

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

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

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

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

Board: 5	♠ 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)

Board: 1

	North:	South:	W	N	E	S
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						

Board: 2

	North:	South:	W	N	E	S
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						

Board: 3

	North:	South:	W	N	E	S
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						

Board: 4

	North:	South:	W	N	E	S
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						

Board: 5

	North:	South:	W	N	E	S
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	

Board: 2	♠ K872	You bid first.
Dealer: South	♥ AJT42	East (RHO) bids 3♦ if possible.
Vul: N-S	♦ K2	
HCP: 12+1	♣ J2	

Board: 3	♠ 974	Partner bids first.
Dealer: North	♥ AJ3	West (LHO) bids 3♣ if possible.
Vul: Both	♦ 75	
HCP: 7+1	♣ Q8652	

Board: 4	♠ AKQJ	You bid first.
Dealer: South	♥ J9642	The opponents are silent.
Vul: Both	♦ T3	
HCP: 13+1	♣ Q7	

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)

Board: 1

	North:	South:	W	N	E	S
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						

Board: 2

	North:	South:	W	N	E	S
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						

Board: 3

	North:	South:	W	N	E	S
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						

Board: 4

	North:	South:	W	N	E	S
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						

Board: 5

	North:	South:	W	N	E	S
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: 6

♠ AK3

Partner bids first.

Dealer: South

♥ T94

The opponents are silent.

Vul: Both

♦ 7542

HCP: 9

♣ Q43

Board: 7

♠ 3

You bid first.

Dealer: North

♥ AQJ9874

West (RHO) bids 3♥ if possible.

Vul: Both

♦ KJ3

East (LHO) bids 3♠ if possible.

HCP: 13+3

♣ Q5

West (RHO) bids 5♦ if possible.

East (LHO) bids 5♠ if possible.

East (LHO) Doubles 6♥ if possible.

Board: 8

♠ KT952

Partner bids first.

Dealer: South

♥ 952

East (LHO) bids 3♣ if possible.

Vul: None

♦ A8

HCP: 9+1

♣ Q94

Board: 9

♠ AKQ84

You bid first.

Dealer: North

♥ K86

West (RHO) bids 3♦ if possible.

Vul: E-W

♦ 97

HCP: 14+1

♣ QT3

Both hands (Answers Page)

Board: 6

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14+1

Contract: 2♥ North

North:

♠ AK3

♥ T94

♦ 7542

♣ Q43

South:

♠ Q875

♥ AQ762

♦ Q9

♣ A7

W N E S

1♥

Pass 2♥ All Pass

Board: 7

Dealer: North

Vul: Both

North HCP: 13+3

South HCP: 8+2

Contract: 6♥X North

North:

♠ 3

♥ AQJ9874

♦ KJ3

♣ Q5

South:

♠ 854

♥ 532

♦ 4

♣ AKJT76

W N E S

1♥ Pass 2♥

3♥¹ X 3♠ 4♥

5♦ X 5♠ Pass

Pass 6♥ X All Pass

1. Michaels Cuebid

Board: 8

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 14+3

Contract: 3♥ South

North:

♠ KT952

♥ 952

♦ A8

♣ Q94

South:

♠ Q4

♥ AQJ8763

♦ J52

♣ A

W N E S

1♥

Pass 2♥ 3♣ 3♥

All Pass

Board: 9

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 8

Contract: 3♠ North

North:

♠ AKQ84

♥ K86

♦ 97

♣ QT3

South:

♠ J97

♥ J542

♦ KT

♣ K982

W N E S

1♠ Pass 2♠

3♦ 3♠ All Pass

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)

Board: 6

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14+1

Contract: 2♥ North

North:

♠ AK3

♥ T94

♦ 7542

♣ Q43

South:

♠ Q875

♥ AQ762

♦ Q9

♣ A7

W N E S

1♥

Pass 2♥ All Pass

Board: 7

Dealer: North

Vul: Both

North HCP: 13+3

South HCP: 8+2

Contract: 6♥X North

North:

♠ 3

♥ AQJ9874

♦ KJ3

♣ Q5

South:

♠ 854

♥ 532

♦ 4

♣ AKJT76

W N E S

1♥ Pass 2♥

3♥¹ X 3♠ 4♥

5♦ X 5♠ Pass

Pass 6♥ X All Pass

1. Michaels Cuebid

Board: 8

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 14+3

Contract: 3♥ South

North:

♠ KT952

♥ 952

♦ A8

♣ Q94

South:

♠ Q4

♥ AQJ8763

♦ J52

♣ A

W N E S

1♥

Pass 2♥ 3♣ 3♥

All Pass

Board: 9

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 8

Contract: 3♠ North

North:

♠ AKQ84

♥ K86

♦ 97

♣ QT3

South:

♠ J97

♥ J542

♦ KT

♣ K982

W N E S

1♠ Pass 2♠

3♦ 3♠ All Pass

Board: 10	♠ 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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Board: 11	♠ AT85	You bid first.
Dealer: North	♥ AKJ9875	West (RHO) bids 3♦ if possible.
Vul: Both	♦ 7	
HCP: 12+3	♣ 4	
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Board: 12	♠ 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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Board: 13	♠ 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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Board: 14	♠ K964	Partner bids first.
Dealer: South	♥ Q73	The opponents are silent.
Vul: Both	♦ A976	
HCP: 9	♣ 92	

Both hands (Answers Page)

Board: 10

	North:	South:	W	N	E	S
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						

Board: 11

	North:	South:	W	N	E	S
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						

Board: 12

	North:	South:	W	N	E	S
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						

Board: 13

	North:	South:	W	N	E	S
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						

Board: 14

	North:	South:	W	N	E	S
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: 10	♠ 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	

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

Board: 12	♠ 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.

Board: 13	♠ 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	

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

Both hands (Answers Page)

Board: 10

	North:	South:	W	N	E	S
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						

Board: 11

	North:	South:	W	N	E	S
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						

Board: 12

	North:	South:	W	N	E	S
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						

Board: 13

	North:	South:	W	N	E	S
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						

Board: 14

	North:	South:	W	N	E	S
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

Board: 16 ♠ T85 Partner bids first.
Dealer: South ♥ 832 The opponents are silent.
Vul: None ♦ KJ5
HCP: 7 ♣ K763

Board: 17 ♠ Q76 You bid first.
Dealer: North ♥ AKJ976 The opponents are silent.
Vul: E-W ♦ 8
HCP: 12+2 ♣ Q52

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

Board: 19 ♠ - You bid first.
Dealer: North ♥ KQJT4 The opponents are silent.
Vul: E-W ♦ KT73
HCP: 13+1 ♣ KJ42

Both hands (Answers Page)

Board: 15

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 9

Contract: 4 ♠ North

North:

♠ AKQ743

♥ 83

♦ K6

♣ QT2

South:

♠ T85

♥ A92

♦ A987

♣ J87

W

N

E

S

1 ♠

Pass 2 ♠

X

4 ♠

All Pass

Board: 16

Dealer: South

Vul: None

North HCP: 7

South HCP: 13+2

Contract: 2 ♥ North

North:

♠ T85

♥ 832

♦ KJ5

♣ K763

South:

♠ 96

♥ AKQT74

♦ Q84

♣ Q5

W

N

E

S

1 ♥

Pass

2 ♥

All Pass

Board: 17

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 9

Contract: 2 ♥ South

North:

♠ Q76

♥ AKJ976

♦ 8

♣ Q52

South:

♠ AKJ5

♥ 843

♦ 9763

♣ JT

W

N

E

S

1 ♥

Pass 2 ♥

All Pass

Board: 18

Dealer: West

Vul: Both

North HCP: 3

South HCP: 18+1

Contract: 3 ♦ South

North:

♠ KT9

♥ 542

♦ T64

♣ 9762

South:

♠ 85

♥ AT6

♦ AQ973

♣ AKJ

W

N

E

S

1 ♠

Pass

2 ♠

X

Pass

3 ♣

Pass

3 ♦

All Pass

Board: 19

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 8+1

Contract: 2 ♥ South

North:

♠ -

♥ KQJT4

♦ KT73

♣ KJ42

South:

♠ KT74

♥ 875

♦ AJ982

♣ 7

W

N

E

S

1 ♥

Pass

2 ♥

All Pass

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)

Board: 15

	North:	South:	W	N	E	S
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						

Board: 16

	North:	South:	W	N	E	S
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						

Board: 17

	North:	South:	W	N	E	S
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						

Board: 18

	North:	South:	W	N	E	S
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						

Board: 19

	North:	South:	W	N	E	S
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	
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Board: 21	♠ AK9852	You bid first.
Dealer: North	♥ T3	West (RHO) bids 3 ♦ if possible.
Vul: E-W	♦ JT3	
HCP: 12+2	♣ KJ	
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Board: 22	♠ J85	Partner bids first.
Dealer: South	♥ Q54	East (LHO) bids 3 ♣ if possible.
Vul: None	♦ A9853	
HCP: 7+1	♣ 52	
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Board: 23	♠ AJ852	You bid first.
Dealer: North	♥ 85	West (RHO) bids 3 ♥ if possible.
Vul: Both	♦ AT5	
HCP: 13+1	♣ A97	
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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)

Board: 20

	North:	South:	W	N	E	S
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						

Board: 21

	North:	South:	W	N	E	S
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						

Board: 22

	North:	South:	W	N	E	S
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						

Board: 23

	North:	South:	W	N	E	S
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						

Board: 24

	North:	South:	W	N	E	S
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)

Board: 20

	North:	South:	W	N	E	S
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						

Board: 21

	North:	South:	W	N	E	S
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						

Board: 22

	North:	South:	W	N	E	S
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						

Board: 23

	North:	South:	W	N	E	S
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						

Board: 24

	North:	South:	W	N	E	S
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	
<hr/>		
Board: 26	♠ 94	Partner bids first.
Dealer: South	♥ K63	The opponents are silent.
Vul: N-S	♦ QJ632	
HCP: 7+1	♣ J63	
<hr/>		
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.
<hr/>		
Board: 28	♠ KJT	Partner bids first.
Dealer: South	♥ Q98	East (LHO) bids 3♣ if possible.
Vul: None	♦ QJ83	
HCP: 9	♣ 943	
<hr/>		
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

	North:	South:	W	N	E	S
Dealer: North	♠ KJT97	♠ 543		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

	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ 76				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

	North:	South:	W	N	E	S
Dealer: West	♠ 974	♠ QT	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

	North:	South:	W	N	E	S
Dealer: South	♠ KJT	♠ AQ872				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

	North:	South:	W	N	E	S
Dealer: North	♠ AQ5432	♠ J97		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: 25	♠ 543	Partner bids first.
Dealer: North	♥ QJ742	West (LHO) bids 3♣ if possible.
Vul: E-W	♦ Q	
HCP: 8+1	♣ K875	

Board: 26	♠ 76	You bid first.
Dealer: South	♥ AJ942	The opponents are silent.
Vul: N-S	♦ K9	
HCP: 13+1	♣ KQ97	

Board: 27	♠ 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.

Board: 28	♠ AQ872	You bid first.
Dealer: South	♥ J643	East (RHO) bids 3♣ if possible.
Vul: None	♦ K2	
HCP: 13+1	♣ K8	

Board: 29	♠ J97	Partner bids first.
Dealer: North	♥ 952	The opponents are silent.
Vul: Both	♦ AJ76	
HCP: 7	♣ J72	

Both hands (Answers Page)

Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ KJT97	♠ 543		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

	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ 76				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

	North:	South:	W	N	E	S
Dealer: West	♠ 974	♠ QT	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

	North:	South:	W	N	E	S
Dealer: South	♠ KJT	♠ AQ872				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

	North:	South:	W	N	E	S
Dealer: North	♠ AQ5432	♠ J97		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)

Board: 30

	North:	South:	W	N	E	S
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						

Board: 31

	North:	South:	W	N	E	S
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						

Board: 32

	North:	South:	W	N	E	S
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						

Board: 33

	North:	South:	W	N	E	S
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						

Board: 34

	North:	South:	W	N	E	S
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: 30	♠ KT982	You bid first.
Dealer: South	♥ AQJ	East (RHO) bids 3♣ if possible.
Vul: None	♦ Q97	
HCP: 12+1	♣ 85	

Board: 31	♠ 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	

Board: 32	♠ K4	You bid first.
Dealer: South	♥ AK8732	East (RHO) bids 3♦ if possible.
Vul: N-S	♦ 95	
HCP: 14+2	♣ A42	

Board: 33	♠ AT8	Partner bids first.
Dealer: North	♥ KT7654	West (LHO) bids 3♦ if possible.
Vul: N-S	♦ J4	
HCP: 8+2	♣ T5	

Board: 34	♠ 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)

Board: 30

	North:	South:	W	N	E	S
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						

Board: 31

	North:	South:	W	N	E	S
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						

Board: 32

	North:	South:	W	N	E	S
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						

Board: 33

	North:	South:	W	N	E	S
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						

Board: 34

	North:	South:	W	N	E	S
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	
<hr/>		
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.
<hr/>		
Board: 37	♠ KQJ94	You bid first.
Dealer: North	♥ AJ63	West (RHO) bids 3 ♣ if possible.
Vul: N-S	♦ 63	
HCP: 14+1	♣ K2	
<hr/>		
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	
<hr/>		
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)

Board: 35

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 9

Contract: 2♥ South

North:

♠ J
♥ AJ964
♦ J43
♣ AJ83

South:

♠ A973
♥ Q52
♦ 92
♣ K762

W	N	E	S
	1♥	Pass	2♥
All Pass			

Board: 36

Dealer: West

Vul: None

North HCP: 7+1

South HCP: 14+1

Contract: 4♣ North

North:

♠ Q72
♥ K864
♦ 4
♣ Q9732

South:

♠ 65
♥ J72
♦ AQ5
♣ AK864

W	N	E	S
1♠	Pass	2♠	3♣
3♠	4♣	All Pass	

Board: 37

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 9

Contract: 3♠ North

North:

♠ KQJ94
♥ AJ63
♦ 63
♣ K2

South:

♠ A62
♥ Q9
♦ KT72
♣ T953

W	N	E	S
	1♠	Pass	2♠
3♣	3♠	All Pass	

Board: 38

Dealer: West

Vul: Both

North HCP: 7

South HCP: 15+2

Contract: 3♦ South

North:

♠ 762
♥ K854
♦ K3
♣ JT42

South:

♠ AKQ
♥ 2
♦ AQT542
♣ 953

W	N	E	S
1♥	Pass	2♥	3♦
All Pass			

Board: 39

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 7+1

Contract: 3♠ North

North:

♠ AQ973
♥ 5
♦ 65
♣ AQJ86

South:

♠ J85
♥ AJ943
♦ J83
♣ 93

W	N	E	S
	1♠	Pass	2♠
3♦	3♠	All Pass	

Board: 35	♠ A973	Partner bids first.
Dealer: North	♥ Q52	The opponents are silent.
Vul: N-S	♦ 92	
HCP: 9	♣ K762	
<hr/>		
Board: 36	♠ 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.
<hr/>		
Board: 37	♠ A62	Partner bids first.
Dealer: North	♥ Q9	West (LHO) bids 3 ♣ if possible.
Vul: N-S	♦ KT72	
HCP: 9	♣ T953	
<hr/>		
Board: 38	♠ 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	
<hr/>		
Board: 39	♠ J85	Partner bids first.
Dealer: North	♥ AJ943	West (LHO) bids 3 ♦ if possible.
Vul: None	♦ J83	
HCP: 7+1	♣ 93	

Both hands (Answers Page)

Board: 35

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 9

Contract: 2♥ South

North:

♠ J
♥ AJ964
♦ J43
♣ AJ83

South:

♠ A973
♥ Q52
♦ 92
♣ K762

W	N	E	S
	1♥	Pass	2♥
All Pass			

Board: 36

Dealer: West

Vul: None

North HCP: 7+1

South HCP: 14+1

Contract: 4♣ North

North:

♠ Q72
♥ K864
♦ 4
♣ Q9732

South:

♠ 65
♥ J72
♦ AQ5
♣ AK864

W	N	E	S
1♠	Pass	2♠	3♣
3♠	4♣	All Pass	

Board: 37

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 9

Contract: 3♠ North

North:

♠ KQJ94
♥ AJ63
♦ 63
♣ K2

South:

♠ A62
♥ Q9
♦ KT72
♣ T953

W	N	E	S
	1♠	Pass	2♠
3♣	3♠	All Pass	

Board: 38

Dealer: West

Vul: Both

North HCP: 7

South HCP: 15+2

Contract: 3♦ South

North:

♠ 762
♥ K854
♦ K3
♣ JT42

South:

♠ AKQ
♥ 2
♦ AQT542
♣ 953

W	N	E	S
1♥	Pass	2♥	3♦
All Pass			

Board: 39

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 7+1

Contract: 3♠ North

North:

♠ AQ973
♥ 5
♦ 65
♣ AQJ86

South:

♠ J85
♥ AJ943
♦ J83
♣ 93

W	N	E	S
	1♠	Pass	2♠
3♦	3♠	All Pass	

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)

Board: 40

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 12+2

Contract: 3 ♠ South

North:

♠ Q65

♥ T73

♦ KQT7

♣ J64

South:

♠ KJ9732

♥ KJ85

♦ A8

♣ 5

W N E S

1 ♠

Pass 2 ♠ 3 ♣ 3 ♠

All Pass

Board: 41

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 8+1

Contract: 2 ♥ South

North:

♠ K87

♥ KQJT8

♦ Q9

♣ J62

South:

♠ AJ52

♥ 942

♦ K8432

♣ 5

W N E S

1 ♥ Pass 2 ♥

All Pass

Board: 42

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 12+2

Contract: 3 ♥ South

North:

♠ QT42

♥ T97

♦ K9542

♣ J

South:

♠ K8

♥ AQ8542

♦ QJ6

♣ 94

W N E S

1 ♥

Pass 2 ♥ 3 ♣ 3 ♥

All Pass

Board: 43

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 9

Contract: 3 ♥ North

North:

♠ 3

♥ AK982

♦ 42

♣ AKT62

South:

♠ KQ62

♥ JT5

♦ KT9

♣ 754

W N E S

1 ♥ Pass 2 ♥

3 ♦ 3 ♥ All Pass

Board: 44

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 13+1

Contract: 3 ♥ South

North:

♠ AK854

♥ 642

♦ 63

♣ 873

South:

♠ T9

♥ AQJ97

♦ KJ72

♣ Q5

W N E S

1 ♥

Pass 2 ♥ 3 ♣ 3 ♥

All Pass

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

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

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

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

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

Both hands (Answers Page)

Board: 40

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 12+2

Contract: 3 ♠ South

North:

♠ Q65

♥ T73

♦ KQT7

♣ J64

South:

♠ KJ9732

♥ KJ85

♦ A8

♣ 5

W N E S

1 ♠

Pass 2 ♠ 3 ♣ 3 ♠

All Pass

Board: 41

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 8+1

Contract: 2 ♥ South

North:

♠ K87

♥ KQJT8

♦ Q9

♣ J62

South:

♠ AJ52

♥ 942

♦ K8432

♣ 5

W N E S

1 ♥ Pass 2 ♥

All Pass

Board: 42

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 12+2

Contract: 3 ♥ South

North:

♠ QT42

♥ T97

♦ K9542

♣ J

South:

♠ K8

♥ AQ8542

♦ QJ6

♣ 94

W N E S

1 ♥

Pass 2 ♥ 3 ♣ 3 ♥

All Pass

Board: 43

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 9

Contract: 3 ♥ North

North:

♠ 3

♥ AK982

♦ 42

♣ AKT62

South:

♠ KQ62

♥ JT5

♦ KT9

♣ 754

W N E S

1 ♥ Pass 2 ♥

3 ♦ 3 ♥ All Pass

Board: 44

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 13+1

Contract: 3 ♥ South

North:

♠ AK854

♥ 642

♦ 63

♣ 873

South:

♠ T9

♥ AQJ97

♦ KJ72

♣ Q5

W N E S

1 ♥

Pass 2 ♥ 3 ♣ 3 ♥

All Pass

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)

Board: 45

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 9+1

Contract: 3♥ North

North:

♠ J

♥ T9873

♦ AQJT8

♣ AQ

South:

♠ K85

♥ Q64

♦ 97

♣ KJ974

W	N	E	S
	1♥	Pass	2♥
2♠	3♥	All Pass	

Board: 46

Dealer: South

Vul: Both

North HCP: 8

South HCP: 12+2

Contract: 3♠ South

North:

♠ 952

♥ QT52

♦ K97

♣ KT2

South:

♠ KQT743

♥ K3

♦ A3

♣ 986

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

Board: 47

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 9

Contract: 2♥ South

North:

♠ K95

♥ AK972

♦ Q53

♣ 43

South:

♠ QJ43

♥ QJ3

♦ T2

♣ K987

W	N	E	S
	1♥	Pass	2♥
All Pass			

Board: 48

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 12+2

Contract: 4♥ South

North:

♠ 65

♥ 843

♦ J8653

♣ AQT

South:

♠ 872

♥ AKQT65

♦ 7

♣ K73

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

Board: 49

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 7

Contract: 2♥ South

North:

♠ AKQ

♥ KJ975

♦ T43

♣ 73

South:

♠ J963

♥ T64

♦ K96

♣ K62

W	N	E	S
	1♥	Pass	2♥
All Pass			

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)

Board: 45

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 9+1

Contract: 3♥ North

North:

♠ J

♥ T9873

♦ AQJT8

♣ AQ

South:

♠ K85

♥ Q64

♦ 97

♣ KJ974

W	N	E	S
	1♥	Pass	2♥
2♠	3♥	All Pass	

Board: 46

Dealer: South

Vul: Both

North HCP: 8

South HCP: 12+2

Contract: 3♠ South

North:

♠ 952

♥ QT52

♦ K97

♣ KT2

South:

♠ KQT743

♥ K3

♦ A3

♣ 986

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

Board: 47

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 9

Contract: 2♥ South

North:

♠ K95

♥ AK972

♦ Q53

♣ 43

South:

♠ QJ43

♥ QJ3

♦ T2

♣ K987

W	N	E	S
	1♥	Pass	2♥
All Pass			

Board: 48

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 12+2

Contract: 4♥ South

North:

♠ 65

♥ 843

♦ J8653

♣ AQT

South:

♠ 872

♥ AKQT65

♦ 7

♣ K73

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

Board: 49

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 7

Contract: 2♥ South

North:

♠ AKQ

♥ KJ975

♦ T43

♣ 73

South:

♠ J963

♥ T64

♦ K96

♣ K62

W	N	E	S
	1♥	Pass	2♥
All Pass			

Board: 50

♠ K84

Partner bids first.

Dealer: South

♥ A842

East (LHO) bids 3♣ if possible.

Vul: None

♦ J72

HCP: 8

♣ 762

Both hands (Answers Page)

Board: 50

Dealer: South

Vul: None

North HCP: 8

South HCP: 12+3

Contract: 4 ♠ South

North:

♠ K84

♥ A842

♦ J72

♣ 762

South:

♠ AJT9653

♥ 9

♦ A43

♣ QJ

W

N

E

S

1 ♠

Pass 2 ♠ 3 ♣ 4 ♠

All Pass

Board: 50

♠ AJT9653

You bid first.

Dealer: South

♥ 9

East (RHO) bids 3♣ if possible.

Vul: None

♦ A43

HCP: 12+3

♣ QJ

Both hands (Answers Page)

Board: 50

Dealer: South

Vul: None

North HCP: 8

South HCP: 12+3

Contract: 4 ♠ South

North:

♠ K84

♥ A842

♦ J72

♣ 762

South:

♠ AJT9653

♥ 9

♦ A43

♣ QJ

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