

## North hands

## Anything\_Goes

**Board: 1**      ♠ K86      You are dealer.

Dealer: North      ♥ AKT73      The opponents are silent.

Vul: None      ♦ K6

HCP: 15+1      ♣ Q98

---

**Board: 2**      ♠ KQ96      LHO is dealer.

Dealer: East      ♥ Q76      The opponents are silent.

Vul: E-W      ♦ KQ72

HCP: 16      ♣ A2

---

**Board: 3**      ♠ AQJ7632      You are dealer.

Dealer: North      ♥ 87      The opponents are silent.

Vul: E-W      ♦ Q9

HCP: 9+3      ♣ 92

---

**Board: 4**      ♠ J94      RHO is dealer. You bid second.

Dealer: West      ♥ 53      West (RHO) opens 1♠ if possible.

Vul: Both      ♦ QJ75

HCP: 8      ♣ A942

---

**Board: 5**      ♠ KQ43      Partner is dealer.

Dealer: South      ♥ QJ6      West (RHO) opens 1♦ if possible.

Vul: N-S      ♦ K4

HCP: 15      ♣ A962

## 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	♠ K86	♠ -		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKT73	♥ J5	Pass	3♦ <sup>2</sup>	Pass	5♦
North HCP: 15+1	♦ K6	♦ Q98432	All Pass			
South HCP: 7+3	♣ Q98	♣ KJT32				1. 1N-3C transfer to diamonds 2. automat
Contract: 5♦ South						

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KQ96	♠ AT743		Pass	1♠	
Vul: E-W	♥ Q76	♥ AKT	Pass	2NT <sup>1</sup>	Pass	4♠
North HCP: 16	♦ KQ72	♦ 653	All Pass			
South HCP: 13+1	♣ A2	♣ Q3				1. Jacoby 2NT
Contract: 4♠ 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	♠ AQJ7632	♠ K84		3♠	Pass	4♠
Vul: E-W	♥ 87	♥ KQ65	All Pass			
North HCP: 9+3	♦ Q9	♦ A75				
South HCP: 16	♣ 92	♣ A64				
Contract: 4♠ South						

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J94	♠ Q86	1♠	Pass	Pass	1NT
Vul: Both	♥ 53	♥ 96	All Pass			
North HCP: 8	♦ QJ75	♦ AK62				
South HCP: 13	♣ A942	♣ KJ73				
Contract: 1NT South						

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ43	♠ AJT				Pass
Vul: N-S	♥ QJ6	♥ 9743	1♦	1NT	Pass	2♣ <sup>1</sup>
North HCP: 15	♦ K4	♦ A76	Pass	2♠	Pass	3NT
South HCP: 9	♣ A962	♣ 853	All Pass			
Contract: 3NT South						1. Stayman

## South hands

## Anything\_Goes

**Board: 1**      ♠ -      Partner is dealer.

Dealer: North      ♥ J5      The opponents are silent.

Vul: None      ♦ Q98432

HCP: 7+3      ♣ KJT32

---

**Board: 2**      ♠ AT743      RHO is dealer. You bid second.

Dealer: East      ♥ AKT      The opponents are silent.

Vul: E-W      ♦ 653

HCP: 13+1      ♣ Q3

---

**Board: 3**      ♠ K84      Partner is dealer.

Dealer: North      ♥ KQ65      The opponents are silent.

Vul: E-W      ♦ A75

HCP: 16      ♣ A64

---

**Board: 4**      ♠ Q86      LHO is dealer.

Dealer: West      ♥ 96      West (LHO) opens 1♠ if possible.

Vul: Both      ♦ AK62

HCP: 13      ♣ KJ73

---

**Board: 5**      ♠ AJT      You are dealer.

Dealer: South      ♥ 9743      West (LHO) opens 1♦ if possible.

Vul: N-S      ♦ A76

HCP: 9      ♣ 853

## 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	♠ K86	♠ -		1NT	Pass	3♣ <sup>1</sup>
Vul: None	♥ AKT73	♥ J5	Pass	3♦ <sup>2</sup>	Pass	5♦
North HCP: 15+1	♦ K6	♦ Q98432	All Pass			
South HCP: 7+3	♣ Q98	♣ KJT32				1. 1N-3C transfer to diamonds 2. automat
Contract: 5♦ South						

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KQ96	♠ AT743		Pass	1♠	
Vul: E-W	♥ Q76	♥ AKT	Pass	2NT <sup>1</sup>	Pass	4♠
North HCP: 16	♦ KQ72	♦ 653	All Pass			
South HCP: 13+1	♣ A2	♣ Q3				1. Jacoby 2NT
Contract: 4♠ 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	♠ AQJ7632	♠ K84		3♠	Pass	4♠
Vul: E-W	♥ 87	♥ KQ65	All Pass			
North HCP: 9+3	♦ Q9	♦ A75				
South HCP: 16	♣ 92	♣ A64				
Contract: 4♠ South						

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J94	♠ Q86	1♠	Pass	Pass	1NT
Vul: Both	♥ 53	♥ 96	All Pass			
North HCP: 8	♦ QJ75	♦ AK62				
South HCP: 13	♣ A942	♣ KJ73				
Contract: 1NT South						

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ43	♠ AJT				Pass
Vul: N-S	♥ QJ6	♥ 9743	1♦	1NT	Pass	2♣ <sup>1</sup>
North HCP: 15	♦ K4	♦ A76	Pass	2♠	Pass	3NT
South HCP: 9	♣ A962	♣ 853	All Pass			
Contract: 3NT South						1. Stayman

## North hands

## Anything\_Goes

**Board: 6**      ♠ 2      Partner is dealer.

Dealer: South      ♥ J9      East (LHO) bids 2♠ if possible.

Vul: E-W      ♦ KJ9643

HCP: 13+2      ♣ AKJ6

---

**Board: 7**      ♠ A96      RHO is dealer. You bid second.

Dealer: West      ♥ AQ2      West (RHO) opens 1♣ if possible.

Vul: Both      ♦ KQ982      East (LHO) Doubles 1♦ if possible.

HCP: 15+1      ♣ 94      East (LHO) Doubles 3♦ if possible.

---

**Board: 8**      ♠ J      You are dealer.

Dealer: North      ♥ KT86      The opponents are silent.

Vul: None      ♦ K754

HCP: 10      ♣ K653

---

**Board: 9**      ♠ AK98754      RHO is dealer. You bid second.

Dealer: West      ♥ KJ8      West (RHO) Doubles 5♠ if possible.

Vul: N-S      ♦ Q

HCP: 13+3      ♣ T9

---

**Board: 10**      ♠ T97      You are dealer.

Dealer: North      ♥ T6      West (RHO) bids 2♦ if possible.

Vul: Both      ♦ K      East (LHO) bids 4♦ if possible.

HCP: 12+3      ♣ AKQT542

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 2	♠ A6				1♣
Vul: E-W	♥ J9	♥ A842	Pass	2♦	2♠	3NT
North HCP: 13+2	♦ KJ9643	♦ QT		All Pass		
South HCP: 12+1	♣ AKJ6	♣ QT954				
Contract: 3NT South						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A96	♠ 832	1♣	1♦	X	3♦
Vul: Both	♥ AQ2	♥ 864	Pass	Pass	X	All Pass
North HCP: 15+1	♦ KQ982	♦ J7543				
South HCP: 1+1	♣ 94	♣ T5				
Contract: 3♦X South						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J	♠ KT74		Pass	Pass	1NT
Vul: None	♥ KT86	♥ A73	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 10	♦ K754	♦ AQ3	Pass	3NT	All Pass	
South HCP: 17	♣ K653	♣ A82				
Contract: 3NT North			1. Stayman			

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AK98754	♠ J	Pass	1♠	Pass	2♣
Vul: N-S	♥ KJ8	♥ AQ2	Pass	3♠	Pass	4NT
North HCP: 13+3	♦ Q	♦ K942	Pass	5♥ <sup>1</sup>	Pass	5♠
South HCP: 14+1	♣ T9	♣ KJ874	X	All Pass		
Contract: 5♠X South			1. A=2/5 or 5/5, Q(S)=0			

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T97	♠ AKQJ62		1♣	Pass	1♠
Vul: Both	♥ T6	♥ A532	2♦	X	4♦	4♠
North HCP: 12+3	♦ K	♦ Q		All Pass		
South HCP: 16+2	♣ AKQT542	♣ 76				
Contract: 4♠ South						

## South hands

## Anything\_Goes

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

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 2	♠ A6				1♣
Vul: E-W	♥ J9	♥ A842	Pass	2♦	2♠	3NT
North HCP: 13+2	♦ KJ9643	♦ QT		All Pass		
South HCP: 12+1	♣ AKJ6	♣ QT954				
Contract: 3NT South						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ A96	♠ 832	1♣	1♦	X	3♦
Vul: Both	♥ AQ2	♥ 864	Pass	Pass	X	All Pass
North HCP: 15+1	♦ KQ982	♦ J7543				
South HCP: 1+1	♣ 94	♣ T5				
Contract: 3♦X South						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J	♠ KT74		Pass	Pass	1NT
Vul: None	♥ KT86	♥ A73	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 10	♦ K754	♦ AQ3	Pass	3NT	All Pass	
South HCP: 17	♣ K653	♣ A82				
Contract: 3NT North			1. Stayman			

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AK98754	♠ J	Pass	1♠	Pass	2♣
Vul: N-S	♥ KJ8	♥ AQ2	Pass	3♠	Pass	4NT
North HCP: 13+3	♦ Q	♦ K942	Pass	5♥ <sup>1</sup>	Pass	5♠
South HCP: 14+1	♣ T9	♣ KJ874	X	All Pass		
Contract: 5♠X South			1. A=2/5 or 5/5, Q(S)=0			

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T97	♠ AKQJ62		1♣	Pass	1♠
Vul: Both	♥ T6	♥ A532	2♦	X	4♦	4♠
North HCP: 12+3	♦ K	♦ Q		All Pass		
South HCP: 16+2	♣ AKQT542	♣ 76				
Contract: 4♠ South						

## North hands

## Anything\_Goes

**Board: 11**      ♠ AJ962      You are dealer.

Dealer: North      ♥ T      The opponents are silent.

Vul: None      ♦ K

HCP: 11+3      ♣ KT9643

---

**Board: 12**      ♠ K      LHO is dealer.

Dealer: East      ♥ J6542      The opponents are silent.

Vul: E-W      ♦ JT97

HCP: 8+1      ♣ K82

---

**Board: 13**      ♠ QT6      You are dealer.

Dealer: North      ♥ AQ      West (RHO) bids 1♠ if possible.

Vul: Both      ♦ AJ52      East (LHO) bids 2♠ if possible.

HCP: 19      ♣ KQJ7

---

**Board: 14**      ♠ K76      RHO is dealer. You bid second.

Dealer: West      ♥ J742      West (RHO) bids 1♠ if possible.

Vul: None      ♦ AJ      East (LHO) bids 3♠ if possible.

HCP: 10      ♣ JT52

---

**Board: 15**      ♠ 743      LHO is dealer.

Dealer: East      ♥ KT872      The opponents are silent.

Vul: E-W      ♦ K72

HCP: 6+1      ♣ T5

## Both hands (Answers Page)

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

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K	♠ AJ43			Pass	1♥
Vul: E-W	♥ J6542	♥ AKT93	Pass	2♥	Pass	4♥
North HCP: 8+1	♦ JT97	♦ 5	All Pass			
South HCP: 16+1	♣ K82	♣ A43				
Contract: 4♥ South						

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QT6	♠ 72		1♦	Pass	Pass
Vul: Both	♥ AQ	♥ T852	1♠	X	2♠	Pass
North HCP: 19	♦ AJ52	♦ T984	Pass	3♣	Pass	3♦
South HCP: 4	♣ KQJ7	♣ A32	All Pass			
Contract: 3♦ South						

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K76	♠ 4	Pass	Pass	Pass	1♥
Vul: None	♥ J742	♥ AKQT65	1♠	2♠ <sup>1</sup>	3♠	4♥
North HCP: 10	♦ AJ	♦ QT97	All Pass			
South HCP: 14+2	♣ JT52	♣ K8				1. limit raise or better in !H
Contract: 4♥ South						

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 743	♠ AJT9			Pass	1♦
Vul: E-W	♥ KT872	♥ AJ53	Pass	1♥	Pass	3♥
North HCP: 6+1	♦ K72	♦ AQ96	Pass	4♥	All Pass	
South HCP: 16	♣ T5	♣ 9				
Contract: 4♥ North						

## South hands

## Anything\_Goes

<b>Board: 11</b>	♠ K54	Partner is dealer.
Dealer: North	♥ K93	The opponents are silent.
Vul: None	♦ J98742	
HCP: 9+2	♣ Q	

---

<b>Board: 12</b>	♠ AJ43	RHO is dealer. You bid second.
Dealer: East	♥ AKT93	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 16+1	♣ A43	

---

<b>Board: 13</b>	♠ 72	Partner is dealer.
Dealer: North	♥ T852	West (LHO) bids 1 ♠ if possible.
Vul: Both	♦ T984	East (RHO) bids 2 ♠ if possible.
HCP: 4	♣ A32	

---

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

---

<b>Board: 15</b>	♠ AJT9	RHO is dealer. You bid second.
Dealer: East	♥ AJ53	The opponents are silent.
Vul: E-W	♦ AQ96	
HCP: 16	♣ 9	

## Both hands (Answers Page)

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

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K	♠ AJ43			Pass	1♥
Vul: E-W	♥ J6542	♥ AKT93	Pass	2♥	Pass	4♥
North HCP: 8+1	♦ JT97	♦ 5	All Pass			
South HCP: 16+1	♣ K82	♣ A43				
Contract: 4♥ South						

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QT6	♠ 72		1♦	Pass	Pass
Vul: Both	♥ AQ	♥ T852	1♠	X	2♠	Pass
North HCP: 19	♦ AJ52	♦ T984	Pass	3♣	Pass	3♦
South HCP: 4	♣ KQJ7	♣ A32	All Pass			
Contract: 3♦ South						

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K76	♠ 4	Pass	Pass	Pass	1♥
Vul: None	♥ J742	♥ AKQT65	1♠	2♠ <sup>1</sup>	3♠	4♥
North HCP: 10	♦ AJ	♦ QT97	All Pass			
South HCP: 14+2	♣ JT52	♣ K8				1. limit raise or better in !H
Contract: 4♥ South						

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 743	♠ AJT9			Pass	1♦
Vul: E-W	♥ KT872	♥ AJ53	Pass	1♥	Pass	3♥
North HCP: 6+1	♦ K72	♦ AQ96	Pass	4♥	All Pass	
South HCP: 16	♣ T5	♣ 9				
Contract: 4♥ North						

## North hands

## Anything\_Goes

**Board: 16**      ♠ KT43

LHO is dealer.

Dealer: East      ♥ 3

The opponents are silent.

Vul: N-S      ♦ KJ83

HCP: 11      ♣ A943

**Board: 17**      ♠ AKJ94

RHO is dealer. You bid second.

Dealer: West      ♥ 87

The opponents are silent.

Vul: None      ♦ Q74

HCP: 14+1      ♣ A97

**Board: 18**      ♠ A9643

LHO is dealer.

Dealer: East      ♥ K

West (RHO) Doubles 1♦ if possible.

Vul: E-W      ♦ J643

East (LHO) Doubles 1♠ if possible.

HCP: 8+1      ♣ 843

**Board: 19**      ♠ 82

RHO is dealer. You bid second.

Dealer: West      ♥ AT8643

West (RHO) bids 1NT if possible.

Vul: N-S      ♦ Q

East (LHO) bids 4♦ if possible.

HCP: 11+2      ♣ AJ97

**Board: 20**      ♠ A43

Partner is dealer.

Dealer: South      ♥ -

West (RHO) opens 1NT if possible.

Vul: Both      ♦ AKQ753

HCP: 16+2      ♣ K763

## Both hands (Answers Page)

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KT43	♠ Q62			Pass	1NT
Vul: N-S	♥ 3	♥ AK7	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ KJ83	♦ AQ42		All Pass		
South HCP: 15	♣ A943	♣ 652				1. 1N-3M splinter
Contract: 3NT South						

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AKJ94	♠ 8	Pass	1♠	Pass	2♣
Vul: None	♥ 87	♥ AQ54	Pass	2NT	Pass	3♥
North HCP: 14+1	♦ Q74	♦ KJ	Pass	3NT	All Pass	
South HCP: 13+2	♣ A97	♣ QJT632				
Contract: 3NT North						

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A9643	♠ K			Pass	1♦
Vul: E-W	♥ K	♥ Q642	X	1♠	X	1NT
North HCP: 8+1	♦ J643	♦ AQ952		All Pass		
South HCP: 14+1	♣ 843	♣ K62				
Contract: 1NT South						

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 82	♠ AJ63	Pass	1♥	Pass	1♠
Vul: N-S	♥ AT8643	♥ KQ2	1NT <sup>1</sup>	2♥	4♦	4♥
North HCP: 11+2	♦ Q	♦ KT8		All Pass		
South HCP: 17+1	♣ AJ97	♣ Q3				1. Unusual 1NT
Contract: 4♥ South						

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A43	♠ T95			Pass	
Vul: Both	♥ -	♥ JT942	1NT	2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>
North HCP: 16+2	♦ AKQ753	♦ J2	Pass	3♦	All Pass	
South HCP: 4+1	♣ K763	♣ Q82				1. Cappelletti, any 6+suit
Contract: 3♦ North						2. automat

## South hands

## Anything\_Goes

<b>Board: 16</b>	♠ Q62	RHO is dealer. You bid second.
Dealer: East	♥ AK7	The opponents are silent.
Vul: N-S	♦ AQ42	
HCP: 15	♣ 652	
<b>Board: 17</b>	♠ 8	LHO is dealer.
Dealer: West	♥ AQ54	The opponents are silent.
Vul: None	♦ KJ	
HCP: 13+2	♣ QJT632	
<b>Board: 18</b>	♠ K	RHO is dealer. You bid second.
Dealer: East	♥ Q642	West (LHO) Doubles 1♦ if possible.
Vul: E-W	♦ AQ952	East (RHO) Doubles 1♠ if possible.
HCP: 14+1	♣ K62	
<b>Board: 19</b>	♠ AQJ63	LHO is dealer.
Dealer: West	♥ KQ2	West (LHO) bids 1NT if possible.
Vul: N-S	♦ KT8	East (RHO) bids 4♦ if possible.
HCP: 17+1	♣ Q3	
<b>Board: 20</b>	♠ T95	You are dealer.
Dealer: South	♥ JT942	West (LHO) opens 1NT if possible.
Vul: Both	♦ J2	
HCP: 4+1	♣ Q82	

## Both hands (Answers Page)

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KT43	♠ Q62			Pass	1NT
Vul: N-S	♥ 3	♥ AK7	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 11	♦ KJ83	♦ AQ42		All Pass		
South HCP: 15	♣ A943	♣ 652				1. 1N-3M splinter
Contract: 3NT South						

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AKJ94	♠ 8	Pass	1♠	Pass	2♣
Vul: None	♥ 87	♥ AQ54	Pass	2NT	Pass	3♥
North HCP: 14+1	♦ Q74	♦ KJ	Pass	3NT	All Pass	
South HCP: 13+2	♣ A97	♣ QJT632				
Contract: 3NT North						

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A9643	♠ K			Pass	1♦
Vul: E-W	♥ K	♥ Q642	X	1♠	X	1NT
North HCP: 8+1	♦ J643	♦ AQ952		All Pass		
South HCP: 14+1	♣ 843	♣ K62				
Contract: 1NT South						

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 82	♠ AJ63	Pass	1♥	Pass	1♠
Vul: N-S	♥ AT8643	♥ KQ2	1NT <sup>1</sup>	2♥	4♦	4♥
North HCP: 11+2	♦ Q	♦ KT8		All Pass		
South HCP: 17+1	♣ AJ97	♣ Q3				1. Unusual 1NT
Contract: 4♥ South						

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A43	♠ T95			Pass	
Vul: Both	♥ -	♥ JT942	1NT	2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>
North HCP: 16+2	♦ AKQ753	♦ J2	Pass	3♦	All Pass	
South HCP: 4+1	♣ K763	♣ Q82				1. Cappelletti, any 6+suit
Contract: 3♦ North						2. automat

## North hands

## Anything\_Goes

<b>Board: 21</b>	♠ KQ73	RHO is dealer. You bid second.
Dealer: West	♥ KT4	The opponents are silent.
Vul: E-W	♦ J62	
HCP: 14	♣ AJ3	
<b>Board: 22</b>	♠ AQ9853	LHO is dealer.
Dealer: East	♥ -	West (RHO) bids 1♥ if possible.
Vul: N-S	♦ T53	West (RHO) bids 2♥ if possible.
HCP: 9+2	♣ K542	East (LHO) bids 3♥ if possible.
<b>Board: 23</b>	♠ K862	RHO is dealer. You bid second.
Dealer: West	♥ A8	The opponents are silent.
Vul: Both	♦ A62	
HCP: 15	♣ AT32	
<b>Board: 24</b>	♠ 94	You are dealer.
Dealer: North	♥ 764	East (LHO) opens 1♣ if possible.
Vul: None	♦ AJ53	West (RHO) Doubles 1♠ if possible.
HCP: 10	♣ AJT4	East (LHO) bids 2♥ if possible.
<b>Board: 25</b>	♠ 74	LHO is dealer.
Dealer: East	♥ Q5432	The opponents are silent.
Vul: N-S	♦ A2	
HCP: 12+1	♣ AQ85	

## Both hands (Answers Page)

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQ73	♠ 42	Pass	1♣	Pass	1♦
Vul: E-W	♥ KT4	♥ J5	Pass	1♠	Pass	2♣
North HCP: 14	♦ J62	♦ AKQT7	All Pass			
South HCP: 12+1	♣ AJ3	♣ Q965				
Contract: 2♣ South						

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQ9853	♠ K			Pass	1♦
Vul: N-S	♥ -	♥ QJ962	1♥	1♠	Pass	2♦
North HCP: 9+2	♦ T53	♦ KQJ987	2♥	3♦	3♥	X
South HCP: 14+3	♣ K542	♣ Q	Pass	5♦	All Pass	
Contract: 5♦ North						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K862	♠ 753	Pass	1NT	Pass	2NT
Vul: Both	♥ A8	♥ KQ3	All Pass			
North HCP: 15	♦ A62	♦ JT83				
South HCP: 8	♣ AT32	♣ Q54				
Contract: 2NT South						

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 94	♠ AQJT73		Pass	1♣	1♠
Vul: None	♥ 764	♥ QJT	X	Pass	2♥	2♠
North HCP: 10	♦ AJ53	♦ T4	Pass	3♣ <sup>1</sup>	Pass	3♠
South HCP: 13+2	♣ AJT4	♣ K8	All Pass			
Contract: 3♠ South						

1. limit raise or better in !S

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 74	♠ KT93			Pass	Pass
Vul: N-S	♥ Q5432	♥ AT6	Pass	1♥	Pass	2♣ <sup>1</sup>
North HCP: 12+1	♦ A2	♦ 73	Pass	2♦ <sup>2</sup>	Pass	2♥
South HCP: 10	♣ AQ85	♣ KT94	All Pass			
Contract: 2♥ South						

1. Reverse drury

2. artificial

## South hands

## Anything\_Goes

<b>Board: 21</b>	♠ 42	LHO is dealer.
Dealer: West	♥ J5	The opponents are silent.
Vul: E-W	♦ AKQT7	
HCP: 12+1	♣ Q965	
<b>Board: 22</b>	♠ K	RHO is dealer. You bid second.
Dealer: East	♥ QJ962	West (LHO) bids 1♥ if possible.
Vul: N-S	♦ KQJ987	West (LHO) bids 2♥ if possible.
HCP: 14+3	♣ Q	East (RHO) bids 3♥ if possible.
<b>Board: 23</b>	♠ 753	LHO is dealer.
Dealer: West	♥ KQ3	The opponents are silent.
Vul: Both	♦ JT83	
HCP: 8	♣ Q54	
<b>Board: 24</b>	♠ AQJT73	Partner is dealer.
Dealer: North	♥ QJT	East (RHO) opens 1♣ if possible.
Vul: None	♦ T4	West (LHO) Doubles 1♠ if possible.
HCP: 13+2	♣ K8	East (RHO) bids 2♥ if possible.
<b>Board: 25</b>	♠ KT93	RHO is dealer. You bid second.
Dealer: East	♥ AT6	The opponents are silent.
Vul: N-S	♦ 73	
HCP: 10	♣ KT94	

## Both hands (Answers Page)

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQ73	♠ 42	Pass	1♣	Pass	1♦
Vul: E-W	♥ KT4	♥ J5	Pass	1♠	Pass	2♣
North HCP: 14	♦ J62	♦ AKQT7	All Pass			
South HCP: 12+1	♣ AJ3	♣ Q965				
Contract: 2♣ South						

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQ9853	♠ K			Pass	1♦
Vul: N-S	♥ -	♥ QJ962	1♥	1♠	Pass	2♦
North HCP: 9+2	♦ T53	♦ KQJ987	2♥	3♦	3♥	X
South HCP: 14+3	♣ K542	♣ Q	Pass	5♦	All Pass	
Contract: 5♦ North						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K862	♠ 753	Pass	1NT	Pass	2NT
Vul: Both	♥ A8	♥ KQ3	All Pass			
North HCP: 15	♦ A62	♦ JT83				
South HCP: 8	♣ AT32	♣ Q54				
Contract: 2NT South						

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 94	♠ AQJT73		Pass	1♣	1♠
Vul: None	♥ 764	♥ QJT	X	Pass	2♥	2♠
North HCP: 10	♦ AJ53	♦ T4	Pass	3♣ <sup>1</sup>	Pass	3♠
South HCP: 13+2	♣ AJT4	♣ K8	All Pass			
Contract: 3♠ South						

1. limit raise or better in !S

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 74	♠ KT93			Pass	Pass
Vul: N-S	♥ Q5432	♥ AT6	Pass	1♥	Pass	2♣ <sup>1</sup>
North HCP: 12+1	♦ A2	♦ 73	Pass	2♦ <sup>2</sup>	Pass	2♥
South HCP: 10	♣ AQ85	♣ KT94	All Pass			
Contract: 2♥ South						

1. Reverse drury

2. artificial

## North hands

## Anything\_Goes

<b>Board: 26</b>	♠ KT842	LHO is dealer.
Dealer: East	♥ J72	East (LHO) opens 1♣ if possible.
Vul: Both	♦ Q3	West (RHO) Doubles 1♦ if possible.
HCP: 8+1	♣ Q42	East (LHO) bids 2♥ if possible.

<b>Board: 27</b>	♠ AT853	RHO is dealer. You bid second.
Dealer: West	♥ K96	East (LHO) Doubles 1♠ if possible.
Vul: None	♦ AJ9	West (RHO) bids 3♦ if possible.
HCP: 12+1	♣ 72	

<b>Board: 28</b>	♠ T2	Partner is dealer.
Dealer: South	♥ AKJT3	The opponents are silent.
Vul: N-S	♦ T94	
HCP: 10+1	♣ QT8	

<b>Board: 29</b>	♠ K8753	LHO is dealer.
Dealer: East	♥ KJ2	East (LHO) opens 1♦ if possible.
Vul: Both	♦ J95	East (LHO) Doubles 2♦ if possible.
HCP: 12+1	♣ KJ	

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

## Both hands (Answers Page)

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KT842	♠ Q3			1♣	1♦
Vul: Both	♥ J72	♥ T5	X	Pass	2♥	3♦
North HCP: 8+1	♦ Q3	♦ AKJT942		All Pass		
South HCP: 13+3	♣ Q42	♣ K6				
Contract: 3♦ South						

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT853	♠ J764	Pass	1♠	X	2♠
Vul: None	♥ K96	♥ QT87	3♦	Pass	Pass	3♠
North HCP: 12+1	♦ AJ9	♦ 82		All Pass		
South HCP: 8	♣ 72	♣ KQ8				
Contract: 3♠ South						

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T2	♠ KJ976				Pass Out
Vul: N-S	♥ AKJT3	♥ Q5				
North HCP: 10+1	♦ T94	♦ 85				
South HCP: 10+1	♣ QT8	♣ A974				
Contract: 3♠ South						

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K8753	♠ AQT2			1♦	X
Vul: Both	♥ KJ2	♥ A73	Pass	2♦ <sup>1</sup>	X	3♣
North HCP: 12+1	♦ J95	♦ 8	Pass	3♠	Pass	4♠
South HCP: 12+1	♣ KJ	♣ Q9874		All Pass		
Contract: 4♠ South						1. strength cue bid

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K82	♠ A754				Pass
Vul: None	♥ KQ3	♥ 92	Pass	1♦	Pass	1♠
North HCP: 13+1	♦ JT842	♦ Q93		All Pass		
South HCP: 9	♣ A3	♣ QJ65				
Contract: 1♠ South						

**South hands****Anything\_Goes**

<b>Board: 26</b>	♠ Q3	RHO is dealer. You bid second.
Dealer: East	♥ T5	East (RHO) opens 1♣ if possible.
Vul: Both	♦ AKJT942	West (LHO) Doubles 1♦ if possible.
HCP: 13+3	♣ K6	East (RHO) bids 2♥ if possible.

---

<b>Board: 27</b>	♠ J764	LHO is dealer.
Dealer: West	♥ QT87	East (RHO) Doubles 1♠ if possible.
Vul: None	♦ 82	West (LHO) bids 3♦ if possible.
HCP: 8	♣ KQ8	

---

<b>Board: 28</b>	♠ KJ976	You are dealer.
Dealer: South	♥ Q5	The opponents are silent.
Vul: N-S	♦ 85	
HCP: 10+1	♣ A974	

---

<b>Board: 29</b>	♠ AQT2	RHO is dealer. You bid second.
Dealer: East	♥ A73	East (RHO) opens 1♦ if possible.
Vul: Both	♦ 8	East (RHO) Doubles 2♦ if possible.
HCP: 12+1	♣ Q9874	

---

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

## Both hands (Answers Page)

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KT842	♠ Q3			1♣	1♦
Vul: Both	♥ J72	♥ T5	X	Pass	2♥	3♦
North HCP: 8+1	♦ Q3	♦ AKJT942		All Pass		
South HCP: 13+3	♣ Q42	♣ K6				
Contract: 3♦ South						

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT853	♠ J764	Pass	1♠	X	2♠
Vul: None	♥ K96	♥ QT87	3♦	Pass	Pass	3♠
North HCP: 12+1	♦ AJ9	♦ 82		All Pass		
South HCP: 8	♣ 72	♣ KQ8				
Contract: 3♠ South						

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T2	♠ KJ976				Pass Out
Vul: N-S	♥ AKJT3	♥ Q5				
North HCP: 10+1	♦ T94	♦ 85				
South HCP: 10+1	♣ QT8	♣ A974				
Contract: 3♠ South						

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K8753	♠ AQT2			1♦	X
Vul: Both	♥ KJ2	♥ A73	Pass	2♦ <sup>1</sup>	X	3♣
North HCP: 12+1	♦ J95	♦ 8	Pass	3♠	Pass	4♠
South HCP: 12+1	♣ KJ	♣ Q9874		All Pass		
Contract: 4♠ South						1. strength cue bid

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K82	♠ A754				Pass
Vul: None	♥ KQ3	♥ 92	Pass	1♦	Pass	1♠
North HCP: 13+1	♦ JT842	♦ Q93		All Pass		
South HCP: 9	♣ A3	♣ QJ65				
Contract: 1♠ South						

## North hands

## Anything\_Goes

**Board: 31**      ♠ AKQ42      You are dealer.

Dealer: North      ♥ A6      The opponents are silent.

Vul: N-S      ♦ AJ95

HCP: 21+1      ♣ QJ

---

**Board: 32**      ♠ T96      LHO is dealer.

Dealer: East      ♥ AK2      The opponents are silent.

Vul: N-S      ♦ K96

HCP: 10      ♣ 9763

---

**Board: 33**      ♠ KJ953      Partner is dealer.

Dealer: South      ♥ T8765      The opponents are silent.

Vul: None      ♦ 4

HCP: 4+2      ♣ T3

---

**Board: 34**      ♠ QJ954      You are dealer.

Dealer: North      ♥ Q9873      East (LHO) opens 1♣ if possible.

Vul: N-S      ♦ A54      West (RHO) Doubles 1♦ if possible.

HCP: 9+2      ♣ -

## Both hands (Answers Page)

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQ42	♠ JT983		1 ♠	Pass	4 ♠
Vul: N-S	♥ A6	♥ KQ9		All Pass		
North HCP: 21+1	♦ AJ95	♦ K762				
South HCP: 9+1	♣ QJ	♣ 9				
Contract: 4 ♠ South						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T96	♠ AKQJ4			Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ AK2	♥ QJT	Pass	2NT	Pass	3 ♠
North HCP: 10	♦ K96	♦ Q	Pass	4NT	Pass	5 ♣ <sup>2</sup>
South HCP: 22+1	♣ 9763	♣ AQJ2	Pass	5 ♦	Pass	5NT <sup>3</sup>
Contract: 6 ♠ North			Pass	6 ♠	All Pass	

1. strong

2. A=0/5 or 3/5

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

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ953	♠ Q872				1 ♦
Vul: None	♥ T8765	♥ AK94	Pass	1 ♠	Pass	3 ♠
North HCP: 4+2	♦ 4	♦ AQ63		All Pass		
South HCP: 15	♣ T3	♣ 9				
Contract: 3 ♠ South						

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ954	♠ A		Pass	1 ♣	1 ♦
Vul: N-S	♥ Q9873	♥ 2	X	2 ♦	All Pass	
North HCP: 9+2	♦ A54	♦ KQJT62				
South HCP: 13+3	♣ -	♣ QJ952				
Contract: 2 ♦ North						

## South hands

## Anything\_Goes

<b>Board: 31</b>	♠ JT983	Partner is dealer.
Dealer: North	♥ KQ9	The opponents are silent.
Vul: N-S	♦ K762	
HCP: 9+1	♣ 9	
<b>Board: 32</b>	♠ AKQJ4	RHO is dealer. You bid second.
Dealer: East	♥ QJT	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 22+1	♣ AQJ2	
<b>Board: 33</b>	♠ Q872	You are dealer.
Dealer: South	♥ AK94	The opponents are silent.
Vul: None	♦ AQ63	
HCP: 15	♣ 9	
<b>Board: 34</b>	♠ A	Partner is dealer.
Dealer: North	♥ 2	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ KQJT62	West (LHO) Doubles 1♦ if possible.
HCP: 13+3	♣ QJ952	

## Both hands (Answers Page)

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQ42	♠ JT983		1 ♠	Pass	4 ♠
Vul: N-S	♥ A6	♥ KQ9		All Pass		
North HCP: 21+1	♦ AJ95	♦ K762				
South HCP: 9+1	♣ QJ	♣ 9				
Contract: 4 ♠ South						

---

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ T96	♠ AKQJ4			Pass	2 ♣ <sup>1</sup>
Vul: N-S	♥ AK2	♥ QJT	Pass	2NT	Pass	3 ♠
North HCP: 10	♦ K96	♦ Q	Pass	4NT	Pass	5 ♣ <sup>2</sup>
South HCP: 22+1	♣ 9763	♣ AQJ2	Pass	5 ♦	Pass	5NT <sup>3</sup>
Contract: 6 ♠ North			Pass	6 ♠	All Pass	

1. strong  
2. A=0/5 or 3/5  
3. !S queen no !H king no !C king no !D king

---

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ953	♠ Q872				1 ♦
Vul: None	♥ T8765	♥ AK94	Pass	1 ♠	Pass	3 ♠
North HCP: 4+2	♦ 4	♦ AQ63		All Pass		
South HCP: 15	♣ T3	♣ 9				
Contract: 3 ♠ South						

---

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ954	♠ A		Pass	1 ♣	1 ♦
Vul: N-S	♥ Q9873	♥ 2	X	2 ♦	All Pass	
North HCP: 9+2	♦ A54	♦ KQJT62				
South HCP: 13+3	♣ -	♣ QJ952				
Contract: 2 ♦ North						

## North hands

## Anything\_Goes

**Board: 35**      ♠ T9      You are dealer.

Dealer: North      ♥ Q      The opponents are silent.

Vul: E-W      ♦ AK82

HCP: 13+2      ♣ KJT875

---

**Board: 36**      ♠ Q86      You are dealer.

Dealer: North      ♥ KJ82      The opponents are silent.

Vul: Both      ♦ K642

HCP: 11      ♣ Q9

---

**Board: 37**      ♠ K84      RHO is dealer. You bid second.

Dealer: West      ♥ KT763      West (RHO) opens 1♦ if possible.

Vul: E-W      ♦ 62      East (LHO) bids 1♠ if possible.

HCP: 6+1      ♣ 752      West (RHO) Redoubles if possible.  
East (LHO) bids 2♠ if possible.

---

**Board: 38**      ♠ KT943      Partner is dealer.

Dealer: South      ♥ T53      The opponents are silent.

Vul: E-W      ♦ K

HCP: 6+1      ♣ T982

---

**Board: 39**      ♠ T82      You are dealer.

Dealer: North      ♥ 4      East (LHO) bids 2♠ if possible.

Vul: Both      ♦ KQJ953

HCP: 12+2      ♣ AQ3

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

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q86	♠ AT752		Pass	Pass	1♠
Vul: Both	♥ KJ82	♥ A74	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 11	♦ K642	♦ 97	Pass	3♠	All Pass	
South HCP: 12+1	♣ Q9	♣ A87				
Contract: 3♠ North						1. Reverse drury

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K84	♠ 96	1♦	Pass	1♠	X
Vul: E-W	♥ KT763	♥ A854	XX	2♥	2♠	Pass
North HCP: 6+1	♦ 62	♦ KQ5	Pass	3♥	All Pass	
South HCP: 14	♣ 752	♣ AJ84				
Contract: 3♥ North						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT943	♠ J52				1NT
Vul: E-W	♥ T53	♥ AKJ74	Pass	2♥	Pass	2♠
North HCP: 6+1	♦ K	♦ J2				All Pass
South HCP: 16+1	♣ T982	♣ KQJ				
Contract: 2♠ South						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T82	♠ AQ		1♦	2♠	3♥
Vul: Both	♥ 4	♥ AK852	Pass	4♦	All Pass	
North HCP: 12+2	♦ KQJ953	♦ 864				
South HCP: 13+1	♣ AQ3	♣ T84				
Contract: 4♦ North						

**South hands****Anything\_Goes**

<b>Board: 35</b>	♠ 652	Partner is dealer.
Dealer: North	♥ AK62	The opponents are silent.
Vul: E-W	♦ Q543	
HCP: 11	♣ Q2	
<b>Board: 36</b>	♠ AT752	Partner is dealer.
Dealer: North	♥ A74	The opponents are silent.
Vul: Both	♦ 97	
HCP: 12+1	♣ A87	
<b>Board: 37</b>	♠ 96	LHO is dealer.
Dealer: West	♥ A854	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ KQ5	East (RHO) bids 1♠ if possible.
HCP: 14	♣ AJ84	West (LHO) Redoubles if possible.
		East (RHO) bids 2♠ if possible.
<b>Board: 38</b>	♠ J52	You are dealer.
Dealer: South	♥ AKJ74	The opponents are silent.
Vul: E-W	♦ J2	
HCP: 16+1	♣ KQJ	
<b>Board: 39</b>	♠ AQ	Partner is dealer.
Dealer: North	♥ AK852	East (RHO) bids 2♠ if possible.
Vul: Both	♦ 864	
HCP: 13+1	♣ T84	

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

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q86	♠ AT752		Pass	Pass	1♠
Vul: Both	♥ KJ82	♥ A74	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 11	♦ K642	♦ 97	Pass	3♠	All Pass	
South HCP: 12+1	♣ Q9	♣ A87				
Contract: 3♠ North						1. Reverse drury

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K84	♠ 96	1♦	Pass	1♠	X
Vul: E-W	♥ KT763	♥ A854	XX	2♥	2♠	Pass
North HCP: 6+1	♦ 62	♦ KQ5	Pass	3♥	All Pass	
South HCP: 14	♣ 752	♣ AJ84				
Contract: 3♥ North						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT943	♠ J52				1NT
Vul: E-W	♥ T53	♥ AKJ74	Pass	2♥	Pass	2♠
North HCP: 6+1	♦ K	♦ J2				All Pass
South HCP: 16+1	♣ T982	♣ KQJ				
Contract: 2♠ South						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T82	♠ AQ		1♦	2♠	3♥
Vul: Both	♥ 4	♥ AK852	Pass	4♦	All Pass	
North HCP: 12+2	♦ KQJ953	♦ 864				
South HCP: 13+1	♣ AQ3	♣ T84				
Contract: 4♦ North						

## North hands

## Anything\_Goes

<b>Board: 40</b>	♠ T53	RHO is dealer. You bid second.
Dealer: West	♥ AK54	The opponents are silent.
Vul: None	♦ AT87	
HCP: 11	♣ T6	

---

<b>Board: 41</b>	♠ Q9762	Partner is dealer.
Dealer: South	♥ 7	The opponents are silent.
Vul: E-W	♦ AQ8	
HCP: 12+1	♣ A983	

---

<b>Board: 42</b>	♠ 63	Partner is dealer.
Dealer: South	♥ 8732	East (LHO) bids 2♥ if possible.
Vul: Both	♦ Q984	East (LHO) Doubles 2♠ if possible.
HCP: 7	♣ KQ6	West (RHO) bids 3♥ if possible.

---

<b>Board: 43</b>	♠ KT2	Partner is dealer.
Dealer: South	♥ A76	The opponents are silent.
Vul: None	♦ AKQT4	
HCP: 16+1	♣ 95	

---

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

## 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: West	♠ T53	♠ AQJ	Pass	1♦	Pass	2♣
Vul: None	♥ AK54	♥ 62	Pass	2♦	Pass	3♦
North HCP: 11	♦ AT87	♦ K532	Pass	3♥	Pass	4♣
South HCP: 17	♣ T6	♣ AK72	All Pass			
Contract: 4♣ South						

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q9762	♠ 854				Pass
Vul: E-W	♥ 7	♥ 9653	Pass	1♠	Pass	2♠
North HCP: 12+1	♦ AQ8	♦ KJ3	All Pass			
South HCP: 7	♣ A983	♣ KT5				
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	♠ 63	♠ AKJT92				1♠
Vul: Both	♥ 8732	♥ A	Pass	1NT <sup>1</sup>	2♥	2♠
North HCP: 7	♦ Q984	♦ JT5	Pass	Pass	X	Pass
South HCP: 14+2	♣ KQ6	♣ J92	3♥	Pass	Pass	3♠
Contract: 3♠ South			All Pass			

1. forcing 1NT

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT2	♠ AQ7				1NT
Vul: None	♥ A76	♥ QJ	Pass	3♦	All Pass	
North HCP: 16+1	♦ AKQT4	♦ 9732				
South HCP: 16	♣ 95	♣ AK74				
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	♠ AQ2	♠ J76				1♦
Vul: N-S	♥ K975	♥ AT8	Pass	1♥	Pass	1NT
North HCP: 13	♦ A94	♦ KQJ3	Pass	3NT	All Pass	
South HCP: 14	♣ T95	♣ QJ3				
Contract: 3NT North						

## South hands

## Anything\_Goes

<b>Board: 40</b>	♠ AQJ	LHO is dealer.
Dealer: West	♥ 62	The opponents are silent.
Vul: None	♦ K532	
HCP: 17	♣ AK72	
<b>Board: 41</b>	♠ 854	You are dealer.
Dealer: South	♥ 9653	The opponents are silent.
Vul: E-W	♦ KJ3	
HCP: 7	♣ KT5	
<b>Board: 42</b>	♠ AKJT92	You are dealer.
Dealer: South	♥ A	East (RHO) bids 2♥ if possible.
Vul: Both	♦ JT5	East (RHO) Doubles 2♠ if possible.
HCP: 14+2	♣ J92	West (LHO) bids 3♥ if possible.
<b>Board: 43</b>	♠ AQ7	You are dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: None	♦ 9732	
HCP: 16	♣ AK74	
<b>Board: 44</b>	♠ J76	You are dealer.
Dealer: South	♥ AT8	The opponents are silent.
Vul: N-S	♦ KQJ3	
HCP: 14	♣ QJ3	

## 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: West	♠ T53	♠ AQJ	Pass	1♦	Pass	2♣
Vul: None	♥ AK54	♥ 62	Pass	2♦	Pass	3♦
North HCP: 11	♦ AT87	♦ K532	Pass	3♥	Pass	4♣
South HCP: 17	♣ T6	♣ AK72	All Pass			
Contract: 4♣ South						

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q9762	♠ 854				Pass
Vul: E-W	♥ 7	♥ 9653	Pass	1♠	Pass	2♠
North HCP: 12+1	♦ AQ8	♦ KJ3	All Pass			
South HCP: 7	♣ A983	♣ KT5				
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	♠ 63	♠ AKJT92				1♠
Vul: Both	♥ 8732	♥ A	Pass	1NT <sup>1</sup>	2♥	2♠
North HCP: 7	♦ Q984	♦ JT5	Pass	Pass	X	Pass
South HCP: 14+2	♣ KQ6	♣ J92	3♥	Pass	Pass	3♠
Contract: 3♠ South			All Pass			

1. forcing 1NT

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT2	♠ AQ7				1NT
Vul: None	♥ A76	♥ QJ	Pass	3♦	All Pass	
North HCP: 16+1	♦ AKQT4	♦ 9732				
South HCP: 16	♣ 95	♣ AK74				
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	♠ AQ2	♠ J76				1♦
Vul: N-S	♥ K975	♥ AT8	Pass	1♥	Pass	1NT
North HCP: 13	♦ A94	♦ KQJ3	Pass	3NT	All Pass	
South HCP: 14	♣ T95	♣ QJ3				
Contract: 3NT North						

## North hands

## Anything\_Goes

**Board: 45**      ♠ 73      LHO is dealer.

Dealer: East      ♥ KJT86      The opponents are silent.

Vul: Both      ♦ Q876

HCP: 9+1      ♣ K4

---

**Board: 46**      ♠ 632      Partner is dealer.

Dealer: South      ♥ A      The opponents are silent.

Vul: None      ♦ K9654

HCP: 13+1      ♣ KQJ4

---

**Board: 47**      ♠ A      You are dealer.

Dealer: North      ♥ J876      West (RHO) Doubles 1♣ if possible.

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

HCP: 20+1      ♣ AKJ93

---

**Board: 48**      ♠ 7      You are dealer.

Dealer: North      ♥ T76      East (LHO) opens 1♣ if possible.

Vul: E-W      ♦ AKJT7

HCP: 9+1      ♣ J972

---

**Board: 49**      ♠ J5      Partner is dealer.

Dealer: South      ♥ AQJ5      The opponents are silent.

Vul: None      ♦ J82

HCP: 14      ♣ AJ86

## 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: East	♠ 73	♠ AKQT4			Pass	1 ♠
Vul: Both	♥ KJT86	♥ Q4	Pass	1NT <sup>1</sup>	Pass	3 ♣
North HCP: 9+1	♦ Q876	♦ 52	Pass	3NT	All Pass	
South HCP: 17+1	♣ K4	♣ AQ93				
Contract: 3NT North					1. forcing 1NT	

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 632	♠ AKJ				1 ♥
Vul: None	♥ A	♥ QJT74	Pass	2 ♦	Pass	2NT
North HCP: 13+1	♦ K9654	♦ 3	Pass	3 ♣	Pass	3NT
South HCP: 15+1	♣ KQJ4	♣ AT75			All Pass	
Contract: 3NT 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	♠ A	♠ K743		1 ♣	Pass	Pass
Vul: N-S	♥ J876	♥ T9	X	1 ♥	1 ♠	Pass
North HCP: 20+1	♦ AKT	♦ 975	Pass	3 ♣	Pass	3 ♠ <sup>1</sup>
South HCP: 5	♣ AKJ93	♣ QT54	Pass	3NT	All Pass	
Contract: 3NT North					1. limit raise or better in !C	

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 7	♠ J32		Pass	1 ♣	1 ♥
Vul: E-W	♥ T76	♥ AKQ84	Pass	2 ♥	Pass	4 ♥
North HCP: 9+1	♦ AKJT7	♦ 98		All Pass		
South HCP: 16+1	♣ J972	♣ AQ4				
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: South	♠ J5	♠ AKT32				1 ♠
Vul: None	♥ AQJ5	♥ K7	Pass	2 ♣	Pass	3 ♦
North HCP: 14	♦ J82	♦ T754	Pass	3NT	All Pass	
South HCP: 10+1	♣ AJ86	♣ 72				
Contract: 3NT North						

**South hands****Anything\_Goes**

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

---

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

---

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

---

<b>Board: 48</b>	♠ J32	Partner is dealer.
Dealer: North	♥ AKQ84	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ 98	
HCP: 16+1	♣ AQ4	

---

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

## 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: East	♠ 73	♠ AKQT4			Pass	1 ♠
Vul: Both	♥ KJT86	♥ Q4	Pass	1NT <sup>1</sup>	Pass	3 ♣
North HCP: 9+1	♦ Q876	♦ 52	Pass	3NT	All Pass	
South HCP: 17+1	♣ K4	♣ AQ93				
Contract: 3NT North					1. forcing 1NT	

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 632	♠ AKJ				1 ♥
Vul: None	♥ A	♥ QJT74	Pass	2 ♦	Pass	2NT
North HCP: 13+1	♦ K9654	♦ 3	Pass	3 ♣	Pass	3NT
South HCP: 15+1	♣ KQJ4	♣ AT75			All Pass	
Contract: 3NT 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	♠ A	♠ K743		1 ♣	Pass	Pass
Vul: N-S	♥ J876	♥ T9	X	1 ♥	1 ♠	Pass
North HCP: 20+1	♦ AKT	♦ 975	Pass	3 ♣	Pass	3 ♠ <sup>1</sup>
South HCP: 5	♣ AKJ93	♣ QT54	Pass	3NT	All Pass	
Contract: 3NT North					1. limit raise or better in !C	

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 7	♠ J32		Pass	1 ♣	1 ♥
Vul: E-W	♥ T76	♥ AKQ84	Pass	2 ♥	Pass	4 ♥
North HCP: 9+1	♦ AKJT7	♦ 98		All Pass		
South HCP: 16+1	♣ J972	♣ AQ4				
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: South	♠ J5	♠ AKT32				1 ♠
Vul: None	♥ AQJ5	♥ K7	Pass	2 ♣	Pass	3 ♦
North HCP: 14	♦ J82	♦ T754	Pass	3NT	All Pass	
South HCP: 10+1	♣ AJ86	♣ 72				
Contract: 3NT North						

## North hands

## Anything\_Goes

**Board: 50**

♠ J

RHO is dealer. You bid second.

Dealer: West

♥ 743

West (RHO) opens 2♥ if possible.

Vul: E-W

♦ AKJT83

HCP: 14+2

♣ AJT

## Both hands (Answers Page)

**Board: 50**

Dealer: West

Vul: E-W

North HCP: 14+2

South HCP: 11+1

Contract: 3NT South

**North:**

♠ J

♥ 743

♦ AKJT83

♣ AJT

**South:**

♠ A9

♥ A95

♦ 962

♣ K9743

**W N E S**

2 ♥ 3 ♦ Pass 3NT

All Pass

## South hands

## Anything\_Goes

**Board: 50**      ♠ A9  
**Dealer: West**      ♥ A95  
**Vul: E-W**      ♦ 962  
**HCP: 11+1**      ♣ K9743

LHO is dealer.

West (LHO) opens 2♥ if possible.

## Both hands (Answers Page)

**Board: 50**

Dealer: West

Vul: E-W

North HCP: 14+2

South HCP: 11+1

Contract: 3NT South

**North:**

♠ J

♥ 743

♦ AKJT83

♣ AJT

**South:**

♠ A9

♥ A95

♦ 962

♣ K9743

**W**

**N**

**E**

**S**

2 ♥

3 ♦

Pass 3NT

All Pass