

## North hands

## Resp\_to\_1C

<b>Board: 1</b>	♠ QJ84	Partner is dealer.
Dealer: South	♥ A3	The opponents are silent.
Vul: None	♦ AKQ96	
HCP: 18+1	♣ Q4	
<b>Board: 2</b>	♠ AJ32	Partner is dealer.
Dealer: South	♥ 53	East (LHO) bids 1♥ if possible.
Vul: N-S	♦ KQJ753	
HCP: 14+2	♣ K	
<b>Board: 3</b>	♠ 8	LHO is dealer.
Dealer: East	♥ AQ9854	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ K7	West (RHO) bids 1♦ if possible.
HCP: 9+2	♣ T954	
<b>Board: 4</b>	♠ AQT9	Partner is dealer.
Dealer: South	♥ 764	The opponents are silent.
Vul: Both	♦ KT875	
HCP: 9+1	♣ 4	
<b>Board: 5</b>	♠ Q6	Partner is dealer.
Dealer: South	♥ Q964	East (LHO) bids 1♠ if possible.
Vul: N-S	♦ KJT74	
HCP: 8+1	♣ 54	

## Both hands (Answers Page)

### Board: 1

Dealer: South  
Vul: None  
North HCP: 18+1  
South HCP: 15  
Contract: 6 ♠ North

### North:

♠ QJ84  
♥ A3  
♦ AKQ96  
♣ Q4

### South:

♠ AK32  
♥ KJ42  
♦ 5  
♣ A752

W	N	E	S
			1 ♣
Pass	1 ♦	Pass	1NT
Pass	2 ♠	Pass	4 ♠
Pass	4NT	Pass	5 ♣ <sup>1</sup>
Pass	6 ♠	All Pass	

1. A=0/5 or 3/5

### Board: 2

Dealer: South  
Vul: N-S  
North HCP: 14+2  
South HCP: 14+1  
Contract: 3NT South

### North:

♠ AJ32  
♥ 53  
♦ KQJ753  
♣ K

### South:

♠ Q7  
♥ AJ2  
♦ A98  
♣ QJT83

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

1. strength cue bid

### Board: 3

Dealer: East  
Vul: N-S  
North HCP: 9+2  
South HCP: 9  
Contract: 3 ♥ South

### North:

♠ 8  
♥ AQ9854  
♦ K7  
♣ T954

### South:

♠ A752  
♥ KT72  
♦ T93  
♣ Q8

W	N	E	S
		1 ♣	Pass
1 ♦	2 ♥	Pass	3 ♥
All Pass			

### Board: 4

Dealer: South  
Vul: Both  
North HCP: 9+1  
South HCP: 13  
Contract: 1NT South

### North:

♠ AQT9  
♥ 764  
♦ KT875  
♣ 4

### South:

♠ J72  
♥ AK92  
♦ 93  
♣ AJ92

W	N	E	S
			1 ♣
Pass	1 ♦	Pass	1NT
All Pass			

### Board: 5

Dealer: South  
Vul: N-S  
North HCP: 8+1  
South HCP: 13+1  
Contract: 3 ♦ South

### North:

♠ Q6  
♥ Q964  
♦ KJT74  
♣ 54

### South:

♠ T75  
♥ T8  
♦ A95  
♣ AKQT2

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

## South hands

## Resp\_to\_1C

**Board: 1**      ♠ AK32      You are dealer.  
 Dealer: South      ♥ KJ42      The opponents are silent.  
 Vul: None      ♦ 5  
 HCP: 15      ♣ A752

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**Board: 2**      ♠ Q7      You are dealer.  
 Dealer: South      ♥ AJ2      East (RHO) bids 1 ♥ if possible.  
 Vul: N-S      ♦ A98  
 HCP: 14+1      ♣ QJT83

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**Board: 3**      ♠ A752      RHO is dealer. You bid second.  
 Dealer: East      ♥ KT72      East (RHO) opens 1 ♣ if possible.  
 Vul: N-S      ♦ T93      West (LHO) bids 1 ♦ if possible.  
 HCP: 9      ♣ Q8

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**Board: 4**      ♠ J72      You are dealer.  
 Dealer: South      ♥ AK92      The opponents are silent.  
 Vul: Both      ♦ 93  
 HCP: 13      ♣ AJ92

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**Board: 5**      ♠ T75      You are dealer.  
 Dealer: South      ♥ T8      East (RHO) bids 1 ♠ if possible.  
 Vul: N-S      ♦ A95  
 HCP: 13+1      ♣ AKQT2

## Both hands (Answers Page)

### Board: 1

Dealer: South  
Vul: None  
North HCP: 18+1  
South HCP: 15  
Contract: 6 ♠ North

#### North:

♠ QJ84  
♥ A3  
♦ AKQ96  
♣ Q4

#### South:

♠ AK32  
♥ KJ42  
♦ 5  
♣ A752

W	N	E	S
			1 ♣
Pass	1 ♦	Pass	1NT
Pass	2 ♠	Pass	4 ♠
Pass	4NT	Pass	5 ♣ <sup>1</sup>
Pass	6 ♠	All Pass	

1. A=0/5 or 3/5

### Board: 2

Dealer: South  
Vul: N-S  
North HCP: 14+2  
South HCP: 14+1  
Contract: 3NT South

#### North:

♠ AJ32  
♥ 53  
♦ KQJ753  
♣ K

#### South:

♠ Q7  
♥ AJ2  
♦ A98  
♣ QJT83

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

1. strength cue bid

### Board: 3

Dealer: East  
Vul: N-S  
North HCP: 9+2  
South HCP: 9  
Contract: 3 ♥ South

#### North:

♠ 8  
♥ AQ9854  
♦ K7  
♣ T954

#### South:

♠ A752  
♥ KT72  
♦ T93  
♣ Q8

W	N	E	S
		1 ♣	Pass
1 ♦	2 ♥	Pass	3 ♥
All Pass			

### Board: 4

Dealer: South  
Vul: Both  
North HCP: 9+1  
South HCP: 13  
Contract: 1NT South

#### North:

♠ AQT9  
♥ 764  
♦ KT875  
♣ 4

#### South:

♠ J72  
♥ AK92  
♦ 93  
♣ AJ92

W	N	E	S
			1 ♣
Pass	1 ♦	Pass	1NT
All Pass			

### Board: 5

Dealer: South  
Vul: N-S  
North HCP: 8+1  
South HCP: 13+1  
Contract: 3 ♦ South

#### North:

♠ Q6  
♥ Q964  
♦ KJT74  
♣ 54

#### South:

♠ T75  
♥ T8  
♦ A95  
♣ AKQT2

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

<b>Board: 6</b>	♠ AK	Partner is dealer.
Dealer: South	♥ 8542	The opponents are silent.
Vul: E-W	♦ T97654	
HCP: 7+2	♣ 2	

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<b>Board: 7</b>	♠ AQT6	You are dealer.
Dealer: North	♥ 75	The opponents are silent.
Vul: Both	♦ KT7	
HCP: 12	♣ K975	

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<b>Board: 8</b>	♠ AKJT	Partner is dealer.
Dealer: South	♥ 62	The opponents are silent.
Vul: None	♦ K7653	
HCP: 11+1	♣ 98	

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<b>Board: 9</b>	♠ AQ72	You are dealer.
Dealer: North	♥ KQ5	The opponents are silent.
Vul: E-W	♦ -	
HCP: 13+2	♣ QT9864	

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<b>Board: 10</b>	♠ 82	You are dealer.
Dealer: North	♥ AJ	The opponents are silent.
Vul: Both	♦ T965	
HCP: 13+1	♣ AKJT5	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 14+1

Contract: 1NT South

North:

♠ AK

♥ 8542

♦ T97654

♣ 2

South:

♠ 982

♥ AK63

♦ 3

♣ AK854

W N E S

Pass 1 ♣ 1NT

Pass 1♦

All Pass

### Board: 7

Dealer: North

Vul: Both

North HCP: 12

South HCP: 8+1

Contract: 1NT North

North:

♠ AQT6

♥ 75

♦ KT7

♣ K975

South:

♠ 9852

♥ QJT

♦ AJ862

♣ T

W N E S

Pass 1 ♣ 1NT

Pass 1♦

All Pass

### Board: 8

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12+1

Contract: 3NT North

North:

♠ AKJT

♥ 62

♦ K7653

♣ 98

South:

♠ 72

♥ AJ98

♦ Q2

♣ KQ752

W N E S

Pass 1 ♣ 1NT

Pass 1♦

Pass 2♦

Pass 3NT

### Board: 9

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 9+2

Contract: 3NT North

North:

♠ AQ72

♥ KQ5

♦ -

♣ QT9864

South:

♠ T6

♥ T876

♦ AJ9842

♣ A

W N E S

Pass 1 ♣ 1NT

Pass 2♦

Pass 3NT

### Board: 10

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 8+1

Contract: 3♦ South

North:

♠ 82

♥ AJ

♦ T965

♣ AKJT5

South:

♠ QJT5

♥ T86

♦ KQ732

♣ 6

W N E S

Pass 1 ♣ 1NT

Pass 2♦

All Pass

<b>Board: 6</b>	♠ 982	You are dealer.
Dealer: South	♥ AK63	The opponents are silent.
Vul: E-W	♦ 3	
HCP: 14+1	♣ AK854	

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<b>Board: 7</b>	♠ 9852	Partner is dealer.
Dealer: North	♥ QJT	The opponents are silent.
Vul: Both	♦ AJ862	
HCP: 8+1	♣ T	

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<b>Board: 8</b>	♠ 72	You are dealer.
Dealer: South	♥ AJ98	The opponents are silent.
Vul: None	♦ Q2	
HCP: 12+1	♣ KQ752	

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<b>Board: 9</b>	♠ T6	Partner is dealer.
Dealer: North	♥ T876	The opponents are silent.
Vul: E-W	♦ AJ9842	
HCP: 9+2	♣ A	

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<b>Board: 10</b>	♠ QJT5	Partner is dealer.
Dealer: North	♥ T86	The opponents are silent.
Vul: Both	♦ KQ732	
HCP: 8+1	♣ 6	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 14+1

Contract: 1NT South

North:

♠ AK

♥ 8542

♦ T97654

♣ 2

South:

♠ 982

♥ AK63

♦ 3

♣ AK854

W N E S

Pass 1 ♣ 1NT

Pass 1♦

All Pass

### Board: 7

Dealer: North

Vul: Both

North HCP: 12

South HCP: 8+1

Contract: 1NT North

North:

♠ AQT6

♥ 75

♦ KT7

♣ K975

South:

♠ 9852

♥ QJT

♦ AJ862

♣ T

W N E S

Pass 1 ♣ 1NT

Pass 1♦

All Pass

### Board: 8

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12+1

Contract: 3NT North

North:

♠ AKJT

♥ 62

♦ K7653

♣ 98

South:

♠ 72

♥ AJ98

♦ Q2

♣ KQ752

W N E S

Pass 1 ♣ 1NT

Pass 1♦

Pass 2♦

Pass 3NT

### Board: 9

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 9+2

Contract: 3NT North

North:

♠ AQ72

♥ KQ5

♦ -

♣ QT9864

South:

♠ T6

♥ T876

♦ AJ9842

♣ A

W N E S

Pass 1 ♣ 1NT

Pass 2♦

Pass 3NT

### Board: 10

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 8+1

Contract: 3♦ South

North:

♠ 82

♥ AJ

♦ T965

♣ AKJT5

South:

♠ QJT5

♥ T86

♦ KQ732

♣ 6

W N E S

Pass 1 ♣ 1NT

Pass 2♦

All Pass



<b>Board: 11</b>	♠ 2	You are dealer.
Dealer: North	♥ AQJ7	West (RHO) Doubles 2♣ if possible.
Vul: None	♦ T3	East (LHO) bids 2♠ if possible.
HCP: 14+2	♣ AKT953	

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<b>Board: 12</b>	♠ QJ9	RHO is dealer. You bid second.
Dealer: West	♥ AT53	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ J5	East (LHO) bids 1♦ if possible.
HCP: 9	♣ J954	

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<b>Board: 13</b>	♠ KT83	You are dealer.
Dealer: North	♥ KQ8	The opponents are silent.
Vul: Both	♦ K3	
HCP: 19	♣ AKJ5	

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<b>Board: 14</b>	♠ J732	Partner is dealer.
Dealer: South	♥ J94	The opponents are silent.
Vul: None	♦ KQJ976	
HCP: 8+2	♣ -	

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<b>Board: 15</b>	♠ KQJ6	Partner is dealer.
Dealer: South	♥ AJ6	East (LHO) bids 1♠ if possible.
Vul: N-S	♦ J9765	
HCP: 12+1	♣ 7	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 6+1

Contract: 3♣ South

North:

♠ 2

♥ AQJ7

♦ T3

♣ AKT953

South:

♠ J653

♥ K53

♦ Q8654

♣ 2

W N E S

1♣ Pass 1♦

Pass 2♣ Pass Pass

X Pass 2♠ Pass

Pass X Pass 3♣

All Pass

### Board: 12

Dealer: West

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3♥ North

North:

♠ QJ9

♥ AT53

♦ J5

♣ J954

South:

♠ A764

♥ Q762

♦ K8

♣ AQ2

W N E S

1♣ Pass 1♦ 1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♥ All Pass

1. Stayman

### Board: 13

Dealer: North

Vul: Both

North HCP: 19

South HCP: 8+1

Contract: 3NT South

North:

♠ KT83

♥ KQ8

♦ K3

♣ AKJ5

South:

♠ QJ5

♥ JT63

♦ AT972

♣ 6

W N E S

1♣ Pass 1♦

Pass 2NT Pass 3♥

Pass 3♠ Pass 3NT

All Pass

### Board: 14

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 15+1

Contract: 1NT South

North:

♠ J732

♥ J94

♦ KQJ976

♣ -

South:

♠ A965

♥ AQT3

♦ -

♣ KQ862

W N E S

1♣

Pass 1♦ Pass 1NT

All Pass

### Board: 15

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ KQJ6

♥ AJ6

♦ J9765

♣ 7

South:

♠ 75

♥ K942

♦ KQ2

♣ AJ65

W N E S

1♣

Pass 1♦ 1♠ Pass

Pass 2NT Pass 3♦

Pass 3NT All Pass

<b>Board: 11</b>	♠ J653	Partner is dealer.
Dealer: North	♥ K53	West (LHO) Doubles 2♣ if possible.
Vul: None	♦ Q8654	East (RHO) bids 2♠ if possible.
HCP: 6+1	♣ 2	

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<b>Board: 12</b>	♠ A764	LHO is dealer.
Dealer: West	♥ Q762	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ K8	East (RHO) bids 1♦ if possible.
HCP: 15	♣ AQ2	

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<b>Board: 13</b>	♠ QJ5	Partner is dealer.
Dealer: North	♥ JT63	The opponents are silent.
Vul: Both	♦ AT972	
HCP: 8+1	♣ 6	

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<b>Board: 14</b>	♠ A965	You are dealer.
Dealer: South	♥ AQT3	The opponents are silent.
Vul: None	♦ -	
HCP: 15+1	♣ KQ862	

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<b>Board: 15</b>	♠ 75	You are dealer.
Dealer: South	♥ K942	East (RHO) bids 1♠ if possible.
Vul: N-S	♦ KQ2	
HCP: 13	♣ AJ65	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 6+1

Contract: 3♣ South

North:

♠ 2

♥ AQJ7

♦ T3

♣ AKT953

South:

♠ J653

♥ K53

♦ Q8654

♣ 2

W

N

E

S

1♣

Pass

1♦

Pass

2♣

Pass

Pass

X

Pass

2♠

Pass

Pass

X

Pass

3♣

All Pass

### Board: 12

Dealer: West

Vul: E-W

North HCP: 9

South HCP: 15

Contract: 3♥ North

North:

♠ QJ9

♥ AT53

♦ J5

♣ J954

South:

♠ A764

♥ Q762

♦ K8

♣ AQ2

W

N

E

S

1♣

Pass

1♦

1NT

Pass

2♣<sup>1</sup>

Pass

2♥

Pass

3♥

All Pass

1. Stayman

### Board: 13

Dealer: North

Vul: Both

North HCP: 19

South HCP: 8+1

Contract: 3NT South

North:

♠ KT83

♥ KQ8

♦ K3

♣ AKJ5

South:

♠ QJ5

♥ JT63

♦ AT972

♣ 6

W

N

E

S

1♣

Pass

1♦

Pass

2NT

Pass

3♥

Pass

3♠

Pass

3NT

All Pass

### Board: 14

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 15+1

Contract: 1NT South

North:

♠ J732

♥ J94

♦ KQJ976

♣ -

South:

♠ A965

♥ AQT3

♦ -

♣ KQ862

W

N

E

S

1♣

Pass

1♦

Pass

1NT

All Pass

### Board: 15

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ KQJ6

♥ AJ6

♦ J9765

♣ 7

South:

♠ 75

♥ K942

♦ KQ2

♣ AJ65

W

N

E

S

1♣

Pass

1♦

1♠

Pass

Pass

2NT

Pass

3♦

Pass

3NT

All Pass

# North hands

# Resp\_to\_1C

## Board: 16

♠ Q742

Partner is dealer.

Dealer: South

♥ A83

The opponents are silent.

Vul: E-W

♦ QJ973

HCP: 9+1

♣ 5

## Board: 17

♠ K83

You are dealer.

Dealer: North

♥ K75

West (RHO) bids 1 ♠ if possible.

Vul: None

♦ KT4

HCP: 12

♣ QJ54

## Board: 18

♠ 4

Partner is dealer.

Dealer: South

♥ KJ96

The opponents are silent.

Vul: N-S

♦ KQJ954

HCP: 13+2

♣ K4

## Board: 19

♠ T7

Partner is dealer.

Dealer: South

♥ KJ64

East (LHO) bids 1 ♠ if possible.

Vul: E-W

♦ K98754

West (RHO) bids 2 ♠ if possible.

HCP: 7+2

♣ 4

West (RHO) bids 3 ♠ if possible.

## Board: 20

♠ AJ3

You are dealer.

Dealer: North

♥ Q32

The opponents are silent.

Vul: Both

♦ K

HCP: 15+2

♣ AJT752

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 16+1

Contract: 1NT South

North:

♠ Q742

♥ A83

♦ QJ973

♣ 5

South:

♠ AK3

♥ Q654

♦ 4

♣ AQJT6

W	N	E	S
			1 ♣
Pass	1 ♦	Pass	1NT
All Pass			

### Board: 17

Dealer: North

Vul: None

North HCP: 12

South HCP: 14+1

Contract: 3NT North

North:

♠ K83

♥ K75

♦ KT4

♣ QJ54

South:

♠ 65

♥ A643

♦ AQ976

♣ A6

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

### Board: 18

Dealer: South

Vul: N-S

North HCP: 13+2

South HCP: 11+1

Contract: 3NT North

North:

♠ 4

♥ KJ96

♦ KQJ954

♣ K4

South:

♠ A983

♥ 54

♦ 83

♣ AQJ52

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

### Board: 19

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 13+1

Contract: 4 ♦ North

North:

♠ T7

♥ KJ64

♦ K98754

♣ 4

South:

♠ 42

♥ T9

♦ AQ63

♣ AKT86

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

### Board: 20

Dealer: North

Vul: Both

North HCP: 15+2

South HCP: 9+1

Contract: 3NT South

North:

♠ AJ3

♥ Q32

♦ K

♣ AJT752

South:

♠ 54

♥ AJT6

♦ JT864

♣ K9

W	N	E	S
	1 ♣	Pass	1 ♦
Pass	3 ♣	Pass	3NT
All Pass			

<b>Board: 16</b>	♠ AK3	You are dealer.
Dealer: South	♥ Q654	The opponents are silent.
Vul: E-W	♦ 4	
HCP: 16+1	♣ AQJT6	

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<b>Board: 17</b>	♠ 65	Partner is dealer.
Dealer: North	♥ A643	West (LHO) bids 1 ♠ if possible.
Vul: None	♦ AQ976	
HCP: 14+1	♣ A6	

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<b>Board: 18</b>	♠ A983	You are dealer.
Dealer: South	♥ 54	The opponents are silent.
Vul: N-S	♦ 83	
HCP: 11+1	♣ AQJ52	

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<b>Board: 19</b>	♠ 42	You are dealer.
Dealer: South	♥ T9	East (RHO) bids 1 ♠ if possible.
Vul: E-W	♦ AQ63	West (LHO) bids 2 ♠ if possible.
HCP: 13+1	♣ AKT86	West (LHO) bids 3 ♠ if possible.

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<b>Board: 20</b>	♠ 54	Partner is dealer.
Dealer: North	♥ AJT6	The opponents are silent.
Vul: Both	♦ JT864	
HCP: 9+1	♣ K9	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 16+1

Contract: 1NT South

North:

♠ Q742

♥ A83

♦ QJ973

♣ 5

South:

♠ AK3

♥ Q654

♦ 4

♣ AQJT6

W	N	E	S
			1 ♣
Pass	1 ♦	Pass	1NT
All Pass			

### Board: 17

Dealer: North

Vul: None

North HCP: 12

South HCP: 14+1

Contract: 3NT North

North:

♠ K83

♥ K75

♦ KT4

♣ QJ54

South:

♠ 65

♥ A643

♦ AQ976

♣ A6

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

### Board: 18

Dealer: South

Vul: N-S

North HCP: 13+2

South HCP: 11+1

Contract: 3NT North

North:

♠ 4

♥ KJ96

♦ KQJ954

♣ K4

South:

♠ A983

♥ 54

♦ 83

♣ AQJ52

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

### Board: 19

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 13+1

Contract: 4 ♦ North

North:

♠ T7

♥ KJ64

♦ K98754

♣ 4

South:

♠ 42

♥ T9

♦ AQ63

♣ AKT86

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

### Board: 20

Dealer: North

Vul: Both

North HCP: 15+2

South HCP: 9+1

Contract: 3NT South

North:

♠ AJ3

♥ Q32

♦ K

♣ AJT752

South:

♠ 54

♥ AJT6

♦ JT864

♣ K9

W	N	E	S
	1 ♣	Pass	1 ♦
Pass	3 ♣	Pass	3NT
All Pass			



<b>Board: 21</b>	♠ AKT4	You are dealer.
Dealer: North	♥ QJ97	The opponents are silent.
Vul: N-S	♦ -	
HCP: 13+1	♣ QJ982	
<hr/>		
<b>Board: 22</b>	♠ AQ74	You are dealer.
Dealer: North	♥ QT97	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 15	♣ AKT9	
<hr/>		
<b>Board: 23</b>	♠ K943	Partner is dealer.
Dealer: South	♥ K95	The opponents are silent.
Vul: Both	♦ AKQT43	
HCP: 15+2	♣ -	
<hr/>		
<b>Board: 24</b>	♠ J983	Partner is dealer.
Dealer: South	♥ 862	The opponents are silent.
Vul: None	♦ KQJ86	
HCP: 8+1	♣ J	
<hr/>		
<b>Board: 25</b>	♠ QJ87	You are dealer.
Dealer: North	♥ K72	West (RHO) bids 1 ♠ if possible.
Vul: E-W	♦ K7	
HCP: 14	♣ KQ65	

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ AKT4	♠ QJ2		1 ♣	Pass	1 ♦
Vul: N-S	♥ QJ97	♥ A532	Pass	1NT	All Pass	
North HCP: 13+1	♦ -	♦ QJT62				
South HCP: 10+1	♣ QJ982	♣ 4				
Contract: 1NT North						

### Board: 22

	North:	South:	W	N	E	S
Dealer: North	♠ AQ74	♠ 83		1 ♣	Pass	1 ♦
Vul: E-W	♥ QT97	♥ A642	Pass	1NT	Pass	2 ♥
North HCP: 15	♦ 9	♦ AQJ52	Pass	4 ♥	All Pass	
South HCP: 12+1	♣ AKT9	♣ J3				
Contract: 4 ♥ North						

### Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ K943	♠ A876				1 ♣
Vul: Both	♥ K95	♥ A7	Pass	1 ♦	Pass	1NT
North HCP: 15+2	♦ AKQT43	♦ 65	Pass	2 ♠	Pass	4NT
South HCP: 16+1	♣ -	♣ AKJ32	Pass	5 ♥ <sup>1</sup>	Pass	5 ♠
Contract: 5 ♠ South			All Pass			

1. A=2/5 or 5/5, Q(S)=0

### Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ J983	♠ A65				1 ♣
Vul: None	♥ 862	♥ AT9	Pass	1 ♦	Pass	1NT
North HCP: 8+1	♦ KQJ86	♦ 74	All Pass			
South HCP: 12+1	♣ J	♣ A9732				
Contract: 1NT South						

### Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ QJ87	♠ A		1 ♣	Pass	1 ♦
Vul: E-W	♥ K72	♥ 8654	1 ♠	1NT	Pass	2 ♦
North HCP: 14	♦ K7	♦ QJT542	Pass	2NT	All Pass	
South HCP: 8+2	♣ KQ65	♣ J4				
Contract: 2NT North						

<b>Board: 21</b>	♠ QJ2	Partner is dealer.
Dealer: North	♥ A532	The opponents are silent.
Vul: N-S	♦ QJT62	
HCP: 10+1	♣ 4	

---

<b>Board: 22</b>	♠ 83	Partner is dealer.
Dealer: North	♥ A642	The opponents are silent.
Vul: E-W	♦ AQJ52	
HCP: 12+1	♣ J3	

---

<b>Board: 23</b>	♠ A876	You are dealer.
Dealer: South	♥ A7	The opponents are silent.
Vul: Both	♦ 65	
HCP: 16+1	♣ AKJ32	

---

<b>Board: 24</b>	♠ A65	You are dealer.
Dealer: South	♥ AT9	The opponents are silent.
Vul: None	♦ 74	
HCP: 12+1	♣ A9732	

---

<b>Board: 25</b>	♠ A	Partner is dealer.
Dealer: North	♥ 8654	West (LHO) bids 1 ♠ if possible.
Vul: E-W	♦ QJT542	
HCP: 8+2	♣ J4	

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ AKT4	♠ QJ2		1 ♣	Pass	1 ♦
Vul: N-S	♥ QJ97	♥ A532	Pass	1NT	All Pass	
North HCP: 13+1	♦ -	♦ QJT62				
South HCP: 10+1	♣ QJ982	♣ 4				
Contract: 1NT North						

### Board: 22

	North:	South:	W	N	E	S
Dealer: North	♠ AQ74	♠ 83		1 ♣	Pass	1 ♦
Vul: E-W	♥ QT97	♥ A642	Pass	1NT	Pass	2 ♥
North HCP: 15	♦ 9	♦ AQJ52	Pass	4 ♥	All Pass	
South HCP: 12+1	♣ AKT9	♣ J3				
Contract: 4 ♥ North						

### Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ K943	♠ A876				1 ♣
Vul: Both	♥ K95	♥ A7	Pass	1 ♦	Pass	1NT
North HCP: 15+2	♦ AKQT43	♦ 65	Pass	2 ♠	Pass	4NT
South HCP: 16+1	♣ -	♣ AKJ32	Pass	5 ♥ <sup>1</sup>	Pass	5 ♠
Contract: 5 ♠ South			All Pass			

1. A=2/5 or 5/5, Q(S)=0

### Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ J983	♠ A65				1 ♣
Vul: None	♥ 862	♥ AT9	Pass	1 ♦	Pass	1NT
North HCP: 8+1	♦ KQJ86	♦ 74	All Pass			
South HCP: 12+1	♣ J	♣ A9732				
Contract: 1NT South						

### Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ QJ87	♠ A		1 ♣	Pass	1 ♦
Vul: E-W	♥ K72	♥ 8654	1 ♠	1NT	Pass	2 ♦
North HCP: 14	♦ K7	♦ QJT542	Pass	2NT	All Pass	
South HCP: 8+2	♣ KQ65	♣ J4				
Contract: 2NT North						

# North hands

# Resp\_to\_1C

**Board: 26**      ♠ A76      You are dealer.  
 Dealer: North      ♥ AJ64      West (RHO) bids 1 ♠ if possible.  
 Vul: Both      ♦ 8      East (LHO) bids 3 ♠ if possible.  
 HCP: 13+1      ♣ KJ764

**Board: 27**      ♠ 8      Partner is dealer.  
 Dealer: South      ♥ KJT9      East (LHO) bids 1 ♠ if possible.  
 Vul: None      ♦ AK6542      West (RHO) bids 3 ♠ if possible.  
 HCP: 12+2      ♣ J5

**Board: 28**      ♠ J987      Partner is dealer.  
 Dealer: South      ♥ QT8      The opponents are silent.  
 Vul: N-S      ♦ AK963  
 HCP: 10+1      ♣ 9

**Board: 29**      ♠ K      Partner is dealer.  
 Dealer: South      ♥ KJT8      The opponents are silent.  
 Vul: Both      ♦ KT8652  
 HCP: 14+2      ♣ A8

**Board: 30**      ♠ AT32      Partner is dealer.  
 Dealer: South      ♥ 5      The opponents are silent.  
 Vul: None      ♦ J97543  
 HCP: 9+2      ♣ A5

## Both hands (Answers Page)

### Board: 26

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 11+2

Contract: 4 ♦ South

North:

♠ A76

♥ AJ64

♦ 8

♣ KJ764

South:

♠ T

♥ KQ32

♦ KQJ653

♣ 85

W N E S

1 ♣ Pass 1 ♦

1 ♠ 2 ♣ 3 ♠ 4 ♦

All Pass

### Board: 27

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 13+1

Contract: 4 ♦ North

North:

♠ 8

♥ KJT9

♦ AK6542

♣ J5

South:

♠ A93

♥ A65

♦ JT

♣ AT842

W N E S

1 ♣

Pass 1 ♦ 1 ♠ 2 ♣

3 ♠ 4 ♦ All Pass

### Board: 28

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 18

Contract: 3NT South

North:

♠ J987

♥ QT8

♦ AK963

♣ 9

South:

♠ KQ4

♥ AJ9

♦ J85

♣ AK54

W N E S

1 ♣

Pass 1 ♦ Pass 2NT

Pass 3 ♠ Pass 3NT

All Pass

### Board: 29

Dealer: South

Vul: Both

North HCP: 14+2

South HCP: 14

Contract: 4 ♥ South

North:

♠ K

♥ KJT8

♦ KT8652

♣ A8

South:

♠ A974

♥ Q96

♦ A4

♣ KJ52

W N E S

1 ♣

Pass 1 ♦ Pass 1NT

Pass 2 ♥ Pass 3 ♠

Pass 3NT Pass 4 ♥

All Pass

### Board: 30

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 14

Contract: 1NT South

North:

♠ AT32

♥ 5

♦ J97543

♣ A5

South:

♠ KQ8

♥ AJT3

♦ QT

♣ Q862

W N E S

1 ♣

Pass 1 ♦ Pass 1NT

All Pass

<b>Board: 26</b>	♠ T	Partner is dealer.
Dealer: North	♥ KQ32	West (LHO) bids 1 ♠ if possible.
Vul: Both	♦ KQJ653	East (RHO) bids 3 ♠ if possible.
HCP: 11+2	♣ 85	

---

<b>Board: 27</b>	♠ A93	You are dealer.
Dealer: South	♥ A65	East (RHO) bids 1 ♠ if possible.
Vul: None	♦ JT	West (LHO) bids 3 ♠ if possible.
HCP: 13+1	♣ AT842	

---

<b>Board: 28</b>	♠ KQ4	You are dealer.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: N-S	♦ J85	
HCP: 18	♣ AK54	

---

<b>Board: 29</b>	♠ A974	You are dealer.
Dealer: South	♥ Q96	The opponents are silent.
Vul: Both	♦ A4	
HCP: 14	♣ KJ52	

---

<b>Board: 30</b>	♠ KQ8	You are dealer.
Dealer: South	♥ AJT3	The opponents are silent.
Vul: None	♦ QT	
HCP: 14	♣ Q862	

## Both hands (Answers Page)

### Board: 26

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 11+2

Contract: 4 ♦ South

North:

♠ A76

♥ AJ64

♦ 8

♣ KJ764

South:

♠ T

♥ KQ32

♦ KQJ653

♣ 85

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

### Board: 27

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 13+1

Contract: 4 ♦ North

North:

♠ 8

♥ KJT9

♦ AK6542

♣ J5

South:

♠ A93

♥ A65

♦ JT

♣ AT842

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

### Board: 28

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 18

Contract: 3NT South

North:

♠ J987

♥ QT8

♦ AK963

♣ 9

South:

♠ KQ4

♥ AJ9

♦ J85

♣ AK54

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

### Board: 29

Dealer: South

Vul: Both

North HCP: 14+2

South HCP: 14

Contract: 4 ♥ South

North:

♠ K

♥ KJT8

♦ KT8652

♣ A8

South:

♠ A974

♥ Q96

♦ A4

♣ KJ52

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

### Board: 30

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 14

Contract: 1NT South

North:

♠ AT32

♥ 5

♦ J97543

♣ A5

South:

♠ KQ8

♥ AJT3

♦ QT

♣ Q862

W	N	E	S
			1 ♣
Pass	1 ♦	Pass	1NT
All Pass			



## North hands

## Resp\_to\_1C

<b>Board: 31</b>	♠ T94	You are dealer.
Dealer: North	♥ A53	The opponents are silent.
Vul: N-S	♦ Q8	
HCP: 13+1	♣ AQJ53	
<hr/>		
<b>Board: 32</b>	♠ 64	You are dealer.
Dealer: North	♥ K84	The opponents are silent.
Vul: E-W	♦ AKQ	
HCP: 12+1	♣ T9764	
<hr/>		
<b>Board: 33</b>	♠ QT4	LHO is dealer.
Dealer: East	♥ AKJT5	East (LHO) opens 1 ♣ if possible.
Vul: None	♦ J2	West (RHO) bids 1 ♦ if possible.
HCP: 11+1	♣ 965	East (LHO) Doubles 1 ♥ if possible.
<hr/>		
<b>Board: 34</b>	♠ AT	You are dealer.
Dealer: North	♥ Q85	West (RHO) bids 1 ♠ if possible.
Vul: N-S	♦ T3	
HCP: 13+2	♣ AQJ843	
<hr/>		
<b>Board: 35</b>	♠ A9	You are dealer.
Dealer: North	♥ A43	The opponents are silent.
Vul: E-W	♦ QT5	
HCP: 12+1	♣ Q8752	

## Both hands (Answers Page)

### Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ T94	♠ K752		1 ♣	Pass	1 ♦
Vul: N-S	♥ A53	♥ 42	Pass	1NT	All Pass	
North HCP: 13+1	♦ Q8	♦ AKT96				
South HCP: 10+1	♣ AQJ53	♣ 76				
Contract: 1NT North						

### Board: 32

	North:	South:	W	N	E	S
Dealer: North	♠ 64	♠ AKT7		1 ♣	Pass	1 ♦
Vul: E-W	♥ K84	♥ 97	Pass	1NT	Pass	3 ♦
North HCP: 12+1	♦ AKQ	♦ J98653	Pass	4 ♦	All Pass	
South HCP: 11+2	♣ T9764	♣ K				
Contract: 4 ♦ North						

### Board: 33

	North:	South:	W	N	E	S
Dealer: East	♠ QT4	♠ 87			1 ♣	Pass
Vul: None	♥ AKJT5	♥ 9742	1 ♦	1 ♥	X	2 ♥
North HCP: 11+1	♦ J2	♦ AQ4	All Pass			
South HCP: 8	♣ 965	♣ Q742				
Contract: 2 ♥ South						

### Board: 34

	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ KQJ7		1 ♣	Pass	1 ♦
Vul: N-S	♥ Q85	♥ 74	1 ♠	2 ♣	Pass	3NT
North HCP: 13+2	♦ T3	♦ AQ864	All Pass			
South HCP: 15+1	♣ AQJ843	♣ K6				
Contract: 3NT South						

### Board: 35

	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ KJ62		1 ♣	Pass	1 ♦
Vul: E-W	♥ A43	♥ KJ2	Pass	1NT	Pass	2 ♠
North HCP: 12+1	♦ QT5	♦ AK742	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q8752	♣ 6				
Contract: 3NT North						

<b>Board: 31</b>	♠ K752	Partner is dealer.
Dealer: North	♥ 42	The opponents are silent.
Vul: N-S	♦ AKT96	
HCP: 10+1	♣ 76	
<hr/>		
<b>Board: 32</b>	♠ AKT7	Partner is dealer.
Dealer: North	♥ 97	The opponents are silent.
Vul: E-W	♦ J98653	
HCP: 11+2	♣ K	
<hr/>		
<b>Board: 33</b>	♠ 87	RHO is dealer. You bid second.
Dealer: East	♥ 9742	East (RHO) opens 1 ♣ if possible.
Vul: None	♦ AQ4	West (LHO) bids 1 ♦ if possible.
HCP: 8	♣ Q742	East (RHO) Doubles 1 ♥ if possible.
<hr/>		
<b>Board: 34</b>	♠ KQJ7	Partner is dealer.
Dealer: North	♥ 74	West (LHO) bids 1 ♠ if possible.
Vul: N-S	♦ AQ864	
HCP: 15+1	♣ K6	
<hr/>		
<b>Board: 35</b>	♠ KJ62	Partner is dealer.
Dealer: North	♥ KJ2	The opponents are silent.
Vul: E-W	♦ AK742	
HCP: 15+1	♣ 6	

## Both hands (Answers Page)

### Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ T94	♠ K752		1 ♣	Pass	1 ♦
Vul: N-S	♥ A53	♥ 42	Pass	1NT	All Pass	
North HCP: 13+1	♦ Q8	♦ AKT96				
South HCP: 10+1	♣ AQJ53	♣ 76				
Contract: 1NT North						

### Board: 32

	North:	South:	W	N	E	S
Dealer: North	♠ 64	♠ AKT7		1 ♣	Pass	1 ♦
Vul: E-W	♥ K84	♥ 97	Pass	1NT	Pass	3 ♦
North HCP: 12+1	♦ AKQ	♦ J98653	Pass	4 ♦	All Pass	
South HCP: 11+2	♣ T9764	♣ K				
Contract: 4 ♦ North						

### Board: 33

	North:	South:	W	N	E	S
Dealer: East	♠ QT4	♠ 87			1 ♣	Pass
Vul: None	♥ AKJT5	♥ 9742	1 ♦	1 ♥	X	2 ♥
North HCP: 11+1	♦ J2	♦ AQ4	All Pass			
South HCP: 8	♣ 965	♣ Q742				
Contract: 2 ♥ South						

### Board: 34

	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ KQJ7		1 ♣	Pass	1 ♦
Vul: N-S	♥ Q85	♥ 74	1 ♠	2 ♣	Pass	3NT
North HCP: 13+2	♦ T3	♦ AQ864	All Pass			
South HCP: 15+1	♣ AQJ843	♣ K6				
Contract: 3NT South						

### Board: 35

	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ KJ62		1 ♣	Pass	1 ♦
Vul: E-W	♥ A43	♥ KJ2	Pass	1NT	Pass	2 ♠
North HCP: 12+1	♦ QT5	♦ AK742	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q8752	♣ 6				
Contract: 3NT North						

<b>Board: 36</b>	♠ 6432	Partner is dealer.
Dealer: South	♥ K972	The opponents are silent.
Vul: Both	♦ AKT52	
HCP: 10+1	♣ -	

---

<b>Board: 37</b>	♠ Q	You are dealer.
Dealer: North	♥ KT64	The opponents are silent.
Vul: N-S	♦ 862	
HCP: 12+1	♣ AK654	

---

<b>Board: 38</b>	♠ KQ82	You are dealer.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 15+1	♣ AJ953	

---

<b>Board: 39</b>	♠ Q74	RHO is dealer. You bid second.
Dealer: West	♥ T9743	West (RHO) opens 1 ♣ if possible.
Vul: Both	♦ 86	East (LHO) bids 1 ♦ if possible.
HCP: 2+1	♣ T85	East (LHO) bids 1 ♠ if possible.
		East (LHO) bids 3 ♦ if possible.

---

<b>Board: 40</b>	♠ J72	Partner is dealer.
Dealer: South	♥ Q542	The opponents are silent.
Vul: None	♦ A7654	
HCP: 7+1	♣ 2	

## Both hands (Answers Page)

### Board: 36

	North:	South:	W	N	E	S
Dealer: South	♠ 6432	♠ KJ7				1 ♣
Vul: Both	♥ K972	♥ 8653	Pass	1 ♦	Pass	1NT
North HCP: 10+1	♦ AKT52	♦ J	All Pass			
South HCP: 12+1	♣ -	♣ AK976				
Contract: 1NT South						

### Board: 37

	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ A986		1 ♣	Pass	1 ♦
Vul: N-S	♥ KT64	♥ J73	Pass	1NT	Pass	2 ♠
North HCP: 12+1	♦ 862	♦ AKJ73	Pass	3NT	All Pass	
South HCP: 15+1	♣ AK654	♣ Q				
Contract: 3NT North						

### Board: 38

	North:	South:	W	N	E	S
Dealer: North	♠ KQ82	♠ A965		1 ♣	Pass	1 ♦
Vul: E-W	♥ KQ3	♥ A8	Pass	1NT	Pass	2 ♠
North HCP: 15+1	♦ 7	♦ AQT43	Pass	4 ♠	All Pass	
South HCP: 14+1	♣ AJ953	♣ T6				
Contract: 4 ♠ North						

### Board: 39

	North:	South:	W	N	E	S
Dealer: West	♠ Q74	♠ AKT2	1 ♣	Pass	1 ♦	X
Vul: Both	♥ T9743	♥ KQ52	Pass	1 ♥	1 ♠	2 ♥
North HCP: 2+1	♦ 86	♦ Q74	Pass	Pass	3 ♦	Pass
South HCP: 17	♣ T85	♣ QJ	Pass	3 ♥	All Pass	
Contract: 3 ♥ North						

### Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ J72	♠ KT5				1 ♣
Vul: None	♥ Q542	♥ KJ8	Pass	1 ♦	Pass	1NT
North HCP: 7+1	♦ A7654	♦ K8	All Pass			
South HCP: 14+1	♣ 2	♣ AT764				
Contract: 1NT South						

<b>Board: 36</b>	♠ KJ7	You are dealer.
Dealer: South	♥ 8653	The opponents are silent.
Vul: Both	♦ J	
HCP: 12+1	♣ AK976	

---

<b>Board: 37</b>	♠ A986	Partner is dealer.
Dealer: North	♥ J73	The opponents are silent.
Vul: N-S	♦ AKJ73	
HCP: 15+1	♣ Q	

---

<b>Board: 38</b>	♠ A965	Partner is dealer.
Dealer: North	♥ A8	The opponents are silent.
Vul: E-W	♦ AQT43	
HCP: 14+1	♣ T6	

---

<b>Board: 39</b>	♠ AKT2	LHO is dealer.
Dealer: West	♥ KQ52	West (LHO) opens 1 ♣ if possible.
Vul: Both	♦ Q74	East (RHO) bids 1 ♦ if possible.
HCP: 17	♣ QJ	East (RHO) bids 1 ♠ if possible.
		East (RHO) bids 3 ♦ if possible.

---

<b>Board: 40</b>	♠ KT5	You are dealer.
Dealer: South	♥ KJ8	The opponents are silent.
Vul: None	♦ K8	
HCP: 14+1	♣ AT764	

## Both hands (Answers Page)

### Board: 36

	North:	South:	W	N	E	S
Dealer: South	♠ 6432	♠ KJ7				1 ♣
Vul: Both	♥ K972	♥ 8653	Pass	1 ♦	Pass	1NT
North HCP: 10+1	♦ AKT52	♦ J	All Pass			
South HCP: 12+1	♣ -	♣ AK976				
Contract: 1NT South						

### Board: 37

	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ A986		1 ♣	Pass	1 ♦
Vul: N-S	♥ KT64	♥ J73	Pass	1NT	Pass	2 ♠
North HCP: 12+1	♦ 862	♦ AKJ73	Pass	3NT	All Pass	
South HCP: 15+1	♣ AK654	♣ Q				
Contract: 3NT North						

### Board: 38

	North:	South:	W	N	E	S
Dealer: North	♠ KQ82	♠ A965		1 ♣	Pass	1 ♦
Vul: E-W	♥ KQ3	♥ A8	Pass	1NT	Pass	2 ♠
North HCP: 15+1	♦ 7	♦ AQT43	Pass	4 ♠	All Pass	
South HCP: 14+1	♣ AJ953	♣ T6				
Contract: 4 ♠ North						

### Board: 39

	North:	South:	W	N	E	S
Dealer: West	♠ Q74	♠ AKT2	1 ♣	Pass	1 ♦	X
Vul: Both	♥ T9743	♥ KQ52	Pass	1 ♥	1 ♠	2 ♥
North HCP: 2+1	♦ 86	♦ Q74	Pass	Pass	3 ♦	Pass
South HCP: 17	♣ T85	♣ QJ	Pass	3 ♥	All Pass	
Contract: 3 ♥ North						

### Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ J72	♠ KT5				1 ♣
Vul: None	♥ Q542	♥ KJ8	Pass	1 ♦	Pass	1NT
North HCP: 7+1	♦ A7654	♦ K8	All Pass			
South HCP: 14+1	♣ 2	♣ AT764				
Contract: 1NT South						



## North hands

## Resp\_to\_1C

<b>Board: 41</b>	♠ A65	You are dealer.
Dealer: North	♥ KQT2	The opponents are silent.
Vul: E-W	♦ J8	
HCP: 19	♣ AKQ5	
<hr/>		
<b>Board: 42</b>	♠ Q842	Partner is dealer.
Dealer: South	♥ J	The opponents are silent.
Vul: Both	♦ KJ953	
HCP: 7+1	♣ 864	
<hr/>		
<b>Board: 43</b>	♠ -	Partner is dealer.
Dealer: South	♥ AT92	East (LHO) bids 1 ♠ if possible.
Vul: None	♦ AQ9743	West (RHO) bids 3 ♠ if possible.
HCP: 11+2	♣ J52	
<hr/>		
<b>Board: 44</b>	♠ A764	Partner is dealer.
Dealer: South	♥ 53	The opponents are silent.
Vul: N-S	♦ AKQ86	
HCP: 17+1	♣ A4	
<hr/>		
<b>Board: 45</b>	♠ KQ63	You are dealer.
Dealer: North	♥ KQ4	West (RHO) bids 1 ♠ if possible.
Vul: Both	♦ Q5	
HCP: 12	♣ T652	

## Both hands (Answers Page)

### Board: 41

	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ KJ92		1 ♣	Pass	1 ♦
Vul: E-W	♥ KQT2	♥ A	Pass	2NT	Pass	3 ♠
North HCP: 19	♦ J8	♦ QT632	Pass	3NT	All Pass	
South HCP: 10+1	♣ AKQ5	♣ T97				
Contract: 3NT North						

### Board: 42

	North:	South:	W	N	E	S
Dealer: South	♠ Q842	♠ K75				1 ♣
Vul: Both	♥ J	♥ AK86	Pass	1 ♦	Pass	1NT
North HCP: 7+1	♦ KJ953	♦ 8	All Pass			
South HCP: 16+1	♣ 864	♣ AQT95				
Contract: 1NT South						

### Board: 43

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ J82				1 ♣
Vul: None	♥ AT92	♥ KQJ3	Pass	1 ♦	1 ♠	Pass
North HCP: 11+2	♦ AQ9743	♦ KJ	3 ♠	4 ♦	Pass	5 ♦
South HCP: 13	♣ J52	♣ QT43	All Pass			
Contract: 5 ♦ South						

### Board: 44

	North:	South:	W	N	E	S
Dealer: South	♠ A764	♠ JT2				1 ♣
Vul: N-S	♥ 53	♥ AK8	Pass	1 ♦	Pass	1NT
North HCP: 17+1	♦ AKQ86	♦ 953	Pass	2 ♠	Pass	3NT
South HCP: 12	♣ A4	♣ KJ53	Pass	6NT	All Pass	
Contract: 6NT North						

### Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ KQ63	♠ 4		1 ♣	Pass	1 ♦
Vul: Both	♥ KQ4	♥ AT52	1 ♠	Pass	Pass	X
North HCP: 12	♦ Q5	♦ AJT93	Pass	1NT	Pass	3 ♥
South HCP: 13+1	♣ T652	♣ KJ4	Pass	3NT	All Pass	
Contract: 3NT North						

## South hands

## Resp\_to\_1C

<b>Board: 41</b>	♠ KJ92	Partner is dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ QT632	
HCP: 10+1	♣ T97	
<b>Board: 42</b>	♠ K75	You are dealer.
Dealer: South	♥ AK86	The opponents are silent.
Vul: Both	♦ 8	
HCP: 16+1	♣ AQT95	
<b>Board: 43</b>	♠ J82	You are dealer.
Dealer: South	♥ KQJ3	East (RHO) bids 1 ♠ if possible.
Vul: None	♦ KJ	West (LHO) bids 3 ♠ if possible.
HCP: 13	♣ QT43	
<b>Board: 44</b>	♠ JT2	You are dealer.
Dealer: South	♥ AK8	The opponents are silent.
Vul: N-S	♦ 953	
HCP: 12	♣ KJ53	
<b>Board: 45</b>	♠ 4	Partner is dealer.
Dealer: North	♥ AT52	West (LHO) bids 1 ♠ if possible.
Vul: Both	♦ AJT93	
HCP: 13+1	♣ KJ4	

## Both hands (Answers Page)

### Board: 41

	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ KJ92		1 ♣	Pass	1 ♦
Vul: E-W	♥ KQT2	♥ A	Pass	2NT	Pass	3 ♠
North HCP: 19	♦ J8	♦ QT632	Pass	3NT	All Pass	
South HCP: 10+1	♣ AKQ5	♣ T97				
Contract: 3NT North						

### Board: 42

	North:	South:	W	N	E	S
Dealer: South	♠ Q842	♠ K75				1 ♣
Vul: Both	♥ J	♥ AK86	Pass	1 ♦	Pass	1NT
North HCP: 7+1	♦ KJ953	♦ 8	All Pass			
South HCP: 16+1	♣ 864	♣ AQT95				
Contract: 1NT South						

### Board: 43

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ J82				1 ♣
Vul: None	♥ AT92	♥ KQJ3	Pass	1 ♦	1 ♠	Pass
North HCP: 11+2	♦ AQ9743	♦ KJ	3 ♠	4 ♦	Pass	5 ♦
South HCP: 13	♣ J52	♣ QT43	All Pass			
Contract: 5 ♦ South						

### Board: 44

	North:	South:	W	N	E	S
Dealer: South	♠ A764	♠ JT2				1 ♣
Vul: N-S	♥ 53	♥ AK8	Pass	1 ♦	Pass	1NT
North HCP: 17+1	♦ AKQ86	♦ 953	Pass	2 ♠	Pass	3NT
South HCP: 12	♣ A4	♣ KJ53	Pass	6NT	All Pass	
Contract: 6NT North						

### Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ KQ63	♠ 4		1 ♣	Pass	1 ♦
Vul: Both	♥ KQ4	♥ AT52	1 ♠	Pass	Pass	X
North HCP: 12	♦ Q5	♦ AJT93	Pass	1NT	Pass	3 ♥
South HCP: 13+1	♣ T652	♣ KJ4	Pass	3NT	All Pass	
Contract: 3NT North						

**Board: 46**

♠ J8

Partner is dealer.

Dealer: South

♥ T962

The opponents are silent.

Vul: None

♦ AQJT9

HCP: 9+1

♣ J2

**Board: 47**

♠ 764

You are dealer.

Dealer: North

♥ AQ75

West (RHO) bids 1 ♠ if possible.

Vul: N-S

♦ T

HCP: 15+1

♣ AKQ98

**Board: 48**

♠ T754

Partner is dealer.

Dealer: South

♥ AQ

The opponents are silent.

Vul: E-W

♦ AQT93

HCP: 14+1

♣ Q6

**Board: 49**

♠ A984

You are dealer.

Dealer: North

♥ AT4

The opponents are silent.

Vul: None

♦ K

HCP: 14+1

♣ K9642

**Board: 50**

♠ J5

Partner is dealer.

Dealer: South

♥ AKQ7

East (LHO) bids 2 ♠ if possible.

Vul: N-S

♦ AK854

HCP: 17+1

♣ 65

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 14+1

Contract: 1NT South

North:

♠ J8

♥ T962

♦ AQJT9

♣ J2

South:

♠ A94

♥ AK4

♦ K3

♣ T8743

W	N	E	S
			1 ♣
Pass	1 ♦	Pass	1NT
All Pass			

### Board: 47

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 6+1

Contract: 2♥ North

North:

♠ 764

♥ AQ75

♦ T

♣ AKQ98

South:

♠ Q32

♥ J843

♦ QJ643

♣ 2

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

### Board: 48

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 15+1

Contract: 3NT North

North:

♠ T754

♥ AQ

♦ AQT93

♣ Q6

South:

♠ AQ8

♥ K854

♦ J

♣ AJT74

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

### Board: 49

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 10+2

Contract: 3♠ North

North:

♠ A984

♥ AT4

♦ K

♣ K9642

South:

♠ 75

♥ QJ83

♦ AQJ632

♣ 7

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

### Board: 50

Dealer: South

Vul: N-S

North HCP: 17+1

South HCP: 13

Contract: 3NT South

North:

♠ J5

♥ AKQ7

♦ AK854

♣ 65

South:

♠ AQ32

♥ J63

♦ J9

♣ AJ87

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

<b>Board: 46</b>	♠ A94	You are dealer.
Dealer: South	♥ AK4	The opponents are silent.
Vul: None	♦ K3	
HCP: 14+1	♣ T8743	

---

<b>Board: 47</b>	♠ Q32	Partner is dealer.
Dealer: North	♥ J843	West (LHO) bids 1 ♠ if possible.
Vul: N-S	♦ QJ643	
HCP: 6+1	♣ 2	

---

<b>Board: 48</b>	♠ AQ8	You are dealer.
Dealer: South	♥ K854	The opponents are silent.
Vul: E-W	♦ J	
HCP: 15+1	♣ AJT74	

---

<b>Board: 49</b>	♠ 75	Partner is dealer.
Dealer: North	♥ QJ83	The opponents are silent.
Vul: None	♦ AQJ632	
HCP: 10+2	♣ 7	

---

<b>Board: 50</b>	♠ AQ32	You are dealer.
Dealer: South	♥ J63	East (RHO) bids 2 ♠ if possible.
Vul: N-S	♦ J9	
HCP: 13	♣ AJ87	

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 14+1

Contract: 1NT South

North:

♠ J8

♥ T962

♦ AQJT9

♣ J2

South:

♠ A94

♥ AK4

♦ K3

♣ T8743

W	N	E	S
			1 ♣
Pass	1 ♦	Pass	1NT
All Pass			

### Board: 47

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 6+1

Contract: 2♥ North

North:

♠ 764

♥ AQ75

♦ T

♣ AKQ98

South:

♠ Q32

♥ J843

♦ QJ643

♣ 2

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

### Board: 48

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 15+1

Contract: 3NT North

North:

♠ T754

♥ AQ

♦ AQT93

♣ Q6

South:

♠ AQ8

♥ K854

♦ J

♣ AJT74

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

### Board: 49

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 10+2

Contract: 3♠ North

North:

♠ A984

♥ AT4

♦ K

♣ K9642

South:

♠ 75

♥ QJ83

♦ AQJ632

♣ 7

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

### Board: 50

Dealer: South

Vul: N-S

North HCP: 17+1

South HCP: 13

Contract: 3NT South

North:

♠ J5

♥ AKQ7

♦ AK854

♣ 65

South:

♠ AQ32

♥ J63

♦ J9

♣ AJ87

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