

## North hands

## 3\_Under\_Invitational\_Jump

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<b>Board: 1</b>	♠ 7	Partner bids first.
Dealer: South	♥ AKQ8752	The opponents are silent.
Vul: E-W	♦ 43	
HCP: 9+3	♣ T72	

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<b>Board: 2</b>	♠ 2	Partner bids first.
Dealer: South	♥ AKT873	The opponents are silent.
Vul: E-W	♦ A63	
HCP: 11+2	♣ 865	

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<b>Board: 3</b>	♠ J4	Partner bids first.
Dealer: South	♥ KQJ763	The opponents are silent.
Vul: Both	♦ T2	
HCP: 10+2	♣ KT3	

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<b>Board: 4</b>	♠ A763	You bid first.
Dealer: North	♥ AT6	The opponents are silent.
Vul: None	♦ KQJ7	
HCP: 14	♣ 72	

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<b>Board: 5</b>	♠ 4	Partner bids first.
Dealer: South	♥ AQJ9752	The opponents are silent.
Vul: N-S	♦ QJ8	
HCP: 10+3	♣ 74	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AQJT2				1 ♠
Vul: E-W	♥ AKQ8752	♥ 9	Pass	3 ♥	All Pass	
North HCP: 9+3	♦ 43	♦ KQ52				
South HCP: 12+1	♣ T72	♣ 963				
Contract: 3 ♥ North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AKQJ74				1 ♠
Vul: E-W	♥ AKT873	♥ -	Pass	3 ♥	Pass	3 NT
North HCP: 11+2	♦ A63	♦ QJ985	All Pass			
South HCP: 16+3	♣ 865	♣ K3				
Contract: 3 NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ KQT72				1 ♠
Vul: Both	♥ KQJ763	♥ A852	Pass	3 ♥	Pass	4 ♥
North HCP: 10+2	♦ T2	♦ A7	All Pass			
South HCP: 14+1	♣ KT3	♣ J4				
Contract: 4 ♥ South						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ A763	♠ 82		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: None	♥ AT6	♥ KJ	Pass	3 ♠	Pass	3 NT
North HCP: 14	♦ KQJ7	♦ 943	All Pass			
South HCP: 10+2	♣ 72	♣ AQ9865				
Contract: 3 NT South			1. Inviting Jump Shifts			

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ A9862				1 ♠
Vul: N-S	♥ AQJ9752	♥ KT4	Pass	3 ♥	Pass	4 ♥
North HCP: 10+3	♦ QJ8	♦ A6	All Pass			
South HCP: 12+1	♣ 74	♣ JT8				
Contract: 4 ♥ South						

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<b>Board: 1</b>	♠ AQJT2	You bid first.
Dealer: South	♥ 9	The opponents are silent.
Vul: E-W	♦ KQ52	
HCP: 12+1	♣ 963	

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<b>Board: 2</b>	♠ AKQJ74	You bid first.
Dealer: South	♥ -	The opponents are silent.
Vul: E-W	♦ QJ985	
HCP: 16+3	♣ K3	

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<b>Board: 3</b>	♠ KQT72	You bid first.
Dealer: South	♥ A852	The opponents are silent.
Vul: Both	♦ A7	
HCP: 14+1	♣ J4	

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<b>Board: 4</b>	♠ 82	Partner bids first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: None	♦ 943	
HCP: 10+2	♣ AQ9865	

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<b>Board: 5</b>	♠ A9862	You bid first.
Dealer: South	♥ KT4	The opponents are silent.
Vul: N-S	♦ A6	
HCP: 12+1	♣ JT8	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AQJT2				1 ♠
Vul: E-W	♥ AKQ8752	♥ 9	Pass	3 ♥	All Pass	
North HCP: 9+3	♦ 43	♦ KQ52				
South HCP: 12+1	♣ T72	♣ 963				
Contract: 3 ♥ North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AKQJ74				1 ♠
Vul: E-W	♥ AKT873	♥ -	Pass	3 ♥	Pass	3 NT
North HCP: 11+2	♦ A63	♦ QJ985	All Pass			
South HCP: 16+3	♣ 865	♣ K3				
Contract: 3 NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ KQT72				1 ♠
Vul: Both	♥ KQJ763	♥ A852	Pass	3 ♥	Pass	4 ♥
North HCP: 10+2	♦ T2	♦ A7	All Pass			
South HCP: 14+1	♣ KT3	♣ J4				
Contract: 4 ♥ South						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ A763	♠ 82		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: None	♥ AT6	♥ KJ	Pass	3 ♠	Pass	3 NT
North HCP: 14	♦ KQJ7	♦ 943	All Pass			
South HCP: 10+2	♣ 72	♣ AQ9865				
Contract: 3 NT South			1. Inviting Jump Shifts			

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ A9862				1 ♠
Vul: N-S	♥ AQJ9752	♥ KT4	Pass	3 ♥	Pass	4 ♥
North HCP: 10+3	♦ QJ8	♦ A6	All Pass			
South HCP: 12+1	♣ 74	♣ JT8				
Contract: 4 ♥ South						

## North hands

## 3\_Under\_Invitational\_Jump

**Board: 6**      ♠ KT863      You bid first.

Dealer: North      ♥ AQ7      The opponents are silent.

Vul: None      ♦ J3

HCP: 13+1      ♣ QJT

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**Board: 7**      ♠ J7      LHO opens the bidding 1♠.

Dealer: East      ♥ Q95      Partner bids next.

Vul: E-W      ♦ 4      West (RHO) bids 3♥ if possible.

HCP: 13+3      ♣ AKQJ754      West (RHO) Doubles 4♣ if possible.

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**Board: 8**      ♠ 74      Partner bids first.

Dealer: South      ♥ T84      The opponents are silent.

Vul: E-W      ♦ A9

HCP: 11+2      ♣ AKT743

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**Board: 9**      ♠ A8      Partner bids first.

Dealer: South      ♥ K7      The opponents are silent.

Vul: Both      ♦ 642

HCP: 10+2      ♣ QJT862

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**Board: 10**      ♠ AKJ6      You bid first.

Dealer: North      ♥ T754      The opponents are silent.

Vul: None      ♦ AK64

HCP: 15      ♣ 7

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ KT863	♠ J7		1 ♠	Pass	3 ♥
Vul: None	♥ AQ7	♥ K98654	Pass	4 ♥	All Pass	
North HCP: 13+1	♦ J3	♦ AQ4				
South HCP: 10+2	♣ QJT	♣ 75				
Contract: 4 ♥ North						

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ J7	♠ A83		1 ♠	Pass	
Vul: E-W	♥ Q95	♥ 43	3 ♥	4 ♣	Pass	Pass
North HCP: 13+3	♦ 4	♦ 87652	X	All Pass		
South HCP: 4+1	♣ AKQJ754	♣ T62				
Contract: 4 ♣ X North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ KJ5			1 ♦	
Vul: E-W	♥ T84	♥ AQ5	Pass	3 ♣ <sup>1</sup>	Pass	3NT
North HCP: 11+2	♦ A9	♦ Q7643	All Pass			
South HCP: 14+1	♣ AKT743	♣ Q5				1. Inviting Jump Shifts
Contract: 3NT South						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ QT52			1 ♦	
Vul: Both	♥ K7	♥ AQ52	Pass	3 ♣ <sup>1</sup>	All Pass	
North HCP: 10+2	♦ 642	♦ Q95				
South HCP: 13	♣ QJT862	♣ K3				1. Inviting Jump Shifts
Contract: 3 ♣ North						

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ AKJ6	♠ T3		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: None	♥ T754	♥ A93	Pass	3 ♥	Pass	4 ♣
North HCP: 15	♦ AK64	♦ JT	All Pass			
South HCP: 11+2	♣ 7	♣ AQT843				1. Inviting Jump Shifts
Contract: 4 ♣ South						

**Board: 6**      ♠ J7      Partner bids first.

Dealer: North      ♥ K98654      The opponents are silent.

Vul: None      ♦ AQ4

HCP: 10+2      ♣ 75

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**Board: 7**      ♠ A83      RHO opens the bidding 1♠.

Dealer: East      ♥ 43      You bid next.

Vul: E-W      ♦ 87652      West (LHO) bids 3♥ if possible.

HCP: 4+1      ♣ T62      West (LHO) Doubles 4♣ if possible.

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**Board: 8**      ♠ KJ5      You bid first.

Dealer: South      ♥ AQ5      The opponents are silent.

Vul: E-W      ♦ Q7643

HCP: 14+1      ♣ Q5

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**Board: 9**      ♠ QT52      You bid first.

Dealer: South      ♥ AQ52      The opponents are silent.

Vul: Both      ♦ Q95

HCP: 13      ♣ K3

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**Board: 10**      ♠ T3      Partner bids first.

Dealer: North      ♥ A93      The opponents are silent.

Vul: None      ♦ JT

HCP: 11+2      ♣ AQT843

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ KT863	♠ J7		1 ♠	Pass	3 ♥
Vul: None	♥ AQ7	♥ K98654	Pass	4 ♥	All Pass	
North HCP: 13+1	♦ J3	♦ AQ4				
South HCP: 10+2	♣ QJT	♣ 75				
Contract: 4 ♥ North						

Board: 7	North:	South:	W	N	E	S
Dealer: East	♠ J7	♠ A83		1 ♠	Pass	
Vul: E-W	♥ Q95	♥ 43	3 ♥	4 ♣	Pass	Pass
North HCP: 13+3	♦ 4	♦ 87652	X	All Pass		
South HCP: 4+1	♣ AKQJ754	♣ T62				
Contract: 4 ♣ X North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ KJ5			1 ♦	
Vul: E-W	♥ T84	♥ AQ5	Pass	3 ♣ <sup>1</sup>	Pass	3NT
North HCP: 11+2	♦ A9	♦ Q7643	All Pass			
South HCP: 14+1	♣ AKT743	♣ Q5				1. Inviting Jump Shifts
Contract: 3NT South						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ QT52			1 ♦	
Vul: Both	♥ K7	♥ AQ52	Pass	3 ♣ <sup>1</sup>	All Pass	
North HCP: 10+2	♦ 642	♦ Q95				
South HCP: 13	♣ QJT862	♣ K3				1. Inviting Jump Shifts
Contract: 3 ♣ North						

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ AKJ6	♠ T3		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: None	♥ T754	♥ A93	Pass	3 ♥	Pass	4 ♣
North HCP: 15	♦ AK64	♦ JT	All Pass			
South HCP: 11+2	♣ 7	♣ AQT843				1. Inviting Jump Shifts
Contract: 4 ♣ South						

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<b>Board: 11</b>	♠ 7	Partner bids first.
Dealer: South	♥ AQJT987	The opponents are silent.
Vul: E-W	♦ J2	
HCP: 11+3	♣ K64	

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<b>Board: 12</b>	♠ A65	Partner bids first.
Dealer: South	♥ J7	The opponents are silent.
Vul: None	♦ Q9	
HCP: 11+2	♣ AT9742	

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<b>Board: 13</b>	♠ -	Partner bids first.
Dealer: South	♥ AKQ9743	The opponents are silent.
Vul: None	♦ J973	
HCP: 10+3	♣ 63	

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<b>Board: 14</b>	♠ Q6	You bid first.
Dealer: North	♥ KT865	The opponents are silent.
Vul: N-S	♦ AQ8753	
HCP: 11+3	♣ -	

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<b>Board: 15</b>	♠ T3	Partner bids first.
Dealer: South	♥ KQ6542	East (LHO) bids 4♣ if possible.
Vul: N-S	♦ KJ53	
HCP: 9+2	♣ 6	

## Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ KQJ64				1 ♠
Vul: E-W	♥ AQJT987	♥ 2	Pass	3 ♥	All Pass	
North HCP: 11+3	♦ J2	♦ AT63				
South HCP: 14+1	♣ K64	♣ A75				
Contract: 3 ♥ North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ A65	♠ K8				1 ♦
Vul: None	♥ J7	♥ AK4	Pass	3 ♣ <sup>1</sup>	Pass	3NT
North HCP: 11+2	♦ Q9	♦ KT8762	All Pass			
South HCP: 15+2	♣ AT9742	♣ Q6				1. Inviting Jump Shifts
Contract: 3NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AJ9763				1 ♠
Vul: None	♥ AKQ9743	♥ J8	Pass	3 ♥	Pass	4 ♥
North HCP: 10+3	♦ J973	♦ KQ	All Pass			
South HCP: 14+2	♣ 63	♣ KT2				
Contract: 4 ♥ South						

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ J		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: N-S	♥ KT865	♥ A3	Pass	3 ♥	Pass	4 ♣
North HCP: 11+3	♦ AQ8753	♦ T62	All Pass			
South HCP: 10+3	♣ -	♣ AJT6542				1. Inviting Jump Shifts
Contract: 4 ♣ South						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ KQ654				1 ♠
Vul: N-S	♥ KQ6542	♥ AJ73	Pass	3 ♥	4 ♣	4 ♥
North HCP: 9+2	♦ KJ53	♦ A4	All Pass			
South HCP: 14+1	♣ 6	♣ 92				
Contract: 4 ♥ South						

**Board: 11**      ♠ KQJ64      You bid first.

Dealer: South      ♥ 2      The opponents are silent.

Vul: E-W      ♦ AT63

HCP: 14+1      ♣ A75

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**Board: 12**      ♠ K8      You bid first.

Dealer: South      ♥ AK4      The opponents are silent.

Vul: None      ♦ KT8762

HCP: 15+2      ♣ Q6

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**Board: 13**      ♠ AJ9763      You bid first.

Dealer: South      ♥ J8      The opponents are silent.

Vul: None      ♦ KQ

HCP: 14+2      ♣ KT2

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**Board: 14**      ♠ J      Partner bids first.

Dealer: North      ♥ A3      The opponents are silent.

Vul: N-S      ♦ T62

HCP: 10+3      ♣ AJT6542

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**Board: 15**      ♠ KQ654      You bid first.

Dealer: South      ♥ AJ73      East (RHO) bids 4♣ if possible.

Vul: N-S      ♦ A4

HCP: 14+1      ♣ 92

## Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ KQJ64				1 ♠
Vul: E-W	♥ AQJT987	♥ 2	Pass	3 ♥	All Pass	
North HCP: 11+3	♦ J2	♦ AT63				
South HCP: 14+1	♣ K64	♣ A75				
Contract: 3 ♥ North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ A65	♠ K8				1 ♦
Vul: None	♥ J7	♥ AK4	Pass	3 ♣ <sup>1</sup>	Pass	3NT
North HCP: 11+2	♦ Q9	♦ KT8762	All Pass			
South HCP: 15+2	♣ AT9742	♣ Q6				1. Inviting Jump Shifts
Contract: 3NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AJ9763				1 ♠
Vul: None	♥ AKQ9743	♥ J8	Pass	3 ♥	Pass	4 ♥
North HCP: 10+3	♦ J973	♦ KQ	All Pass			
South HCP: 14+2	♣ 63	♣ KT2				
Contract: 4 ♥ South						

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ J		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: N-S	♥ KT865	♥ A3	Pass	3 ♥	Pass	4 ♣
North HCP: 11+3	♦ AQ8753	♦ T62	All Pass			
South HCP: 10+3	♣ -	♣ AJT6542				1. Inviting Jump Shifts
Contract: 4 ♣ South						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ KQ654				1 ♠
Vul: N-S	♥ KQ6542	♥ AJ73	Pass	3 ♥	4 ♣	4 ♥
North HCP: 9+2	♦ KJ53	♦ A4	All Pass			
South HCP: 14+1	♣ 6	♣ 92				
Contract: 4 ♥ South						

**Board: 16**      ♠ K63      You bid first.

Dealer: North      ♥ KQ95      The opponents are silent.

Vul: Both      ♦ JT73

HCP: 13      ♣ AT

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**Board: 17**      ♠ 86      Partner bids first.

Dealer: South      ♥ AT9872      The opponents are silent.

Vul: Both      ♦ 6

HCP: 9+2      ♣ AJ86

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**Board: 18**      ♠ QT73      You bid first.

Dealer: North      ♥ QT63      The opponents are silent.

Vul: Both      ♦ AKJ32

HCP: 12+1      ♣ -

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**Board: 19**      ♠ -      Partner bids first.

Dealer: South      ♥ AQT954      The opponents are silent.

Vul: E-W      ♦ 9765

HCP: 10+2      ♣ A74

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**Board: 20**      ♠ AKT954      You bid first.

Dealer: North      ♥ J      The opponents are silent.

Vul: Both      ♦ QJT2

HCP: 15+2      ♣ A2

## Both hands (Answers Page)

### Board: 16

Dealer: North

#### North:

♠ K63

#### South:

♠ A9

W N E S

1♦ Pass 3♣<sup>1</sup>

Vul: Both

♥ KQ95

♥ J76

All Pass

North HCP: 13

♦ JT73

♦ 65

1. Inviting Jump Shifts

South HCP: 11+2

♣ AT

♣ KQJ865

Contract: 3♣ South

### Board: 17

Dealer: South

#### North:

♠ 86

#### South:

♠ AQJ943

W N E S

1♠

Vul: Both

♥ AT9872

♥ K4

Pass 3♥ Pass 4♥

North HCP: 9+2

♦ 6

♦ A983

All Pass

South HCP: 14+2

♣ AJ86

♣ 9

Contract: 4♥ South

### Board: 18

Dealer: North

#### North:

♠ QT73

#### South:

♠ K82

W N E S

1♦ Pass 3♣<sup>1</sup>

Vul: Both

♥ QT63

♥ J2

All Pass

North HCP: 12+1

♦ AKJ32

♦ 74

1. Inviting Jump Shifts

South HCP: 10+2

♣ -

♣ AQ8532

Contract: 3♣ South

### Board: 19

Dealer: South

#### North:

♠ -

#### South:

♠ J9865

W N E S

1♠

Vul: E-W

♥ AQT954

♥ K8

Pass 3♥ All Pass

North HCP: 10+2

♦ 9765

♦ KT2

South HCP: 12+1

♣ A74

♣ KQ9

Contract: 3♥ North

### Board: 20

Dealer: North

#### North:

♠ AKT954

#### South:

♠ 6

W N E S

1♠ Pass 3♥

Vul: Both

♥ J

♥ KQ86543

Pass 3♠ Pass 4♥

North HCP: 15+2

♦ QJT2

♦ A6

All Pass

South HCP: 9+3

♣ A2

♣ 963

Contract: 4♥ South

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<b>Board: 16</b>	♠ A9	Partner bids first.
Dealer: North	♥ J76	The opponents are silent.
Vul: Both	♦ 65	
HCP: 11+2	♣ KQJ865	

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<b>Board: 17</b>	♠ AQJ943	You bid first.
Dealer: South	♥ K4	The opponents are silent.
Vul: Both	♦ A983	
HCP: 14+2	♣ 9	

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<b>Board: 18</b>	♠ K82	Partner bids first.
Dealer: North	♥ J2	The opponents are silent.
Vul: Both	♦ 74	
HCP: 10+2	♣ AQ8532	

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<b>Board: 19</b>	♠ J9865	You bid first.
Dealer: South	♥ K8	The opponents are silent.
Vul: E-W	♦ KT2	
HCP: 12+1	♣ KQ9	

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<b>Board: 20</b>	♠ 6	Partner bids first.
Dealer: North	♥ KQ86543	The opponents are silent.
Vul: Both	♦ A6	
HCP: 9+3	♣ 963	

## Both hands (Answers Page)

### Board: 16

Dealer: North

#### North:

♠ K63

#### South:

♠ A9

W N E S

1♦ Pass 3♣<sup>1</sup>

Vul: Both

♥ KQ95

♥ J76

All Pass

North HCP: 13

♦ JT73

♦ 65

1. Inviting Jump Shifts

South HCP: 11+2

♣ AT

♣ KQJ865

Contract: 3♣ South

### Board: 17

Dealer: South

#### North:

♠ 86

#### South:

♠ AQJ943

W N E S

1♠

Vul: Both

♥ AT9872

♥ K4

Pass 3♥ Pass 4♥

North HCP: 9+2

♦ 6

♦ A983

All Pass

South HCP: 14+2

♣ AJ86

♣ 9

Contract: 4♥ South

### Board: 18

Dealer: North

#### North:

♠ QT73

#### South:

♠ K82

W N E S

1♦ Pass 3♣<sup>1</sup>

Vul: Both

♥ QT63

♥ J2

All Pass

North HCP: 12+1

♦ AKJ32

♦ 74

1. Inviting Jump Shifts

South HCP: 10+2

♣ -

♣ AQ8532

Contract: 3♣ South

### Board: 19

Dealer: South

#### North:

♠ -

#### South:

♠ J9865

W N E S

1♠

Vul: E-W

♥ AQT954

♥ K8

Pass 3♥ All Pass

North HCP: 10+2

♦ 9765

♦ KT2

South HCP: 12+1

♣ A74

♣ KQ9

Contract: 3♥ North

### Board: 20

Dealer: North

#### North:

♠ AKT954

#### South:

♠ 6

W N E S

1♠ Pass 3♥

Vul: Both

♥ J

♥ KQ86543

Pass 3♠ Pass 4♥

North HCP: 15+2

♦ QJT2

♦ A6

All Pass

South HCP: 9+3

♣ A2

♣ 963

Contract: 4♥ South

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<b>Board: 21</b>	♠ 3	Partner bids first.
Dealer: South	♥ AJT984	The opponents are silent.
Vul: Both	♦ A76	
HCP: 9+2	♣ 763	

---

<b>Board: 22</b>	♠ KQ9742	You bid first.
Dealer: North	♥ T7	The opponents are silent.
Vul: N-S	♦ KT	
HCP: 13+2	♣ AJ9	

---

<b>Board: 23</b>	♠ 84	Partner bids first.
Dealer: South	♥ AQ8542	The opponents are silent.
Vul: None	♦ A	
HCP: 11+2	♣ J762	

---

<b>Board: 24</b>	♠ KJ872	You bid first.
Dealer: North	♥ 6	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 15+2	♣ AKT82	

---

<b>Board: 25</b>	♠ 4	Partner bids first.
Dealer: South	♥ AQJT54	The opponents are silent.
Vul: None	♦ 654	
HCP: 9+2	♣ Q92	

## Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AKJ965				1 ♠
Vul: Both	♥ AJT984	♥ KQ5	Pass	3 ♥	Pass	4 ♥
North HCP: 9+2	♦ A76	♦ Q			All Pass	
South HCP: 16+2	♣ 763	♣ J52				
Contract: 4 ♥ South						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ KQ9742	♠ 3		1 ♠	Pass	3 ♥
Vul: N-S	♥ T7	♥ KQJ643		All Pass		
North HCP: 13+2	♦ KT	♦ Q652				
South HCP: 11+2	♣ AJ9	♣ K8				
Contract: 3 ♥ South						

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ 84	♠ AQ953				1 ♠
Vul: None	♥ AQ8542	♥ -	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ A	♦ Q8543				
South HCP: 12+2	♣ J762	♣ AT4				
Contract: 3 ♥ North						

Board: 24	North:	South:	W	N	E	S
Dealer: North	♠ KJ872	♠ A6		1 ♠	Pass	3 ♥
Vul: E-W	♥ 6	♥ KQT9873		All Pass		
North HCP: 15+2	♦ A7	♦ T5				
South HCP: 11+3	♣ AKT82	♣ Q4				
Contract: 3 ♥ South						

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ KQT98				1 ♠
Vul: None	♥ AQJT54	♥ 73	Pass	3 ♥	Pass	4 ♥
North HCP: 9+2	♦ 654	♦ K3		All Pass		
South HCP: 15+1	♣ Q92	♣ AK54				
Contract: 4 ♥ South						

**Board: 21**      ♠ AKJ965      You bid first.

Dealer: South      ♥ KQ5      The opponents are silent.

Vul: Both      ♦ Q

HCP: 16+2      ♣ J52

---

**Board: 22**      ♠ 3      Partner bids first.

Dealer: North      ♥ KQJ643      The opponents are silent.

Vul: N-S      ♦ Q652

HCP: 11+2      ♣ K8

---

**Board: 23**      ♠ AQ953      You bid first.

Dealer: South      ♥ -      The opponents are silent.

Vul: None      ♦ Q8543

HCP: 12+2      ♣ AT4

---

**Board: 24**      ♠ A6      Partner bids first.

Dealer: North      ♥ KQT9873      The opponents are silent.

Vul: E-W      ♦ T5

HCP: 11+3      ♣ Q4

---

**Board: 25**      ♠ KQT98      You bid first.

Dealer: South      ♥ 73      The opponents are silent.

Vul: None      ♦ K3

HCP: 15+1      ♣ AK54

## Both hands (Answers Page)

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 3	♠ AKJ965				1 ♠
Vul: Both	♥ AJT984	♥ KQ5	Pass	3 ♥	Pass	4 ♥
North HCP: 9+2	♦ A76	♦ Q			All Pass	
South HCP: 16+2	♣ 763	♣ J52				
Contract: 4 ♥ South						

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ9742	♠ 3		1 ♠	Pass	3 ♥
Vul: N-S	♥ T7	♥ KQJ643		All Pass		
North HCP: 13+2	♦ KT	♦ Q652				
South HCP: 11+2	♣ AJ9	♣ K8				
Contract: 3 ♥ South						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 84	♠ AQ953				1 ♠
Vul: None	♥ AQ8542	♥ -	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ A	♦ Q8543				
South HCP: 12+2	♣ J762	♣ AT4				
Contract: 3 ♥ North						

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ872	♠ A6		1 ♠	Pass	3 ♥
Vul: E-W	♥ 6	♥ KQT9873		All Pass		
North HCP: 15+2	♦ A7	♦ T5				
South HCP: 11+3	♣ AKT82	♣ Q4				
Contract: 3 ♥ South						

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 4	♠ KQT98				1 ♠
Vul: None	♥ AQJT54	♥ 73	Pass	3 ♥	Pass	4 ♥
North HCP: 9+2	♦ 654	♦ K3		All Pass		
South HCP: 15+1	♣ Q92	♣ AK54				
Contract: 4 ♥ South						

**Board: 26**      ♠ AKJ7      You bid first.

Dealer: North      ♥ K4      The opponents are silent.

Vul: N-S      ♦ KT9543

HCP: 14+2      ♣ 5

---

**Board: 27**      ♠ 43      Partner bids first.

Dealer: South      ♥ KJ9742      The opponents are silent.

Vul: E-W      ♦ 4

HCP: 9+2      ♣ KQ87

---

**Board: 28**      ♠ AKQ94      You bid first.

Dealer: North      ♥ 765      The opponents are silent.

Vul: N-S      ♦ A93

HCP: 13+1      ♣ T3

---

**Board: 29**      ♠ 87      Partner bids first.

Dealer: South      ♥ KQ9863      The opponents are silent.

Vul: E-W      ♦ 843

HCP: 9+2      ♣ A7

---

**Board: 30**      ♠ AKT7643      You bid first.

Dealer: North      ♥ K3      The opponents are silent.

Vul: None      ♦ AQ8

HCP: 17+3      ♣ J

## Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ AKJ7	♠ 9		1♦	Pass	3♣ <sup>1</sup>
Vul: N-S	♥ K4	♥ A92	Pass	3♠	Pass	3NT
North HCP: 14+2	♦ KT9543	♦ 872	All Pass			
South HCP: 11+2	♣ 5	♣ AKT863				1. Inviting Jump Shifts
Contract: 3NT South						

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ Q9765				1♠
Vul: E-W	♥ KJ9742	♥ AQ	Pass	3♥	Pass	4♥
North HCP: 9+2	♦ 4	♦ KQ3	All Pass			
South HCP: 13+1	♣ KQ87	♣ T95				
Contract: 4♥ South						

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ AKQ94	♠ 32		1♠	Pass	3♥
Vul: N-S	♥ 765	♥ AKJT83	Pass	4♥	All Pass	
North HCP: 13+1	♦ A93	♦ JT84				
South HCP: 9+2	♣ T3	♣ 7				
Contract: 4♥ North						

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ 87	♠ AKQ62				1♠
Vul: E-W	♥ KQ9863	♥ 5	Pass	3♥	Pass	4♥
North HCP: 9+2	♦ 843	♦ AQ9	All Pass			
South HCP: 15+1	♣ A7	♣ T653				
Contract: 4♥ South						

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ AKT7643	♠ 2		1♠	Pass	3♥
Vul: None	♥ K3	♥ QJ9754	Pass	4NT	Pass	5♦ <sup>1</sup>
North HCP: 17+3	♦ AQ8	♦ 74	Pass	6♥	All Pass	
South HCP: 9+2	♣ J	♣ AQ83				1. A=1/5 or 4/5
Contract: 6♥ North						

---

<b>Board: 26</b>	♠ 9	Partner bids first.
Dealer: North	♥ A92	The opponents are silent.
Vul: N-S	♦ 872	
HCP: 11+2	♣ AKT863	

---

<b>Board: 27</b>	♠ Q9765	You bid first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: E-W	♦ KQ3	
HCP: 13+1	♣ T95	

---

<b>Board: 28</b>	♠ 32	Partner bids first.
Dealer: North	♥ AKJT83	The opponents are silent.
Vul: N-S	♦ JT84	
HCP: 9+2	♣ 7	

---

<b>Board: 29</b>	♠ AKQ62	You bid first.
Dealer: South	♥ 5	The opponents are silent.
Vul: E-W	♦ AQ9	
HCP: 15+1	♣ T653	

---

<b>Board: 30</b>	♠ 2	Partner bids first.
Dealer: North	♥ QJ9754	The opponents are silent.
Vul: None	♦ 74	
HCP: 9+2	♣ AQ83	

## Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ AKJ7	♠ 9		1♦	Pass	3♣ <sup>1</sup>
Vul: N-S	♥ K4	♥ A92	Pass	3♠	Pass	3NT
North HCP: 14+2	♦ KT9543	♦ 872	All Pass			
South HCP: 11+2	♣ 5	♣ AKT863				1. Inviting Jump Shifts
Contract: 3NT South						

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ Q9765				1♠
Vul: E-W	♥ KJ9742	♥ AQ	Pass	3♥	Pass	4♥
North HCP: 9+2	♦ 4	♦ KQ3	All Pass			
South HCP: 13+1	♣ KQ87	♣ T95				
Contract: 4♥ South						

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ AKQ94	♠ 32		1♠	Pass	3♥
Vul: N-S	♥ 765	♥ AKJT83	Pass	4♥	All Pass	
North HCP: 13+1	♦ A93	♦ JT84				
South HCP: 9+2	♣ T3	♣ 7				
Contract: 4♥ North						

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ 87	♠ AKQ62				1♠
Vul: E-W	♥ KQ9863	♥ 5	Pass	3♥	Pass	4♥
North HCP: 9+2	♦ 843	♦ AQ9	All Pass			
South HCP: 15+1	♣ A7	♣ T653				
Contract: 4♥ South						

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ AKT7643	♠ 2		1♠	Pass	3♥
Vul: None	♥ K3	♥ QJ9754	Pass	4NT	Pass	5♦ <sup>1</sup>
North HCP: 17+3	♦ AQ8	♦ 74	Pass	6♥	All Pass	
South HCP: 9+2	♣ J	♣ AQ83				1. A=1/5 or 4/5
Contract: 6♥ North						

---

<b>Board: 31</b>	♠ 4	Partner bids first.
Dealer: South	♥ AK7532	The opponents are silent.
Vul: N-S	♦ T43	
HCP: 10+2	♣ K54	

---

<b>Board: 32</b>	♠ AQJ62	You bid first.
Dealer: North	♥ KT7	The opponents are silent.
Vul: N-S	♦ AK7	
HCP: 19+1	♣ Q8	

---

<b>Board: 33</b>	♠ A6	Partner bids first.
Dealer: South	♥ T92	The opponents are silent.
Vul: E-W	♦ 85	
HCP: 11+2	♣ AQJ983	

---

<b>Board: 34</b>	♠ AKJ73	You bid first.
Dealer: North	♥ J	The opponents are silent.
Vul: Both	♦ AK92	
HCP: 16+1	♣ 862	

---

<b>Board: 35</b>	♠ QJ	Partner bids first.
Dealer: South	♥ Q53	The opponents are silent.
Vul: None	♦ JT	
HCP: 11+2	♣ AJ9863	

## Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AQ652				1 ♠
Vul: N-S	♥ AK7532	♥ 8	Pass	3 ♥	All Pass	
North HCP: 10+2	♦ T43	♦ K76				
South HCP: 11+1	♣ K54	♣ Q862				
Contract: 3 ♥ North						

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ AQJ62	♠ KT		1 ♠	Pass	3 ♥
Vul: N-S	♥ KT7	♥ A96543	Pass	4 ♥	All Pass	
North HCP: 19+1	♦ AK7	♦ 2				
South HCP: 10+2	♣ Q8	♣ K653				
Contract: 4 ♥ North						

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ J2				1 ♦
Vul: E-W	♥ T92	♥ AJ5	Pass	3♣ <sup>1</sup>	All Pass	
North HCP: 11+2	♦ 85	♦ AT64				1. Inviting Jump Shifts
South HCP: 13	♣ AQJ983	♣ K742				
Contract: 3♣ North						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ AKJ73	♠ Q		1♠	Pass	3♥
Vul: Both	♥ J	♥ A965432	Pass	3NT	Pass	4♥
North HCP: 16+1	♦ AK92	♦ 3	All Pass			
South HCP: 9+3	♣ 862	♣ K543				
Contract: 4♥ South						

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ A54				1♦
Vul: None	♥ Q53	♥ K	Pass	3♣ <sup>1</sup>	Pass	4NT
North HCP: 11+2	♦ JT	♦ AQ96532	Pass	5♦ <sup>2</sup>	Pass	6♣
South HCP: 16+3	♣ AJ9863	♣ KT	All Pass			
Contract: 6♣ South			1. Inviting Jump Shifts			
			2. A=1/5 or 4/5			

**Board: 31**      ♠ AQ652      You bid first.

Dealer: South      ♥ 8      The opponents are silent.

Vul: N-S      ♦ K76

HCP: 11+1      ♣ Q862

---

**Board: 32**      ♠ KT      Partner bids first.

Dealer: North      ♥ A96543      The opponents are silent.

Vul: N-S      ♦ 2

HCP: 10+2      ♣ K653

---

**Board: 33**      ♠ J2      You bid first.

Dealer: South      ♥ AJ5      The opponents are silent.

Vul: E-W      ♦ AT64

HCP: 13      ♣ K742

---

**Board: 34**      ♠ Q      Partner bids first.

Dealer: North      ♥ A965432      The opponents are silent.

Vul: Both      ♦ 3

HCP: 9+3      ♣ K543

---

**Board: 35**      ♠ A54      You bid first.

Dealer: South      ♥ K      The opponents are silent.

Vul: None      ♦ AQ96532

HCP: 16+3      ♣ KT

## Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AQ652				1 ♠
Vul: N-S	♥ AK7532	♥ 8	Pass	3 ♥	All Pass	
North HCP: 10+2	♦ T43	♦ K76				
South HCP: 11+1	♣ K54	♣ Q862				
Contract: 3 ♥ North						

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ AQJ62	♠ KT		1 ♠	Pass	3 ♥
Vul: N-S	♥ KT7	♥ A96543	Pass	4 ♥	All Pass	
North HCP: 19+1	♦ AK7	♦ 2				
South HCP: 10+2	♣ Q8	♣ K653				
Contract: 4 ♥ North						

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ J2				1 ♦
Vul: E-W	♥ T92	♥ AJ5	Pass	3♣ <sup>1</sup>	All Pass	
North HCP: 11+2	♦ 85	♦ AT64				1. Inviting Jump Shifts
South HCP: 13	♣ AQJ983	♣ K742				
Contract: 3♣ North						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ AKJ73	♠ Q		1♠	Pass	3♥
Vul: Both	♥ J	♥ A965432	Pass	3NT	Pass	4♥
North HCP: 16+1	♦ AK92	♦ 3	All Pass			
South HCP: 9+3	♣ 862	♣ K543				
Contract: 4♥ South						

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ A54				1♦
Vul: None	♥ Q53	♥ K	Pass	3♣ <sup>1</sup>	Pass	4NT
North HCP: 11+2	♦ JT	♦ AQ96532	Pass	5♦ <sup>2</sup>	Pass	6♣
South HCP: 16+3	♣ AJ9863	♣ KT	All Pass			
Contract: 6♣ South			1. Inviting Jump Shifts			
			2. A=1/5 or 4/5			

**Board: 36**      ♠ JT764      You bid first.

Dealer: North      ♥ 7      The opponents are silent.

Vul: N-S      ♦ A832

HCP: 11+1      ♣ AQ3

---

**Board: 37**      ♠ 2      Partner bids first.

Dealer: South      ♥ KJT765      The opponents are silent.

Vul: Both      ♦ A63

HCP: 11+2      ♣ K32

---

**Board: 38**      ♠ KT6      You bid first.

Dealer: North      ♥ K4      The opponents are silent.

Vul: E-W      ♦ AK97653

HCP: 13+3      ♣ 8

---

**Board: 39**      ♠ K3      Partner bids first.

Dealer: South      ♥ AJT      The opponents are silent.

Vul: None      ♦ 32

HCP: 11+2      ♣ KT8753

---

**Board: 40**      ♠ A54      You bid first.

Dealer: North      ♥ J3      The opponents are silent.

Vul: None      ♦ AKT74

HCP: 14+1      ♣ Q72

## Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ JT764	♠ Q8		1 ♠	Pass	3 ♥
Vul: N-S	♥ 7	♥ AJ5432		All Pass		
North HCP: 11+1	♦ A832	♦ J96				
South HCP: 11+2	♣ AQ3	♣ KT				
Contract: 3 ♥ South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AKT86			1 ♠	
Vul: Both	♥ KJT765	♥ A8	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ A63	♦ QJ542		All Pass		
South HCP: 14+2	♣ K32	♣ 7				
Contract: 4 ♥ South						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ KT6	♠ Q95		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: E-W	♥ K4	♥ AJ9	Pass	3 ♦	Pass	4 ♣
North HCP: 13+3	♦ AK97653	♦ -		All Pass		
South HCP: 11+3	♣ 8	♣ KJT7543				1. Inviting Jump Shifts
Contract: 4 ♣ South						

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ -			1 ♦	
Vul: None	♥ AJT	♥ KQ32	Pass	3 ♣ <sup>1</sup>	All Pass	
North HCP: 11+2	♦ 32	♦ KQJ84				
South HCP: 13+1	♣ KT8753	♣ Q942				1. Inviting Jump Shifts
Contract: 3 ♣ North						

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ T86		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: None	♥ J3	♥ A62		All Pass		
North HCP: 14+1	♦ AKT74	♦ J				
South HCP: 10+2	♣ Q72	♣ AJT965				1. Inviting Jump Shifts
Contract: 3 ♣ South						

<b>Board: 36</b>	♠ Q8	Partner bids first.
Dealer: North	♥ AJ5432	The opponents are silent.
Vul: N-S	♦ J96	
HCP: 11+2	♣ KT	

---

<b>Board: 37</b>	♠ AKT86	You bid first.
Dealer: South	♥ A8	The opponents are silent.
Vul: Both	♦ QJ542	
HCP: 14+2	♣ 7	

---

<b>Board: 38</b>	♠ Q95	Partner bids first.
Dealer: North	♥ AJ9	The opponents are silent.
Vul: E-W	♦ -	
HCP: 11+3	♣ KJT7543	

---

<b>Board: 39</b>	♠ -	You bid first.
Dealer: South	♥ KQ32	The opponents are silent.
Vul: None	♦ KQJ84	
HCP: 13+1	♣ Q942	

---

<b>Board: 40</b>	♠ T86	Partner bids first.
Dealer: North	♥ A62	The opponents are silent.
Vul: None	♦ J	
HCP: 10+2	♣ AJT965	

## Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ JT764	♠ Q8		1 ♠	Pass	3 ♥
Vul: N-S	♥ 7	♥ AJ5432		All Pass		
North HCP: 11+1	♦ A832	♦ J96				
South HCP: 11+2	♣ AQ3	♣ KT				
Contract: 3 ♥ South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AKT86			1 ♠	
Vul: Both	♥ KJT765	♥ A8	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ A63	♦ QJ542	All Pass			
South HCP: 14+2	♣ K32	♣ 7				
Contract: 4 ♥ South						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ KT6	♠ Q95		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: E-W	♥ K4	♥ AJ9	Pass	3 ♦	Pass	4 ♣
North HCP: 13+3	♦ AK97653	♦ -	All Pass			
South HCP: 11+3	♣ 8	♣ KJT7543				
Contract: 4 ♣ South			1. Inviting Jump Shifts			

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ -			1 ♦	
Vul: None	♥ AJT	♥ KQ32	Pass	3 ♣ <sup>1</sup>	All Pass	
North HCP: 11+2	♦ 32	♦ KQJ84				
South HCP: 13+1	♣ KT8753	♣ Q942				
Contract: 3 ♣ North			1. Inviting Jump Shifts			

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ T86		1 ♦	Pass	3 ♣ <sup>1</sup>
Vul: None	♥ J3	♥ A62	All Pass			
North HCP: 14+1	♦ AKT74	♦ J				
South HCP: 10+2	♣ Q72	♣ AJT965				
Contract: 3 ♣ South			1. Inviting Jump Shifts			

---

<b>Board: 41</b>	♠ T2	Partner bids first.
Dealer: South	♥ QJ6	The opponents are silent.
Vul: None	♦ 6	
HCP: 10+3	♣ AQJ7632	

---

<b>Board: 42</b>	♠ AKQ73	You bid first.
Dealer: North	♥ A7	The opponents are silent.
Vul: Both	♦ J873	
HCP: 17+1	♣ K7	

---

<b>Board: 43</b>	♠ Q2	Partner bids first.
Dealer: South	♥ QJT98765	East (LHO) bids 4♦ if possible.
Vul: E-W	♦ 5	
HCP: 9+4	♣ A9	

---

<b>Board: 44</b>	♠ -	Partner bids first.
Dealer: South	♥ AJT9764	The opponents are silent.
Vul: N-S	♦ AT3	
HCP: 10+3	♣ JT9	

---

<b>Board: 45</b>	♠ 84	Partner bids first.
Dealer: South	♥ KQ8	The opponents are silent.
Vul: None	♦ Q	
HCP: 10+3	♣ K986542	

## Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ 5				1♦
Vul: None	♥ QJ6	♥ 9532	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10+3	♦ 6	♦ AKQJT93	Pass	4♣	Pass	5♣
South HCP: 13+3	♣ AQJ7632	♣ K	All Pass			
Contract: 5♣ South			1. Inviting Jump Shifts			

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ AKQ73	♠ T4		1♠	Pass	3♥
Vul: Both	♥ A7	♥ KJT543	Pass	4♥	All Pass	
North HCP: 17+1	♦ J873	♦ K6				
South HCP: 11+2	♣ K7	♣ A93				
Contract: 4♥ North						

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ KJT74				1♠
Vul: E-W	♥ QJT98765	♥ AK	Pass	3♥	4♦	4♥
North HCP: 9+4	♦ 5	♦ 432	All Pass			
South HCP: 13+1	♣ A9	♣ Q85				
Contract: 4♥ South						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A7642				1♠
Vul: N-S	♥ AJT9764	♥ K	Pass	3♥	Pass	3NT
North HCP: 10+3	♦ AT3	♦ K942	All Pass			
South HCP: 16+1	♣ JT9	♣ AQ4				
Contract: 3NT South						

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ 84	♠ AQ72				1♦
Vul: None	♥ KQ8	♥ J965	Pass	3♣ <sup>1</sup>	All Pass	
North HCP: 10+3	♦ Q	♦ AJ43				
South HCP: 12	♣ K986542	♣ 3	1. Inviting Jump Shifts			
Contract: 3♣ North						

**Board: 41**      ♠ 5      You bid first.

Dealer: South      ♥ 9532      The opponents are silent.

Vul: None      ♦ AKQJT93

HCP: 13+3      ♣ K

---

**Board: 42**      ♠ T4      Partner bids first.

Dealer: North      ♥ KJT543      The opponents are silent.

Vul: Both      ♦ K6

HCP: 11+2      ♣ A93

---

**Board: 43**      ♠ KJT74      You bid first.

Dealer: South      ♥ AK      East (RHO) bids 4♦ if possible.

Vul: E-W      ♦ 432

HCP: 13+1      ♣ Q85

---

**Board: 44**      ♠ A7642      You bid first.

Dealer: South      ♥ K      The opponents are silent.

Vul: N-S      ♦ K942

HCP: 16+1      ♣ AQ4

---

**Board: 45**      ♠ AQ72      You bid first.

Dealer: South      ♥ J965      The opponents are silent.

Vul: None      ♦ AJ43

HCP: 12      ♣ 3

## Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ 5				1♦
Vul: None	♥ QJ6	♥ 9532	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10+3	♦ 6	♦ AKQJT93	Pass	4♣	Pass	5♣
South HCP: 13+3	♣ AQJ7632	♣ K	All Pass			
Contract: 5♣ South			1. Inviting Jump Shifts			

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ AKQ73	♠ T4		1♠	Pass	3♥
Vul: Both	♥ A7	♥ KJT543	Pass	4♥	All Pass	
North HCP: 17+1	♦ J873	♦ K6				
South HCP: 11+2	♣ K7	♣ A93				
Contract: 4♥ North						

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ KJT74				1♠
Vul: E-W	♥ QJT98765	♥ AK	Pass	3♥	4♦	4♥
North HCP: 9+4	♦ 5	♦ 432	All Pass			
South HCP: 13+1	♣ A9	♣ Q85				
Contract: 4♥ South						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A7642				1♠
Vul: N-S	♥ AJT9764	♥ K	Pass	3♥	Pass	3NT
North HCP: 10+3	♦ AT3	♦ K942	All Pass			
South HCP: 16+1	♣ JT9	♣ AQ4				
Contract: 3NT South						

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ 84	♠ AQ72				1♦
Vul: None	♥ KQ8	♥ J965	Pass	3♣ <sup>1</sup>	All Pass	
North HCP: 10+3	♦ Q	♦ AJ43				
South HCP: 12	♣ K986542	♣ 3	1. Inviting Jump Shifts			
Contract: 3♣ North						

<b>Board: 46</b>	♠ KQ874	You bid first.
Dealer: North	♥ A32	The opponents are silent.
Vul: N-S	♦ A	
HCP: 17+1	♣ AT42	

---

<b>Board: 47</b>	♠ Q53	Partner bids first.
Dealer: South	♥ J64	The opponents are silent.
Vul: N-S	♦ 7	
HCP: 10+2	♣ AK9432	

---

<b>Board: 48</b>	♠ 9	Partner bids first.
Dealer: South	♥ Q72	East (LHO) bids 3♠ if possible.
Vul: E-W	♦ AT2	
HCP: 10+2	♣ A97642	

---

<b>Board: 49</b>	♠ K	Partner bids first.
Dealer: South	♥ QJT987	The opponents are silent.
Vul: E-W	♦ T74	
HCP: 9+2	♣ K42	

---

<b>Board: 50</b>	♠ AKQ75	You bid first.
Dealer: North	♥ 2	The opponents are silent.
Vul: None	♦ QJ732	
HCP: 12+2	♣ 65	

## Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: North	♠ KQ874	♠ T		1 ♠	Pass	3 ♥
Vul: N-S	♥ A32	♥ KQJT65	Pass	4NT	Pass	5 ♦ <sup>1</sup>
North HCP: 17+1	♦ A	♦ T76	Pass	5 ♥	All Pass	
South HCP: 10+2	♣ AT42	♣ KJ8				
Contract: 5 ♥ North			1. A=1/5 or 4/5			

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ AT42				1 ♦
Vul: N-S	♥ J64	♥ AK8	Pass	3 ♣ <sup>1</sup>	Pass	3 ♠
North HCP: 10+2	♦ 7	♦ AJT82	Pass	4 ♣	All Pass	
South HCP: 16+1	♣ AK9432	♣ 5				
Contract: 4 ♣ North			1. Inviting Jump Shifts			

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ A65				1 ♦
Vul: E-W	♥ Q72	♥ A654	Pass	3 ♣ <sup>1</sup>	3 ♠	3NT
North HCP: 10+2	♦ AT2	♦ K9753	All Pass			
South HCP: 14+1	♣ A97642	♣ K				
Contract: 3NT South			1. Inviting Jump Shifts			

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AJ652				1 ♠
Vul: E-W	♥ QJT987	♥ 6	Pass	3 ♥	All Pass	
North HCP: 9+2	♦ T74	♦ AK93				
South HCP: 12+1	♣ K42	♣ T73				
Contract: 3 ♥ North						

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ AKQ75	♠ 94		1 ♠	Pass	3 ♥
Vul: None	♥ 2	♥ AQT983	All Pass			
North HCP: 12+2	♦ QJ732	♦ 65				
South HCP: 11+2	♣ 65	♣ KQ4				
Contract: 3 ♥ South						

---

<b>Board: 46</b>	♠ T	Partner bids first.
Dealer: North	♥ KQJT65	The opponents are silent.
Vul: N-S	♦ T76	
HCP: 10+2	♣ KJ8	

---

<b>Board: 47</b>	♠ AT42	You bid first.
Dealer: South	♥ AK8	The opponents are silent.
Vul: N-S	♦ AJT82	
HCP: 16+1	♣ 5	

---

<b>Board: 48</b>	♠ A65	You bid first.
Dealer: South	♥ A654	East (RHO) bids 3♠ if possible.
Vul: E-W	♦ K9753	
HCP: 14+1	♣ K	

---

<b>Board: 49</b>	♠ AJ652	You bid first.
Dealer: South	♥ 6	The opponents are silent.
Vul: E-W	♦ AK93	
HCP: 12+1	♣ T73	

---

<b>Board: 50</b>	♠ 94	Partner bids first.
Dealer: North	♥ AQT983	The opponents are silent.
Vul: None	♦ 65	
HCP: 11+2	♣ KQ4	

## Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: North	♠ KQ874	♠ T		1 ♠	Pass	3 ♥
Vul: N-S	♥ A32	♥ KQJT65	Pass	4NT	Pass	5 ♦ <sup>1</sup>
North HCP: 17+1	♦ A	♦ T76	Pass	5 ♥	All Pass	
South HCP: 10+2	♣ AT42	♣ KJ8				
Contract: 5 ♥ North			1. A=1/5 or 4/5			

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ AT42				1 ♦
Vul: N-S	♥ J64	♥ AK8	Pass	3 ♣ <sup>1</sup>	Pass	3 ♠
North HCP: 10+2	♦ 7	♦ AJT82	Pass	4 ♣	All Pass	
South HCP: 16+1	♣ AK9432	♣ 5				
Contract: 4 ♣ North			1. Inviting Jump Shifts			

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ A65				1 ♦
Vul: E-W	♥ Q72	♥ A654	Pass	3 ♣ <sup>1</sup>	3 ♠	3NT
North HCP: 10+2	♦ AT2	♦ K9753	All Pass			
South HCP: 14+1	♣ A97642	♣ K				
Contract: 3NT South			1. Inviting Jump Shifts			

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AJ652				1 ♠
Vul: E-W	♥ QJT987	♥ 6	Pass	3 ♥	All Pass	
North HCP: 9+2	♦ T74	♦ AK93				
South HCP: 12+1	♣ K42	♣ T73				
Contract: 3 ♥ North						

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ AKQ75	♠ 94		1 ♠	Pass	3 ♥
Vul: None	♥ 2	♥ AQT983	All Pass			
North HCP: 12+2	♦ QJ732	♦ 65				
South HCP: 11+2	♣ 65	♣ KQ4				
Contract: 3 ♥ South						