

<b>Board: 1</b>	♠ AKJT4	You bid first.
Dealer: North	♥ T65	The opponents are silent.
Vul: None	♦ Q32	
HCP: 14+1	♣ A8	
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<b>Board: 2</b>	♠ J96	RHO opens the bidding 1 ♠.
Dealer: West	♥ A985	You bid next.
Vul: N-S	♦ AQ73	
HCP: 11	♣ 65	
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<b>Board: 3</b>	♠ AKJ	LHO opens the bidding 1 ♠.
Dealer: East	♥ 865	Partner bids next.
Vul: E-W	♦ AT8	
HCP: 20	♣ AKJ2	
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<b>Board: 4</b>	♠ AT93	RHO opens the bidding 1 ♦.
Dealer: West	♥ 854	You bid next.
Vul: Both	♦ AQ5	West (RHO) bids 2 ♦ if possible.
HCP: 10	♣ 876	East (LHO) bids 3 ♦ if possible.

## Both hands (Answers Page)

### Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ AKJT4	♠ Q2		1 ♠	All Pass	
Vul: None	♥ T65	♥ 83				
North HCP: 14+1	♦ Q32	♦ J854				
South HCP: 4+1	♣ A8	♣ J9532				
Contract: 1 ♠ North						

### Board: 2

	North:	South:	W	N	E	S
Dealer: West	♠ J96	♠ T32	1 ♠	Pass	Pass	2 ♣
Vul: N-S	♥ A985	♥ QJT7	All Pass			
North HCP: 11	♦ AQ73	♦ T				
South HCP: 11+1	♣ 65	♣ AKJT9				
Contract: 2 ♣ South						

### Board: 3

	North:	South:	W	N	E	S
Dealer: East	♠ AKJ	♠ 974			1 ♠	Pass
Vul: E-W	♥ 865	♥ JT43	Pass	2NT	All Pass	
North HCP: 20	♦ AT8	♦ 53				
South HCP: 3	♣ AKJ2	♣ QT96				
Contract: 2NT North						

### Board: 4

	North:	South:	W	N	E	S
Dealer: West	♠ AT93	♠ QJ75	1 ♦	Pass	Pass	1 ♥
Vul: Both	♥ 854	♥ KQJ976	2 ♦	2 ♥	3 ♦	3 ♥
North HCP: 10	♦ AQ5	♦ T	Pass	4 ♥	All Pass	
South HCP: 13+2	♣ 876	♣ A3				
Contract: 4 ♥ North						

## South hands

## Balancing

<b>Board: 1</b>	♠ Q2	Partner bids first.
Dealer: North	♥ 83	The opponents are silent.
Vul: None	♦ J854	
HCP: 4+1	♣ J9532	
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<b>Board: 2</b>	♠ T32	LHO opens the bidding 1 ♠.
Dealer: West	♥ QJT7	Partner bids next.
Vul: N-S	♦ T	
HCP: 11+1	♣ AKJT9	
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<b>Board: 3</b>	♠ 974	RHO opens the bidding 1 ♠.
Dealer: East	♥ JT43	You bid next.
Vul: E-W	♦ 53	
HCP: 3	♣ QT96	
<hr/>		
<b>Board: 4</b>	♠ QJ75	LHO opens the bidding 1 ♦.
Dealer: West	♥ KQJ976	Partner bids next.
Vul: Both	♦ T	West (LHO) bids 2 ♦ if possible.
HCP: 13+2	♣ A3	East (RHO) bids 3 ♦ if possible.

## Both hands (Answers Page)

### Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ AKJT4	♠ Q2		1 ♠	All Pass	
Vul: None	♥ T65	♥ 83				
North HCP: 14+1	♦ Q32	♦ J854				
South HCP: 4+1	♣ A8	♣ J9532				
Contract: 1 ♠ North						

### Board: 2

	North:	South:	W	N	E	S
Dealer: West	♠ J96	♠ T32	1 ♠	Pass	Pass	2 ♣
Vul: N-S	♥ A985	♥ QJT7	All Pass			
North HCP: 11	♦ AQ73	♦ T				
South HCP: 11+1	♣ 65	♣ AKJT9				
Contract: 2 ♣ South						

### Board: 3

	North:	South:	W	N	E	S
Dealer: East	♠ AKJ	♠ 974			1 ♠	Pass
Vul: E-W	♥ 865	♥ JT43	Pass	2NT	All Pass	
North HCP: 20	♦ AT8	♦ 53				
South HCP: 3	♣ AKJ2	♣ QT96				
Contract: 2NT North						

### Board: 4

	North:	South:	W	N	E	S
Dealer: West	♠ AT93	♠ QJ75	1 ♦	Pass	Pass	1 ♥
Vul: Both	♥ 854	♥ KQJ976	2 ♦	2 ♥	3 ♦	3 ♥
North HCP: 10	♦ AQ5	♦ T	Pass	4 ♥	All Pass	
South HCP: 13+2	♣ 876	♣ A3				
Contract: 4 ♥ North						

# North hands

# Balancing

<b>Board: 5</b>	♠ KJ72	LHO opens the bidding 1 ♦.
Dealer: East	♥ AKQJ74	Partner bids next.
Vul: E-W	♦ T3	East (LHO) bids 1 ♠ if possible.
HCP: 14+2	♣ 9	
<b>Board: 6</b>	♠ T4	Partner bids first.
Dealer: South	♥ J965	East (LHO) bids 2 ♠ if possible.
Vul: Both	♦ Q9763	West (RHO) bids 3 ♥ if possible.
HCP: 4+1	♣ J7	
<b>Board: 7</b>	♠ K85	LHO opens the bidding 1 ♦.
Dealer: East	♥ AQJT42	Partner bids next.
Vul: None	♦ K8	East (LHO) bids 1 ♠ if possible.
HCP: 17+2	♣ AT	East (LHO) Doubles 2 ♥ if possible.
<b>Board: 8</b>	♠ J42	RHO opens the bidding 1 ♣.
Dealer: West	♥ AT653	You bid next.
Vul: E-W	♦ 76	West (RHO) bids 1 ♠ if possible.
HCP: 5+1	♣ T86	

## Both hands (Answers Page)

### Board: 5

Dealer: East

Vul: E-W

North HCP: 14+2

South HCP: 9

Contract: 4♥ South

North:

♠ KJ72

♥ AKQJ74

♦ T3

♣ 9

South:

♠ QT5

♥ 65

♦ 9765

♣ AQJ6

W N E S

1♦ Pass

Pass 1♥ 1♠ Pass

Pass 2♥ Pass 2♠<sup>1</sup>

Pass 2NT Pass 3♣

Pass 4♣ Pass 4♥

All Pass

1. limit raise or better in !H

### Board: 6

Dealer: South

Vul: Both

North HCP: 4+1

South HCP: 14+4

Contract: 6♦ South

North:

♠ T4

♥ J965

♦ Q9763

♣ J7

South:

♠ AQ8762

♥ -

♦ AKJT52

♣ 5

W N E S

1♠

Pass Pass 2♠<sup>1</sup> 3♦

3♥ 4♦ Pass 4NT

Pass 5♣<sup>2</sup> Pass 6♦

All Pass

1. Michaels Cuebid

2. A=0/5 or 3/5

### Board: 7

Dealer: East

Vul: None

North HCP: 17+2

South HCP: 7

Contract: 4♥ South

North:

♠ K85

♥ AQJT42

♦ K8

♣ AT

South:

♠ 742

♥ K985

♦ A972

♣ 53

W N E S

1♦ Pass

Pass X 1♠ Pass

Pass 2♥ X 2♠<sup>1</sup>

Pass 3♥ Pass 4♥

All Pass

1. limit raise or better in !H

### Board: 8

Dealer: West

Vul: E-W

North HCP: 5+1

South HCP: 18+1

Contract: 4♥ South

North:

♠ J42

♥ AT653

♦ 76

♣ T86

South:

♠ Q97

♥ Q87

♦ AKQ94

♣ AJ

W N E S

1♣ Pass Pass X

1♠ Pass Pass 1NT

Pass 2♦ Pass 4♥

All Pass

## South hands

## Balancing

<b>Board: 5</b>	♠ QT5	RHO opens the bidding 1 ♦ .
Dealer: East	♥ 65	You bid next.
Vul: E-W	♦ 9765	East (RHO) bids 1 ♠ if possible.
HCP: 9	♣ AQJ6	
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<b>Board: 6</b>	♠ AQ8762	You bid first.
Dealer: South	♥ -	East (RHO) bids 2 ♠ if possible.
Vul: Both	♦ AKJT52	West (LHO) bids 3 ♥ if possible.
HCP: 14+4	♣ 5	
<hr/>		
<b>Board: 7</b>	♠ 742	RHO opens the bidding 1 ♦ .
Dealer: East	♥ K985	You bid next.
Vul: None	♦ A972	East (RHO) bids 1 ♠ if possible.
HCP: 7	♣ 53	East (RHO) Doubles 2 ♥ if possible.
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<b>Board: 8</b>	♠ Q97	LHO opens the bidding 1 ♣ .
Dealer: West	♥ Q87	Partner bids next.
Vul: E-W	♦ AKQ94	West (LHO) bids 1 ♠ if possible.
HCP: 18+1	♣ AJ	

## Both hands (Answers Page)

### Board: 5

Dealer: East

Vul: E-W

North HCP: 14+2

South HCP: 9

Contract: 4♥ South

North:

♠ KJ72

♥ AKQJ74

♦ T3

♣ 9

South:

♠ QT5

♥ 65

♦ 9765

♣ AQJ6

W N E S

Pass 1♥ 1♦ Pass

Pass 2♥ 1♠ Pass

Pass 2NT Pass 2♠<sup>1</sup>

Pass 4♣ Pass 3♣

Pass 4♥

All Pass

1. limit raise or better in !H

### Board: 6

Dealer: South

Vul: Both

North HCP: 4+1

South HCP: 14+4

Contract: 6♦ South

North:

♠ T4

♥ J965

♦ Q9763

♣ J7

South:

♠ AQ8762

♥ -

♦ AKJT52

♣ 5

W N E S

Pass Pass 2♠<sup>1</sup> 1♠

3♥ 4♦ Pass 3♦

Pass 5♣<sup>2</sup> Pass 4NT

Pass 6♦

All Pass

1. Michaels Cuebid

2. A=0/5 or 3/5

### Board: 7

Dealer: East

Vul: None

North HCP: 17+2

South HCP: 7

Contract: 4♥ South

North:

♠ K85

♥ AQJT42

♦ K8

♣ AT

South:

♠ 742

♥ K985

♦ A972

♣ 53

W N E S

Pass 1♦ Pass

Pass X 1♠ Pass

Pass 2♥ X 2♠<sup>1</sup>

Pass 3♥ Pass 4♥

All Pass

1. limit raise or better in !H

### Board: 8

Dealer: West

Vul: E-W

North HCP: 5+1

South HCP: 18+1

Contract: 4♥ South

North:

♠ J42

♥ AT653

♦ 76

♣ T86

South:

♠ Q97

♥ Q87

♦ AKQ94

♣ AJ

W N E S

1♣ Pass Pass X

1♠ Pass Pass 1NT

Pass 2♦ Pass 4♥

All Pass



# North hands

# Balancing

<b>Board: 9</b>	♠ AK7	LHO opens the bidding 1 ♠.
Dealer: East	♥ K876	Partner bids next.
Vul: Both	♦ AQ3	
HCP: 21	♣ AJ7	
<b>Board: 10</b>	♠ 5	Partner bids first.
Dealer: South	♥ T8763	East (LHO) Doubles 1 ♠ if possible.
Vul: None	♦ K6	
HCP: 5+2	♣ Q9532	
<b>Board: 11</b>	♠ AJ9	LHO opens the bidding 1 ♠.
Dealer: East	♥ A76	Partner bids next.
Vul: N-S	♦ A52	
HCP: 20	♣ AK93	
<b>Board: 12</b>	♠ T9	LHO opens the bidding 1 ♠.
Dealer: East	♥ AKJ52	Partner bids next.
Vul: Both	♦ AQT32	
HCP: 14+2	♣ 5	
<b>Board: 13</b>	♠ JT8643	You bid first.
Dealer: North	♥ A8	West (RHO) bids 2 ♥ if possible.
Vul: None	♦ 2	
HCP: 12+2	♣ AK87	

## Both hands (Answers Page)

### Board: 9

Dealer: East

Vul: Both

North HCP: 21

South HCP: 1

Contract: 2NT North

North:

♠ AK7

♥ K876

♦ AQ3

♣ AJ7

South:

♠ 965

♥ 5432

♦ J9

♣ 9653

W	N	E	S
		1 ♠	Pass
Pass	2NT	All Pass	

### Board: 10

Dealer: South

Vul: None

North HCP: 5+2

South HCP: 13+4

Contract: 2 ♦ South

North:

♠ 5

♥ T8763

♦ K6

♣ Q9532

South:

♠ AJT876

♥ -

♦ AT8732

♣ A

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

### Board: 11

Dealer: East

Vul: N-S

North HCP: 20

South HCP: 2

Contract: 2NT North

North:

♠ AJ9

♥ A76

♦ A52

♣ AK93

South:

♠ 854

♥ JT53

♦ J83

♣ 764

W	N	E	S
		1 ♠	Pass
Pass	2NT	All Pass	

### Board: 12

Dealer: East

Vul: Both

North HCP: 14+2

South HCP: 8

Contract: 3 ♥ South

North:

♠ T9

♥ AKJ52

♦ AQT32

♣ 5

South:

♠ A865

♥ T84

♦ K4

♣ J743

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

1. Michaels Cuebid

### Board: 13

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 5+1

Contract: 2 ♠ North

North:

♠ JT8643

♥ A8

♦ 2

♣ AK87

South:

♠ 5

♥ T95

♦ KT53

♣ Q9642

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

## South hands

## Balancing

<b>Board: 9</b>	♠ 965	RHO opens the bidding 1 ♠.
Dealer: East	♥ 5432	You bid next.
Vul: Both	♦ J9	
HCP: 1	♣ 9653	
<b>Board: 10</b>	♠ AJT876	You bid first.
Dealer: South	♥ -	East (RHO) Doubles 1 ♠ if possible.
Vul: None	♦ AT8732	
HCP: 13+4	♣ A	
<b>Board: 11</b>	♠ 854	RHO opens the bidding 1 ♠.
Dealer: East	♥ JT53	You bid next.
Vul: N-S	♦ J83	
HCP: 2	♣ 764	
<b>Board: 12</b>	♠ A865	RHO opens the bidding 1 ♠.
Dealer: East	♥ T84	You bid next.
Vul: Both	♦ K4	
HCP: 8	♣ J743	
<b>Board: 13</b>	♠ 5	Partner bids first.
Dealer: North	♥ T95	West (LHO) bids 2 ♥ if possible.
Vul: None	♦ KT53	
HCP: 5+1	♣ Q9642	

## Both hands (Answers Page)

### Board: 9

Dealer: East

Vul: Both

North HCP: 21

South HCP: 1

Contract: 2NT North

North:

♠ AK7

♥ K876

♦ AQ3

♣ AJ7

South:

♠ 965

♥ 5432

♦ J9

♣ 9653

W	N	E	S
		1 ♠	Pass
Pass	2NT	All Pass	

### Board: 10

Dealer: South

Vul: None

North HCP: 5+2

South HCP: 13+4

Contract: 2 ♦ South

North:

♠ 5

♥ T8763

♦ K6

♣ Q9532

South:

♠ AJT876

♥ -

♦ AT8732

♣ A

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

### Board: 11

Dealer: East

Vul: N-S

North HCP: 20

South HCP: 2

Contract: 2NT North

North:

♠ AJ9

♥ A76

♦ A52

♣ AK93

South:

♠ 854

♥ JT53

♦ J83

♣ 764

W	N	E	S
		1 ♠	Pass
Pass	2NT	All Pass	

### Board: 12

Dealer: East

Vul: Both

North HCP: 14+2

South HCP: 8

Contract: 3 ♥ South

North:

♠ T9

♥ AKJ52

♦ AQT32

♣ 5

South:

♠ A865

♥ T84

♦ K4

♣ J743

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

1. Michaels Cuebid

### Board: 13

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 5+1

Contract: 2 ♠ North

North:

♠ JT8643

♥ A8

♦ 2

♣ AK87

South:

♠ 5

♥ T95

♦ KT53

♣ Q9642

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

# North hands

# Balancing

**Board: 14**      ♠ A42      RHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ Q973      You bid next.  
 Vul: N-S      ♦ A76  
 HCP: 11      ♣ J98

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**Board: 15**      ♠ A652      LHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ AK54      Partner bids next.  
 Vul: E-W      ♦ AT  
 HCP: 15      ♣ T65

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**Board: 16**      ♠ Q43      RHO opens the bidding 1 ♥ .  
 Dealer: West      ♥ Q9862      You bid next.  
 Vul: None      ♦ 7      West (RHO) bids 1 ♠ if possible.  
 HCP: 4+1      ♣ 7543      East (LHO) bids 2 ♥ if possible.

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**Board: 17**      ♠ KJT762      You bid first.  
 Dealer: North      ♥ AKQ7      West (RHO) bids 2NT if possible.  
 Vul: E-W      ♦ 32      East (LHO) Doubles 3 ♠ if possible.  
 HCP: 13+2      ♣ 8

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**Board: 18**      ♠ JT987      RHO opens the bidding 1 ♥ .  
 Dealer: West      ♥ J64      You bid next.  
 Vul: E-W      ♦ J74  
 HCP: 3+1      ♣ 76

## Both hands (Answers Page)

### Board: 14

	North:	South:	W	N	E	S
Dealer: West	♠ A42	♠ KQT86	1 ♦	Pass	Pass	1 ♠
Vul: N-S	♥ Q973	♥ K842	Pass	2 ♠	All Pass	
North HCP: 11	♦ A76	♦ Q5				
South HCP: 14+1	♣ J98	♣ A6				
Contract: 2 ♠ North						

### Board: 15

	North:	South:	W	N	E	S
Dealer: East	♠ A652	♠ K98			1 ♦	Pass
Vul: E-W	♥ AK54	♥ 872	Pass	1NT	All Pass	
North HCP: 15	♦ AT	♦ K9653				
South HCP: 7+1	♣ T65	♣ J8				
Contract: 1NT North						

### Board: 16

	North:	South:	W	N	E	S
Dealer: West	♠ Q43	♠ AK92	1 ♥	Pass	Pass	X
Vul: None	♥ Q9862	♥ 5	1 ♠	Pass	2 ♥	3 ♦
North HCP: 4+1	♦ 7	♦ AQJT9	All Pass			
South HCP: 20+1	♣ 7543	♣ AQ9				
Contract: 3 ♦ South						

### Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ KJT762	♠ -		1 ♠	Pass	Pass
Vul: E-W	♥ AKQ7	♥ 8654	2NT	3 ♠	X	All Pass
North HCP: 13+2	♦ 32	♦ K954				
South HCP: 4+1	♣ 8	♣ J7432				
Contract: 3 ♠ X North						

### Board: 18

	North:	South:	W	N	E	S
Dealer: West	♠ JT987	♠ AKQ6	1 ♥	Pass	Pass	2NT
Vul: E-W	♥ J64	♥ AQ9	Pass	3 ♥	Pass	3 ♠
North HCP: 3+1	♦ J74	♦ T32	All Pass			
South HCP: 20	♣ 76	♣ AJ8				
Contract: 3 ♠ South						

# South hands

# Balancing

**Board: 14**      ♠ KQT86      LHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ K842      Partner bids next.  
 Vul: N-S      ♦ Q5  
 HCP: 14+1      ♣ A6

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**Board: 15**      ♠ K98      RHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ 872      You bid next.  
 Vul: E-W      ♦ K9653  
 HCP: 7+1      ♣ J8

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**Board: 16**      ♠ AK92      LHO opens the bidding 1 ♥ .  
 Dealer: West      ♥ 5      Partner bids next.  
 Vul: None      ♦ AQJT9      West (LHO) bids 1 ♠ if possible.  
 HCP: 20+1      ♣ AQ9      East (RHO) bids 2 ♥ if possible.

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**Board: 17**      ♠ -      Partner bids first.  
 Dealer: North      ♥ 8654      West (LHO) bids 2NT if possible.  
 Vul: E-W      ♦ K954      East (RHO) Doubles 3 ♠ if possible.  
 HCP: 4+1      ♣ J7432

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**Board: 18**      ♠ AKQ6      LHO opens the bidding 1 ♥ .  
 Dealer: West      ♥ AQ9      Partner bids next.  
 Vul: E-W      ♦ T32  
 HCP: 20      ♣ AJ8

## Both hands (Answers Page)

### Board: 14

	North:	South:	W	N	E	S
Dealer: West	♠ A42	♠ KQT86	1 ♦	Pass	Pass	1 ♠
Vul: N-S	♥ Q973	♥ K842	Pass	2 ♠	All Pass	
North HCP: 11	♦ A76	♦ Q5				
South HCP: 14+1	♣ J98	♣ A6				
Contract: 2 ♠ North						

### Board: 15

	North:	South:	W	N	E	S
Dealer: East	♠ A652	♠ K98			1 ♦	Pass
Vul: E-W	♥ AK54	♥ 872	Pass	1NT	All Pass	
North HCP: 15	♦ AT	♦ K9653				
South HCP: 7+1	♣ T65	♣ J8				
Contract: 1NT North						

### Board: 16

	North:	South:	W	N	E	S
Dealer: West	♠ Q43	♠ AK92	1 ♥	Pass	Pass	X
Vul: None	♥ Q9862	♥ 5	1 ♠	Pass	2 ♥	3 ♦
North HCP: 4+1	♦ 7	♦ AQJT9	All Pass			
South HCP: 20+1	♣ 7543	♣ AQ9				
Contract: 3 ♦ South						

### Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ KJT762	♠ -		1 ♠	Pass	Pass
Vul: E-W	♥ AKQ7	♥ 8654	2NT	3 ♠	X	All Pass
North HCP: 13+2	♦ 32	♦ K954				
South HCP: 4+1	♣ 8	♣ J7432				
Contract: 3 ♠ X North						

### Board: 18

	North:	South:	W	N	E	S
Dealer: West	♠ JT987	♠ AKQ6	1 ♥	Pass	Pass	2NT
Vul: E-W	♥ J64	♥ AQ9	Pass	3 ♥	Pass	3 ♠
North HCP: 3+1	♦ J74	♦ T32	All Pass			
South HCP: 20	♣ 76	♣ AJ8				
Contract: 3 ♠ South						



## North hands

## Balancing

<b>Board: 19</b>	♠ K982	LHO opens the bidding 1 ♦.
Dealer: East	♥ Q94	Partner bids next.
Vul: Both	♦ AQ8	
HCP: 14	♣ K95	
<hr/>		
<b>Board: 20</b>	♠ T8	RHO opens the bidding 1 ♣.
Dealer: West	♥ T73	You bid next.
Vul: N-S	♦ JT98	West (RHO) bids 1 ♠ if possible.
HCP: 4	♣ QJ92	East (LHO) bids 2 ♣ if possible.
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<b>Board: 21</b>	♠ AKQJ3	LHO opens the bidding 1 ♦.
Dealer: East	♥ AKT64	Partner bids next.
Vul: E-W	♦ 8	
HCP: 20+2	♣ K8	
<hr/>		
<b>Board: 22</b>	♠ J973	RHO opens the bidding 1 ♠.
Dealer: West	♥ T9	You bid next.
Vul: Both	♦ K9654	
HCP: 4+1	♣ 54	
<hr/>		
<b>Board: 23</b>	♠ KQJ97	LHO opens the bidding 1 ♠.
Dealer: East	♥ QT	Partner bids next.
Vul: None	♦ K	
HCP: 19+2	♣ AKJ72	

## Both hands (Answers Page)

### Board: 19

	North:	South:	W	N	E	S
Dealer: East	♠ K982	♠ T763			1 ♦	Pass
Vul: Both	♥ Q94	♥ JT5	Pass	1NT	All Pass	
North HCP: 14	♦ AQ8	♦ K5				
South HCP: 8	♣ K95	♣ AT83				
Contract: 1NT North						

### Board: 20

	North:	South:	W	N	E	S
Dealer: West	♠ T8	♠ AKQ76	1 ♣	Pass	Pass	X
Vul: N-S	♥ T73	♥ AKQJ9	1 ♠	Pass	2 ♣	2 ♥
North HCP: 4	♦ JT98	♦ 76	All Pass			
South HCP: 19+2	♣ QJ92	♣ 6				
Contract: 2 ♥ South						

### Board: 21

	North:	South:	W	N	E	S
Dealer: East	♠ AKQJ3	♠ T62			1 ♦	Pass
Vul: E-W	♥ AKT64	♥ 85	Pass	X	Pass	2 ♣
North HCP: 20+2	♦ 8	♦ Q942	Pass	2 ♠	Pass	3 ♠
South HCP: 5	♣ K8	♣ QJ52	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

### Board: 22

	North:	South:	W	N	E	S
Dealer: West	♠ J973	♠ A65	1 ♠	Pass	Pass	2NT
Vul: Both	♥ T9	♥ A75	All Pass			
North HCP: 4+1	♦ K9654	♦ AQ8				
South HCP: 21	♣ 54	♣ AQJT				
Contract: 2NT South						

### Board: 23

	North:	South:	W	N	E	S
Dealer: East	♠ KQJ97	♠ 864			1 ♠	Pass
Vul: None	♥ QT	♥ 8432	Pass	2 ♣	All Pass	
North HCP: 19+2	♦ K	♦ AT85				
South HCP: 4	♣ AKJ72	♣ 64				
Contract: 2 ♣ North						

## South hands

## Balancing

**Board: 19**      ♠ T763      RHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ JT5      You bid next.  
 Vul: Both      ♦ K5  
 HCP: 8      ♣ AT83

---

**Board: 20**      ♠ AKQ76      LHO opens the bidding 1 ♣ .  
 Dealer: West      ♥ AKQJ9      Partner bids next.  
 Vul: N-S      ♦ 76      West (LHO) bids 1 ♠ if possible.  
 HCP: 19+2      ♣ 6      East (RHO) bids 2 ♣ if possible.

---

**Board: 21**      ♠ T62      RHO opens the bidding 1 ♦ .  
 Dealer: East      ♥ 85      You bid next.  
 Vul: E-W      ♦ Q942  
 HCP: 5      ♣ QJ52

---

**Board: 22**      ♠ A65      LHO opens the bidding 1 ♠ .  
 Dealer: West      ♥ A75      Partner bids next.  
 Vul: Both      ♦ AQ8  
 HCP: 21      ♣ AQJT

---

**Board: 23**      ♠ 864      RHO opens the bidding 1 ♠ .  
 Dealer: East      ♥ 8432      You bid next.  
 Vul: None      ♦ AT85  
 HCP: 4      ♣ 64

## Both hands (Answers Page)

### Board: 19

	North:	South:	W	N	E	S
Dealer: East	♠ K982	♠ T763			1 ♦	Pass
Vul: Both	♥ Q94	♥ JT5	Pass	1NT	All Pass	
North HCP: 14	♦ AQ8	♦ K5				
South HCP: 8	♣ K95	♣ AT83				
Contract: 1NT North						

### Board: 20

	North:	South:	W	N	E	S
Dealer: West	♠ T8	♠ AKQ76	1 ♣	Pass	Pass	X
Vul: N-S	♥ T73	♥ AKQJ9	1 ♠	Pass	2 ♣	2 ♥
North HCP: 4	♦ JT98	♦ 76	All Pass			
South HCP: 19+2	♣ QJ92	♣ 6				
Contract: 2 ♥ South						

### Board: 21

	North:	South:	W	N	E	S
Dealer: East	♠ AKQJ3	♠ T62			1 ♦	Pass
Vul: E-W	♥ AKT64	♥ 85	Pass	X	Pass	2 ♣
North HCP: 20+2	♦ 8	♦ Q942	Pass	2 ♠	Pass	3 ♠
South HCP: 5	♣ K8	♣ QJ52	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

### Board: 22

	North:	South:	W	N	E	S
Dealer: West	♠ J973	♠ A65	1 ♠	Pass	Pass	2NT
Vul: Both	♥ T9	♥ A75	All Pass			
North HCP: 4+1	♦ K9654	♦ AQ8				
South HCP: 21	♣ 54	♣ AQJT				
Contract: 2NT South						

### Board: 23

	North:	South:	W	N	E	S
Dealer: East	♠ KQJ97	♠ 864			1 ♠	Pass
Vul: None	♥ QT	♥ 8432	Pass	2 ♣	All Pass	
North HCP: 19+2	♦ K	♦ AT85				
South HCP: 4	♣ AKJ72	♣ 64				
Contract: 2 ♣ North						

## North hands

## Balancing

<b>Board: 24</b>	♠ A652	RHO opens the bidding 1 ♠.
Dealer: West	♥ 8764	You bid next.
Vul: E-W	♦ K963	West (RHO) Doubles 2 ♣ if possible.
HCP: 7	♣ 7	East (LHO) bids 2 ♥ if possible.

---

<b>Board: 25</b>	♠ Q654	You bid first.
Dealer: North	♥ KQJ7	The opponents are silent.
Vul: Both	♦ A942	
HCP: 12	♣ 6	

---

<b>Board: 26</b>	♠ JT32	RHO opens the bidding 1 ♣.
Dealer: West	♥ 743	You bid next.
Vul: None	♦ 753	
HCP: 5	♣ A54	

---

<b>Board: 27</b>	♠ KJ9	LHO opens the bidding 1 ♦.
Dealer: East	♥ J	Partner bids next.
Vul: N-S	♦ KJT6	
HCP: 16+1	♣ AKT97	

---

<b>Board: 28</b>	♠ 964	RHO opens the bidding 1 ♠.
Dealer: West	♥ JT862	You bid next.
Vul: Both	♦ 54	West (RHO) bids 2 ♠ if possible.
HCP: 3+1	♣ Q98	

## Both hands (Answers Page)

### Board: 24

Dealer: West

Vul: E-W

North HCP: 7

South HCP: 15+5

Contract: 3♣ South

North:

♠ A652

♥ 8764

♦ K963

♣ 7

South:

♠ KJ

♥ Q

♦ A

♣ KQT986543

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

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

X	Pass	2♥	3♣
---	------	----	----

All Pass

### Board: 25

Dealer: North

Vul: Both

North HCP: 12

South HCP: 3

Contract: 1♦ North

North:

♠ Q654

♥ KQJ7

♦ A942

♣ 6

South:

♠ 872

♥ 986

♦ 865

♣ K432

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

	1♦	All Pass	
--	----	----------	--

### Board: 26

Dealer: West

Vul: None

North HCP: 5

South HCP: 19

Contract: 3♥ South

North:

♠ JT32

♥ 743

♦ 753

♣ A54

South:

♠ A4

♥ AK65

♦ KQT8

♣ KT7

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

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

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

All Pass

1. Stayman

### Board: 27

Dealer: East

Vul: N-S

North HCP: 16+1

South HCP: 7+1

Contract: 2♣ North

North:

♠ KJ9

♥ J

♦ KJT6

♣ AKT97

South:

♠ 8643

♥ KT863

♦ Q5

♣ Q5

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

		1♦	Pass
--	--	----	------

Pass	2♣	All Pass	
------	----	----------	--

### Board: 28

Dealer: West

Vul: Both

North HCP: 3+1

South HCP: 21+1

Contract: 3♦ South

North:

♠ 964

♥ JT862

♦ 54

♣ Q98

South:

♠ T3

♥ A3

♦ AKQ63

♣ AKJ4

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

1♠	Pass	Pass	X
----	------	------	---

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

All Pass

## South hands

## Balancing

<b>Board: 24</b>	♠ KJ	LHO opens the bidding 1 ♠.
Dealer: West	♥ Q	Partner bids next.
Vul: E-W	♦ A	West (LHO) Doubles 2 ♣ if possible.
HCP: 15+5	♣ KQT986543	East (RHO) bids 2 ♥ if possible.

---

<b>Board: 25</b>	♠ 872	Partner bids first.
Dealer: North	♥ 986	The opponents are silent.
Vul: Both	♦ 865	
HCP: 3	♣ K432	

---

<b>Board: 26</b>	♠ A4	LHO opens the bidding 1 ♣.
Dealer: West	♥ AK65	Partner bids next.
Vul: None	♦ KQT8	
HCP: 19	♣ KT7	

---

<b>Board: 27</b>	♠ 8643	RHO opens the bidding 1 ♦.
Dealer: East	♥ KT863	You bid next.
Vul: N-S	♦ Q5	
HCP: 7+1	♣ Q5	

---

<b>Board: 28</b>	♠ T3	LHO opens the bidding 1 ♠.
Dealer: West	♥ A3	Partner bids next.
Vul: Both	♦ AKQ63	West (LHO) bids 2 ♠ if possible.
HCP: 21+1	♣ AKJ4	

## Both hands (Answers Page)

### Board: 24

Board: 24	North:	South:	W	N	E	S
Dealer: West	♠ A652	♠ KJ	1 ♠	Pass	Pass	2 ♣
Vul: E-W	♥ 8764	♥ Q	X	Pass	2 ♥	3 ♣
North HCP: 7	♦ K963	♦ A	All Pass			
South HCP: 15+5	♣ 7	♣ KQT986543				
Contract: 3 ♣ South						

### Board: 25

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ Q654	♠ 872		1 ♦	All Pass	
Vul: Both	♥ KQJ7	♥ 986				
North HCP: 12	♦ A942	♦ 865				
South HCP: 3	♣ 6	♣ K432				
Contract: 1 ♦ North						

### Board: 26

Board: 26	North:	South:	W	N	E	S
Dealer: West	♠ JT32	♠ A4	1 ♣	Pass	Pass	2NT
Vul: None	♥ 743	♥ AK65	Pass	3 ♣ <sup>1</sup>	Pass	3 ♥
North HCP: 5	♦ 753	♦ KQT8	All Pass			
South HCP: 19	♣ A54	♣ KT7	1. Stayman			
Contract: 3 ♥ South						

### Board: 27

Board: 27	North:	South:	W	N	E	S
Dealer: East	♠ KJ9	♠ 8643			1 ♦	Pass
Vul: N-S	♥ J	♥ KT863	Pass	2 ♣	All Pass	
North HCP: 16+1	♦ KJT6	♦ Q5				
South HCP: 7+1	♣ AKT97	♣ Q5				
Contract: 2 ♣ North						

### Board: 28

Board: 28	North:	South:	W	N	E	S
Dealer: West	♠ 964	♠ T3	1 ♠	Pass	Pass	X
Vul: Both	♥ JT862	♥ A3	2 ♠	Pass	Pass	3 ♦
North HCP: 3+1	♦ 54	♦ AKQ63	All Pass			
South HCP: 21+1	♣ Q98	♣ AKJ4				
Contract: 3 ♦ South						



# North hands

# Balancing

**Board: 29**      ♠ KQJ986      You bid first.

Dealer: North      ♥ AK6      West (RHO) Doubles 1 ♠ if possible.

Vul: None      ♦ 92      West (RHO) Doubles 2 ♠ if possible.

HCP: 13+2      ♣ 95

**Board: 30**      ♠ Q954      LHO opens the bidding 1 ♦.

Dealer: East      ♥ AQJ65      Partner bids next.

Vul: E-W      ♦ AT

HCP: 18+1      ♣ KQ

**Board: 31**      ♠ A96      LHO opens the bidding 1 ♣.

Dealer: East      ♥ AQ83      Partner bids next.

Vul: None      ♦ AQJT65      East (LHO) bids 2 ♣ if possible.

HCP: 17+2      ♣ -

**Board: 32**      ♠ KJ72      LHO opens the bidding 1 ♣.

Dealer: East      ♥ AKJ654      Partner bids next.

Vul: N-S      ♦ KJ      East (LHO) bids 1 ♦ if possible.

HCP: 16+2      ♣ T      West (RHO) bids 2 ♦ if possible.

## Both hands (Answers Page)

### Board: 29

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ986	♠ 43		1 ♠	Pass	Pass
Vul: None	♥ AK6	♥ T432	X	2 ♠	Pass	Pass
North HCP: 13+2	♦ 92	♦ J643	X	All Pass		
South HCP: 1	♣ 95	♣ T82				
Contract: 2 ♠ X North						

### Board: 30

	North:	South:	W	N	E	S
Dealer: East	♠ Q954	♠ JT32			1 ♦	Pass
Vul: E-W	♥ AQJ65	♥ K2	Pass	X	Pass	1 ♠
North HCP: 18+1	♦ AT	♦ 8654	Pass	4 ♠	All Pass	
South HCP: 8	♣ KQ	♣ A53				
Contract: 4 ♠ North						

### Board: 31

	North:	South:	W	N	E	S
Dealer: East	♠ A96	♠ QT87			1 ♣	Pass
Vul: None	♥ AQ83	♥ J52	Pass	X	2 ♣	Pass
North HCP: 17+2	♦ AQJT65	♦ K72	Pass	2 ♦	Pass	3 ♣ <sup>1</sup>
South HCP: 6	♣ -	♣ 876	Pass	4NT	Pass	5 ♦ <sup>2</sup>
Contract: 6 ♦ North			Pass	6 ♦	All Pass	

1. limit raise or better in !D

2. A=1/5 or 4/5

### Board: 32

	North:	South:	W	N	E	S
Dealer: East	♠ KJ72	♠ T953			1 ♣	Pass
Vul: N-S	♥ AKJ654	♥ Q83	Pass	X	1 ♦	1 ♠
North HCP: 16+2	♦ KJ	♦ 62	2 ♦	3 ♠	All Pass	
South HCP: 9	♣ T	♣ AK75				
Contract: 3 ♠ North						

## South hands

## Balancing

<b>Board: 29</b>	♠ 43	Partner bids first.
Dealer: North	♥ T432	West (LHO) Doubles 1 ♠ if possible.
Vul: None	♦ J643	West (LHO) Doubles 2 ♠ if possible.
HCP: 1	♣ T82	

---

<b>Board: 30</b>	♠ JT32	RHO opens the bidding 1 ♦.
Dealer: East	♥ K2	You bid next.
Vul: E-W	♦ 8654	
HCP: 8	♣ A53	

---

<b>Board: 31</b>	♠ QT87	RHO opens the bidding 1 ♣.
Dealer: East	♥ J52	You bid next.
Vul: None	♦ K72	East (RHO) bids 2 ♣ if possible.
HCP: 6	♣ 876	

---

<b>Board: 32</b>	♠ T953	RHO opens the bidding 1 ♣.
Dealer: East	♥ Q83	You bid next.
Vul: N-S	♦ 62	East (RHO) bids 1 ♦ if possible.
HCP: 9	♣ AK75	West (LHO) bids 2 ♦ if possible.

## Both hands (Answers Page)

### Board: 29

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ986	♠ 43		1 ♠	Pass	Pass
Vul: None	♥ AK6	♥ T432	X	2 ♠	Pass	Pass
North HCP: 13+2	♦ 92	♦ J643	X	All Pass		
South HCP: 1	♣ 95	♣ T82				
Contract: 2 ♠ X North						

### Board: 30

	North:	South:	W	N	E	S
Dealer: East	♠ Q954	♠ JT32			1 ♦	Pass
Vul: E-W	♥ AQJ65	♥ K2	Pass	X	Pass	1 ♠
North HCP: 18+1	♦ AT	♦ 8654	Pass	4 ♠	All Pass	
South HCP: 8	♣ KQ	♣ A53				
Contract: 4 ♠ North						

### Board: 31

	North:	South:	W	N	E	S
Dealer: East	♠ A96	♠ QT87			1 ♣	Pass
Vul: None	♥ AQ83	♥ J52	Pass	X	2 ♣	Pass
North HCP: 17+2	♦ AQJT65	♦ K72	Pass	2 ♦	Pass	3 ♣ <sup>1</sup>
South HCP: 6	♣ -	♣ 876	Pass	4NT	Pass	5 ♦ <sup>2</sup>
Contract: 6 ♦ North			Pass	6 ♦	All Pass	

1. limit raise or better in !D

2. A=1/5 or 4/5

### Board: 32

	North:	South:	W	N	E	S
Dealer: East	♠ KJ72	♠ T953			1 ♣	Pass
Vul: N-S	♥ AKJ654	♥ Q83	Pass	X	1 ♦	1 ♠
North HCP: 16+2	♦ KJ	♦ 62	2 ♦	3 ♠	All Pass	
South HCP: 9	♣ T	♣ AK75				
Contract: 3 ♠ North						

# North hands

# Balancing

**Board: 33**      ♠ AJ74      LHO opens the bidding 1 ♣.  
 Dealer: East      ♥ AQ4      Partner bids next.  
 Vul: E-W      ♦ K75  
 HCP: 21      ♣ AK6

---

**Board: 34**      ♠ K      LHO opens the bidding 1 ♠.  
 Dealer: East      ♥ AJT54      Partner bids next.  
 Vul: Both      ♦ K  
 HCP: 20+3      ♣ AKQT72

---

**Board: 35**      ♠ AQ4      LHO opens the bidding 1 ♦.  
 Dealer: East      ♥ KT74      Partner bids next.  
 Vul: N-S      ♦ A8  
 HCP: 15      ♣ QT87

---

**Board: 36**      ♠ AQ75      LHO opens the bidding 1 ♦.  
 Dealer: East      ♥ KQ86      Partner bids next.  
 Vul: Both      ♦ K4  
 HCP: 18      ♣ A95

---

**Board: 37**      ♠ AQ964      You bid first.  
 Dealer: North      ♥ J82      West (RHO) Doubles 1 ♠ if possible.  
 Vul: None      ♦ AQ32      West (RHO) Doubles 3 ♦ if possible.  
 HCP: 13+1      ♣ 7      East (LHO) bids 4 ♣ if possible.

## Both hands (Answers Page)

### Board: 33

	North:	South:	W	N	E	S
Dealer: East	♠ AJ74	♠ 983			1 ♣	Pass
Vul: E-W	♥ AQ4	♥ KT72	Pass	2NT	All Pass	
North HCP: 21	♦ K75	♦ 92				
South HCP: 3	♣ AK6	♣ T954				
Contract: 2NT North						

### Board: 34

	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ Q7643			1 ♠	Pass
Vul: Both	♥ AJT54	♥ Q762	Pass	2 ♠ <sup>1</sup>	Pass	3 ♥
North HCP: 20+3	♦ K	♦ JT5	All Pass			
South HCP: 5+1	♣ AKQT72	♣ 5				
Contract: 3 ♥ South						

1. Michaels Cuebid

### Board: 35

	North:	South:	W	N	E	S
Dealer: East	♠ AQ4	♠ JT86			1 ♦	Pass
Vul: N-S	♥ KT74	♥ A8	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 15	♦ A8	♦ QT54	Pass	2 ♥	Pass	2NT
South HCP: 10	♣ QT87	♣ K96	Pass	3NT	All Pass	
Contract: 3NT North						

1. Stayman

### Board: 36

	North:	South:	W	N	E	S
Dealer: East	♠ AQ75	♠ K864			1 ♦	Pass
Vul: Both	♥ KQ86	♥ J95	Pass	X	Pass	1 ♠
North HCP: 18	♦ K4	♦ J63	Pass	4 ♠	All Pass	
South HCP: 8	♣ A95	♣ K87				
Contract: 4 ♠ North						

### Board: 37

	North:	South:	W	N	E	S
Dealer: North	♠ AQ964	♠ 2		1 ♠	Pass	Pass
Vul: None	♥ J82	♥ QT54	X	2 ♦	Pass	3 ♦
North HCP: 13+1	♦ AQ32	♦ KT876	X	Pass	4 ♣	4 ♦
South HCP: 5+1	♣ 7	♣ 952	All Pass			
Contract: 4 ♦ South						

## South hands

## Balancing

**Board: 33**      ♠ 983      RHO opens the bidding 1 ♣.  
 Dealer: East      ♥ KT72      You bid next.  
 Vul: E-W      ♦ 92  
 HCP: 3      ♣ T954

---

**Board: 34**      ♠ Q7643      RHO opens the bidding 1 ♠.  
 Dealer: East      ♥ Q762      You bid next.  
 Vul: Both      ♦ JT5  
 HCP: 5+1      ♣ 5

---

**Board: 35**      ♠ JT86      RHO opens the bidding 1 ♦.  
 Dealer: East      ♥ A8      You bid next.  
 Vul: N-S      ♦ QT54  
 HCP: 10      ♣ K96

---

**Board: 36**      ♠ K864      RHO opens the bidding 1 ♦.  
 Dealer: East      ♥ J95      You bid next.  
 Vul: Both      ♦ J63  
 HCP: 8      ♣ K87

---

**Board: 37**      ♠ 2      Partner bids first.  
 Dealer: North      ♥ QT54      West (LHO) Doubles 1 ♠ if possible.  
 Vul: None      ♦ KT876      West (LHO) Doubles 3 ♦ if possible.  
 HCP: 5+1      ♣ 952      East (RHO) bids 4 ♣ if possible.

## Both hands (Answers Page)

### Board: 33

Dealer: East

Vul: E-W

North HCP: 21

South HCP: 3

Contract: 2NT North

North:

♠ AJ74

♥ AQ4

♦ K75

♣ AK6

South:

♠ 983

♥ KT72

♦ 92

♣ T954

W N E S

Pass 1♣ Pass

Pass 2NT All Pass

### Board: 34

Dealer: East

Vul: Both

North HCP: 20+3

South HCP: 5+1

Contract: 3♥ South

North:

♠ K

♥ AJT54

♦ K

♣ AKQT72

South:

♠ Q7643

♥ Q762

♦ JT5

♣ 5

W N E S

Pass 1♠ Pass

Pass 2♠<sup>1</sup> Pass 3♥

All Pass

1. Michaels Cuebid

### Board: 35

Dealer: East

Vul: N-S

North HCP: 15

South HCP: 10

Contract: 3NT North

North:

♠ AQ4

♥ KT74

♦ A8

♣ QT87

South:

♠ JT86

♥ A8

♦ QT54

♣ K96

W N E S

Pass 1♦ Pass

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 2NT

Pass 3NT All Pass

1. Stayman

### Board: 36

Dealer: East

Vul: Both

North HCP: 18

South HCP: 8

Contract: 4♠ North

North:

♠ AQ75

♥ KQ86

♦ K4

♣ A95

South:

♠ K864

♥ J95

♦ J63

♣ K87

W N E S

Pass 1♦ Pass

Pass X Pass 1♠

Pass 4♠ All Pass

### Board: 37

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 5+1

Contract: 4♦ South

North:

♠ AQ964

♥ J82

♦ AQ32

♣ 7

South:

♠ 2

♥ QT54

♦ KT876

♣ 952

W N E S

Pass 1♠ Pass Pass

X 2♦ Pass 3♦

X Pass 4♣ 4♦

All Pass



## North hands

## Balancing

<b>Board: 38</b>	♠ KT32	RHO opens the bidding 1♦.
Dealer: West	♥ QT32	You bid next.
Vul: E-W	♦ KJ4	West (RHO) bids 2♣ if possible.
HCP: 9	♣ 85	West (RHO) bids 3♦ if possible.
<b>Board: 39</b>	♠ KT53	RHO opens the bidding 1♦.
Dealer: West	♥ 53	You bid next.
Vul: Both	♦ Q873	West (RHO) Doubles 1♥ if possible.
HCP: 11	♣ AQT	
<b>Board: 40</b>	♠ K32	RHO opens the bidding 1♠.
Dealer: West	♥ A87	You bid next.
Vul: None	♦ T72	
HCP: 10	♣ QJ84	
<b>Board: 41</b>	♠ AKJ976	LHO opens the bidding 1♦.
Dealer: East	♥ KQ8	Partner bids next.
Vul: N-S	♦ Q8	East (LHO) Doubles 1♠ if possible.
HCP: 17+2	♣ Q5	West (RHO) bids 2♣ if possible.
<b>Board: 42</b>	♠ AJ2	LHO opens the bidding 1♠.
Dealer: East	♥ -	Partner bids next.
Vul: Both	♦ AT93	East (LHO) bids 2♥ if possible.
HCP: 16+2	♣ AQJT93	East (LHO) bids 3♥ if possible.

## Both hands (Answers Page)

### Board: 38

Dealer: West

Vul: E-W

North HCP: 9

South HCP: 17+2

Contract: 4 ♠ South

North:

♠ KT32

♥ QT32

♦ KJ4

♣ 85

South:

♠ AQJ654

♥ AJ6

♦ 62

♣ KQ

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

1. limit raise or better in !S

### Board: 39

Dealer: West

Vul: Both

North HCP: 11

South HCP: 10+1

Contract: 2 ♠ South

North:

♠ KT53

♥ 53

♦ Q873

♣ AQT

South:

♠ Q984

♥ QJT97

♦ AJ

♣ 95

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

### Board: 40

Dealer: West

Vul: None

North HCP: 10

South HCP: 14+1

Contract: 3NT South

North:

♠ K32

♥ A87

♦ T72

♣ QJ84

South:

♠ AT9

♥ Q54

♦ J9

♣ AK765

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

### Board: 41

Dealer: East

Vul: N-S

North HCP: 17+2

South HCP: 4+1

Contract: 2 ♠ North

North:

♠ AKJ976

♥ KQ8

♦ Q8

♣ Q5

South:

♠ Q

♥ JT64

♦ J9732

♣ 984

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

### Board: 42

Dealer: East

Vul: Both

North HCP: 16+2

South HCP: 9

Contract: 3NT South

North:

♠ AJ2

♥ -

♦ AT93

♣ AQJT93

South:

♠ Q986

♥ KT75

♦ J7

♣ K76

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

## South hands

## Balancing

<b>Board: 38</b>	♠ AQJ654	LHO opens the bidding 1 ♦.
Dealer: West	♥ AJ6	Partner bids next.
Vul: E-W	♦ 62	West (LHO) bids 2 ♣ if possible.
HCP: 17+2	♣ KQ	West (LHO) bids 3 ♦ if possible.
<b>Board: 39</b>	♠ Q984	LHO opens the bidding 1 ♦.
Dealer: West	♥ QJT97	Partner bids next.
Vul: Both	♦ AJ	West (LHO) Doubles 1 ♥ if possible.
HCP: 10+1	♣ 95	
<b>Board: 40</b>	♠ AT9	LHO opens the bidding 1 ♠.
Dealer: West	♥ Q54	Partner bids next.
Vul: None	♦ J9	
HCP: 14+1	♣ AK765	
<b>Board: 41</b>	♠ Q	RHO opens the bidding 1 ♦.
Dealer: East	♥ JT64	You bid next.
Vul: N-S	♦ J9732	East (RHO) Doubles 1 ♠ if possible.
HCP: 4+1	♣ 984	West (LHO) bids 2 ♣ if possible.
<b>Board: 42</b>	♠ Q986	RHO opens the bidding 1 ♠.
Dealer: East	♥ KT75	You bid next.
Vul: Both	♦ J7	East (RHO) bids 2 ♥ if possible.
HCP: 9	♣ K76	East (RHO) bids 3 ♥ if possible.

## Both hands (Answers Page)

### Board: 38

Dealer: West

Vul: E-W

North HCP: 9

South HCP: 17+2

Contract: 4 ♠ South

North:

♠ KT32

♥ QT32

♦ KJ4

♣ 85

South:

♠ AQJ654

♥ AJ6

♦ 62

♣ KQ

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

1. limit raise or better in !S

### Board: 39

Dealer: West

Vul: Both

North HCP: 11

South HCP: 10+1

Contract: 2 ♠ South

North:

♠ KT53

♥ 53

♦ Q873

♣ AQT

South:

♠ Q984

♥ QJT97

♦ AJ

♣ 95

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

### Board: 40

Dealer: West

Vul: None

North HCP: 10

South HCP: 14+1

Contract: 3NT South

North:

♠ K32

♥ A87

♦ T72

♣ QJ84

South:

♠ AT9

♥ Q54

♦ J9

♣ AK765

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

### Board: 41

Dealer: East

Vul: N-S

North HCP: 17+2

South HCP: 4+1

Contract: 2 ♠ North

North:

♠ AKJ976

♥ KQ8

♦ Q8

♣ Q5

South:

♠ Q

♥ JT64

♦ J9732

♣ 984

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

### Board: 42

Dealer: East

Vul: Both

North HCP: 16+2

South HCP: 9

Contract: 3NT South

North:

♠ AJ2

♥ -

♦ AT93

♣ AQJT93

South:

♠ Q986

♥ KT75

♦ J7

♣ K76

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

<b>Board: 43</b>	♠ QT5	LHO opens the bidding 1 ♣.
Dealer: East	♥ K4	Partner bids next.
Vul: None	♦ AT964	
HCP: 13+1	♣ A98	
<hr/>		
<b>Board: 44</b>	♠ J753	RHO opens the bidding 1 ♣.
Dealer: West	♥ A96	You bid next.
Vul: N-S	♦ KQ94	
HCP: 10	♣ 84	
<hr/>		
<b>Board: 45</b>	♠ QT83	LHO opens the bidding 1 ♥.
Dealer: East	♥ AJ9	Partner bids next.
Vul: E-W	♦ K965	
HCP: 14	♣ A9	
<hr/>		
<b>Board: 46</b>	♠ AJT94	LHO opens the bidding 1 ♦.
Dealer: East	♥ AKQJ5	Partner bids next.
Vul: None	♦ 6	East (LHO) Doubles 2 ♦ if possible.
HCP: 15+2	♣ 64	East (LHO) Doubles 2 ♠ if possible.
		West (RHO) bids 3 ♦ if possible.

## Both hands (Answers Page)

### Board: 43

Dealer: East

Vul: None

North HCP: 13+1

South HCP: 10

Contract: 2NT South

North:

♠ QT5

♥ K4

♦ AT964

♣ A98

South:

♠ K932

♥ JT32

♦ J3

♣ KQT

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

1. Stayman

### Board: 44

Dealer: West

Vul: N-S

North HCP: 10

South HCP: 14

Contract: 3NT South

North:

♠ J753

♥ A96

♦ KQ94

♣ 84

South:

♠ AQ6

♥ T52

♦ 863

♣ AKJ5

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

1. Stayman

### Board: 45

Dealer: East

Vul: E-W

North HCP: 14

South HCP: 7

Contract: 1NT North

North:

♠ QT83

♥ AJ9

♦ K965

♣ A9

South:

♠ J976

♥ QT5

♦ A83

♣ 875

W	N	E	S
		1 ♥	Pass
Pass	1NT	All Pass	

### Board: 46

Dealer: East

Vul: None

North HCP: 15+2

South HCP: 7

Contract: 3 ♠ South

North:

♠ AJT94

♥ AKQJ5

♦ 6

♣ 64

South:

♠ 832

♥ 63

♦ QJ32

♣ KJ82

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

1. Michaels Cuebid

## South hands Balancing

## South hands Balancing

RHO opens the bidding 1♣.

You bid next.

♦ J3

♣ KQT

LHO opens the bidding 1♣.

Partner bids next.

◆ 863

♣ AKJ5

RHO opens the bidding 1♥.

You bid next.

◆ A83

♣ 875

RHO opens the bidding 1  $\spadesuit$ .

You bid next.

East (RHO) Doubles 2♦ if possible.

East (RHO) Doubles  $2\spadesuit$  if possible.

West (LHO) bids 3  if possible.

## Both hands (Answers Page)

### Board: 43

Dealer: East

Vul: None

North HCP: 13+1

South HCP: 10

Contract: 2NT South

North:

♠ QT5

♥ K4

♦ AT964

♣ A98

South:

♠ K932

♥ JT32

♦ J3

♣ KQT

W N E S

1 ♣ Pass

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 2NT

All Pass

1. Stayman

### Board: 44

Dealer: West

Vul: N-S

North HCP: 10

South HCP: 14

Contract: 3NT South

North:

♠ J753

♥ A96

♦ KQ94

♣ 84

South:

♠ AQ6

♥ T52

♦ 863

♣ AKJ5

W N E S

1 ♣ Pass Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 2NT Pass 3NT

All Pass

1. Stayman

### Board: 45

Dealer: East

Vul: E-W

North HCP: 14

South HCP: 7

Contract: 1NT North

North:

♠ QT83

♥ AJ9

♦ K965

♣ A9

South:

♠ J976

♥ QT5

♦ A83

♣ 875

W N E S

1 ♥ Pass

Pass 1NT All Pass

### Board: 46

Dealer: East

Vul: None

North HCP: 15+2

South HCP: 7

Contract: 3 ♠ South

North:

♠ AJT94

♥ AKQJ5

♦ 6

♣ 64

South:

♠ 832

♥ 63

♦ QJ32

♣ KJ82

W N E S

1 ♦ Pass

Pass 2 ♦<sup>1</sup> X 2 ♠

Pass Pass X Pass

3 ♦ X Pass 3 ♠

All Pass

1. Michaels Cuebid



# North hands

# Balancing

**Board: 47**      ♠ K97632      You bid first.

Dealer: North      ♥ 63      West (RHO) Doubles 1 ♠ if possible.

Vul: E-W      ♦ AT

HCP: 12+2      ♣ KQ7

---

**Board: 48**      ♠ QJ53      RHO opens the bidding 1 ♠.

Dealer: West      ♥ 542      You bid next.

Vul: E-W      ♦ K53

HCP: 8      ♣ Q97

---

**Board: 49**      ♠ K72      LHO opens the bidding 1 ♣.

Dealer: East      ♥ A863      Partner bids next.

Vul: Both      ♦ AQT76      East (LHO) bids 1 ♠ if possible.

HCP: 17+1      ♣ A

---

**Board: 50**      ♠ 9762      RHO opens the bidding 1 ♦.

Dealer: West      ♥ Q642      You bid next.

Vul: N-S      ♦ K53      West (RHO) bids 2 ♦ if possible.

HCP: 5      ♣ T6

## Both hands (Answers Page)

### Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ K97632	♠ -		1 ♠	Pass	Pass
Vul: E-W	♥ 63	♥ JT54	X	2 ♠	All Pass	
North HCP: 12+2	♦ AT	♦ K6543				
South HCP: 4+1	♣ KQ7	♣ 8632				
Contract: 2 ♠ North						

### Board: 48

	North:	South:	W	N	E	S
Dealer: West	♠ QJ53	♠ AK4	1 ♠	Pass	Pass	1NT
Vul: E-W	♥ 542	♥ Q76	All Pass			
North HCP: 8	♦ K53	♦ JT62				
South HCP: 14	♣ Q97	♣ AT4				
Contract: 1NT South						

### Board: 49

	North:	South:	W	N	E	S
Dealer: East	♠ K72	♠ AJ5			1 ♣	Pass
Vul: Both	♥ A863	♥ T752	Pass	X	1 ♠	X
North HCP: 17+1	♦ AQT76	♦ K84	Pass	4 ♥	All Pass	
South HCP: 8	♣ A	♣ 754				
Contract: 4 ♥ North						

### Board: 50

	North:	South:	W	N	E	S
Dealer: West	♠ 9762	♠ AKJ54	1 ♦	Pass	Pass	X
Vul: N-S	♥ Q642	♥ AK93	2 ♦	Pass	Pass	2 ♠
North HCP: 5	♦ K53	♦ 6	Pass	3 ♦ <sup>1</sup>	Pass	3 ♥
South HCP: 20+1	♣ T6	♣ KQ4	Pass	3NT	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

1. limit raise or better in !S

## South hands

## Balancing

**Board: 47**      ♠ -      Partner bids first.  
 Dealer: North      ♥ JT54      West (LHO) Doubles 1 ♠ if possible.  
 Vul: E-W      ♦ K6543  
 HCP: 4+1      ♣ 8632

---

**Board: 48**      ♠ AK4      LHO opens the bidding 1 ♠.  
 Dealer: West      ♥ Q76      Partner bids next.  
 Vul: E-W      ♦ JT62  
 HCP: 14      ♣ AT4

---

**Board: 49**      ♠ AJ5      RHO opens the bidding 1 ♣.  
 Dealer: East      ♥ T752      You bid next.  
 Vul: Both      ♦ K84      East (RHO) bids 1 ♠ if possible.  
 HCP: 8      ♣ 754

---

**Board: 50**      ♠ AKJ54      LHO opens the bidding 1 ♦.  
 Dealer: West      ♥ AK93      Partner bids next.  
 Vul: N-S      ♦ 6      West (LHO) bids 2 ♦ if possible.  
 HCP: 20+1      ♣ KQ4

## Both hands (Answers Page)

### Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ K97632	♠ -		1 ♠	Pass	Pass
Vul: E-W	♥ 63	♥ JT54	X	2 ♠	All Pass	
North HCP: 12+2	♦ AT	♦ K6543				
South HCP: 4+1	♣ KQ7	♣ 8632				
Contract: 2 ♠ North						

### Board: 48

	North:	South:	W	N	E	S
Dealer: West	♠ QJ53	♠ AK4	1 ♠	Pass	Pass	1NT
Vul: E-W	♥ 542	♥ Q76	All Pass			
North HCP: 8	♦ K53	♦ JT62				
South HCP: 14	♣ Q97	♣ AT4				
Contract: 1NT South						

### Board: 49

	North:	South:	W	N	E	S
Dealer: East	♠ K72	♠ AJ5			1 ♣	Pass
Vul: Both	♥ A863	♥ T752	Pass	X	1 ♠	X
North HCP: 17+1	♦ AQT76	♦ K84	Pass	4 ♥	All Pass	
South HCP: 8	♣ A	♣ 754				
Contract: 4 ♥ North						

### Board: 50

	North:	South:	W	N	E	S
Dealer: West	♠ 9762	♠ AKJ54	1 ♦	Pass	Pass	X
Vul: N-S	♥ Q642	♥ AK93	2 ♦	Pass	Pass	2 ♠
North HCP: 5	♦ K53	♦ 6	Pass	3 ♦ <sup>1</sup>	Pass	3 ♥
South HCP: 20+1	♣ T6	♣ KQ4	Pass	3NT	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

1. limit raise or better in !S