

Board: 1 ♠ AKQ82 You are dealer.

Dealer: North ♥ A86532 The opponents are silent.

Vul: None ♦ 7

HCP: 14+3 ♣ J

Board: 2 ♠ AK9865 You are dealer.

Dealer: North ♥ - East (LHO) Doubles 7♥ if possible.

Vul: N-S ♦ -

HCP: 13+5 ♣ KQJT732

Board: 3 ♠ AKQ874 You are dealer.

Dealer: North ♥ J6432 The opponents are silent.

Vul: Both ♦ 9

HCP: 11+3 ♣ J

Board: 4 ♠ 7642 Partner is dealer.

Dealer: South ♥ A The opponents are silent.

Vul: None ♦ Q7

HCP: 12+2 ♣ KQJ732

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AKQ82	♠ J65		1 ♥	Pass	3 ♦ ¹
Vul: None	♥ A86532	♥ 7	Pass	3 ♠	Pass	3NT
North HCP: 14+3	♦ 7	♦ AKJ863	Pass	4 ♥	All Pass	
South HCP: 11+2	♣ J	♣ Q72				1. Inviting Jump Shifts
Contract: 4 ♥ North						
Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ AK9865	♠ J		1 ♠	Pass	2 ♥
Vul: N-S	♥ -	♥ AKT9832	Pass	3 ♠	Pass	4NT
North HCP: 13+5	♦ -	♦ AKQ97	Pass	5 ♥ ¹	Pass	7 ♥
South HCP: 17+4	♣ KQJT732	♣ -	Pass	Pass	X	All Pass
Contract: 7 ♥ X South						1. A=2/5 or 5/5, Q(S)=0
Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ AKQ874	♠ 9		1 ♠	Pass	2 ♣
Vul: Both	♥ J6432	♥ AQT5	Pass	2 ♥	Pass	3 ♥
North HCP: 11+3	♦ 9	♦ AJ2	Pass	4NT	Pass	5 ♣ ¹
South HCP: 15+1	♣ J	♣ A8652	Pass	5 ♦	Pass	5NT ²
Contract: 6 ♥ North			Pass	6 ♥	All Pass	
						1. A=0/5 or 3/5
						2. !H queen no !S king no !C king no !D king
Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ 7642	♠ 9				1 ♥
Vul: None	♥ A	♥ KQT543	Pass	3 ♣ ¹	Pass	3 ♦
North HCP: 12+2	♦ Q7	♦ A9842	Pass	3NT	Pass	4 ♥
South HCP: 13+3	♣ KQJ732	♣ A				All Pass
Contract: 4 ♥ South						1. Inviting Jump Shifts

Board: 1	♠ J65	Partner is dealer.
Dealer: North	♥ 7	The opponents are silent.
Vul: None	♦ AKJ863	
HCP: 11+2	♣ Q72	

Board: 2	♠ J	Partner is dealer.
Dealer: North	♥ AKT9832	East (RHO) Doubles 7♥ if possible.
Vul: N-S	♦ AKQ97	
HCP: 17+4	♣ -	

Board: 3	♠ 9	Partner is dealer.
Dealer: North	♥ AQT5	The opponents are silent.
Vul: Both	♦ AJ2	
HCP: 15+1	♣ A8652	

Board: 4	♠ 9	You are dealer.
Dealer: South	♥ KQT543	The opponents are silent.
Vul: None	♦ A9842	
HCP: 13+3	♣ A	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AKQ82	♠ J65		1 ♥	Pass	3 ♦ ¹
Vul: None	♥ A86532	♥ 7	Pass	3 ♠	Pass	3NT
North HCP: 14+3	♦ 7	♦ AKJ863	Pass	4 ♥	All Pass	
South HCP: 11+2	♣ J	♣ Q72				1. Inviting Jump Shifts
Contract: 4 ♥ North						

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ AK9865	♠ J		1 ♠	Pass	2 ♥
Vul: N-S	♥ -	♥ AKT9832	Pass	3 ♠	Pass	4NT
North HCP: 13+5	♦ -	♦ AKQ97	Pass	5 ♥ ¹	Pass	7 ♥
South HCP: 17+4	♣ KQJT732	♣ -	Pass	Pass	X	All Pass
Contract: 7 ♥ X South						1. A=2/5 or 5/5, Q(S)=0

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ AKQ874	♠ 9		1 ♠	Pass	2 ♣
Vul: Both	♥ J6432	♥ AQT5	Pass	2 ♥	Pass	3 ♥
North HCP: 11+3	♦ 9	♦ AJ2	Pass	4NT	Pass	5 ♣ ¹
South HCP: 15+1	♣ J	♣ A8652	Pass	5 ♦	Pass	5NT ²
Contract: 6 ♥ North			Pass	6 ♥	All Pass	
						1. A=0/5 or 3/5
						2. !H queen no !S king no !C king no !D king

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ 7642	♠ 9				1 ♥
Vul: None	♥ A	♥ KQT543	Pass	3 ♣ ¹	Pass	3 ♦
North HCP: 12+2	♦ Q7	♦ A9842	Pass	3NT	Pass	4 ♥
South HCP: 13+3	♣ KQJ732	♣ A	All Pass			
Contract: 4 ♥ South						1. Inviting Jump Shifts

Board: 5	♠ AQJ864	You are dealer.
Dealer: North	♥ AJT97	The opponents are silent.
Vul: Both	♦ T	
HCP: 13+3	♣ J	

Board: 6	♠ AKQ965	You are dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: None	♦ 92	
HCP: 15+3	♣ AQ983	

Board: 7	♠ AKT865	You are dealer.
Dealer: North	♥ 5	The opponents are silent.
Vul: Both	♦ 9	
HCP: 15+3	♣ AKJ75	

Board: 8	♠ AK9543	Partner is dealer.
Dealer: South	♥ T	The opponents are silent.
Vul: None	♦ KJ8	
HCP: 17+2	♣ AQ7	

Board: 9	♠ AJT642	You are dealer.
Dealer: North	♥ 93	The opponents are silent.
Vul: None	♦ AQ943	
HCP: 11+3	♣ -	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ AQJ864	♠ K		1 ♠	Pass	2 ♣
Vul: Both	♥ AJT97	♥ Q53	Pass	2 ♥	Pass	4 ♣
North HCP: 13+3	♦ T	♦ KQJ	Pass	4 ♥	Pass	4 NT
South HCP: 20+2	♣ J	♣ AKQ754	Pass	5 ♥ ¹	All Pass	
Contract: 5 ♥ North			1. A=2/5 or 5/5, Q(H)=0			

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ AKQ965	♠ 3		1 ♠	Pass	2 ♥
Vul: None	♥ -	♥ AKQJ764	Pass	3 ♠	Pass	4 NT
North HCP: 15+3	♦ 92	♦ J64	Pass	5 ♣ ¹	Pass	6 NT
South HCP: 14+3	♣ AQ983	♣ K7	All Pass			
Contract: 6 NT South			1. A=0/5 or 3/5			

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AKT865	♠ J		1 ♠	Pass	1 NT ¹
Vul: Both	♥ 5	♥ AJ942	Pass	2 ♣	Pass	2 NT
North HCP: 15+3	♦ 9	♦ AQ742	Pass	3 ♣	Pass	3 ♥
South HCP: 12+2	♣ AKJ75	♣ 92	Pass	4 ♠	All Pass	
Contract: 4 ♠ North			1. forcing 1NT			

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ AK9543	♠ 7				1 ♥
Vul: None	♥ T	♥ KQ8654	Pass	2 ♠	Pass	3 ♦
North HCP: 17+2	♦ KJ8	♦ AQT72	Pass	3 ♠	Pass	4 ♥
South HCP: 11+3	♣ AQ7	♣ 2	All Pass			
Contract: 4 ♥ South						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ AJT642	♠ 3		1 ♠	Pass	2 ♣
Vul: None	♥ 93	♥ KJ54	Pass	3 ♦	Pass	3 ♥
North HCP: 11+3	♦ AQ943	♦ J75	Pass	3 ♠	Pass	3 NT
South HCP: 14+1	♣ -	♣ AKQ84	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

Board: 5	♠ K	Partner is dealer.
Dealer: North	♥ Q53	The opponents are silent.
Vul: Both	♦ KQJ	
HCP: 20+2	♣ AKQ754	

Board: 6	♠ 3	Partner is dealer.
Dealer: North	♥ AKQJ764	The opponents are silent.
Vul: None	♦ J64	
HCP: 14+3	♣ K7	

Board: 7	♠ J	Partner is dealer.
Dealer: North	♥ AJ942	The opponents are silent.
Vul: Both	♦ AQ742	
HCP: 12+2	♣ 92	

Board: 8	♠ 7	You are dealer.
Dealer: South	♥ KQ8654	The opponents are silent.
Vul: None	♦ AQT72	
HCP: 11+3	♣ 2	

Board: 9	♠ 3	Partner is dealer.
Dealer: North	♥ KJ54	The opponents are silent.
Vul: None	♦ J75	
HCP: 14+1	♣ AKQ84	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ AQJ864	♠ K		1 ♠	Pass	2 ♣
Vul: Both	♥ AJT97	♥ Q53	Pass	2 ♥	Pass	4 ♣
North HCP: 13+3	♦ T	♦ KQJ	Pass	4 ♥	Pass	4 NT
South HCP: 20+2	♣ J	♣ AKQ754	Pass	5 ♥ ¹	All Pass	
Contract: 5 ♥ North			1. A=2/5 or 5/5, Q(H)=0			

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ AKQ965	♠ 3		1 ♠	Pass	2 ♥
Vul: None	♥ -	♥ AKQJ764	Pass	3 ♠	Pass	4 NT
North HCP: 15+3	♦ 92	♦ J64	Pass	5 ♣ ¹	Pass	6 NT
South HCP: 14+3	♣ AQ983	♣ K7	All Pass			
Contract: 6 NT South			1. A=0/5 or 3/5			

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AKT865	♠ J		1 ♠	Pass	1 NT ¹
Vul: Both	♥ 5	♥ AJ942	Pass	2 ♣	Pass	2 NT
North HCP: 15+3	♦ 9	♦ AQ742	Pass	3 ♣	Pass	3 ♥
South HCP: 12+2	♣ AKJ75	♣ 92	Pass	4 ♠	All Pass	
Contract: 4 ♠ North			1. forcing 1NT			

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ AK9543	♠ 7				1 ♥
Vul: None	♥ T	♥ KQ8654	Pass	2 ♠	Pass	3 ♦
North HCP: 17+2	♦ KJ8	♦ AQT72	Pass	3 ♠	Pass	4 ♥
South HCP: 11+3	♣ AQ7	♣ 2	All Pass			
Contract: 4 ♥ South						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ AJT642	♠ 3		1 ♠	Pass	2 ♣
Vul: None	♥ 93	♥ KJ54	Pass	3 ♦	Pass	3 ♥
North HCP: 11+3	♦ AQ943	♦ J75	Pass	3 ♠	Pass	3 NT
South HCP: 14+1	♣ -	♣ AKQ84	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

Board: 10	♠ A	Partner is dealer.
Dealer: South	♥ K754	The opponents are silent.
Vul: Both	♦ AT532	
HCP: 11+1	♣ T86	

Board: 11	♠ AQJT96	You are dealer.
Dealer: North	♥ 5	The opponents are silent.
Vul: N-S	♦ AT732	
HCP: 11+3	♣ T	

Board: 12	♠ 4	Partner is dealer.
Dealer: South	♥ KT652	The opponents are silent.
Vul: Both	♦ KQ832	
HCP: 11+2	♣ K9	

Board: 13	♠ AJ8764	You are dealer.
Dealer: North	♥ 2	The opponents are silent.
Vul: None	♦ K8543	
HCP: 11+3	♣ K	

Both hands (Answers Page)

Board: 10

	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ KJT954				1 ♠
Vul: Both	♥ K754	♥ -	Pass	1NT ¹	Pass	2 ♣
North HCP: 11+1	♦ AT532	♦ K9	Pass	2NT	Pass	3 ♣
South HCP: 14+3	♣ T86	♣ AK542	Pass	3 ♦	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

1. forcing 1NT

Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ AQJT96	♠ 7		1 ♠	Pass	3 ♥ ¹
Vul: N-S	♥ 5	♥ AKQT62	Pass	3 ♣	All Pass	
North HCP: 11+3	♦ AT732	♦ 86				
South HCP: 11+2	♣ T	♣ Q743	1. Inviting Jump Shifts			
Contract: 3 ♠ North						

Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AKQ973				1 ♠
Vul: Both	♥ KT652	♥ 84	Pass	1NT ¹	Pass	2 ♣
North HCP: 11+2	♦ KQ832	♦ -	Pass	2NT	Pass	3 ♣
South HCP: 13+3	♣ K9	♣ A6432	Pass	3 ♥	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

1. forcing 1NT

Board: 13

	North:	South:	W	N	E	S
Dealer: North	♠ AJ8764	♠ T		1 ♠	Pass	2 ♥
Vul: None	♥ 2	♥ AKQ74	Pass	3 ♦	Pass	3NT
North HCP: 11+3	♦ K8543	♦ AT7	Pass	4 ♠	All Pass	
South HCP: 17+1	♣ K	♣ A875				
Contract: 4 ♠ North						

Board: 10 ♠ KJT954 You are dealer.

Dealer: South ♥ - The opponents are silent.

Vul: Both ♦ K9

HCP: 14+3 ♣ AK542

Board: 11 ♠ 7 Partner is dealer.

Dealer: North ♥ AKQT62 The opponents are silent.

Vul: N-S ♦ 86

HCP: 11+2 ♣ Q743

Board: 12 ♠ AKQ973 You are dealer.

Dealer: South ♥ 84 The opponents are silent.

Vul: Both ♦ -

HCP: 13+3 ♣ A6432

Board: 13 ♠ T Partner is dealer.

Dealer: North ♥ AKQ74 The opponents are silent.

Vul: None ♦ AT7

HCP: 17+1 ♣ A875

Both hands (Answers Page)

Board: 10

	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ KJT954				1 ♠
Vul: Both	♥ K754	♥ -	Pass	1NT ¹	Pass	2 ♣
North HCP: 11+1	♦ AT532	♦ K9	Pass	2NT	Pass	3 ♣
South HCP: 14+3	♣ T86	♣ AK542	Pass	3 ♦	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

1. forcing 1NT

Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ AQJT96	♠ 7		1 ♠	Pass	3 ♥ ¹
Vul: N-S	♥ 5	♥ AKQT62	Pass	3 ♣	All Pass	
North HCP: 11+3	♦ AT732	♦ 86				
South HCP: 11+2	♣ T	♣ Q743	1. Inviting Jump Shifts			
Contract: 3 ♠ North						

Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AKQ973				1 ♠
Vul: Both	♥ KT652	♥ 84	Pass	1NT ¹	Pass	2 ♣
North HCP: 11+2	♦ KQ832	♦ -	Pass	2NT	Pass	3 ♣
South HCP: 13+3	♣ K9	♣ A6432	Pass	3 ♥	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

1. forcing 1NT

Board: 13

	North:	South:	W	N	E	S
Dealer: North	♠ AJ8764	♠ T		1 ♠	Pass	2 ♥
Vul: None	♥ 2	♥ AKQ74	Pass	3 ♦	Pass	3NT
North HCP: 11+3	♦ K8543	♦ AT7	Pass	4 ♠	All Pass	
South HCP: 17+1	♣ K	♣ A875				
Contract: 4 ♠ North						

Board: 14	♠ AKQ32	Partner is dealer.
Dealer: South	♥ 5	The opponents are silent.
Vul: None	♦ AQ954	
HCP: 15+2	♣ T3	

Board: 15	♠ Q5	You are dealer.
Dealer: North	♥ AK9542	The opponents are silent.
Vul: E-W	♦ K9532	
HCP: 12+3	♣ -	

Board: 16	♠ 852	Partner is dealer.
Dealer: South	♥ AKQ76	The opponents are silent.
Vul: None	♦ 4	
HCP: 16+1	♣ AK42	

Board: 17	♠ AQT543	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: N-S	♦ Q32	
HCP: 13+2	♣ KQ84	

Both hands (Answers Page)

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ AKQ32	♠ 4				1 ♥
Vul: None	♥ 5	♥ QT9832	Pass	2 ♠	Pass	3 ♣
North HCP: 15+2	♦ AQ954	♦ 3	Pass	3NT	Pass	4 ♥
South HCP: 11+3	♣ T3	♣ AKQ87	All Pass			
Contract: 4 ♥ South						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ K832		1 ♥	Pass	1 ♠
Vul: E-W	♥ AK9542	♥ J	Pass	2 ♦	Pass	2NT
North HCP: 12+3	♦ K9532	♦ QJT	Pass	4 ♥	All Pass	
South HCP: 12+1	♣ -	♣ KQ963				
Contract: 4 ♥ North						

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ 852	♠ AJ9643				1 ♠
Vul: None	♥ AKQ76	♥ -	Pass	2 ♥	Pass	3 ♦
North HCP: 16+1	♦ 4	♦ KQT975	Pass	3 ♠	Pass	4 ♣
South HCP: 12+4	♣ AK42	♣ Q	Pass	4 ♠	Pass	4NT
Contract: 5 ♠ South			Pass	5 ♥ ¹	Pass	5 ♠
			All Pass			

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

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ AQT543	♠ K				1 ♥
Vul: N-S	♥ -	♥ AJ876	Pass	1 ♠	Pass	2 ♦
North HCP: 13+2	♦ Q32	♦ AJ754	Pass	3NT	Pass	4 ♥
South HCP: 15+3	♣ KQ84	♣ T	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

Board: 14 ♠ 4 You are dealer.

Dealer: South ♥ QT9832 The opponents are silent.

Vul: None ♦ 3

HCP: 11+3 ♣ AKQ87

Board: 15 ♠ K832 Partner is dealer.

Dealer: North ♥ J The opponents are silent.

Vul: E-W ♦ QJT

HCP: 12+1 ♣ KQ963

Board: 16 ♠ AJ9643 You are dealer.

Dealer: South ♥ - The opponents are silent.

Vul: None ♦ KQT975

HCP: 12+4 ♣ Q

Board: 17 ♠ K You are dealer.

Dealer: South ♥ AQJ876 The opponents are silent.

Vul: N-S ♦ AJ754

HCP: 15+3 ♣ T

Both hands (Answers Page)

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ AKQ32	♠ 4				1 ♥
Vul: None	♥ 5	♥ QT9832	Pass	2 ♠	Pass	3 ♣
North HCP: 15+2	♦ AQ954	♦ 3	Pass	3NT	Pass	4 ♥
South HCP: 11+3	♣ T3	♣ AKQ87	All Pass			
Contract: 4 ♥ South						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ K832		1 ♥	Pass	1 ♠
Vul: E-W	♥ AK9542	♥ J	Pass	2 ♦	Pass	2NT
North HCP: 12+3	♦ K9532	♦ QJT	Pass	4 ♥	All Pass	
South HCP: 12+1	♣ -	♣ KQ963				
Contract: 4 ♥ North						

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ 852	♠ AJ9643				1 ♠
Vul: None	♥ AKQ76	♥ -	Pass	2 ♥	Pass	3 ♦
North HCP: 16+1	♦ 4	♦ KQT975	Pass	3 ♠	Pass	4 ♣
South HCP: 12+4	♣ AK42	♣ Q	Pass	4 ♠	Pass	4NT
Contract: 5 ♠ South			Pass	5 ♥ ¹	Pass	5 ♠
			All Pass			

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

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ AQT543	♠ K				1 ♥
Vul: N-S	♥ -	♥ AJ876	Pass	1 ♠	Pass	2 ♦
North HCP: 13+2	♦ Q32	♦ AJ754	Pass	3NT	Pass	4 ♥
South HCP: 15+3	♣ KQ84	♣ T	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

Board: 18	♠ KJ6	Partner is dealer.
Dealer: South	♥ 3	The opponents are silent.
Vul: E-W	♦ AKQT73	
HCP: 16+2	♣ QJ9	

Board: 19	♠ KT9853	Partner is dealer.
Dealer: South	♥ 3	The opponents are silent.
Vul: None	♦ A532	
HCP: 11+2	♣ A4	

Board: 20	♠ 2	Partner is dealer.
Dealer: South	♥ KJ863	The opponents are silent.
Vul: None	♦ KJ6	
HCP: 11+1	♣ KT98	

Board: 21	♠ KQ9654	You are dealer.
Dealer: North	♥ Q	The opponents are silent.
Vul: N-S	♦ AK862	
HCP: 14+3	♣ 9	

Board: 22	♠ AK763	You are dealer.
Dealer: North	♥ QJT853	The opponents are silent.
Vul: Both	♦ K	
HCP: 13+3	♣ T	

Both hands (Answers Page)

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ KJ6	♠ AQ973				1 ♥
Vul: E-W	♥ 3	♥ AJT975	Pass	2 ♦	Pass	2 ♥
North HCP: 16+2	♦ AKQT73	♦ -	Pass	3 ♦	Pass	4 ♠
South HCP: 11+3	♣ QJ9	♣ T6	All Pass			
Contract: 4 ♠ South						

Board: 19	North:	South:	W	N	E	S
Dealer: South	♠ KT9853	♠ Q				1 ♥
Vul: None	♥ 3	♥ AJT865	Pass	1 ♠	Pass	2 ♣
North HCP: 11+2	♦ A532	♦ K	Pass	3 ♠	Pass	4 ♠
South HCP: 13+3	♣ A4	♣ KT962	All Pass			
Contract: 4 ♠ South						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AJ9873				1 ♠
Vul: None	♥ KJ863	♥ 2	Pass	1 NT ¹	Pass	2 ♦
North HCP: 11+1	♦ KJ6	♦ AQ752	Pass	2 NT	Pass	3 ♠
South HCP: 11+3	♣ KT98	♣ 2	All Pass			
Contract: 3 ♠ South			1. forcing 1NT			

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ KQ9654	♠ J		1 ♠	Pass	2 ♥
Vul: N-S	♥ Q	♥ AJ975	Pass	3 ♠	Pass	3 NT
North HCP: 14+3	♦ AK862	♦ 973	Pass	4 ♠	All Pass	
South HCP: 14+1	♣ 9	♣ AKJT				
Contract: 4 ♠ North						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ AK763	♠ Q952		1 ♥	Pass	2 ♣
Vul: Both	♥ QJT853	♥ A	Pass	3 ♥	Pass	3 ♠
North HCP: 13+3	♦ K	♦ AQJ	Pass	4 NT	Pass	5 ♠ ¹
South HCP: 15+1	♣ T	♣ Q6532	Pass	6 ♠	All Pass	
Contract: 6 ♠ North			1. A=2/5 or 5/5, Q(S)=1			

Board: 18	♠ AQ973	You are dealer.
Dealer: South	♥ AJT975	The opponents are silent.
Vul: E-W	♦ -	
HCP: 11+3	♣ T6	

Board: 19	♠ Q	You are dealer.
Dealer: South	♥ AJT865	The opponents are silent.
Vul: None	♦ K	
HCP: 13+3	♣ KT962	

Board: 20	♠ AJ9873	You are dealer.
Dealer: South	♥ 2	The opponents are silent.
Vul: None	♦ AQ752	
HCP: 11+3	♣ 2	

Board: 21	♠ J	Partner is dealer.
Dealer: North	♥ AJ975	The opponents are silent.
Vul: N-S	♦ 973	
HCP: 14+1	♣ AKJT	

Board: 22	♠ Q952	Partner is dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: Both	♦ AQJ	
HCP: 15+1	♣ Q6532	

Both hands (Answers Page)

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ KJ6	♠ AQ973				1 ♥
Vul: E-W	♥ 3	♥ AJT975	Pass	2 ♦	Pass	2 ♥
North HCP: 16+2	♦ AKQT73	♦ -	Pass	3 ♦	Pass	4 ♠
South HCP: 11+3	♣ QJ9	♣ T6	All Pass			
Contract: 4 ♠ South						

Board: 19	North:	South:	W	N	E	S
Dealer: South	♠ KT9853	♠ Q				1 ♥
Vul: None	♥ 3	♥ AJT865	Pass	1 ♠	Pass	2 ♣
North HCP: 11+2	♦ A532	♦ K	Pass	3 ♠	Pass	4 ♠
South HCP: 13+3	♣ A4	♣ KT962	All Pass			
Contract: 4 ♠ South						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AJ9873				1 ♠
Vul: None	♥ KJ863	♥ 2	Pass	1 NT ¹	Pass	2 ♦
North HCP: 11+1	♦ KJ6	♦ AQ752	Pass	2 NT	Pass	3 ♠
South HCP: 11+3	♣ KT98	♣ 2	All Pass			
Contract: 3 ♠ South			1. forcing 1NT			

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ KQ9654	♠ J		1 ♠	Pass	2 ♥
Vul: N-S	♥ Q	♥ AJ975	Pass	3 ♠	Pass	3 NT
North HCP: 14+3	♦ AK862	♦ 973	Pass	4 ♠	All Pass	
South HCP: 14+1	♣ 9	♣ AKJT				
Contract: 4 ♠ North						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ AK763	♠ Q952		1 ♥	Pass	2 ♣
Vul: Both	♥ QJT853	♥ A	Pass	3 ♥	Pass	3 ♠
North HCP: 13+3	♦ K	♦ AQJ	Pass	4 NT	Pass	5 ♠ ¹
South HCP: 15+1	♣ T	♣ Q6532	Pass	6 ♠	All Pass	
Contract: 6 ♠ North			1. A=2/5 or 5/5, Q(S)=1			

Board: 23 ♠ AKJ832 You are dealer.

Dealer: North ♥ 7 The opponents are silent.

Vul: N-S ♦ A9742

HCP: 12+3 ♣ 3

Board: 24 ♠ T Partner is dealer.

Dealer: South ♥ AQ632 The opponents are silent.

Vul: None ♦ K976

HCP: 13+1 ♣ A86

Board: 25 ♠ 4 Partner is dealer.

Dealer: South ♥ AKQT742 The opponents are silent.

Vul: None ♦ AT7

HCP: 14+3 ♣ J8

Board: 26 ♠ AK5432 You are dealer.

Dealer: North ♥ K2 The opponents are silent.

Vul: N-S ♦ -

HCP: 17+3 ♣ AQJ63

Board: 27 ♠ 5 You are dealer.

Dealer: North ♥ KQ9765 The opponents are silent.

Vul: N-S ♦ 5

HCP: 11+3 ♣ AQ853

Both hands (Answers Page)

Board: 23

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ832	♠ 6		1 ♠	Pass	2 ♥
Vul: N-S	♥ 7	♥ QJT942	Pass	3 ♦	Pass	3 ♥
North HCP: 12+3	♦ A9742	♦ KJ	Pass	3 ♠	Pass	4 ♠
South HCP: 12+2	♣ 3	♣ AJ72	All Pass			

Contract: 4 ♠ South

Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ AKJ965			1 ♠	
Vul: None	♥ AQ632	♥ -	Pass	2 ♥	Pass	3 ♠
North HCP: 13+1	♦ K976	♦ AJ842	Pass	3NT	Pass	4 ♠
South HCP: 14+3	♣ A86	♣ J2	All Pass			

Contract: 4 ♠ South

Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ KJ9865			1 ♠	
Vul: None	♥ AKQT742	♥ -	Pass	2 ♥	Pass	3 ♠
North HCP: 14+3	♦ AT7	♦ KJ	Pass	4 ♥	Pass	5 ♣
South HCP: 15+3	♣ J8	♣ AKT73	Pass	6NT	All Pass	

Contract: 6NT North

Board: 26

	North:	South:	W	N	E	S
Dealer: North	♠ AK5432	♠ T		1 ♠	Pass	3 ♥ ¹
Vul: N-S	♥ K2	♥ Q87654	Pass	4NT	Pass	5 ♦ ²
North HCP: 17+3	♦ -	♦ AQ64	Pass	6 ♥	All Pass	
South HCP: 11+2	♣ AQJ63	♣ K4	1. Inviting Jump Shifts 2. A=1/5 or 4/5			

Board: 27

	North:	South:	W	N	E	S
Dealer: North	♠ 5	♠ KQJ3		1 ♥	Pass	2 ♦
Vul: N-S	♥ KQ9765	♥ J	Pass	3 ♣	Pass	3 ♠
North HCP: 11+3	♦ 5	♦ KJ874	Pass	4 ♥	All Pass	
South HCP: 15+1	♣ AQ853	♣ KJ9				

Contract: 4 ♥ North

Board: 23	♠ 6	Partner is dealer.
Dealer: North	♥ QJT942	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 12+2	♣ AJ72	

Board: 24	♠ AKJ965	You are dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: None	♦ AJ842	
HCP: 14+3	♣ J2	

Board: 25	♠ KJ9865	You are dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: None	♦ KJ	
HCP: 15+3	♣ AKT73	

Board: 26	♠ T	Partner is dealer.
Dealer: North	♥ Q87654	The opponents are silent.
Vul: N-S	♦ AQ64	
HCP: 11+2	♣ K4	

Board: 27	♠ KQJ3	Partner is dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: N-S	♦ KJ874	
HCP: 15+1	♣ KJ9	

Both hands (Answers Page)

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AKJ832	♠ 6		1 ♠	Pass	2 ♥
Vul: N-S	♥ 7	♥ QJT942	Pass	3 ♦	Pass	3 ♥
North HCP: 12+3	♦ A9742	♦ KJ	Pass	3 ♠	Pass	4 ♠
South HCP: 12+2	♣ 3	♣ AJ72	All Pass			
Contract:	4 ♠ South					

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ AKJ965				1 ♠
Vul: None	♥ AQ632	♥ -	Pass	2 ♥	Pass	3 ♠
North HCP: 13+1	♦ K976	♦ AJ842	Pass	3 NT	Pass	4 ♠
South HCP: 14+3	♣ A86	♣ J2	All Pass			
Contract:	4 ♠ South					

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ KJ9865				1 ♠
Vul: None	♥ AKQT742	♥ -	Pass	2 ♥	Pass	3 ♠
North HCP: 14+3	♦ AT7	♦ KJ	Pass	4 ♥	Pass	5 ♣
South HCP: 15+3	♣ J8	♣ AKT73	Pass	6 NT	All Pass	
Contract:	6 NT North					

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ AK5432	♠ T		1 ♠	Pass	3 ♥ ¹
Vul: N-S	♥ K2	♥ Q87654	Pass	4 NT	Pass	5 ♦ ²
North HCP: 17+3	♦ -	♦ AQ64	Pass	6 ♥	All Pass	
South HCP: 11+2	♣ AQJ63	♣ K4	1. Inviting Jump Shifts 2. A=1/5 or 4/5			
Contract:	6 ♥ North					

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ 5	♠ KQJ3		1 ♥	Pass	2 ♦
Vul: N-S	♥ KQ9765	♥ J	Pass	3 ♣	Pass	3 ♠
North HCP: 11+3	♦ 5	♦ KJ874	Pass	4 ♥	All Pass	
South HCP: 15+1	♣ AQ853	♣ KJ9				
Contract:	4 ♥ North					

Board: 28	♠ KQJT9	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: N-S	♦ A642	
HCP: 15+1	♣ AJ75	

Board: 29	♠ A97632	You are dealer.
Dealer: North	♥ AK	The opponents are silent.
Vul: N-S	♦ J7642	
HCP: 12+3	♣ -	

Board: 30	♠ T	Partner is dealer.
Dealer: South	♥ A763	The opponents are silent.
Vul: E-W	♦ AJ865	
HCP: 13+1	♣ A75	

Board: 31	♠ KQ7652	You are dealer.
Dealer: North	♥ 4	The opponents are silent.
Vul: None	♦ 3	
HCP: 13+3	♣ AKJ74	

Both hands (Answers Page)

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ KQJT9	♠ -				1 ♥
Vul: N-S	♥ -	♥ AQJ975	Pass	2 ♠	Pass	3 ♦
North HCP: 15+1	♦ A642	♦ QJT73	Pass	3NT	Pass	4 ♥
South HCP: 13+3	♣ AJ75	♣ K3	Pass	5 ♦	Pass	6 ♦
Contract: 6 ♦ South			All Pass			

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ A97632	♠ -		1 ♠	Pass	1NT ¹
Vul: N-S	♥ AK	♥ J982	Pass	2 ♦	Pass	2NT
North HCP: 12+3	♦ J7642	♦ AQT9	Pass	3 ♠	Pass	4 ♦
South HCP: 11+1	♣ -	♣ AT962	Pass	4NT	Pass	5 ♠ ²
Contract: 6 ♦ North			Pass	6 ♦	All Pass	

1. forcing 1NT
2. A=2/5 or 5/5, Q(D)=1

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ AKQ973				1 ♠
Vul: E-W	♥ A763	♥ 5	Pass	2 ♦	Pass	3 ♠
North HCP: 13+1	♦ AJ865	♦ 3	Pass	3NT	Pass	4 ♠
South HCP: 13+3	♣ A75	♣ KJT42	All Pass			
Contract: 4 ♠ South						

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ KQ7652	♠ A		1 ♠	Pass	2 ♥
Vul: None	♥ 4	♥ AKT52	Pass	3 ♠	Pass	4 ♠
North HCP: 13+3	♦ 3	♦ KJT764	Pass	4NT	Pass	5 ♥ ¹
South HCP: 15+3	♣ AKJ74	♣ 6	Pass	6 ♠	All Pass	
Contract: 6 ♠ North			1. A=2/5 or 5/5, Q(S)=0			

Board: 28 ♠ - You are dealer.

Dealer: South ♥ AQJ975 The opponents are silent.

Vul: N-S ♦ QJT73

HCP: 13+3 ♣ K3

Board: 29 ♠ - Partner is dealer.

Dealer: North ♥ J982 The opponents are silent.

Vul: N-S ♦ AQT9

HCP: 11+1 ♣ AT962

Board: 30 ♠ AKQ973 You are dealer.

Dealer: South ♥ 5 The opponents are silent.

Vul: E-W ♦ 3

HCP: 13+3 ♣ KJT42

Board: 31 ♠ A Partner is dealer.

Dealer: North ♥ AKT52 The opponents are silent.

Vul: None ♦ KJT764

HCP: 15+3 ♣ 6

Both hands (Answers Page)

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ KQJT9	♠ -				1 ♥
Vul: N-S	♥ -	♥ AQJ975	Pass	2 ♠	Pass	3 ♦
North HCP: 15+1	♦ A642	♦ QJT73	Pass	3NT	Pass	4 ♥
South HCP: 13+3	♣ AJ75	♣ K3	Pass	5 ♦	Pass	6 ♦
Contract: 6 ♦ South			All Pass			

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ A97632	♠ -		1 ♠	Pass	1NT ¹
Vul: N-S	♥ AK	♥ J982	Pass	2 ♦	Pass	2NT
North HCP: 12+3	♦ J7642	♦ AQT9	Pass	3 ♠	Pass	4 ♦
South HCP: 11+1	♣ -	♣ AT962	Pass	4NT	Pass	5 ♠ ²
Contract: 6 ♦ North			Pass	6 ♦	All Pass	

1. forcing 1NT
2. A=2/5 or 5/5, Q(D)=1

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ AKQ973				1 ♠
Vul: E-W	♥ A763	♥ 5	Pass	2 ♦	Pass	3 ♠
North HCP: 13+1	♦ AJ865	♦ 3	Pass	3NT	Pass	4 ♠
South HCP: 13+3	♣ A75	♣ KJT42	All Pass			
Contract: 4 ♠ South						

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ KQ7652	♠ A		1 ♠	Pass	2 ♥
Vul: None	♥ 4	♥ AKT52	Pass	3 ♠	Pass	4 ♠
North HCP: 13+3	♦ 3	♦ KJT764	Pass	4NT	Pass	5 ♥ ¹
South HCP: 15+3	♣ AKJ74	♣ 6	Pass	6 ♠	All Pass	
Contract: 6 ♠ North			1. A=2/5 or 5/5, Q(S)=0			

Board: 32	♠ A9842	Partner is dealer.
Dealer: South	♥ 7	The opponents are silent.
Vul: E-W	♦ QJ8	
HCP: 14+1	♣ AKT3	

Board: 33	♠ AKQ964	You are dealer.
Dealer: North	♥ Q8632	The opponents are silent.
Vul: None	♦ Q3	
HCP: 13+3	♣ -	

Board: 34	♠ 9	Partner is dealer.
Dealer: South	♥ AT87	The opponents are silent.
Vul: N-S	♦ AK765	
HCP: 11+1	♣ 732	

Board: 35	♠ AQJT83	You are dealer.
Dealer: North	♥ QT954	The opponents are silent.
Vul: N-S	♦ T	
HCP: 13+3	♣ A	

Board: 36	♠ A64	Partner is dealer.
Dealer: South	♥ 9	The opponents are silent.
Vul: Both	♦ AJ2	
HCP: 14+2	♣ AJT962	

Both hands (Answers Page)

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ A9842	♠ J				1♥
Vul: E-W	♥ 7	♥ AKQJT9	Pass	1♠	Pass	2♦
North HCP: 14+1	♦ QJ8	♦ A9643	Pass	3♣ ¹	Pass	4♥
South HCP: 15+3	♣ AKT3	♣ 9	All Pass			
Contract: 4♥ South			1. Fourth suit game force			

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ AKQ964	♠ T		1♠	Pass	2♣
Vul: None	♥ Q8632	♥ AK	Pass	2♥	Pass	3♦
North HCP: 13+3	♦ Q3	♦ J865	Pass	3♥	Pass	3NT
South HCP: 15+2	♣ -	♣ AKT932	Pass	4♠	All Pass	
Contract: 4♠ North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AKQ732			1♠	
Vul: N-S	♥ AT87	♥ 64	Pass	1NT ¹	Pass	2♣
North HCP: 11+1	♦ AK765	♦ -	Pass	2NT	Pass	3♣
South HCP: 13+3	♣ 732	♣ AT954	Pass	3♦	Pass	4♠
Contract: 4♠ South			All Pass			
			1. forcing 1NT			

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AQJT83	♠ 9		1♠	Pass	2♣
Vul: N-S	♥ QT954	♥ AK2	Pass	2♥	Pass	3NT
North HCP: 13+3	♦ T	♦ QJ53	Pass	4♥	All Pass	
South HCP: 13+1	♣ A	♣ KT965				
Contract: 4♥ North						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ A64	♠ KQT83			1♥	
Vul: Both	♥ 9	♥ AK8763	Pass	2♣	Pass	2♥
North HCP: 14+2	♦ AJ2	♦ Q4	Pass	3♣	Pass	4♠
South HCP: 14+3	♣ AJT962	♣ -	All Pass			
Contract: 4♠ South						

Board: 32	♠ J	You are dealer.
Dealer: South	♥ AKQJT9	The opponents are silent.
Vul: E-W	♦ A9643	
HCP: 15+3	♣ 9	

Board: 33	♠ T	Partner is dealer.
Dealer: North	♥ AK	The opponents are silent.
Vul: None	♦ J865	
HCP: 15+2	♣ AKT932	

Board: 34	♠ AKQ732	You are dealer.
Dealer: South	♥ 64	The opponents are silent.
Vul: N-S	♦ -	
HCP: 13+3	♣ AT954	

Board: 35	♠ 9	Partner is dealer.
Dealer: North	♥ AK2	The opponents are silent.
Vul: N-S	♦ QJ53	
HCP: 13+1	♣ KT965	

Board: 36	♠ KQT83	You are dealer.
Dealer: South	♥ AK8763	The opponents are silent.
Vul: Both	♦ Q4	
HCP: 14+3	♣ -	

Both hands (Answers Page)

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ A9842	♠ J				1♥
Vul: E-W	♥ 7	♥ AKQJT9	Pass	1♠	Pass	2♦
North HCP: 14+1	♦ QJ8	♦ A9643	Pass	3♣ ¹	Pass	4♥
South HCP: 15+3	♣ AKT3	♣ 9	All Pass			
Contract: 4♥ South			1. Fourth suit game force			

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ AKQ964	♠ T		1♠	Pass	2♣
Vul: None	♥ Q8632	♥ AK	Pass	2♥	Pass	3♦
North HCP: 13+3	♦ Q3	♦ J865	Pass	3♥	Pass	3NT
South HCP: 15+2	♣ -	♣ AKT932	Pass	4♠	All Pass	
Contract: 4♠ North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AKQ732			1♠	
Vul: N-S	♥ AT87	♥ 64	Pass	1NT ¹	Pass	2♣
North HCP: 11+1	♦ AK765	♦ -	Pass	2NT	Pass	3♣
South HCP: 13+3	♣ 732	♣ AT954	Pass	3♦	Pass	4♠
Contract: 4♠ South			All Pass			
			1. forcing 1NT			

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AQJT83	♠ 9		1♠	Pass	2♣
Vul: N-S	♥ QT954	♥ AK2	Pass	2♥	Pass	3NT
North HCP: 13+3	♦ T	♦ QJ53	Pass	4♥	All Pass	
South HCP: 13+1	♣ A	♣ KT965				
Contract: 4♥ North						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ A64	♠ KQT83			1♥	
Vul: Both	♥ 9	♥ AK8763	Pass	2♣	Pass	2♥
North HCP: 14+2	♦ AJ2	♦ Q4	Pass	3♣	Pass	4♠
South HCP: 14+3	♣ AJT962	♣ -	All Pass			
Contract: 4♠ South						

Board: 37 ♠ K You are dealer.

Dealer: North ♥ AKT963 The opponents are silent.

Vul: Both ♦ 4

HCP: 18+3 ♣ AKJ72

Board: 38 ♠ Q Partner is dealer.

Dealer: South ♥ A64 The opponents are silent.

Vul: None ♦ 8542

HCP: 11+1 ♣ KQ975

Board: 39 ♠ KQJ653 You are dealer.

Dealer: North ♥ - The opponents are silent.

Vul: N-S ♦ QJ

HCP: 17+3 ♣ AKJ96

Board: 40 ♠ AKJT96 You are dealer.

Dealer: North ♥ - The opponents are silent.

Vul: E-W ♦ 73

HCP: 12+3 ♣ AT865

Both hands (Answers Page)

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ AT62		1 ♥	Pass	2 ♦
Vul: Both	♥ AKT963	♥ 8	Pass	3 ♥	Pass	3 ♠
North HCP: 18+3	♦ 4	♦ AKQ9876	Pass	4NT	Pass	5 ♥ ¹
South HCP: 13+3	♣ AKJ72	♣ 8	All Pass			
Contract: 5 ♥ South			1. A=2/5 or 5/5, Q(S)=0			

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AKT932				1 ♠
Vul: None	♥ A64	♥ 9	Pass	1NT ¹	Pass	2 ♦
North HCP: 11+1	♦ 8542	♦ AJ976	Pass	2NT	Pass	3 ♦
South HCP: 13+3	♣ KQ975	♣ J	Pass	3NT	Pass	4 ♠
Contract: 4 ♠ South			All Pass			
			1. forcing 1NT			

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ KQJ653	♠ 4		1 ♠	Pass	1NT ¹
Vul: N-S	♥ -	♥ KJ864	Pass	3 ♠	Pass	4 ♠
North HCP: 17+3	♦ QJ	♦ AK53	All Pass			
South HCP: 11+1	♣ AKJ96	♣ T87	1. forcing 1NT			
Contract: 4 ♠ South						

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ AKJT96	♠ -		1 ♠	Pass	2 ♥
Vul: E-W	♥ -	♥ AKQJT43	Pass	3 ♣	Pass	3 ♥
North HCP: 12+3	♦ 73	♦ AT52	Pass	3 ♠	Pass	6 ♥
South HCP: 16+3	♣ AT865	♣ Q9	All Pass			
Contract: 6 ♥ South						

Board: 37	♠ AT62	Partner is dealer.
Dealer: North	♥ 8	The opponents are silent.
Vul: Both	♦ AKQ9876	
HCP: 13+3	♣ 8	

Board: 38	♠ AKT932	You are dealer.
Dealer: South	♥ 9	The opponents are silent.
Vul: None	♦ AJ976	
HCP: 13+3	♣ J	

Board: 39	♠ 4	Partner is dealer.
Dealer: North	♥ KJ864	The opponents are silent.
Vul: N-S	♦ AK53	
HCP: 11+1	♣ T87	

Board: 40	♠ -	Partner is dealer.
Dealer: North	♥ AKQJT43	The opponents are silent.
Vul: E-W	♦ AT52	
HCP: 16+3	♣ Q9	

Both hands (Answers Page)

Board: 37

	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ AT62		1 ♥	Pass	2 ♦
Vul: Both	♥ AKT963	♥ 8	Pass	3 ♥	Pass	3 ♠
North HCP: 18+3	♦ 4	♦ AKQ9876	Pass	4NT	Pass	5 ♥ ¹
South HCP: 13+3	♣ AKJ72	♣ 8	All Pass			
Contract: 5 ♥ South			1. A=2/5 or 5/5, Q(S)=0			

Board: 38

	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AKT932				1 ♠
Vul: None	♥ A64	♥ 9	Pass	1NT ¹	Pass	2 ♦
North HCP: 11+1	♦ 8542	♦ AJ976	Pass	2NT	Pass	3 ♦
South HCP: 13+3	♣ KQ975	♣ J	Pass	3NT	Pass	4 ♠
Contract: 4 ♠ South			All Pass			
			1. forcing 1NT			

Board: 39

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ653	♠ 4		1 ♠	Pass	1NT ¹
Vul: N-S	♥ -	♥ KJ864	Pass	3 ♠	Pass	4 ♠
North HCP: 17+3	♦ QJ	♦ AK53	All Pass			
South HCP: 11+1	♣ AKJ96	♣ T87	1. forcing 1NT			
Contract: 4 ♠ South						

Board: 40

	North:	South:	W	N	E	S
Dealer: North	♠ AKJT96	♠ -		1 ♠	Pass	2 ♥
Vul: E-W	♥ -	♥ AKQJT43	Pass	3 ♣	Pass	3 ♥
North HCP: 12+3	♦ 73	♦ AT52	Pass	3 ♠	Pass	6 ♥
South HCP: 16+3	♣ AT865	♣ Q9	All Pass			
Contract: 6 ♥ South						

Board: 41 ♠ QJ9752 You are dealer.

Dealer: North ♥ AKQT6 The opponents are silent.

Vul: None ♦ -

HCP: 15+3 ♣ K8

Board: 42 ♠ KJ8762 Partner is dealer.

Dealer: South ♥ A The opponents are silent.

Vul: Both ♦ K9842

HCP: 11+3 ♣ 3

Board: 43 ♠ AJ8632 You are dealer.

Dealer: North ♥ J The opponents are silent.

Vul: Both ♦ Q

HCP: 15+3 ♣ AKT62

Board: 44 ♠ KQJ Partner is dealer.

Dealer: South ♥ - The opponents are silent.

Vul: None ♦ KQ843

HCP: 16+2 ♣ AJ542

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ QJ9752	♠ T		1 ♠	Pass	3 ♦ ¹
Vul: None	♥ AKQT6	♥ 4	Pass	3 ♥	Pass	3NT
North HCP: 15+3	♦ -	♦ AKQJT3	Pass	4 ♥	Pass	4 ♠
South HCP: 11+3	♣ K8	♣ JT962	All Pass			
Contract: 4 ♠ South			1. Inviting Jump Shifts			

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ KJ8762	♠ A				1 ♥
Vul: Both	♥ A	♥ KT8763	Pass	1 ♠	Pass	2 ♣
North HCP: 11+3	♦ K9842	♦ J	Pass	3 ♠	Pass	4 ♥
South HCP: 14+3	♣ 3	♣ AQ642	All Pass			
Contract: 4 ♥ South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ AJ8632	♠ K		1 ♠	Pass	1NT ¹
Vul: Both	♥ J	♥ Q962	Pass	2 ♣	Pass	2NT
North HCP: 15+3	♦ Q	♦ K943	Pass	3 ♣	Pass	3NT
South HCP: 11	♣ AKT62	♣ QJ87	Pass	4 ♠	All Pass	
Contract: 4 ♠ North			1. forcing 1NT			

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ KQJ	♠ A7653				1 ♥
Vul: None	♥ -	♥ AQT972	Pass	2 ♦	Pass	2 ♥
North HCP: 16+2	♦ KQ843	♦ -	Pass	3 ♣	Pass	4 ♠
South HCP: 12+3	♣ AJ542	♣ Q7	Pass	4NT	Pass	5 ♥ ¹
Contract: 6 ♠ North			Pass	6 ♠	All Pass	

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

Board: 41	♠ T	Partner is dealer.
Dealer: North	♥ 4	The opponents are silent.
Vul: None	♦ AKQJT3	
HCP: 11+3	♣ JT962	

Board: 42	♠ A	You are dealer.
Dealer: South	♥ KT8763	The opponents are silent.
Vul: Both	♦ J	
HCP: 14+3	♣ AQ642	

Board: 43	♠ K	Partner is dealer.
Dealer: North	♥ Q962	The opponents are silent.
Vul: Both	♦ K943	
HCP: 11	♣ QJ87	

Board: 44	♠ A7653	You are dealer.
Dealer: South	♥ AQT972	The opponents are silent.
Vul: None	♦ -	
HCP: 12+3	♣ Q7	

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ QJ9752	♠ T		1 ♠	Pass	3 ♦ ¹
Vul: None	♥ AKQT6	♥ 4	Pass	3 ♥	Pass	3NT
North HCP: 15+3	♦ -	♦ AKQJT3	Pass	4 ♥	Pass	4 ♠
South HCP: 11+3	♣ K8	♣ JT962	All Pass			
Contract: 4 ♠ South			1. Inviting Jump Shifts			

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ KJ8762	♠ A				1 ♥
Vul: Both	♥ A	♥ KT8763	Pass	1 ♠	Pass	2 ♣
North HCP: 11+3	♦ K9842	♦ J	Pass	3 ♠	Pass	4 ♥
South HCP: 14+3	♣ 3	♣ AQ642	All Pass			
Contract: 4 ♥ South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ AJ8632	♠ K		1 ♠	Pass	1NT ¹
Vul: Both	♥ J	♥ Q962	Pass	2 ♣	Pass	2NT
North HCP: 15+3	♦ Q	♦ K943	Pass	3 ♣	Pass	3NT
South HCP: 11	♣ AKT62	♣ QJ87	Pass	4 ♠	All Pass	
Contract: 4 ♠ North			1. forcing 1NT			

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ KQJ	♠ A7653				1 ♥
Vul: None	♥ -	♥ AQT972	Pass	2 ♦	Pass	2 ♥
North HCP: 16+2	♦ KQ843	♦ -	Pass	3 ♣	Pass	4 ♠
South HCP: 12+3	♣ AJ542	♣ Q7	Pass	4NT	Pass	5 ♥ ¹
Contract: 6 ♠ North			Pass	6 ♠	All Pass	

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

Board: 45 ♠ KJT865 You are dealer.

Dealer: North ♥ 6 The opponents are silent.

Vul: E-W ♦ 9

HCP: 13+3 ♣ AKQ74

Board: 46 ♠ J873 Partner is dealer.

Dealer: South ♥ - The opponents are silent.

Vul: Both ♦ AKQT63

HCP: 11+2 ♣ J94

Board: 47 ♠ - You are dealer.

Dealer: North ♥ AKQJ92 The opponents are silent.

Vul: None ♦ J7

HCP: 15+3 ♣ KJT94

Board: 48 ♠ QJT Partner is dealer.

Dealer: South ♥ - The opponents are silent.

Vul: None ♦ AQ5

HCP: 14+3 ♣ AJT9754

Board: 49 ♠ AQ9872 You are dealer.

Dealer: North ♥ J The opponents are silent.

Vul: N-S ♦ 5

HCP: 14+3 ♣ AKT54

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ KJT865	♠ A		1 ♠	Pass	2 ♦
Vul: E-W	♥ 6	♥ AT4	Pass	3 ♠	Pass	4 ♦
North HCP: 13+3	♦ 9	♦ AKJT76	Pass	5 ♣	Pass	6 ♣
South HCP: 16+2	♣ AKQ74	♣ T85	All Pass			
Contract: 6♣ South						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ J873	♠ 9				1 ♥
Vul: Both	♥ -	♥ KT8653	Pass	3 ♦ ¹	Pass	3 ♥
North HCP: 11+2	♦ AKQT63	♦ J	All Pass			
South HCP: 11+3	♣ J94	♣ AK852				1. Inviting Jump Shifts
Contract: 3 ♥ South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ K9754		1 ♥	Pass	1 ♠
Vul: None	♥ AKQJ92	♥ -	Pass	2 ♣	Pass	2 ♦ ¹
North HCP: 15+3	♦ J7	♦ KQT32	Pass	3 ♥	Pass	3 ♠
South HCP: 14+2	♣ KJT94	♣ AQ8	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						1. Fourth suit game force

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ A8762				1 ♥
Vul: None	♥ -	♥ AQT982	Pass	2 ♣	Pass	2 ♥
North HCP: 14+3	♦ AQ5	♦ KJ	Pass	3 ♣	Pass	4 ♠
South HCP: 14+3	♣ AJT9754	♣ -	Pass	4NT	Pass	5 ♥ ¹
Contract: 5 ♠ North			Pass	5 ♠	All Pass	
						1. A=2/5 or 5/5, Q(S)=0

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ AQ9872	♠ J		1 ♠	Pass	2 ♥
Vul: N-S	♥ J	♥ AKT64	Pass	3 ♣	Pass	3 NT
North HCP: 14+3	♦ 5	♦ KQT8	Pass	4 ♠	All Pass	
South HCP: 16+1	♣ AKT54	♣ QJ6				
Contract: 4 ♠ North						

Board: 45	♠ A	Partner is dealer.
Dealer: North	♥ AT4	The opponents are silent.
Vul: E-W	♦ AKJT76	
HCP: 16+2	♣ T85	

Board: 46	♠ 9	You are dealer.
Dealer: South	♥ KT8653	The opponents are silent.
Vul: Both	♦ J	
HCP: 11+3	♣ AK852	

Board: 47	♠ K9754	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: None	♦ KQT32	
HCP: 14+2	♣ AQ8	

Board: 48	♠ A8762	You are dealer.
Dealer: South	♥ AQT982	The opponents are silent.
Vul: None	♦ KJ	
HCP: 14+3	♣ -	

Board: 49	♠ J	Partner is dealer.
Dealer: North	♥ AKT64	The opponents are silent.
Vul: N-S	♦ KQT8	
HCP: 16+1	♣ QJ6	

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ KJT865	♠ A		1 ♠	Pass	2 ♦
Vul: E-W	♥ 6	♥ AT4	Pass	3 ♠	Pass	4 ♦
North HCP: 13+3	♦ 9	♦ AKJT76	Pass	5 ♣	Pass	6 ♣
South HCP: 16+2	♣ AKQ74	♣ T85	All Pass			
Contract: 6♣ South						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ J873	♠ 9				1 ♥
Vul: Both	♥ -	♥ KT8653	Pass	3 ♦ ¹	Pass	3 ♥
North HCP: 11+2	♦ AKQT63	♦ J	All Pass			
South HCP: 11+3	♣ J94	♣ AK852				1. Inviting Jump Shifts
Contract: 3 ♥ South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ K9754		1 ♥	Pass	1 ♠
Vul: None	♥ AKQJ92	♥ -	Pass	2 ♣	Pass	2 ♦ ¹
North HCP: 15+3	♦ J7	♦ KQT32	Pass	3 ♥	Pass	3 ♠
South HCP: 14+2	♣ KJT94	♣ AQ8	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						1. Fourth suit game force

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ A8762				1 ♥
Vul: None	♥ -	♥ AQT982	Pass	2 ♣	Pass	2 ♥
North HCP: 14+3	♦ AQ5	♦ KJ	Pass	3 ♣	Pass	4 ♠
South HCP: 14+3	♣ AJT9754	♣ -	Pass	4NT	Pass	5 ♥ ¹
Contract: 5 ♠ North			Pass	5 ♠	All Pass	
						1. A=2/5 or 5/5, Q(S)=0

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ AQ9872	♠ J		1 ♠	Pass	2 ♥
Vul: N-S	♥ J	♥ AKT64	Pass	3 ♣	Pass	3 NT
North HCP: 14+3	♦ 5	♦ KQT8	Pass	4 ♠	All Pass	
South HCP: 16+1	♣ AKT54	♣ QJ6				
Contract: 4 ♠ North						

Board: 50	♠ 2	Partner is dealer.
Dealer: South	♥ A7	The opponents are silent.
Vul: None	♦ AKJT52	
HCP: 17+2	♣ AJ54	

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ KQJT74				1 ♠
Vul: None	♥ A7	♥ KQJT4	Pass	2 ♦	Pass	2 ♥
North HCP: 17+2	♦ AKJT52	♦ 6	Pass	4 ♦	Pass	4 ♠
South HCP: 12+3	♣ AJ54	♣ 6	All Pass			
Contract: 4 ♠	South					

Board: 50 ♠ KQJT74 You are dealer.

Dealer: South ♥ KQJT4 The opponents are silent.

Vul: None ♦ 6

HCP: 12+3 ♣ 6

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ KQJT74				1 ♠
Vul: None	♥ A7	♥ KQJT4	Pass	2 ♦	Pass	2 ♥
North HCP: 17+2	♦ AKJT52	♦ 6	Pass	4 ♦	Pass	4 ♠
South HCP: 12+3	♣ AJ54	♣ 6	All Pass			
Contract: 4 ♠	South					