

<b>Board: 1</b>	♠ Q97	Partner bids first.
Dealer: South	♥ QJ52	The opponents are silent.
Vul: N-S	♦ T3	
HCP: 12	♣ AK84	

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<b>Board: 2</b>	♠ A63	You bid first.
Dealer: North	♥ KT43	The opponents are silent.
Vul: E-W	♦ K943	
HCP: 13	♣ QJ	

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<b>Board: 3</b>	♠ K952	Partner bids first.
Dealer: South	♥ 754	The opponents are silent.
Vul: None	♦ K98	
HCP: 13	♣ AKT	

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<b>Board: 4</b>	♠ KQ94	You bid first.
Dealer: North	♥ A86	The opponents are silent.
Vul: Both	♦ 97	
HCP: 14	♣ KQ54	

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<b>Board: 5</b>	♠ T972	Partner bids first.
Dealer: South	♥ QT42	The opponents are silent.
Vul: None	♦ AQ	
HCP: 12	♣ A64	

## Both hands (Answers Page)

### Board: 1

	North:	South:	W	N	E	S
Dealer: South	♠ Q97	♠ AK2				1 ♣
Vul: N-S	♥ QJ52	♥ KT76	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ T3	♦ KJ	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ AK84	♣ T532	All Pass			
Contract: 4 ♥ South						

### Board: 2

	North:	South:	W	N	E	S
Dealer: North	♠ A63	♠ T74		1 ♦	Pass	1 ♥
Vul: E-W	♥ KT43	♥ AJ72	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ K943	♦ A75	Pass	4 ♥	All Pass	
South HCP: 12	♣ QJ	♣ K72				
Contract: 4 ♥ North						

### Board: 3

	North:	South:	W	N	E	S
Dealer: South	♠ K952	♠ AQ74				1 ♦
Vul: None	♥ 754	♥ QJ8	Pass	1 ♠	Pass	2 ♠
North HCP: 13	♦ K98	♦ AJT4	Pass	3 ♠	Pass	4 ♠
South HCP: 14	♣ AKT	♣ 72	All Pass			
Contract: 4 ♠ South						

### Board: 4

	North:	South:	W	N	E	S
Dealer: North	♠ KQ94	♠ AT32		1 ♣	Pass	1 ♠
Vul: Both	♥ A86	♥ K53	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ 97	♦ AJ3	Pass	4 ♠	All Pass	
South HCP: 13	♣ KQ54	♣ J63				
Contract: 4 ♠ North						

### Board: 5

	North:	South:	W	N	E	S
Dealer: South	♠ T972	♠ AK3				1 ♦
Vul: None	♥ QT42	♥ A763	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ AQ	♦ J876	Pass	3 ♥	All Pass	
South HCP: 13	♣ A64	♣ J9				
Contract: 3 ♥ North						

<b>Board: 1</b>	♠ AK2	You bid first.
Dealer: South	♥ KT76	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 14	♣ T532	

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<b>Board: 2</b>	♠ T74	Partner bids first.
Dealer: North	♥ AJ72	The opponents are silent.
Vul: E-W	♦ A75	
HCP: 12	♣ K72	

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<b>Board: 3</b>	♠ AQ74	You bid first.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: None	♦ AJT4	
HCP: 14	♣ 72	

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<b>Board: 4</b>	♠ AT32	Partner bids first.
Dealer: North	♥ K53	The opponents are silent.
Vul: Both	♦ AJ3	
HCP: 13	♣ J63	

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<b>Board: 5</b>	♠ AK3	You bid first.
Dealer: South	♥ A763	The opponents are silent.
Vul: None	♦ J876	
HCP: 13	♣ J9	

## Both hands (Answers Page)

### Board: 1

	North:	South:	W	N	E	S
Dealer: South	♠ Q97	♠ AK2				1 ♣
Vul: N-S	♥ QJ52	♥ KT76	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ T3	♦ KJ	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ AK84	♣ T532	All Pass			
Contract: 4 ♥ South						

### Board: 2

	North:	South:	W	N	E	S
Dealer: North	♠ A63	♠ T74		1 ♦	Pass	1 ♥
Vul: E-W	♥ KT43	♥ AJ72	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ K943	♦ A75	Pass	4 ♥	All Pass	
South HCP: 12	♣ QJ	♣ K72				
Contract: 4 ♥ North						

### Board: 3

	North:	South:	W	N	E	S
Dealer: South	♠ K952	♠ AQ74				1 ♦
Vul: None	♥ 754	♥ QJ8	Pass	1 ♠	Pass	2 ♠
North HCP: 13	♦ K98	♦ AJT4	Pass	3 ♠	Pass	4 ♠
South HCP: 14	♣ AKT	♣ 72	All Pass			
Contract: 4 ♠ South						

### Board: 4

	North:	South:	W	N	E	S
Dealer: North	♠ KQ94	♠ AT32		1 ♣	Pass	1 ♠
Vul: Both	♥ A86	♥ K53	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ 97	♦ AJ3	Pass	4 ♠	All Pass	
South HCP: 13	♣ KQ54	♣ J63				
Contract: 4 ♠ North						

### Board: 5

	North:	South:	W	N	E	S
Dealer: South	♠ T972	♠ AK3				1 ♦
Vul: None	♥ QT42	♥ A763	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ AQ	♦ J876	Pass	3 ♥	All Pass	
South HCP: 13	♣ A64	♣ J9				
Contract: 3 ♥ North						

<b>Board: 6</b>	♠ T853	You bid first.
Dealer: North	♥ AK6	The opponents are silent.
Vul: None	♦ KT4	
HCP: 12	♣ Q76	

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<b>Board: 7</b>	♠ AKT5	Partner bids first.
Dealer: South	♥ J95	The opponents are silent.
Vul: E-W	♦ AT2	
HCP: 13	♣ J98	

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<b>Board: 8</b>	♠ QJ63	You bid first.
Dealer: North	♥ KQ86	The opponents are silent.
Vul: E-W	♦ K3	
HCP: 14	♣ QJT	

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<b>Board: 9</b>	♠ KQ96	Partner bids first.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: Both	♦ Q5	
HCP: 12	♣ QT96	

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<b>Board: 10</b>	♠ A52	You bid first.
Dealer: North	♥ A754	The opponents are silent.
Vul: None	♦ KJ63	
HCP: 12	♣ T3	

## Both hands (Answers Page)

### Board: 6

	North:	South:	W	N	E	S
Dealer: North	♠ T853	♠ AK94		1 ♣	Pass	1 ♠
Vul: None	♥ AK6	♥ 982	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ KT4	♦ A62	All Pass			
South HCP: 11	♣ Q76	♣ 853				
Contract: 3 ♠ South						

### Board: 7

	North:	South:	W	N	E	S
Dealer: South	♠ AKT5	♠ J742				1 ♣
Vul: E-W	♥ J95	♥ A63	Pass	1 ♠	Pass	2 ♠
North HCP: 13	♦ AT2	♦ K4	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ J98	♣ KQ65	All Pass			
Contract: 4 ♠ South						

### Board: 8

	North:	South:	W	N	E	S
Dealer: North	♠ QJ63	♠ AKT		1 ♣	Pass	1 ♥
Vul: E-W	♥ KQ86	♥ J752	Pass	2 ♥	Pass	3 ♥
North HCP: 14	♦ K3	♦ AJ94	Pass	4 ♥	All Pass	
South HCP: 13	♣ QJT	♣ 84				
Contract: 4 ♥ North						

### Board: 9

	North:	South:	W	N	E	S
Dealer: South	♠ KQ96	♠ AJ84				1 ♦
Vul: Both	♥ QJ5	♥ T72	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ Q5	♦ AJ74	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ QT96	♣ K3	All Pass			
Contract: 4 ♠ South						

### Board: 10

	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ J98		1 ♦	Pass	1 ♥
Vul: None	♥ A754	♥ KJ92	Pass	2 ♥	Pass	3 ♥
North HCP: 12	♦ KJ63	♦ AT2	All Pass			
South HCP: 13	♣ T3	♣ KJ5				
Contract: 3 ♥ South						

<b>Board: 6</b>	♠ AK94	Partner bids first.
Dealer: North	♥ 982	The opponents are silent.
Vul: None	♦ A62	
HCP: 11	♣ 853	

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<b>Board: 7</b>	♠ J742	You bid first.
Dealer: South	♥ A63	The opponents are silent.
Vul: E-W	♦ K4	
HCP: 13	♣ KQ65	

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<b>Board: 8</b>	♠ AKT	Partner bids first.
Dealer: North	♥ J752	The opponents are silent.
Vul: E-W	♦ AJ94	
HCP: 13	♣ 84	

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<b>Board: 9</b>	♠ AJ84	You bid first.
Dealer: South	♥ T72	The opponents are silent.
Vul: Both	♦ AJ74	
HCP: 13	♣ K3	

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<b>Board: 10</b>	♠ J98	Partner bids first.
Dealer: North	♥ KJ92	The opponents are silent.
Vul: None	♦ AT2	
HCP: 13	♣ KJ5	

## Both hands (Answers Page)

### Board: 6

	North:	South:	W	N	E	S
Dealer: North	♠ T853	♠ AK94		1 ♣	Pass	1 ♠
Vul: None	♥ AK6	♥ 982	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ KT4	♦ A62	All Pass			
South HCP: 11	♣ Q76	♣ 853				
Contract: 3 ♠ South						

### Board: 7

	North:	South:	W	N	E	S
Dealer: South	♠ AKT5	♠ J742				1 ♣
Vul: E-W	♥ J95	♥ A63	Pass	1 ♠	Pass	2 ♠
North HCP: 13	♦ AT2	♦ K4	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ J98	♣ KQ65	All Pass			
Contract: 4 ♠ South						

### Board: 8

	North:	South:	W	N	E	S
Dealer: North	♠ QJ63	♠ AKT		1 ♣	Pass	1 ♥
Vul: E-W	♥ KQ86	♥ J752	Pass	2 ♥	Pass	3 ♥
North HCP: 14	♦ K3	♦ AJ94	Pass	4 ♥	All Pass	
South HCP: 13	♣ QJT	♣ 84				
Contract: 4 ♥ North						

### Board: 9

	North:	South:	W	N	E	S
Dealer: South	♠ KQ96	♠ AJ84				1 ♦
Vul: Both	♥ QJ5	♥ T72	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ Q5	♦ AJ74	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ QT96	♣ K3	All Pass			
Contract: 4 ♠ South						

### Board: 10

	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ J98		1 ♦	Pass	1 ♥
Vul: None	♥ A754	♥ KJ92	Pass	2 ♥	Pass	3 ♥
North HCP: 12	♦ KJ63	♦ AT2	All Pass			
South HCP: 13	♣ T3	♣ KJ5				
Contract: 3 ♥ South						



<b>Board: 11</b>	♠ J97	Partner bids first.
Dealer: South	♥ AK76	The opponents are silent.
Vul: E-W	♦ A98	
HCP: 12	♣ 975	

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<b>Board: 12</b>	♠ QJT4	You bid first.
Dealer: North	♥ 974	The opponents are silent.
Vul: None	♦ A65	
HCP: 14	♣ AK5	

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<b>Board: 13</b>	♠ A753	Partner bids first.
Dealer: South	♥ Q65	The opponents are silent.
Vul: Both	♦ Q83	
HCP: 12	♣ A62	

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<b>Board: 14</b>	♠ AT84	You bid first.
Dealer: North	♥ A96	The opponents are silent.
Vul: None	♦ K82	
HCP: 14	♣ K75	

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<b>Board: 15</b>	♠ AQJ7	Partner bids first.
Dealer: South	♥ 642	The opponents are silent.
Vul: Both	♦ AJ7	
HCP: 13	♣ JT2	

## Both hands (Answers Page)

### Board: 11

	North:	South:	W	N	E	S
Dealer: South	♠ J97	♠ AK2				1 ♣
Vul: E-W	♥ AK76	♥ J983	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ A98	♦ 643	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ 975	♣ AQ6	All Pass			
Contract: 4 ♥ South						

### Board: 12

	North:	South:	W	N	E	S
Dealer: North	♠ QJT4	♠ A963		1 ♣	Pass	1 ♠
Vul: None	♥ 974	♥ AJ6	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ A65	♦ K984	Pass	4 ♠	All Pass	
South HCP: 12	♣ AK5	♣ 82				
Contract: 4 ♠ North						

### Board: 13

	North:	South:	W	N	E	S
Dealer: South	♠ A753	♠ T982				1 ♦
Vul: Both	♥ Q65	♥ AK92	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ Q83	♦ KT4	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ A62	♣ K4	All Pass			
Contract: 4 ♠ South						

### Board: 14

	North:	South:	W	N	E	S
Dealer: North	♠ AT84	♠ KQ76		1 ♣	Pass	1 ♠
Vul: None	♥ A96	♥ KT3	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ K82	♦ QT43	Pass	4 ♠	All Pass	
South HCP: 12	♣ K75	♣ Q8				
Contract: 4 ♠ North						

### Board: 15

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ7	♠ K632				1 ♣
Vul: Both	♥ 642	♥ KQ9	Pass	1 ♠	Pass	2 ♠
North HCP: 13	♦ AJ7	♦ T5	Pass	3 ♠	Pass	4 ♠
South HCP: 12	♣ JT2	♣ A963	All Pass			
Contract: 4 ♠ South						

<b>Board: 11</b>	♠ AK2	You bid first.
Dealer: South	♥ J983	The opponents are silent.
Vul: E-W	♦ 643	
HCP: 14	♣ AQ6	

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<b>Board: 12</b>	♠ A963	Partner bids first.
Dealer: North	♥ AJ6	The opponents are silent.
Vul: None	♦ K984	
HCP: 12	♣ 82	

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<b>Board: 13</b>	♠ T982	You bid first.
Dealer: South	♥ AK92	The opponents are silent.
Vul: Both	♦ KT4	
HCP: 13	♣ K4	

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<b>Board: 14</b>	♠ KQ76	Partner bids first.
Dealer: North	♥ KT3	The opponents are silent.
Vul: None	♦ QT43	
HCP: 12	♣ Q8	

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<b>Board: 15</b>	♠ K632	You bid first.
Dealer: South	♥ KQ9	The opponents are silent.
Vul: Both	♦ T5	
HCP: 12	♣ A963	

## Both hands (Answers Page)

### Board: 11

	North:	South:	W	N	E	S
Dealer: South	♠ J97	♠ AK2				1 ♣
Vul: E-W	♥ AK76	♥ J983	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ A98	♦ 643	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ 975	♣ AQ6	All Pass			
Contract: 4 ♥ South						

### Board: 12

	North:	South:	W	N	E	S
Dealer: North	♠ QJT4	♠ A963		1 ♣	Pass	1 ♠
Vul: None	♥ 974	♥ AJ6	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ A65	♦ K984	Pass	4 ♠	All Pass	
South HCP: 12	♣ AK5	♣ 82				
Contract: 4 ♠ North						

### Board: 13

	North:	South:	W	N	E	S
Dealer: South	♠ A753	♠ T982				1 ♦
Vul: Both	♥ Q65	♥ AK92	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ Q83	♦ KT4	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ A62	♣ K4	All Pass			
Contract: 4 ♠ South						

### Board: 14

	North:	South:	W	N	E	S
Dealer: North	♠ AT84	♠ KQ76		1 ♣	Pass	1 ♠
Vul: None	♥ A96	♥ KT3	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ K82	♦ QT43	Pass	4 ♠	All Pass	
South HCP: 12	♣ K75	♣ Q8				
Contract: 4 ♠ North						

### Board: 15

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ7	♠ K632				1 ♣
Vul: Both	♥ 642	♥ KQ9	Pass	1 ♠	Pass	2 ♠
North HCP: 13	♦ AJ7	♦ T5	Pass	3 ♠	Pass	4 ♠
South HCP: 12	♣ JT2	♣ A963	All Pass			
Contract: 4 ♠ South						

<b>Board: 16</b>	♠ A87	You bid first.
Dealer: North	♥ J976	The opponents are silent.
Vul: None	♦ 632	
HCP: 12	♣ AK4	

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<b>Board: 17</b>	♠ A653	Partner bids first.
Dealer: South	♥ QJ54	The opponents are silent.
Vul: E-W	♦ K2	
HCP: 12	♣ Q73	

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<b>Board: 18</b>	♠ KQ94	You bid first.
Dealer: North	♥ K754	The opponents are silent.
Vul: Both	♦ K62	
HCP: 13	♣ Q7	

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<b>Board: 19</b>	♠ QJ72	Partner bids first.
Dealer: South	♥ K83	The opponents are silent.
Vul: None	♦ 943	
HCP: 13	♣ AKT	

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<b>Board: 20</b>	♠ KQJ5	You bid first.
Dealer: North	♥ T62	The opponents are silent.
Vul: N-S	♦ A5	
HCP: 14	♣ A763	

## Both hands (Answers Page)

### Board: 16

	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ T52		1 ♣	Pass	1 ♥
Vul: None	♥ J976	♥ KQT4	Pass	2 ♥	Pass	3 ♥
North HCP: 12	♦ 632	♦ KQ	All Pass			
South HCP: 12	♣ AK4	♣ Q872				
Contract: 3 ♥ South						

### Board: 17

	North:	South:	W	N	E	S
Dealer: South	♠ A653	♠ K97				1 ♣
Vul: E-W	♥ QJ54	♥ AKT8	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ K2	♦ 654	Pass	3 ♥	All Pass	
South HCP: 13	♣ Q73	♣ K96				
Contract: 3 ♥ North						

### Board: 18

	North:	South:	W	N	E	S
Dealer: North	♠ KQ94	♠ J52		1 ♦	Pass	1 ♥
Vul: Both	♥ K754	♥ AQ93	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ K62	♦ QJ85	Pass	4 ♥	All Pass	
South HCP: 13	♣ Q7	♣ K5				
Contract: 4 ♥ North						

### Board: 19

	North:	South:	W	N	E	S
Dealer: South	♠ QJ72	♠ KT83				1 ♣
Vul: None	♥ K83	♥ A92	Pass	1 ♠	Pass	2 ♠
North HCP: 13	♦ 943	♦ AJ7	Pass	3 ♠	All Pass	
South HCP: 12	♣ AKT	♣ 754				
Contract: 3 ♠ North						

### Board: 20

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ5	♠ T732		1 ♣	Pass	1 ♠
Vul: N-S	♥ T62	♥ AQ8	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ A5	♦ K942	Pass	4 ♠	All Pass	
South HCP: 11	♣ A763	♣ Q8				
Contract: 4 ♠ North						

<b>Board: 16</b>	♠ T52	Partner bids first.
Dealer: North	♥ KQT4	The opponents are silent.
Vul: None	♦ KQ	
HCP: 12	♣ Q872	

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<b>Board: 17</b>	♠ K97	You bid first.
Dealer: South	♥ AKT8	The opponents are silent.
Vul: E-W	♦ 654	
HCP: 13	♣ K96	

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<b>Board: 18</b>	♠ J52	Partner bids first.
Dealer: North	♥ AQ93	The opponents are silent.
Vul: Both	♦ QJ85	
HCP: 13	♣ K5	

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<b>Board: 19</b>	♠ KT83	You bid first.
Dealer: South	♥ A92	The opponents are silent.
Vul: None	♦ AJ7	
HCP: 12	♣ 754	

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<b>Board: 20</b>	♠ T732	Partner bids first.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: N-S	♦ K942	
HCP: 11	♣ Q8	

## Both hands (Answers Page)

### Board: 16

	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ T52		1 ♣	Pass	1 ♥
Vul: None	♥ J976	♥ KQT4	Pass	2 ♥	Pass	3 ♥
North HCP: 12	♦ 632	♦ KQ	All Pass			
South HCP: 12	♣ AK4	♣ Q872				
Contract: 3 ♥ South						

### Board: 17

	North:	South:	W	N	E	S
Dealer: South	♠ A653	♠ K97				1 ♣
Vul: E-W	♥ QJ54	♥ AKT8	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ K2	♦ 654	Pass	3 ♥	All Pass	
South HCP: 13	♣ Q73	♣ K96				
Contract: 3 ♥ North						

### Board: 18

	North:	South:	W	N	E	S
Dealer: North	♠ KQ94	♠ J52		1 ♦	Pass	1 ♥
Vul: Both	♥ K754	♥ AQ93	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ K62	♦ QJ85	Pass	4 ♥	All Pass	
South HCP: 13	♣ Q7	♣ K5				
Contract: 4 ♥ North						

### Board: 19

	North:	South:	W	N	E	S
Dealer: South	♠ QJ72	♠ KT83				1 ♣
Vul: None	♥ K83	♥ A92	Pass	1 ♠	Pass	2 ♠
North HCP: 13	♦ 943	♦ AJ7	Pass	3 ♠	All Pass	
South HCP: 12	♣ AKT	♣ 754				
Contract: 3 ♠ North						

### Board: 20

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ5	♠ T732		1 ♣	Pass	1 ♠
Vul: N-S	♥ T62	♥ AQ8	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ A5	♦ K942	Pass	4 ♠	All Pass	
South HCP: 11	♣ A763	♣ Q8				
Contract: 4 ♠ North						



<b>Board: 21</b>	♠ J93	Partner bids first.
Dealer: South	♥ KT82	The opponents are silent.
Vul: None	♦ QJ6	
HCP: 12	♣ AJT	

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<b>Board: 22</b>	♠ KT6	You bid first.
Dealer: North	♥ AK72	The opponents are silent.
Vul: Both	♦ Q94	
HCP: 14	♣ Q74	

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<b>Board: 23</b>	♠ AJ74	Partner bids first.
Dealer: South	♥ J852	The opponents are silent.
Vul: None	♦ 98	
HCP: 11	♣ KQ5	

---

<b>Board: 24</b>	♠ J963	You bid first.
Dealer: North	♥ Q97	The opponents are silent.
Vul: N-S	♦ AQ9	
HCP: 14	♣ KQ3	

---

<b>Board: 25</b>	♠ KQ73	Partner bids first.
Dealer: South	♥ 852	The opponents are silent.
Vul: None	♦ T92	
HCP: 12	♣ AKT	

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: South	♠ J93	♠ AT86				1 ♣
Vul: None	♥ KT82	♥ AJ65	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ QJ6	♦ 83	Pass	3 ♥	Pass	4 ♥
South HCP: 12	♣ AJT	♣ K85	All Pass			
Contract: 4 ♥ South						

### Board: 22

	North:	South:	W	N	E	S
Dealer: North	♠ KT6	♠ Q93		1 ♣	Pass	1 ♥
Vul: Both	♥ AK72	♥ QT53	Pass	2 ♥	Pass	3 ♥
North HCP: 14	♦ Q94	♦ K873	Pass	4 ♥	All Pass	
South HCP: 11	♣ Q74	♣ A9				
Contract: 4 ♥ North						

### Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ AJ74	♠ K53				1 ♣
Vul: None	♥ J852	♥ AQ74	Pass	1 ♥	Pass	2 ♥
North HCP: 11	♦ 98	♦ KJT	Pass	3 ♥	All Pass	
South HCP: 13	♣ KQ5	♣ T62				
Contract: 3 ♥ North						

### Board: 24

	North:	South:	W	N	E	S
Dealer: North	♠ J963	♠ QT85		1 ♣	Pass	1 ♠
Vul: N-S	♥ Q97	♥ A85	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ AQ9	♦ T54	Pass	4 ♠	All Pass	
South HCP: 11	♣ KQ3	♣ AJ8				
Contract: 4 ♠ North						

### Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ KQ73	♠ A952				1 ♣
Vul: None	♥ 852	♥ AQT	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ T92	♦ J75	Pass	3 ♠	All Pass	
South HCP: 13	♣ AKT	♣ Q75				
Contract: 3 ♠ North						

<b>Board: 21</b>	♠ AT86	You bid first.
Dealer: South	♥ AJ65	The opponents are silent.
Vul: None	♦ 83	
HCP: 12	♣ K85	

---

<b>Board: 22</b>	♠ Q93	Partner bids first.
Dealer: North	♥ QT53	The opponents are silent.
Vul: Both	♦ K873	
HCP: 11	♣ A9	

---

<b>Board: 23</b>	♠ K53	You bid first.
Dealer: South	♥ AQ74	The opponents are silent.
Vul: None	♦ KJT	
HCP: 13	♣ T62	

---

<b>Board: 24</b>	♠ QT85	Partner bids first.
Dealer: North	♥ A85	The opponents are silent.
Vul: N-S	♦ T54	
HCP: 11	♣ AJ8	

---

<b>Board: 25</b>	♠ A952	You bid first.
Dealer: South	♥ AQT	The opponents are silent.
Vul: None	♦ J75	
HCP: 13	♣ Q75	

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: South	♠ J93	♠ AT86				1 ♣
Vul: None	♥ KT82	♥ AJ65	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ QJ6	♦ 83	Pass	3 ♥	Pass	4 ♥
South HCP: 12	♣ AJT	♣ K85	All Pass			
Contract: 4 ♥ South						

### Board: 22

	North:	South:	W	N	E	S
Dealer: North	♠ KT6	♠ Q93		1 ♣	Pass	1 ♥
Vul: Both	♥ AK72	♥ QT53	Pass	2 ♥	Pass	3 ♥
North HCP: 14	♦ Q94	♦ K873	Pass	4 ♥	All Pass	
South HCP: 11	♣ Q74	♣ A9				
Contract: 4 ♥ North						

### Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ AJ74	♠ K53				1 ♣
Vul: None	♥ J852	♥ AQ74	Pass	1 ♥	Pass	2 ♥
North HCP: 11	♦ 98	♦ KJT	Pass	3 ♥	All Pass	
South HCP: 13	♣ KQ5	♣ T62				
Contract: 3 ♥ North						

### Board: 24

	North:	South:	W	N	E	S
Dealer: North	♠ J963	♠ QT85		1 ♣	Pass	1 ♠
Vul: N-S	♥ Q97	♥ A85	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ AQ9	♦ T54	Pass	4 ♠	All Pass	
South HCP: 11	♣ KQ3	♣ AJ8				
Contract: 4 ♠ North						

### Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ KQ73	♠ A952				1 ♣
Vul: None	♥ 852	♥ AQT	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ T92	♦ J75	Pass	3 ♠	All Pass	
South HCP: 13	♣ AKT	♣ Q75				
Contract: 3 ♠ North						

<b>Board: 26</b>	♠ KQJ2	You bid first.
Dealer: North	♥ QT97	The opponents are silent.
Vul: None	♦ K82	
HCP: 13	♣ Q3	

---

<b>Board: 27</b>	♠ AT76	Partner bids first.
Dealer: South	♥ KJ5	The opponents are silent.
Vul: E-W	♦ AJT	
HCP: 13	♣ 985	

---

<b>Board: 28</b>	♠ AT63	You bid first.
Dealer: North	♥ AT3	The opponents are silent.
Vul: N-S	♦ K843	
HCP: 14	♣ K2	

---

<b>Board: 29</b>	♠ AQ2	Partner bids first.
Dealer: South	♥ KJ72	The opponents are silent.
Vul: Both	♦ Q984	
HCP: 12	♣ 43	

---

<b>Board: 30</b>	♠ A85	You bid first.
Dealer: North	♥ A954	The opponents are silent.
Vul: N-S	♦ T4	
HCP: 14	♣ KQJT	

## Both hands (Answers Page)

### Board: 26

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ2	♠ A76		1 ♦	Pass	1 ♥
Vul: None	♥ QT97	♥ KJ85	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ K82	♦ T4	All Pass			
South HCP: 12	♣ Q3	♣ A976				
Contract: 3 ♥ South						

### Board: 27

	North:	South:	W	N	E	S
Dealer: South	♠ AT76	♠ QJ85				1 ♦
Vul: E-W	♥ KJ5	♥ T842	Pass	1 ♠	Pass	2 ♠
North HCP: 13	♦ AJT	♦ Q83	Pass	3 ♠	All Pass	
South HCP: 12	♣ 985	♣ AK				
Contract: 3 ♠ North						

### Board: 28

	North:	South:	W	N	E	S
Dealer: North	♠ AT63	♠ Q942		1 ♦	Pass	1 ♠
Vul: N-S	♥ AT3	♥ J87	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ K843	♦ AQ7	Pass	4 ♠	All Pass	
South HCP: 11	♣ K2	♣ Q65				
Contract: 4 ♠ North						

### Board: 29

	North:	South:	W	N	E	S
Dealer: South	♠ AQ2	♠ JT98				1 ♣
Vul: Both	♥ KJ72	♥ AQ93	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ Q984	♦ A7	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ 43	♣ QJ8	All Pass			
Contract: 4 ♥ South						

### Board: 30

	North:	South:	W	N	E	S
Dealer: North	♠ A85	♠ KQT2		1 ♣	Pass	1 ♥
Vul: N-S	♥ A954	♥ Q632	Pass	2 ♥	Pass	3 ♥
North HCP: 14	♦ T4	♦ 832	Pass	4 ♥	All Pass	
South HCP: 11	♣ KQJT	♣ A5				
Contract: 4 ♥ North						

<b>Board: 26</b>	♠ A76	Partner bids first.
Dealer: North	♥ KJ85	The opponents are silent.
Vul: None	♦ T4	
HCP: 12	♣ A976	

---

<b>Board: 27</b>	♠ QJ85	You bid first.
Dealer: South	♥ T842	The opponents are silent.
Vul: E-W	♦ Q83	
HCP: 12	♣ AK	

---

<b>Board: 28</b>	♠ Q942	Partner bids first.
Dealer: North	♥ J87	The opponents are silent.
Vul: N-S	♦ AQ7	
HCP: 11	♣ Q65	

---

<b>Board: 29</b>	♠ JT98	You bid first.
Dealer: South	♥ AQ93	The opponents are silent.
Vul: Both	♦ A7	
HCP: 14	♣ QJ8	

---

<b>Board: 30</b>	♠ KQT2	Partner bids first.
Dealer: North	♥ Q632	The opponents are silent.
Vul: N-S	♦ 832	
HCP: 11	♣ A5	

## Both hands (Answers Page)

### Board: 26

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ2	♠ A76		1 ♦	Pass	1 ♥
Vul: None	♥ QT97	♥ KJ85	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ K82	♦ T4	All Pass			
South HCP: 12	♣ Q3	♣ A976				
Contract: 3 ♥ South						

### Board: 27

	North:	South:	W	N	E	S
Dealer: South	♠ AT76	♠ QJ85				1 ♦
Vul: E-W	♥ KJ5	♥ T842	Pass	1 ♠	Pass	2 ♠
North HCP: 13	♦ AJT	♦ Q83	Pass	3 ♠	All Pass	
South HCP: 12	♣ 985	♣ AK				
Contract: 3 ♠ North						

### Board: 28

	North:	South:	W	N	E	S
Dealer: North	♠ AT63	♠ Q942		1 ♦	Pass	1 ♠
Vul: N-S	♥ AT3	♥ J87	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ K843	♦ AQ7	Pass	4 ♠	All Pass	
South HCP: 11	♣ K2	♣ Q65				
Contract: 4 ♠ North						

### Board: 29

	North:	South:	W	N	E	S
Dealer: South	♠ AQ2	♠ JT98				1 ♣
Vul: Both	♥ KJ72	♥ AQ93	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ Q984	♦ A7	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ 43	♣ QJ8	All Pass			
Contract: 4 ♥ South						

### Board: 30

	North:	South:	W	N	E	S
Dealer: North	♠ A85	♠ KQT2		1 ♣	Pass	1 ♥
Vul: N-S	♥ A954	♥ Q632	Pass	2 ♥	Pass	3 ♥
North HCP: 14	♦ T4	♦ 832	Pass	4 ♥	All Pass	
South HCP: 11	♣ KQJT	♣ A5				
Contract: 4 ♥ North						



<b>Board: 31</b>	♠ AQ83	Partner bids first.
Dealer: South	♥ KJ75	The opponents are silent.
Vul: None	♦ 543	
HCP: 12	♣ Q4	

---

<b>Board: 32</b>	♠ A742	You bid first.
Dealer: North	♥ AT72	The opponents are silent.
Vul: N-S	♦ Q95	
HCP: 13	♣ K5	

---

<b>Board: 33</b>	♠ K42	Partner bids first.
Dealer: South	♥ KJT8	The opponents are silent.
Vul: E-W	♦ KQ7	
HCP: 12	♣ 853	

---

<b>Board: 34</b>	♠ AJ63	You bid first.
Dealer: North	♥ K876	The opponents are silent.
Vul: None	♦ KJ2	
HCP: 12	♣ 76	

---

<b>Board: 35</b>	♠ AT4	Partner bids first.
Dealer: South	♥ K864	The opponents are silent.
Vul: None	♦ J8	
HCP: 12	♣ A832	

## Both hands (Answers Page)

### Board: 31

	North:	South:	W	N	E	S
Dealer: South	♠ AQ83	♠ K64				1 ♣
Vul: None	♥ KJ75	♥ Q862	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ 543	♦ KQ9	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ Q4	♣ KJT	All Pass			
Contract: 4 ♥ South						

### Board: 32

	North:	South:	W	N	E	S
Dealer: North	♠ A742	♠ KJT		1 ♦	Pass	1 ♥
Vul: N-S	♥ AT72	♥ KJ65	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ Q95	♦ K2	Pass	4 ♥	All Pass	
South HCP: 12	♣ K5	♣ JT84				
Contract: 4 ♥ North						

### Board: 33

	North:	South:	W	N	E	S
Dealer: South	♠ K42	♠ A63				1 ♣
Vul: E-W	♥ KJT8	♥ AQ72	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ KQ7	♦ J43	Pass	3 ♥	All Pass	
South HCP: 13	♣ 853	♣ Q72				
Contract: 3 ♥ North						

### Board: 34

	North:	South:	W	N	E	S
Dealer: North	♠ AJ63	♠ QT82		1 ♦	Pass	1 ♠
Vul: None	♥ K876	♥ A53	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ KJ2	♦ AQ6	All Pass			
South HCP: 13	♣ 76	♣ JT5				
Contract: 3 ♠ South						

### Board: 35

	North:	South:	W	N	E	S
Dealer: South	♠ AT4	♠ Q63				1 ♣
Vul: None	♥ K864	♥ AT93	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ J8	♦ A43	Pass	3 ♥	Pass	4 ♥
South HCP: 13	♣ A832	♣ K94	All Pass			
Contract: 4 ♥ South						

<b>Board: 31</b>	♠ K64	You bid first.
Dealer: South	♥ Q862	The opponents are silent.
Vul: None	♦ KQ9	
HCP: 14	♣ KJT	

---

<b>Board: 32</b>	♠ KJT	Partner bids first.
Dealer: North	♥ KJ65	The opponents are silent.
Vul: N-S	♦ K2	
HCP: 12	♣ JT84	

---

<b>Board: 33</b>	♠ A63	You bid first.
Dealer: South	♥ AQ72	The opponents are silent.
Vul: E-W	♦ J43	
HCP: 13	♣ Q72	

---

<b>Board: 34</b>	♠ QT82	Partner bids first.
Dealer: North	♥ A53	The opponents are silent.
Vul: None	♦ AQ6	
HCP: 13	♣ JT5	

---

<b>Board: 35</b>	♠ Q63	You bid first.
Dealer: South	♥ AT93	The opponents are silent.
Vul: None	♦ A43	
HCP: 13	♣ K94	

## Both hands (Answers Page)

### Board: 31

	North:	South:	W	N	E	S
Dealer: South	♠ AQ83	♠ K64				1 ♣
Vul: None	♥ KJ75	♥ Q862	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ 543	♦ KQ9	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ Q4	♣ KJT	All Pass			
Contract: 4 ♥ South						

### Board: 32

	North:	South:	W	N	E	S
Dealer: North	♠ A742	♠ KJT		1 ♦	Pass	1 ♥
Vul: N-S	♥ AT72	♥ KJ65	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ Q95	♦ K2	Pass	4 ♥	All Pass	
South HCP: 12	♣ K5	♣ JT84				
Contract: 4 ♥ North						

### Board: 33

	North:	South:	W	N	E	S
Dealer: South	♠ K42	♠ A63				1 ♣
Vul: E-W	♥ KJT8	♥ AQ72	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ KQ7	♦ J43	Pass	3 ♥	All Pass	
South HCP: 13	♣ 853	♣ Q72				
Contract: 3 ♥ North						

### Board: 34

	North:	South:	W	N	E	S
Dealer: North	♠ AJ63	♠ QT82		1 ♦	Pass	1 ♠
Vul: None	♥ K876	♥ A53	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ KJ2	♦ AQ6	All Pass			
South HCP: 13	♣ 76	♣ JT5				
Contract: 3 ♠ South						

### Board: 35

	North:	South:	W	N	E	S
Dealer: South	♠ AT4	♠ Q63				1 ♣
Vul: None	♥ K864	♥ AT93	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ J8	♦ A43	Pass	3 ♥	Pass	4 ♥
South HCP: 13	♣ A832	♣ K94	All Pass			
Contract: 4 ♥ South						

<b>Board: 36</b>	♠ AQ94	You bid first.
Dealer: North	♥ KJT3	The opponents are silent.
Vul: N-S	♦ T5	
HCP: 13	♣ K64	

---

<b>Board: 37</b>	♠ QT8	Partner bids first.
Dealer: South	♥ AK84	The opponents are silent.
Vul: N-S	♦ 652	
HCP: 12	♣ K83	

---

<b>Board: 38</b>	♠ KJT7	You bid first.
Dealer: North	♥ K76	The opponents are silent.
Vul: E-W	♦ 642	
HCP: 14	♣ AK5	

---

<b>Board: 39</b>	♠ 872	Partner bids first.
Dealer: South	♥ AQ83	The opponents are silent.
Vul: None	♦ QT93	
HCP: 11	♣ K4	

---

<b>Board: 40</b>	♠ J95	You bid first.
Dealer: North	♥ AQJ3	The opponents are silent.
Vul: E-W	♦ 9732	
HCP: 12	♣ A6	

## Both hands (Answers Page)

### Board: 36

	North:	South:	W	N	E	S
Dealer: North	♠ AQ94	♠ JT52		1 ♣	Pass	1 ♠
Vul: N-S	♥ KJT3	♥ 542	Pass	2 ♠	Pass	3 ♠
North HCP: 13	♦ T5	♦ AK62	Pass	4 ♠	All Pass	
South HCP: 11	♣ K64	♣ QJ				
Contract: 4 ♠ North						

### Board: 37

	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ AK3				1 ♣
Vul: N-S	♥ AK84	♥ J963	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ 652	♦ A83	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ K83	♣ QT5	All Pass			
Contract: 4 ♥ South						

### Board: 38

	North:	South:	W	N	E	S
Dealer: North	♠ KJT7	♠ A983		1 ♣	Pass	1 ♠
Vul: E-W	♥ K76	♥ QJ8	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ 642	♦ AJ	Pass	4 ♠	All Pass	
South HCP: 12	♣ AK5	♣ T743				
Contract: 4 ♠ North						

### Board: 39

	North:	South:	W	N	E	S
Dealer: South	♠ 872	♠ AJ3				1 ♣
Vul: None	♥ AQ83	♥ K764	Pass	1 ♥	Pass	2 ♥
North HCP: 11	♦ QT93	♦ K72	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ K4	♣ QJ6	All Pass			
Contract: 4 ♥ South						

### Board: 40

	North:	South:	W	N	E	S
Dealer: North	♠ J95	♠ K62		1 ♦	Pass	1 ♥
Vul: E-W	♥ AQJ3	♥ 9765	Pass	2 ♥	Pass	3 ♥
North HCP: 12	♦ 9732	♦ K4	All Pass			
South HCP: 12	♣ A6	♣ KQJ9				
Contract: 3 ♥ South						

<b>Board: 36</b>	♠ JT52	Partner bids first.
Dealer: North	♥ 542	The opponents are silent.
Vul: N-S	♦ AK62	
HCP: 11	♣ QJ	

---

<b>Board: 37</b>	♠ AK3	You bid first.
Dealer: South	♥ J963	The opponents are silent.
Vul: N-S	♦ A83	
HCP: 14	♣ QT5	

---

<b>Board: 38</b>	♠ A983	Partner bids first.
Dealer: North	♥ QJ8	The opponents are silent.
Vul: E-W	♦ AJ	
HCP: 12	♣ T743	

---

<b>Board: 39</b>	♠ AJ3	You bid first.
Dealer: South	♥ K764	The opponents are silent.
Vul: None	♦ K72	
HCP: 14	♣ QJ6	

---

<b>Board: 40</b>	♠ K62	Partner bids first.
Dealer: North	♥ 9765	The opponents are silent.
Vul: E-W	♦ K4	
HCP: 12	♣ KQJ9	

## Both hands (Answers Page)

### Board: 36

	North:	South:	W	N	E	S
Dealer: North	♠ AQ94	♠ JT52		1 ♣	Pass	1 ♠
Vul: N-S	♥ KJT3	♥ 542	Pass	2 ♠	Pass	3 ♠
North HCP: 13	♦ T5	♦ AK62	Pass	4 ♠	All Pass	
South HCP: 11	♣ K64	♣ QJ				
Contract: 4 ♠ North						

### Board: 37

	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ AK3				1 ♣
Vul: N-S	♥ AK84	♥ J963	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ 652	♦ A83	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ K83	♣ QT5	All Pass			
Contract: 4 ♥ South						

### Board: 38

	North:	South:	W	N	E	S
Dealer: North	♠ KJT7	♠ A983		1 ♣	Pass	1 ♠
Vul: E-W	♥ K76	♥ QJ8	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ 642	♦ AJ	Pass	4 ♠	All Pass	
South HCP: 12	♣ AK5	♣ T743				
Contract: 4 ♠ North						

### Board: 39

	North:	South:	W	N	E	S
Dealer: South	♠ 872	♠ AJ3				1 ♣
Vul: None	♥ AQ83	♥ K764	Pass	1 ♥	Pass	2 ♥
North HCP: 11	♦ QT93	♦ K72	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ K4	♣ QJ6	All Pass			
Contract: 4 ♥ South						

### Board: 40

	North:	South:	W	N	E	S
Dealer: North	♠ J95	♠ K62		1 ♦	Pass	1 ♥
Vul: E-W	♥ AQJ3	♥ 9765	Pass	2 ♥	Pass	3 ♥
North HCP: 12	♦ 9732	♦ K4	All Pass			
South HCP: 12	♣ A6	♣ KQJ9				
Contract: 3 ♥ South						



<b>Board: 41</b>	♠ JT8	Partner bids first.
Dealer: South	♥ KJ53	The opponents are silent.
Vul: Both	♦ KJ87	
HCP: 11	♣ Q7	

---

<b>Board: 42</b>	♠ A974	You bid first.
Dealer: North	♥ K965	The opponents are silent.
Vul: None	♦ J53	
HCP: 13	♣ KQ	

---

<b>Board: 43</b>	♠ K984	Partner bids first.
Dealer: South	♥ K864	The opponents are silent.
Vul: N-S	♦ Q9	
HCP: 12	♣ AT5	

---

<b>Board: 44</b>	♠ K652	You bid first.
Dealer: North	♥ QJ7	The opponents are silent.
Vul: Both	♦ AJ2	
HCP: 13	♣ Q94	

---

<b>Board: 45</b>	♠ J982	Partner bids first.
Dealer: South	♥ AK3	The opponents are silent.
Vul: N-S	♦ 32	
HCP: 13	♣ AJ84	

## Both hands (Answers Page)

### Board: 41

Dealer: South

Vul: Both

North HCP: 11

South HCP: 13

Contract: 4♥ South

North:

♠ JT8

♥ KJ53

♦ KJ87

♣ Q7

South:

♠ AK7

♥ QT92

♦ 65

♣ KJ82

W N E S

Pass 1♥ Pass 1♣

Pass 3♥ Pass 2♥

Pass 4♥

All Pass

### Board: 42

Dealer: North

Vul: None

North HCP: 13

South HCP: 13

Contract: 4♠ North

North:

♠ A974

♥ K965

♦ J53

♣ KQ

South:

♠ KQJ8

♥ A73

♦ KT9

♣ 862

W N E S

Pass 1♦ Pass 1♠

Pass 2♠ Pass 3♠

Pass 4♠ All Pass

### Board: 43

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 4♥ South

North:

♠ K984

♥ K864

♦ Q9

♣ AT5

South:

♠ AJ2

♥ AQT2

♦ KT42

♣ 64

W N E S

Pass 1♥ Pass 1♦

Pass 2♥

Pass 3♥ 4♥

All Pass

### Board: 44

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12

Contract: 3♠ South

North:

♠ K652

♥ QJ7

♦ AJ2

♣ Q94

South:

♠ AQ97

♥ AT4

♦ Q95

♣ 752

W N E S

Pass 1♣ Pass 1♠

Pass 2♠ Pass 3♠

All Pass

### Board: 45

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 12

Contract: 3♠ North

North:

♠ J982

♥ AK3

♦ 32

♣ AJ84

South:

♠ AT43

♥ J75

♦ AT76

♣ KT

W N E S

Pass 1♠ Pass 1♦

Pass 2♠

Pass 3♠ All Pass

<b>Board: 41</b>	♠ AK7	You bid first.
Dealer: South	♥ QT92	The opponents are silent.
Vul: Both	♦ 65	
HCP: 13	♣ KJ82	

---

<b>Board: 42</b>	♠ KQJ8	Partner bids first.
Dealer: North	♥ A73	The opponents are silent.
Vul: None	♦ KT9	
HCP: 13	♣ 862	

---

<b>Board: 43</b>	♠ AJ2	You bid first.
Dealer: South	♥ AQT2	The opponents are silent.
Vul: N-S	♦ KT42	
HCP: 14	♣ 64	

---

<b>Board: 44</b>	♠ AQ97	Partner bids first.
Dealer: North	♥ AT4	The opponents are silent.
Vul: Both	♦ Q95	
HCP: 12	♣ 752	

---

<b>Board: 45</b>	♠ AT43	You bid first.
Dealer: South	♥ J75	The opponents are silent.
Vul: N-S	♦ AT76	
HCP: 12	♣ KT	

## Both hands (Answers Page)

### Board: 41

Dealer: South

Vul: Both

North HCP: 11

South HCP: 13

Contract: 4♥ South

North:

♠ JT8

♥ KJ53

♦ KJ87

♣ Q7

South:

♠ AK7

♥ QT92

♦ 65

♣ KJ82

W N E S

Pass 1♥ Pass 1♣

Pass 3♥ Pass 2♥

Pass 4♥

All Pass

### Board: 42

Dealer: North

Vul: None

North HCP: 13

South HCP: 13

Contract: 4♠ North

North:

♠ A974

♥ K965

♦ J53

♣ KQ

South:

♠ KQJ8

♥ A73

♦ KT9

♣ 862

W N E S

Pass 1♦ Pass 1♠

Pass 2♠ Pass 3♠

Pass 4♠ All Pass

### Board: 43

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 4♥ South

North:

♠ K984

♥ K864

♦ Q9

♣ AT5

South:

♠ AJ2

♥ AQT2

♦ KT42

♣ 64

W N E S

Pass 1♥ Pass 1♦

Pass 2♥

Pass 3♥ Pass 4♥

All Pass

### Board: 44

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12

Contract: 3♠ South

North:

♠ K652

♥ QJ7

♦ AJ2

♣ Q94

South:

♠ AQ97

♥ AT4

♦ Q95

♣ 752

W N E S

Pass 1♣ Pass 1♠

Pass 2♠ Pass 3♠

All Pass

### Board: 45

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 12

Contract: 3♠ North

North:

♠ J982

♥ AK3

♦ 32

♣ AJ84

South:

♠ AT43

♥ J75

♦ AT76

♣ KT

W N E S

Pass 1♠ Pass 1♦

Pass 2♠

Pass 3♠ All Pass

<b>Board: 46</b>	♠ KJ4	You bid first.
Dealer: North	♥ 9753	The opponents are silent.
Vul: Both	♦ A2	
HCP: 13	♣ KQ92	

---

<b>Board: 47</b>	♠ K83	Partner bids first.
Dealer: South	♥ KQJT	The opponents are silent.
Vul: None	♦ KJT	
HCP: 13	♣ 873	

---

<b>Board: 48</b>	♠ Q762	You bid first.
Dealer: North	♥ AKT2	The opponents are silent.
Vul: E-W	♦ 83	
HCP: 12	♣ K93	

---

<b>Board: 49</b>	♠ 543	Partner bids first.
Dealer: South	♥ AK93	The opponents are silent.
Vul: None	♦ AJ3	
HCP: 12	♣ 863	

---

<b>Board: 50</b>	♠ KQ76	You bid first.
Dealer: North	♥ AQ6	The opponents are silent.
Vul: None	♦ J95	
HCP: 12	♣ 754	

## Both hands (Answers Page)

### Board: 46

	North:	South:	W	N	E	S
Dealer: North	♠ KJ4	♠ QT2		1 ♣	Pass	1 ♥
Vul: Both	♥ 9753	♥ KQ82	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ A2	♦ KQ8	Pass	4 ♥	All Pass	
South HCP: 13	♣ KQ92	♣ JT7				
Contract: 4 ♥ North						

### Board: 47

	North:	South:	W	N	E	S
Dealer: South	♠ K83	♠ AJ2				1 ♣
Vul: None	♥ KQJT	♥ 7643	Pass	1 ♥	Pass	2 ♥
North HCP: 13	♦ KJT	♦ A43	Pass	3 ♥	All Pass	
South HCP: 12	♣ 873	♣ K62				
Contract: 3 ♥ North						

### Board: 48

	North:	South:	W	N	E	S
Dealer: North	♠ Q762	♠ AK93		1 ♣	Pass	1 ♠
Vul: E-W	♥ AKT2	♥ 953	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ 83	♦ AT5	Pass	4 ♠	All Pass	
South HCP: 12	♣ K93	♣ J62				
Contract: 4 ♠ North						

### Board: 49

	North:	South:	W	N	E	S
Dealer: South	♠ 543	♠ AQJ				1 ♣
Vul: None	♥ AK93	♥ JT85	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ AJ3	♦ KT4	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ 863	♣ KT9	All Pass			
Contract: 4 ♥ South						

### Board: 50

	North:	South:	W	N	E	S
Dealer: North	♠ KQ76	♠ AT92		1 ♣	Pass	1 ♠
Vul: None	♥ AQ6	♥ J97	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ J95	♦ K2	All Pass			
South HCP: 12	♣ 754	♣ A983				
Contract: 3 ♠ South						

<b>Board: 46</b>	♠ QT2	Partner bids first.
Dealer: North	♥ KQ82	The opponents are silent.
Vul: Both	♦ KQ8	
HCP: 13	♣ JT7	

---

<b>Board: 47</b>	♠ AJ2	You bid first.
Dealer: South	♥ 7643	The opponents are silent.
Vul: None	♦ A43	
HCP: 12	♣ K62	

---

<b>Board: 48</b>	♠ AK93	Partner bids first.
Dealer: North	♥ 953	The opponents are silent.
Vul: E-W	♦ AT5	
HCP: 12	♣ J62	

---

<b>Board: 49</b>	♠ AQJ	You bid first.
Dealer: South	♥ JT85	The opponents are silent.
Vul: None	♦ KT4	
HCP: 14	♣ KT9	

---

<b>Board: 50</b>	♠ AT92	Partner bids first.
Dealer: North	♥ J97	The opponents are silent.
Vul: None	♦ K2	
HCP: 12	♣ A983	

## Both hands (Answers Page)

### Board: 46

	North:	South:	W	N	E	S
Dealer: North	♠ KJ4	♠ QT2		1 ♣	Pass	1 ♥
Vul: Both	♥ 9753	♥ KQ82	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ A2	♦ KQ8	Pass	4 ♥	All Pass	
South HCP: 13	♣ KQ92	♣ JT7				
Contract: 4 ♥ North						

### Board: 47

	North:	South:	W	N	E	S
Dealer: South	♠ K83	♠ AJ2				1 ♣
Vul: None	♥ KQJT	♥ 7643	Pass	1 ♥	Pass	2 ♥
North HCP: 13	♦ KJT	♦ A43	Pass	3 ♥	All Pass	
South HCP: 12	♣ 873	♣ K62				
Contract: 3 ♥ North						

### Board: 48

	North:	South:	W	N	E	S
Dealer: North	♠ Q762	♠ AK93		1 ♣	Pass	1 ♠
Vul: E-W	♥ AKT2	♥ 953	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ 83	♦ AT5	Pass	4 ♠	All Pass	
South HCP: 12	♣ K93	♣ J62				
Contract: 4 ♠ North						

### Board: 49

	North:	South:	W	N	E	S
Dealer: South	♠ 543	♠ AQJ				1 ♣
Vul: None	♥ AK93	♥ JT85	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ AJ3	♦ KT4	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ 863	♣ KT9	All Pass			
Contract: 4 ♥ South						

### Board: 50

	North:	South:	W	N	E	S
Dealer: North	♠ KQ76	♠ AT92		1 ♣	Pass	1 ♠
Vul: None	♥ AQ6	♥ J97	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ J95	♦ K2	All Pass			
South HCP: 12	♣ 754	♣ A983				
Contract: 3 ♠ South						