer: North	♥ JT98	West (LHO) bids 3♥ if possible.
Vul: E-W	♦ KQT2	
HCP: 8	♣ 43	
<b>Board: 220</b>	♠ AKQ85	LHO opens the bidding 1♥.
Dealer: West	♥ Q8	Partner bids next.
Vul: N-S	♦ 974	East (RHO) bids 2♥ if possible.
HCP: 14+1	♣ K76	West (LHO) bids 3♥ if possible.
<b>Board: 221</b>	♠ J83	RHO opens the bidding 1♠.
Dealer: East	♥ 6	You bid next.
Vul: E-W	♦ A8753	West (LHO) bids 2♠ if possible.
HCP: 6+1	♣ JT75	West (LHO) Doubles 3♣ if possible.

## Both hands (Answers Page)

<b>Board: 217</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A74	♠ Q93		1♥	Pass	2♥
Vul: N-S	♥ AKJT7	♥ Q62	3♣	3♥	All Pass	
North HCP: 14+1	♦ Q953	♦ 862				
South HCP: 8	♣ 3	♣ KJT6				
Contract: 3♥ North						

<b>Board: 218</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ JT82	♠ AK965	1♥	Pass	2♥	2♠
Vul: None	♥ 83	♥ T95	3♥	3♠	All Pass	
North HCP: 6	♦ KT8	♦ A6				
South HCP: 16+1	♣ Q983	♣ AJ7				
Contract: 3♠ North						

<b>Board: 219</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT543	♠ Q97		1♠	Pass	2♠
Vul: E-W	♥ 3	♥ JT98	3♥	3♠	All Pass	
North HCP: 13+2	♦ A7	♦ KQT2				
South HCP: 8	♣ AJ972	♣ 43				
Contract: 3♠ North						

<b>Board: 220</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 97632	♠ AKQ85	1♥	Pass	2♥	2♠
Vul: N-S	♥ J92	♥ Q8	3♥	3♠	All Pass	
North HCP: 5+1	♦ K83	♦ 974				
South HCP: 14+1	♣ J9	♣ K76				
Contract: 3♠ North						

<b>Board: 221</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q6	♠ J83		1♠	Pass	
Vul: E-W	♥ KT2	♥ 6	2♠	3♣	Pass	Pass
North HCP: 14+2	♦ Q2	♦ A8753	X	All Pass		
South HCP: 6+1	♣ AK9632	♣ JT75				
Contract: 3♣X North						

**Board: 222**      ♠ QJ6      Partner bids first.

Dealer: South      ♥ K965      East (LHO) bids 3♦ if possible.

Vul: Both      ♦ T

HCP: 9+1      ♣ QJ762

---

**Board: 223**      ♠ AQT74      You bid first.

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

Vul: E-W      ♦ AQ985

HCP: 13+2      ♣ JT4

---

**Board: 224**      ♠ J87      Partner bids first.

Dealer: South      ♥ K98542      East (LHO) bids 3♦ if possible.

Vul: N-S      ♦ Q7

HCP: 9+2      ♣ K6

---

**Board: 225**      ♠ K      You bid first.

Dealer: North      ♥ KQ762      West (RHO) bids 3♦ if possible.

Vul: None      ♦ JT84

HCP: 12+1      ♣ QJ4

---

**Board: 226**      ♠ KT96      Partner bids first.

Dealer: South      ♥ K63      East (LHO) bids 3♣ if possible.

Vul: Both      ♦ Q96

HCP: 8      ♣ 974

## Both hands (Answers Page)

<b>Board: 222</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ6	♠ AKT872				1 ♠
Vul: Both	♥ K965	♥ A8	Pass	2 ♠	3 ♦	3 ♠
North HCP: 9+1	♦ T	♦ Q96		All Pass		
South HCP: 13+2	♣ QJ762	♣ T4				
Contract: 3 ♠ South						

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<b>Board: 223</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQT74	♠ J98		1 ♠	Pass	2 ♠
Vul: E-W	♥ -	♥ Q863	3 ♥	3 ♠	All Pass	
North HCP: 13+2	♦ AQ985	♦ JT3				
South HCP: 8	♣ JT4	♣ A93				
Contract: 3 ♠ North						

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<b>Board: 224</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J87	♠ T9542				1 ♠
Vul: N-S	♥ K98542	♥ A	Pass	2 ♠	3 ♦	3 ♠
North HCP: 9+2	♦ Q7	♦ J6		All Pass		
South HCP: 12+2	♣ K6	♣ AQJ97				
Contract: 3 ♠ South						

---

<b>Board: 225</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K	♠ A652		1 ♥	Pass	2 ♥
Vul: None	♥ KQ762	♥ A93	3 ♦	X	Pass	3 ♥
North HCP: 12+1	♦ JT84	♦ 5		All Pass		
South HCP: 8+1	♣ QJ4	♣ T8763				
Contract: 3 ♥ South						

---

<b>Board: 226</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT96	♠ AQJ				1 ♥
Vul: Both	♥ K63	♥ AJ9542	Pass	2 ♥	3 ♣	3 ♥
North HCP: 8	♦ Q96	♦ J72		All Pass		
South HCP: 13+2	♣ 974	♣ 3				
Contract: 3 ♥ South						

**Board: 222**      ♠ AKT872      You bid first.

Dealer: South      ♥ A8      East (RHO) bids 3♦ if possible.

Vul: Both      ♦ Q96

HCP: 13+2      ♣ T4

---

**Board: 223**      ♠ J98      Partner bids first.

Dealer: North      ♥ Q863      West (LHO) bids 3♥ if possible.

Vul: E-W      ♦ JT3

HCP: 8      ♣ A93

---

**Board: 224**      ♠ T9542      You bid first.

Dealer: South      ♥ A      East (RHO) bids 3♦ if possible.

Vul: N-S      ♦ J6

HCP: 12+2      ♣ AQJ97

---

**Board: 225**      ♠ A652      Partner bids first.

Dealer: North      ♥ A93      West (LHO) bids 3♦ if possible.

Vul: None      ♦ 5

HCP: 8+1      ♣ T8763

---

**Board: 226**      ♠ AQJ      You bid first.

Dealer: South      ♥ AJ9542      East (RHO) bids 3♣ if possible.

Vul: Both      ♦ J72

HCP: 13+2      ♣ 3

## Both hands (Answers Page)

<b>Board: 222</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ6	♠ AKT872				1 ♠
Vul: Both	♥ K965	♥ A8	Pass	2 ♠	3 ♦	3 ♠
North HCP: 9+1	♦ T	♦ Q96		All Pass		
South HCP: 13+2	♣ QJ762	♣ T4				
Contract: 3 ♠ South						

---

<b>Board: 223</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQT74	♠ J98		1 ♠	Pass	2 ♠
Vul: E-W	♥ -	♥ Q863	3 ♥	3 ♠	All Pass	
North HCP: 13+2	♦ AQ985	♦ JT3				
South HCP: 8	♣ JT4	♣ A93				
Contract: 3 ♠ North						

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<b>Board: 224</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J87	♠ T9542				1 ♠
Vul: N-S	♥ K98542	♥ A	Pass	2 ♠	3 ♦	3 ♠
North HCP: 9+2	♦ Q7	♦ J6		All Pass		
South HCP: 12+2	♣ K6	♣ AQJ97				
Contract: 3 ♠ South						

---

<b>Board: 225</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K	♠ A652		1 ♥	Pass	2 ♥
Vul: None	♥ KQ762	♥ A93	3 ♦	X	Pass	3 ♥
North HCP: 12+1	♦ JT84	♦ 5		All Pass		
South HCP: 8+1	♣ QJ4	♣ T8763				
Contract: 3 ♥ South						

---

<b>Board: 226</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT96	♠ AQJ				1 ♥
Vul: Both	♥ K63	♥ AJ9542	Pass	2 ♥	3 ♣	3 ♥
North HCP: 8	♦ Q96	♦ J72		All Pass		
South HCP: 13+2	♣ 974	♣ 3				
Contract: 3 ♥ South						

**Board: 227**      ♠ AQJ32      You bid first.

Dealer: North      ♥ KJ65      West (RHO) Doubles 2♠ if possible.

Vul: E-W      ♦ -      East (LHO) bids 3♦ if possible.

HCP: 12+1      ♣ J875

---

**Board: 228**      ♠ J97      Partner bids first.

Dealer: South      ♥ 872      The opponents are silent.

Vul: N-S      ♦ T97

HCP: 8      ♣ AK72

---

**Board: 229**      ♠ 42      You bid first.

Dealer: North      ♥ AJ853      West (RHO) bids 2♠ if possible.

Vul: None      ♦ AQJ6

HCP: 13+1      ♣ J2

---

**Board: 230**      ♠ T87      Partner bids first.

Dealer: South      ♥ 83      East (LHO) bids 3♣ if possible.

Vul: N-S      ♦ KQT864

HCP: 7+2      ♣ Q8

---

**Board: 231**      ♠ 9      You bid first.

Dealer: North      ♥ AQ8762      The opponents are silent.

Vul: Both      ♦ KT

HCP: 13+2      ♣ KJ42

## Both hands (Answers Page)

<b>Board: 227</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ32	♠ 985		1 ♠	Pass	2 ♠
Vul: E-W	♥ KJ65	♥ T9873	X	Pass	3 ♦	Pass
North HCP: 12+1	♦ -	♦ 76	Pass	3 ♠	All Pass	
South HCP: 7+1	♣ J875	♣ AK9				
Contract: 3 ♠	North					

<b>Board: 228</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J97	♠ 853			1 ♥	
Vul: N-S	♥ 872	♥ KQ643	Pass	2 ♥	All Pass	
North HCP: 8	♦ T97	♦ AK65				
South HCP: 12+1	♣ AK72	♣ 3				
Contract: 2 ♥	North					

<b>Board: 229</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 42	♠ Q983		1 ♥	Pass	2 ♥
Vul: None	♥ AJ853	♥ Q42	2 ♠	3 ♥	All Pass	
North HCP: 13+1	♦ AQJ6	♦ 73				
South HCP: 6	♣ J2	♣ Q973				
Contract: 3 ♥	North					

<b>Board: 230</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T87	♠ A9532			1 ♠	
Vul: N-S	♥ 83	♥ AJQ97	Pass	2 ♠	3 ♣	3 ♠
North HCP: 7+2	♦ KQT864	♦ J	All Pass			
South HCP: 13+2	♣ Q8	♣ J2				
Contract: 3 ♠	South					

<b>Board: 231</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 9	♠ 65432		1 ♥	Pass	2 ♥
Vul: Both	♥ AQ8762	♥ KT3	Pass	4 ♥	All Pass	
North HCP: 13+2	♦ KT	♦ A76				
South HCP: 7+1	♣ KJ42	♣ 98				
Contract: 4 ♥	North					

**Board: 227**      ♠ 985      Partner bids first.

Dealer: North      ♥ T9873      West (LHO) Doubles 2♠ if possible.

Vul: E-W      ♦ 76      East (RHO) bids 3♦ if possible.

HCP: 7+1      ♣ AK9

---

**Board: 228**      ♠ 853      You bid first.

Dealer: South      ♥ KQ643      The opponents are silent.

Vul: N-S      ♦ AK65

HCP: 12+1      ♣ 3

---

**Board: 229**      ♠ Q983      Partner bids first.

Dealer: North      ♥ Q42      West (LHO) bids 2♠ if possible.

Vul: None      ♦ 73

HCP: 6      ♣ Q973

---

**Board: 230**      ♠ A9532      You bid first.

Dealer: South      ♥ AQJ97      East (RHO) bids 3♣ if possible.

Vul: N-S      ♦ J

HCP: 13+2      ♣ J2

---

**Board: 231**      ♠ 65432      Partner bids first.

Dealer: North      ♥ KT3      The opponents are silent.

Vul: Both      ♦ A76

HCP: 7+1      ♣ 98

## Both hands (Answers Page)

<b>Board: 227</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ32	♠ 985		1 ♠	Pass	2 ♠
Vul: E-W	♥ KJ65	♥ T9873	X	Pass	3 ♦	Pass
North HCP: 12+1	♦ -	♦ 76	Pass	3 ♠	All Pass	
South HCP: 7+1	♣ J875	♣ AK9				
Contract: 3 ♠	North					

<b>Board: 228</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J97	♠ 853				1 ♥
Vul: N-S	♥ 872	♥ KQ643	Pass	2 ♥	All Pass	
North HCP: 8	♦ T97	♦ AK65				
South HCP: 12+1	♣ AK72	♣ 3				
Contract: 2 ♥	North					

<b>Board: 229</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 42	♠ Q983		1 ♥	Pass	2 ♥
Vul: None	♥ AJ853	♥ Q42	2 ♠	3 ♥	All Pass	
North HCP: 13+1	♦ AQJ6	♦ 73				
South HCP: 6	♣ J2	♣ Q973				
Contract: 3 ♥	North					

<b>Board: 230</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T87	♠ A9532				1 ♠
Vul: N-S	♥ 83	♥ AJQ97	Pass	2 ♠	3 ♣	3 ♠
North HCP: 7+2	♦ KQT864	♦ J	All Pass			
South HCP: 13+2	♣ Q8	♣ J2				
Contract: 3 ♠	South					

<b>Board: 231</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 9	♠ 65432		1 ♥	Pass	2 ♥
Vul: Both	♥ AQ8762	♥ KT3	Pass	4 ♥	All Pass	
North HCP: 13+2	♦ KT	♦ A76				
South HCP: 7+1	♣ KJ42	♣ 98				
Contract: 4 ♥	North					

**Board: 232**      ♠ J73      Partner bids first.

Dealer: South      ♥ AJ72      East (LHO) bids 3♣ if possible.

Vul: None      ♦ 62

HCP: 7      ♣ JT53

---

**Board: 233**      ♠ 6      You bid first.

Dealer: North      ♥ AKQT654      The opponents are silent.

Vul: Both      ♦ K953

HCP: 12+3      ♣ 3

---

**Board: 234**      ♠ T2      Partner bids first.

Dealer: South      ♥ 943      East (LHO) bids 3♦ if possible.

Vul: None      ♦ Q65

HCP: 9+1      ♣ AQJ95

---

**Board: 235**      ♠ AQ5      LHO opens the bidding 1♠.

Dealer: East      ♥ 54      Partner bids next.

Vul: N-S      ♦ QT      West (RHO) bids 2♠ if possible.

HCP: 14+2      ♣ AQT765      West (RHO) Doubles 3♣ if possible.

---

**Board: 236**      ♠ 964      RHO opens the bidding 1♥.

Dealer: West      ♥ J      You bid next.

Vul: N-S      ♦ 8764      East (LHO) bids 2♥ if possible.

HCP: 5+1      ♣ A9876      West (RHO) bids 3♥ if possible.

West (RHO) bids 4♥ if possible.

## Both hands (Answers Page)

<b>Board: 232</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J73	♠ KQ862				1 ♠
Vul: None	♥ AJ72	♥ KQ95	Pass	2 ♠	3 ♣	3 ♠
North HCP: 7	♦ 62	♦ KJ3		All Pass		
South HCP: 14+1	♣ JT53	♣ 8				
Contract: 3 ♠ South						

<b>Board: 233</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 6	♠ K972		1 ♥	Pass	2 ♥
Vul: Both	♥ AKQT654	♥ J32	Pass	4 ♥	All Pass	
North HCP: 12+3	♦ K953	♦ JT				
South HCP: 9	♣ 3	♣ AT87				
Contract: 4 ♥ North						

<b>Board: 234</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T2	♠ J963				1 ♥
Vul: None	♥ 943	♥ AKJ75	Pass	2 ♥	3 ♦	3 ♥
North HCP: 9+1	♦ Q65	♦ J73		All Pass		
South HCP: 13+1	♣ AQJ95	♣ K				
Contract: 3 ♥ South						

<b>Board: 235</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQ5	♠ T8			1 ♠	Pass
Vul: N-S	♥ 54	♥ J62	2 ♠	3 ♣	Pass	Pass
North HCP: 14+2	♦ QT	♦ A9862	X	All Pass		
South HCP: 5+1	♣ AQT765	♣ 984				
Contract: 3 ♣ X North						

<b>Board: 236</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 964	♠ AQJ852	1 ♥	Pass	2 ♥	2 ♠
Vul: N-S	♥ J	♥ KQ3	3 ♥	Pass	Pass	3 ♠
North HCP: 5+1	♦ 8764	♦ AJ3	4 ♥	4 ♠	All Pass	
South HCP: 17+2	♣ A9876	♣ 2				
Contract: 4 ♠ North						

<b>Board:</b> 232	♠ KQ862	You bid first.
Dealer: South	♥ KQ95	East (RHO) bids 3♣ if possible.
Vul: None	♦ KJ3	
HCP: 14+1	♣ 8	
<b>Board:</b> 233	♠ K972	Partner bids first.
Dealer: North	♥ J32	The opponents are silent.
Vul: Both	♦ JT	
HCP: 9	♣ AT87	
<b>Board:</b> 234	♠ J963	You bid first.
Dealer: South	♥ AKJ75	East (RHO) bids 3♦ if possible.
Vul: None	♦ J73	
HCP: 13+1	♣ K	
<b>Board:</b> 235	♠ T8	RHO opens the bidding 1♠.
Dealer: East	♥ J62	You bid next.
Vul: N-S	♦ A9862	West (LHO) bids 2♠ if possible.
HCP: 5+1	♣ 984	West (LHO) Doubles 3♣ if possible.
<b>Board:</b> 236	♠ AQJ852	LHO opens the bidding 1♥.
Dealer: West	♥ KQ3	Partner bids next.
Vul: N-S	♦ AJ3	East (RHO) bids 2♥ if possible.
HCP: 17+2	♣ 2	West (LHO) bids 3♥ if possible. West (LHO) bids 4♥ if possible.

## Both hands (Answers Page)

<b>Board: 232</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J73	♠ KQ862				1 ♠
Vul: None	♥ AJ72	♥ KQ95	Pass	2 ♠	3 ♣	3 ♠
North HCP: 7	♦ 62	♦ KJ3		All Pass		
South HCP: 14+1	♣ JT53	♣ 8				
Contract: 3 ♠ South						

<b>Board: 233</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 6	♠ K972		1 ♥	Pass	2 ♥
Vul: Both	♥ AKQT654	♥ J32	Pass	4 ♥	All Pass	
North HCP: 12+3	♦ K953	♦ JT				
South HCP: 9	♣ 3	♣ AT87				
Contract: 4 ♥ North						

<b>Board: 234</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T2	♠ J963				1 ♥
Vul: None	♥ 943	♥ AKJ75	Pass	2 ♥	3 ♦	3 ♥
North HCP: 9+1	♦ Q65	♦ J73		All Pass		
South HCP: 13+1	♣ AQJ95	♣ K				
Contract: 3 ♥ South						

<b>Board: 235</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQ5	♠ T8			1 ♠	Pass
Vul: N-S	♥ 54	♥ J62	2 ♠	3 ♣	Pass	Pass
North HCP: 14+2	♦ QT	♦ A9862	X	All Pass		
South HCP: 5+1	♣ AQT765	♣ 984				
Contract: 3 ♣ X North						

<b>Board: 236</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 964	♠ AQJ852	1 ♥	Pass	2 ♥	2 ♠
Vul: N-S	♥ J	♥ KQ3	3 ♥	Pass	Pass	3 ♠
North HCP: 5+1	♦ 8764	♦ AJ3	4 ♥	4 ♠	All Pass	
South HCP: 17+2	♣ A9876	♣ 2				
Contract: 4 ♠ North						

<b>Board:</b> 237	♠ AKJ943	LHO opens the bidding 1♥.
Dealer: East	♥ Q5	Partner bids next.
Vul: E-W	♦ T74	West (RHO) bids 2♥ if possible.
HCP: 14+2	♣ A8	West (RHO) bids 3♥ if possible.

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<b>Board:</b> 238	♠ QT6	Partner bids first.
Dealer: South	♥ AT96	East (LHO) bids 3♦ if possible.
Vul: Both	♦ J972	
HCP: 7	♣ 92	

---

<b>Board:</b> 239	♠ Q9863	You bid first.
Dealer: North	♥ K	West (RHO) bids 3♥ if possible.
Vul: N-S	♦ QJ6	
HCP: 13+1	♣ AJ98	

---

<b>Board:</b> 240	♠ KT5	Partner bids first.
Dealer: South	♥ 65	East (LHO) bids 3♥ if possible.
Vul: None	♦ KQJ	
HCP: 9+1	♣ 87643	

---

<b>Board:</b> 241	♠ 52	RHO opens the bidding 1♠.
Dealer: West	♥ J9754	You bid next.
Vul: Both	♦ 9852	East (LHO) bids 2♠ if possible.
HCP: 1+1	♣ 86	

## Both hands (Answers Page)

<b>Board: 237</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKJ943	♠ T875			1 ♥	Pass
Vul: E-W	♥ Q5	♥ K43	2 ♥	2 ♠	Pass	Pass
North HCP: 14+2	♦ T74	♦ Q6	3 ♥	3 ♠	Pass	4 ♠
South HCP: 7	♣ A8	♣ Q942	All Pass			
Contract: 4 ♠ South						

<b>Board: 238</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT6	♠ A97542			1 ♠	
Vul: Both	♥ AT96	♥ KJ7	Pass	2 ♠	3 ♦	3 ♠
North HCP: 7	♦ J972	♦ 8	All Pass			
South HCP: 12+2	♣ 92	♣ A53				
Contract: 3 ♠ South						

<b>Board: 239</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q9863	♠ AK2		1 ♠	Pass	2 ♠
Vul: N-S	♥ K	♥ T9763	3 ♥	3 ♠	All Pass	
North HCP: 13+1	♦ QJ6	♦ 73				
South HCP: 7+1	♣ AJ98	♣ 642				
Contract: 3 ♠ North						

<b>Board: 240</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT5	♠ AQ987			1 ♠	
Vul: None	♥ 65	♥ KT7	Pass	2 ♠	3 ♥	3 ♠
North HCP: 9+1	♦ KQJ	♦ 432	All Pass			
South HCP: 13+1	♣ 87643	♣ AT				
Contract: 3 ♠ South						

<b>Board: 241</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 52	♠ AT9	1 ♠	Pass	2 ♠	X
Vul: Both	♥ J9754	♥ K3	Pass	3 ♥	All Pass	
North HCP: 1+1	♦ 9852	♦ A64				
South HCP: 21+1	♣ 86	♣ AKQJ7				
Contract: 3 ♥ North						

<b>Board: 237</b>	♠ T875	RHO opens the bidding 1♥.
Dealer: East	♥ K43	You bid next.
Vul: E-W	♦ Q6	West (LHO) bids 2♥ if possible.
HCP: 7	♣ Q942	West (LHO) bids 3♥ if possible.

---

<b>Board: 238</b>	♠ A97542	You bid first.
Dealer: South	♥ KJ7	East (RHO) bids 3♦ if possible.
Vul: Both	♦ 8	
HCP: 12+2	♣ A53	

---

<b>Board: 239</b>	♠ AK2	Partner bids first.
Dealer: North	♥ T9763	West (LHO) bids 3♥ if possible.
Vul: N-S	♦ 73	
HCP: 7+1	♣ 642	

---

<b>Board: 240</b>	♠ AQ987	You bid first.
Dealer: South	♥ KT7	East (RHO) bids 3♥ if possible.
Vul: None	♦ 432	
HCP: 13+1	♣ AT	

---

<b>Board: 241</b>	♠ AT9	LHO opens the bidding 1♠.
Dealer: West	♥ K3	Partner bids next.
Vul: Both	♦ A64	East (RHO) bids 2♠ if possible.
HCP: 21+1	♣ AKQJ7	

## Both hands (Answers Page)

<b>Board: 237</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKJ943	♠ T875			1 ♥	Pass
Vul: E-W	♥ Q5	♥ K43	2 ♥	2 ♠	Pass	Pass
North HCP: 14+2	♦ T74	♦ Q6	3 ♥	3 ♠	Pass	4 ♠
South HCP: 7	♣ A8	♣ Q942	All Pass			
Contract: 4 ♠ South						

<b>Board: 238</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT6	♠ A97542			1 ♠	
Vul: Both	♥ AT96	♥ KJ7	Pass	2 ♠	3 ♦	3 ♠
North HCP: 7	♦ J972	♦ 8	All Pass			
South HCP: 12+2	♣ 92	♣ A53				
Contract: 3 ♠ South						

<b>Board: 239</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q9863	♠ AK2		1 ♠	Pass	2 ♠
Vul: N-S	♥ K	♥ T9763	3 ♥	3 ♠	All Pass	
North HCP: 13+1	♦ QJ6	♦ 73				
South HCP: 7+1	♣ AJ98	♣ 642				
Contract: 3 ♠ North						

<b>Board: 240</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT5	♠ AQ987			1 ♠	
Vul: None	♥ 65	♥ KT7	Pass	2 ♠	3 ♥	3 ♠
North HCP: 9+1	♦ KQJ	♦ 432	All Pass			
South HCP: 13+1	♣ 87643	♣ AT				
Contract: 3 ♠ South						

<b>Board: 241</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 52	♠ AT9	1 ♠	Pass	2 ♠	X
Vul: Both	♥ J9754	♥ K3	Pass	3 ♥	All Pass	
North HCP: 1+1	♦ 9852	♦ A64				
South HCP: 21+1	♣ 86	♣ AKQJ7				
Contract: 3 ♥ North						

<b>Board: 242</b>	♠ T742	RHO opens the bidding 1♥.
Dealer: West	♥ 762	You bid next.
Vul: Both	♦ 83	East (LHO) bids 2♥ if possible.
HCP: 2	♣ QT76	East (LHO) Doubles 3♦ if possible.

---

<b>Board: 243</b>	♠ 85	RHO opens the bidding 1♠.
Dealer: West	♥ QT83	You bid next.
Vul: None	♦ T863	East (LHO) bids 2♠ if possible.
HCP: 2	♣ 763	East (LHO) Doubles 3♥ if possible.

---

<b>Board: 244</b>	♠ J2	RHO opens the bidding 1♥.
Dealer: West	♥ AQ9	You bid next.
Vul: E-W	♦ J754	East (LHO) bids 2♥ if possible.
HCP: 8	♣ T862	West (RHO) bids 3♥ if possible.

---

<b>Board: 245</b>	♠ Q7	You bid first.
Dealer: North	♥ AK842	The opponents are silent.
Vul: E-W	♦ KT	
HCP: 13+1	♣ JT52	

---

<b>Board: 246</b>	♠ KT	Partner bids first.
Dealer: South	♥ A73	East (LHO) bids 3♣ if possible.
Vul: None	♦ 9874	
HCP: 7	♣ 7543	

## Both hands (Answers Page)

<b>Board: 242</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T742	♠ KJ8	1 ♥	Pass	2 ♥	3 ♦
Vul: Both	♥ 762	♥ K8	Pass	Pass	X	All Pass
North HCP: 2	♦ 83	♦ AQT94				
South HCP: 17+1	♣ QT76	♣ A42				
Contract: 3 ♦ X South						

<b>Board: 243</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 85	♠ QJ9	1 ♠	Pass	2 ♠	X
Vul: None	♥ QT83	♥ 5	Pass	3 ♥	X	All Pass
North HCP: 2	♦ T863	♦ AKJ				
South HCP: 18+2	♣ 763	♣ AQJT98				
Contract: 3 ♥ X North						

<b>Board: 244</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J2	♠ AT4	1 ♥	Pass	2 ♥	3 ♦
Vul: E-W	♥ AQ9	♥ J5	3 ♥	4 ♦	All Pass	
North HCP: 8	♦ J754	♦ AQT983				
South HCP: 11+2	♣ T862	♣ 53				
Contract: 4 ♦ North						

<b>Board: 245</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q7	♠ A6542	1 ♥	Pass	2 ♥	
Vul: E-W	♥ AK842	♥ 975	All Pass			
North HCP: 13+1	♦ KT	♦ 96				
South HCP: 7+1	♣ JT52	♣ K97				
Contract: 2 ♥ South						

<b>Board: 246</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT	♠ QJ9				1 ♥
Vul: None	♥ A73	♥ KJT84	Pass	2 ♥	3 ♣	3 ♥
North HCP: 7	♦ 9874	♦ AQ65	All Pass			
South HCP: 13+1	♣ 7543	♣ 9				
Contract: 3 ♥ South						

**Board: 242**      ♠ KJ8      LHO opens the bidding 1♥.

Dealer: West      ♥ K8      Partner bids next.

Vul: Both      ♦ AQT94      East (RHO) bids 2♥ if possible.

HCP: 17+1      ♣ A42      East (RHO) Doubles 3♦ if possible.

---

**Board: 243**      ♠ QJ9      LHO opens the bidding 1♠.

Dealer: West      ♥ 5      Partner bids next.

Vul: None      ♦ AKJ      East (RHO) bids 2♠ if possible.

HCP: 18+2      ♣ AQJT98      East (RHO) Doubles 3♥ if possible.

---

**Board: 244**      ♠ AT4      LHO opens the bidding 1♥.

Dealer: West      ♥ J5      Partner bids next.

Vul: E-W      ♦ AQT983      East (RHO) bids 2♥ if possible.

HCP: 11+2      ♣ 53      West (LHO) bids 3♥ if possible.

---

**Board: 245**      ♠ A6542      Partner bids first.

Dealer: North      ♥ 975      The opponents are silent.

Vul: E-W      ♦ 96

HCP: 7+1      ♣ K97

---

**Board: 246**      ♠ QJ9      You bid first.

Dealer: South      ♥ KJT84      East (RHO) bids 3♣ if possible.

Vul: None      ♦ AQ65

HCP: 13+1      ♣ 9

## Both hands (Answers Page)

<b>Board: 242</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ T742	♠ KJ8	1 ♥	Pass	2 ♥	3 ♦
Vul: Both	♥ 762	♥ K8	Pass	Pass	X	All Pass
North HCP: 2	♦ 83	♦ AQT94				
South HCP: 17+1	♣ QT76	♣ A42				
Contract: 3 ♦ X South						

<b>Board: 243</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 85	♠ QJ9	1 ♠	Pass	2 ♠	X
Vul: None	♥ QT83	♥ 5	Pass	3 ♥	X	All Pass
North HCP: 2	♦ T863	♦ AKJ				
South HCP: 18+2	♣ 763	♣ AQJT98				
Contract: 3 ♥ X North						

<b>Board: 244</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J2	♠ AT4	1 ♥	Pass	2 ♥	3 ♦
Vul: E-W	♥ AQ9	♥ J5	3 ♥	4 ♦	All Pass	
North HCP: 8	♦ J754	♦ AQT983				
South HCP: 11+2	♣ T862	♣ 53				
Contract: 4 ♦ North						

<b>Board: 245</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q7	♠ A6542	1 ♥	Pass	2 ♥	
Vul: E-W	♥ AK842	♥ 975	All Pass			
North HCP: 13+1	♦ KT	♦ 96				
South HCP: 7+1	♣ JT52	♣ K97				
Contract: 2 ♥ South						

<b>Board: 246</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT	♠ QJ9				1 ♥
Vul: None	♥ A73	♥ KJT84	Pass	2 ♥	3 ♣	3 ♥
North HCP: 7	♦ 9874	♦ AQ65	All Pass			
South HCP: 13+1	♣ 7543	♣ 9				
Contract: 3 ♥ South						

<b>Board: 247</b>	♠ 82	LHO opens the bidding 1♥.
Dealer: East	♥ Q52	Partner bids next.
Vul: E-W	♦ AK653	West (RHO) bids 2♥ if possible.
HCP: 13+1	♣ A82	East (LHO) bids 3♥ if possible.

---

<b>Board: 248</b>	♠ 764	Partner bids first.
Dealer: South	♥ Q953	East (LHO) bids 3♥ if possible.
Vul: Both	♦ QJ7	
HCP: 9	♣ A43	

---

<b>Board: 249</b>	♠ AK875	You bid first.
Dealer: North	♥ KQ76	West (RHO) bids 3♦ if possible.
Vul: None	♦ 63	
HCP: 12+1	♣ T6	

---

<b>Board: 250</b>	♠ AT542	Partner bids first.
Dealer: South	♥ 842	The opponents are silent.
Vul: E-W	♦ 96	
HCP: 6+1	♣ QT9	

---

<b>Board: 251</b>	♠ 9	You bid first.
Dealer: North	♥ AQJ632	West (RHO) bids 3♦ if possible.
Vul: None	♦ T8	
HCP: 13+2	♣ AQT8	

## Both hands (Answers Page)

<b>Board: 247</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 82	♠ Q953			1 ♥	Pass
Vul: E-W	♥ Q52	♥ A6	2 ♥	3 ♦	3 ♥	4 ♦
North HCP: 13+1	♦ AK653	♦ J82		All Pass		
South HCP: 9	♣ A82	♣ Q754				
Contract: 4 ♦ South						

<b>Board: 248</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 764	♠ AQJT32			1 ♠	
Vul: Both	♥ Q953	♥ J	Pass	2 ♠	3 ♥	3 ♠
North HCP: 9	♦ QJ7	♦ A63		All Pass		
South HCP: 13+2	♣ A43	♣ J65				
Contract: 3 ♠ South						

<b>Board: 249</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK875	♠ Q64		1 ♠	Pass	2 ♠
Vul: None	♥ KQ76	♥ AJ98	3 ♦	3 ♠	All Pass	
North HCP: 12+1	♦ 63	♦ 85				
South HCP: 9	♣ T6	♣ Q843				
Contract: 3 ♠ North						

<b>Board: 250</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT542	♠ K83			1 ♥	
Vul: E-W	♥ 842	♥ AKT97	Pass	2 ♥	All Pass	
North HCP: 6+1	♦ 96	♦ T7				
South HCP: 14+1	♣ QT9	♣ A62				
Contract: 2 ♥ North						

<b>Board: 251</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 9	♠ AQ73		1 ♥	Pass	2 ♥
Vul: None	♥ AQJ632	♥ KT8	3 ♦	4 ♥	All Pass	
North HCP: 13+2	♦ T8	♦ 6432				
South HCP: 9	♣ AQT8	♣ 43				
Contract: 4 ♥ North						

<b>Board: 247</b>	♠ Q953	RHO opens the bidding 1♥.
Dealer: East	♥ A6	You bid next.
Vul: E-W	♦ J82	West (LHO) bids 2♥ if possible.
HCP: 9	♣ Q754	East (RHO) bids 3♥ if possible.

---

<b>Board: 248</b>	♠ AQJT32	You bid first.
Dealer: South	♥ J	East (RHO) bids 3♥ if possible.
Vul: Both	♦ A63	
HCP: 13+2	♣ J65	

---

<b>Board: 249</b>	♠ Q64	Partner bids first.
Dealer: North	♥ AJ98	West (LHO) bids 3♦ if possible.
Vul: None	♦ 85	
HCP: 9	♣ Q843	

---

<b>Board: 250</b>	♠ K83	You bid first.
Dealer: South	♥ AKT97	The opponents are silent.
Vul: E-W	♦ T7	
HCP: 14+1	♣ A62	

---

<b>Board: 251</b>	♠ AQ73	Partner bids first.
Dealer: North	♥ KT8	West (LHO) bids 3♦ if possible.
Vul: None	♦ 6432	
HCP: 9	♣ 43	

## Both hands (Answers Page)

<b>Board: 247</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 82	♠ Q953			1 ♥	Pass
Vul: E-W	♥ Q52	♥ A6	2 ♥	3 ♦	3 ♥	4 ♦
North HCP: 13+1	♦ AK653	♦ J82		All Pass		
South HCP: 9	♣ A82	♣ Q754				
Contract: 4 ♦ South						

<b>Board: 248</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 764	♠ AQJT32			1 ♠	
Vul: Both	♥ Q953	♥ J	Pass	2 ♠	3 ♥	3 ♠
North HCP: 9	♦ QJ7	♦ A63		All Pass		
South HCP: 13+2	♣ A43	♣ J65				
Contract: 3 ♠ South						

<b>Board: 249</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK875	♠ Q64		1 ♠	Pass	2 ♠
Vul: None	♥ KQ76	♥ AJ98	3 ♦	3 ♠	All Pass	
North HCP: 12+1	♦ 63	♦ 85				
South HCP: 9	♣ T6	♣ Q843				
Contract: 3 ♠ North						

<b>Board: 250</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT542	♠ K83			1 ♥	
Vul: E-W	♥ 842	♥ AKT97	Pass	2 ♥	All Pass	
North HCP: 6+1	♦ 96	♦ T7				
South HCP: 14+1	♣ QT9	♣ A62				
Contract: 2 ♥ North						

<b>Board: 251</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 9	♠ AQ73		1 ♥	Pass	2 ♥
Vul: None	♥ AQJ632	♥ KT8	3 ♦	4 ♥	All Pass	
North HCP: 13+2	♦ T8	♦ 6432				
South HCP: 9	♣ AQT8	♣ 43				
Contract: 4 ♥ North						

<b>Board:</b> 252	♠ QJT876	Partner bids first.
Dealer: South	♥ K64	The opponents are silent.
Vul: E-W	♦ J2	
HCP: 7+2	♣ 63	

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<b>Board:</b> 253	♠ K7	You bid first.
Dealer: North	♥ JT754	West (RHO) bids 2♠ if possible.
Vul: E-W	♦ AT5	
HCP: 12+1	♣ A42	

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<b>Board:</b> 254	♠ AKJ9	Partner bids first.
Dealer: South	♥ T42	East (LHO) bids 3♣ if possible.
Vul: E-W	♦ JT62	
HCP: 9	♣ 85	

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<b>Board:</b> 255	♠ 52	You bid first.
Dealer: North	♥ QJ654	The opponents are silent.
Vul: None	♦ K9	
HCP: 12+1	♣ AQT7	

---

<b>Board:</b> 256	♠ 7652	Partner bids first.
Dealer: South	♥ QT9	East (LHO) bids 3♣ if possible.
Vul: N-S	♦ K8653	
HCP: 8+1	♣ K	

## Both hands (Answers Page)

<b>Board: 252</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJT876	♠ 2				1♥
Vul: E-W	♥ K64	♥ AQ9732	Pass	2♥	Pass	4♥
North HCP: 7+2	♦ J2	♦ Q7		All Pass		
South HCP: 13+2	♣ 63	♣ AJT8				
Contract: 4♥ South						

<b>Board: 253</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K7	♠ 852		1♥	Pass	2♥
Vul: E-W	♥ JT754	♥ K92	2♠	3♥	All Pass	
North HCP: 12+1	♦ AT5	♦ K4				
South HCP: 9+1	♣ A42	♣ KT653				
Contract: 3♥ North						

<b>Board: 254</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKJ9	♠ QT4				1♥
Vul: E-W	♥ T42	♥ AKJ975	Pass	2♥	3♣	3♥
North HCP: 9	♦ JT62	♦ Q8		All Pass		
South HCP: 12+2	♣ 85	♣ 63				
Contract: 3♥ South						

<b>Board: 255</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 52	♠ AJ964		1♥	Pass	2♥
Vul: None	♥ QJ654	♥ K32		All Pass		
North HCP: 12+1	♦ K9	♦ 75				
South HCP: 8+1	♣ AQT7	♣ 953				
Contract: 2♥ South						

<b>Board: 256</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 7652	♠ AQT4				1♥
Vul: N-S	♥ QT9	♥ AK874	Pass	2♥	3♣	3♥
North HCP: 8+1	♦ K8653	♦ J9		All Pass		
South HCP: 14+1	♣ K	♣ 53				
Contract: 3♥ South						

**Board: 252**      ♠ 2      You bid first.

Dealer: South      ♥ AQ9732      The opponents are silent.

Vul: E-W      ♦ Q7

HCP: 13+2      ♣ AJT8

---

**Board: 253**      ♠ 852      Partner bids first.

Dealer: North      ♥ K92      West (LHO) bids 2♠ if possible.

Vul: E-W      ♦ K4

HCP: 9+1      ♣ KT653

---

**Board: 254**      ♠ QT4      You bid first.

Dealer: South      ♥ AKJ975      East (RHO) bids 3♣ if possible.

Vul: E-W      ♦ Q8

HCP: 12+2      ♣ 63

---

**Board: 255**      ♠ AJ964      Partner bids first.

Dealer: North      ♥ K32      The opponents are silent.

Vul: None      ♦ 75

HCP: 8+1      ♣ 953

---

**Board: 256**      ♠ AQT4      You bid first.

Dealer: South      ♥ AK874      East (RHO) bids 3♣ if possible.

Vul: N-S      ♦ J9

HCP: 14+1      ♣ 53

## Both hands (Answers Page)

<b>Board: 252</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJT876	♠ 2				1♥
Vul: E-W	♥ K64	♥ AQ9732	Pass	2♥	Pass	4♥
North HCP: 7+2	♦ J2	♦ Q7		All Pass		
South HCP: 13+2	♣ 63	♣ AJT8				
Contract: 4♥ South						

<b>Board: 253</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K7	♠ 852		1♥	Pass	2♥
Vul: E-W	♥ JT754	♥ K92	2♠	3♥	All Pass	
North HCP: 12+1	♦ AT5	♦ K4				
South HCP: 9+1	♣ A42	♣ KT653				
Contract: 3♥ North						

<b>Board: 254</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKJ9	♠ QT4				1♥
Vul: E-W	♥ T42	♥ AKJ975	Pass	2♥	3♣	3♥
North HCP: 9	♦ JT62	♦ Q8		All Pass		
South HCP: 12+2	♣ 85	♣ 63				
Contract: 3♥ South						

<b>Board: 255</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 52	♠ AJ964		1♥	Pass	2♥
Vul: None	♥ QJ654	♥ K32		All Pass		
North HCP: 12+1	♦ K9	♦ 75				
South HCP: 8+1	♣ AQT7	♣ 953				
Contract: 2♥ South						

<b>Board: 256</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 7652	♠ AQT4				1♥
Vul: N-S	♥ QT9	♥ AK874	Pass	2♥	3♣	3♥
North HCP: 8+1	♦ K8653	♦ J9		All Pass		
South HCP: 14+1	♣ K	♣ 53				
Contract: 3♥ South						

<b>Board: 257</b>	♠ Q63	LHO opens the bidding 1♠.
Dealer: East	♥ AKJ83	Partner bids next.
Vul: None	♦ QJ8	West (RHO) bids 2♠ if possible.
HCP: 13+1	♣ T3	East (LHO) bids 3♠ if possible.

---

<b>Board: 258</b>	♠ 96	RHO opens the bidding 1♠.
Dealer: West	♥ A854	You bid next.
Vul: N-S	♦ JT92	East (LHO) bids 2♠ if possible.
HCP: 7	♣ QT4	East (LHO) Doubles 3♦ if possible.

---

<b>Board: 259</b>	♠ K84	LHO opens the bidding 1♥.
Dealer: East	♥ 95	Partner bids next.
Vul: E-W	♦ J63	West (RHO) bids 2♥ if possible.
HCP: 13+1	♣ AKQ75	East (LHO) Doubles 3♣ if possible.

---

<b>Board: 260</b>	♠ K86	Partner bids first.
Dealer: South	♥ 864	East (LHO) bids 3♦ if possible.
Vul: E-W	♦ Q963	
HCP: 8	♣ K87	

---

<b>Board: 261</b>	♠ 984	LHO opens the bidding 1♠.
Dealer: East	♥ 53	Partner bids next.
Vul: E-W	♦ AJ9	West (RHO) bids 2♠ if possible.
HCP: 12+1	♣ AKT82	East (LHO) bids 3♠ if possible.

## Both hands (Answers Page)

<b>Board: 257</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q63	♠ J7			1 ♠	Pass
Vul: None	♥ AKJ83	♥ T976	2 ♠	3 ♥	3 ♠	4 ♥
North HCP: 13+1	♦ QJ8	♦ AT964		All Pass		
South HCP: 7+1	♣ T3	♣ Q9				
Contract: 4 ♥ South						

<b>Board: 258</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 96	♠ AT7	1 ♠	Pass	2 ♠	3 ♦
Vul: N-S	♥ A854	♥ Q2	Pass	Pass	X	All Pass
North HCP: 7	♦ JT92	♦ AQ6543				
South HCP: 12+2	♣ QT4	♣ 73				
Contract: 3 ♦ X South						

<b>Board: 259</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K84	♠ Q972			1 ♥	Pass
Vul: E-W	♥ 95	♥ Q84	2 ♥	3 ♣	X	All Pass
North HCP: 13+1	♦ J63	♦ T92				
South HCP: 4	♣ AKQ75	♣ T92				
Contract: 3 ♣ X North						

<b>Board: 260</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K86	♠ JT32				1 ♥
Vul: E-W	♥ 864	♥ AJ9532	Pass	2 ♥	3 ♦	3 ♥
North HCP: 8	♦ Q963	♦ -		All Pass		
South HCP: 12+2	♣ K87	♣ AQ3				
Contract: 3 ♥ South						

<b>Board: 261</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 984	♠ 6			1 ♠	Pass
Vul: E-W	♥ 53	♥ A64	2 ♠	3 ♣	3 ♠	4 ♣
North HCP: 12+1	♦ AJ9	♦ KT76		All Pass		
South HCP: 7+1	♣ AKT82	♣ 97643				
Contract: 4 ♣ South						

<b>Board: 257</b>	♠ J7	RHO opens the bidding 1♠.
Dealer: East	♥ T976	You bid next.
Vul: None	♦ AT964	West (LHO) bids 2♠ if possible.
HCP: 7+1	♣ Q9	East (RHO) bids 3♠ if possible.

---

<b>Board: 258</b>	♠ AT7	LHO opens the bidding 1♠.
Dealer: West	♥ Q2	Partner bids next.
Vul: N-S	♦ AQ6543	East (RHO) bids 2♠ if possible.
HCP: 12+2	♣ 73	East (RHO) Doubles 3♦ if possible.

---

<b>Board: 259</b>	♠ Q972	RHO opens the bidding 1♥.
Dealer: East	♥ Q84	You bid next.
Vul: E-W	♦ T92	West (LHO) bids 2♥ if possible.
HCP: 4	♣ T92	East (RHO) Doubles 3♣ if possible.

---

<b>Board: 260</b>	♠ JT32	You bid first.
Dealer: South	♥ AJ9532	East (RHO) bids 3♦ if possible.
Vul: E-W	♦ -	
HCP: 12+2	♣ AQ3	

---

<b>Board: 261</b>	♠ 6	RHO opens the bidding 1♠.
Dealer: East	♥ A64	You bid next.
Vul: E-W	♦ KT76	West (LHO) bids 2♠ if possible.
HCP: 7+1	♣ 97643	East (RHO) bids 3♠ if possible.

## Both hands (Answers Page)

<b>Board: 257</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q63	♠ J7			1 ♠	Pass
Vul: None	♥ AKJ83	♥ T976	2 ♠	3 ♥	3 ♠	4 ♥
North HCP: 13+1	♦ QJ8	♦ AT964		All Pass		
South HCP: 7+1	♣ T3	♣ Q9				
Contract: 4 ♥ South						

<b>Board: 258</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 96	♠ AT7	1 ♠	Pass	2 ♠	3 ♦
Vul: N-S	♥ A854	♥ Q2	Pass	Pass	X	All Pass
North HCP: 7	♦ JT92	♦ AQ6543				
South HCP: 12+2	♣ QT4	♣ 73				
Contract: 3 ♦ X South						

<b>Board: 259</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K84	♠ Q972			1 ♥	Pass
Vul: E-W	♥ 95	♥ Q84	2 ♥	3 ♣	X	All Pass
North HCP: 13+1	♦ J63	♦ T92				
South HCP: 4	♣ AKQ75	♣ T92				
Contract: 3 ♣ X North						

<b>Board: 260</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K86	♠ JT32				1 ♥
Vul: E-W	♥ 864	♥ AJ9532	Pass	2 ♥	3 ♦	3 ♥
North HCP: 8	♦ Q963	♦ -		All Pass		
South HCP: 12+2	♣ K87	♣ AQ3				
Contract: 3 ♥ South						

<b>Board: 261</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 984	♠ 6			1 ♠	Pass
Vul: E-W	♥ 53	♥ A64	2 ♠	3 ♣	3 ♠	4 ♣
North HCP: 12+1	♦ AJ9	♦ KT76		All Pass		
South HCP: 7+1	♣ AKT82	♣ 97643				
Contract: 4 ♣ South						

<b>Board: 262</b>	♠ QT82	Partner bids first.
Dealer: South	♥ AT5	The opponents are silent.
Vul: E-W	♦ K64	
HCP: 9	♣ 953	
<b>Board: 263</b>	♠ 53	You bid first.
Dealer: North	♥ KQJT9	West (RHO) bids 3♣ if possible.
Vul: N-S	♦ A63	
HCP: 13+1	♣ K95	
<b>Board: 264</b>	♠ T9754	Partner bids first.
Dealer: South	♥ KT3	The opponents are silent.
Vul: Both	♦ Q5	
HCP: 9+1	♣ A95	
<b>Board: 265</b>	♠ Q9742	You bid first.
Dealer: North	♥ JT9	West (RHO) bids 3♥ if possible.
Vul: Both	♦ AKJ9	
HCP: 13+1	♣ Q	
<b>Board: 266</b>	♠ A94	Partner bids first.
Dealer: South	♥ QT82	East (LHO) bids 3♣ if possible.
Vul: None	♦ T873	
HCP: 7	♣ J5	

## Both hands (Answers Page)

<b>Board: 262</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT82	♠ A7				1♥
Vul: E-W	♥ AT5	♥ KQ976	Pass	2♥	All Pass	
North HCP: 9	♦ K64	♦ JT98				
South HCP: 13+1	♣ 953	♣ K4				
Contract: 2♥ North						

<b>Board: 263</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 53	♠ QT874		1♥	Pass	2♥
Vul: N-S	♥ KQJT9	♥ A73	3♣	3♥	All Pass	
North HCP: 13+1	♦ A63	♦ 9852				
South HCP: 6+1	♣ K95	♣ 8				
Contract: 3♥ North						

<b>Board: 264</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T9754	♠ K63				1♥
Vul: Both	♥ KT3	♥ Q9875	Pass	2♥	All Pass	
North HCP: 9+1	♦ Q5	♦ A4				
South HCP: 12+1	♣ A95	♣ K64				
Contract: 2♥ North						

<b>Board: 265</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q9742	♠ T83		1♠	Pass	2♠
Vul: Both	♥ JT9	♥ -	3♥	3♠	All Pass	
North HCP: 13+1	♦ AKJ9	♦ Q842				
South HCP: 9+2	♣ Q	♣ AKT643				
Contract: 3♠ North						

<b>Board: 266</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A94	♠ KQJT32				1♠
Vul: None	♥ QT82	♥ K	Pass	2♠	3♣	3♠
North HCP: 7	♦ T873	♦ KJ6	All Pass			
South HCP: 13+2	♣ J5	♣ T83				
Contract: 3♠ South						

**Board: 262**      ♠ A7      You bid first.

Dealer: South      ♥ KQ976      The opponents are silent.

Vul: E-W      ♦ JT98

HCP: 13+1      ♣ K4

---

**Board: 263**      ♠ QT874      Partner bids first.

Dealer: North      ♥ A73      West (LHO) bids 3♣ if possible.

Vul: N-S      ♦ 9852

HCP: 6+1      ♣ 8

---

**Board: 264**      ♠ K63      You bid first.

Dealer: South      ♥ Q9875      The opponents are silent.

Vul: Both      ♦ A4

HCP: 12+1      ♣ K64

---

**Board: 265**      ♠ T83      Partner bids first.

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

Vul: Both      ♦ Q842

HCP: 9+2      ♣ AKT643

---

**Board: 266**      ♠ KQJT32      You bid first.

Dealer: South      ♥ K      East (RHO) bids 3♣ if possible.

Vul: None      ♦ KJ6

HCP: 13+2      ♣ T83

## Both hands (Answers Page)

<b>Board: 262</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT82	♠ A7				1♥
Vul: E-W	♥ AT5	♥ KQ976	Pass	2♥	All Pass	
North HCP: 9	♦ K64	♦ JT98				
South HCP: 13+1	♣ 953	♣ K4				
Contract: 2♥ North						

<b>Board: 263</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 53	♠ QT874		1♥	Pass	2♥
Vul: N-S	♥ KQJT9	♥ A73	3♣	3♥	All Pass	
North HCP: 13+1	♦ A63	♦ 9852				
South HCP: 6+1	♣ K95	♣ 8				
Contract: 3♥ North						

<b>Board: 264</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T9754	♠ K63				1♥
Vul: Both	♥ KT3	♥ Q9875	Pass	2♥	All Pass	
North HCP: 9+1	♦ Q5	♦ A4				
South HCP: 12+1	♣ A95	♣ K64				
Contract: 2♥ North						

<b>Board: 265</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q9742	♠ T83		1♠	Pass	2♠
Vul: Both	♥ JT9	♥ -	3♥	3♠	All Pass	
North HCP: 13+1	♦ AKJ9	♦ Q842				
South HCP: 9+2	♣ Q	♣ AKT643				
Contract: 3♠ North						

<b>Board: 266</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A94	♠ KQJT32				1♠
Vul: None	♥ QT82	♥ K	Pass	2♠	3♣	3♠
North HCP: 7	♦ T873	♦ KJ6	All Pass			
South HCP: 13+2	♣ J5	♣ T83				
Contract: 3♠ South						

<b>Board: 267</b>	♠ T3	LHO opens the bidding 1 ♠.
Dealer: East	♥ AT3	Partner bids next.
Vul: E-W	♦ AQT542	West (RHO) bids 2 ♠ if possible.
HCP: 13+2	♣ K8	

---

<b>Board: 268</b>	♠ Q863	Partner bids first.
Dealer: South	♥ 865	The opponents are silent.
Vul: None	♦ KQ75	
HCP: 7	♣ 74	

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<b>Board: 269</b>	♠ K2	LHO opens the bidding 1 ♠.
Dealer: East	♥ Q97	Partner bids next.
Vul: E-W	♦ A2	West (RHO) bids 2 ♠ if possible.
HCP: 19+2	♣ AKQJ82	East (LHO) bids 4 ♠ if possible. West (RHO) Doubles 5 ♣ if possible.

## Both hands (Answers Page)

<b>Board: 267</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T3	♠ K54			1 ♠	Pass
Vul: E-W	♥ AT3	♥ KQ9	2 ♠	3 ♦	All Pass	
North HCP: 13+2	♦ AQT542	♦ 986				
South HCP: 9	♣ K8	♣ J954				
Contract: 3♦ North						

<b>Board: 268</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q863	♠ 92			1 ♥	
Vul: None	♥ 865	♥ AKT42	Pass	2 ♥	All Pass	
North HCP: 7	♦ KQ75	♦ 982				
South HCP: 12+1	♣ 74	♣ KQ6				
Contract: 2 ♥ North						

<b>Board: 269</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K2	♠ 64			1 ♠	Pass
Vul: E-W	♥ Q97	♥ T653	2 ♠	X	4 ♠	Pass
North HCP: 19+2	♦ A2	♦ 9543	Pass	5 ♣	Pass	Pass
South HCP: 0	♣ AKQJ82	♣ T74	X	All Pass		
Contract: 5 ♣ X North						

<b>Board: 267</b>	♠ K54	RHO opens the bidding 1 ♠.
Dealer: East	♥ KQ9	You bid next.
Vul: E-W	♦ 986	West (LHO) bids 2 ♠ if possible.
HCP: 9	♣ J954	

---

<b>Board: 268</b>	♠ 92	You bid first.
Dealer: South	♥ AKT42	The opponents are silent.
Vul: None	♦ 982	
HCP: 12+1	♣ KQ6	

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<b>Board: 269</b>	♠ 64	RHO opens the bidding 1 ♠.
Dealer: East	♥ T653	You bid next.
Vul: E-W	♦ 9543	West (LHO) bids 2 ♠ if possible.
HCP: 0	♣ T74	East (RHO) bids 4 ♠ if possible. West (LHO) Doubles 5 ♣ if possible.

## Both hands (Answers Page)

**Board: 267**

Dealer: East

Vul: E-W

North HCP: 13+2

South HCP: 9

Contract: 3♦ North

**North:**

♠ T3

♥ AT3

♦ AQT542

♣ K8

**South:**

♠ K54

♥ KQ9

♦ 986

♣ J954

**W**

**N**

**E**

**S**

1 ♠ Pass

2 ♠ 3 ♦ All Pass

**Board: 268**

Dealer: South

Vul: None

North HCP: 7

South HCP: 12+1

Contract: 2♥ North

**North:**

♠ Q863

♥ 865

♦ KQ75

♣ 74

**South:**

♠ 92

♥ AKT42

♦ 982

♣ KQ6

**W**

**N**

**E**

**S**

1 ♥

Pass 2 ♥ All Pass

**Board: 269**

Dealer: East

Vul: E-W

North HCP: 19+2

South HCP: 0

Contract: 5♣X North

**North:**

♠ K2

♥ Q97

♦ A2

♣ AKQJ82

**South:**

♠ 64

♥ T653

♦ 9543

♣ T74

**W**

**N**

**E**

Pass X 4 ♠ Pass

2 ♠ 5 ♣ Pass Pass

X All Pass