

Board: 1	♠ J64	RHO is dealer. You bid second.
Dealer: West	♥ KQ6	The opponents are silent.
Vul: E-W	♦ KJ4	
HCP: 17	♣ AK83	

Board: 2	♠ AJ74	LHO is dealer.
Dealer: East	♥ 98642	The opponents are silent.
Vul: N-S	♦ 52	
HCP: 5+1	♣ 65	

Board: 3	♠ AKQ	Partner is dealer.
Dealer: South	♥ AKJT2	The opponents are silent.
Vul: Both	♦ T2	
HCP: 17+1	♣ 753	

Board: 4	♠ 872	LHO is dealer.
Dealer: East	♥ KQ32	The opponents are silent.
Vul: None	♦ K83	
HCP: 10	♣ QT6	

Board: 5	♠ AQJT8654	Partner is dealer.
Dealer: South	♥ 864	The opponents are silent.
Vul: Both	♦ 6	
HCP: 7+4	♣ 6	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ J64	♠ K97	Pass	1NT	All Pass	
Vul: E-W	♥ KQ6	♥ T53				
North HCP: 17	♦ KJ4	♦ Q983				
South HCP: 5	♣ AK83	♣ 972				
Contract: 1NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ AJ74	♠ K82			Pass	1NT
Vul: N-S	♥ 98642	♥ AK73	Pass	2♦	Pass	3♥ ¹
North HCP: 5+1	♦ 52	♦ K3	All Pass			
South HCP: 15	♣ 65	♣ QT32				
Contract: 3♥ South						

1. Super acceptance after NT

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ AKQ	♠ 8762				Pass
Vul: Both	♥ AKJT2	♥ -	Pass	1NT	Pass	2♣ ¹
North HCP: 17+1	♦ T2	♦ AJ743	Pass	2♥	Pass	3♦
South HCP: 10+1	♣ 753	♣ KQ86	Pass	3♥	Pass	3NT
Contract: 3NT South			All Pass			

1. Stayman

Board: 4	North:	South:	W	N	E	S
Dealer: East	♠ 872	♠ J95			Pass	1NT
Vul: None	♥ KQ32	♥ AJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ K83	♦ QJ5	Pass	3NT	All Pass	
South HCP: 16	♣ QT6	♣ AK87				
Contract: 3NT North						

1. Stayman

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ AQJT8654	♠ 73				1♦
Vul: Both	♥ 864	♥ AQ7	Pass	1♠	Pass	1NT
North HCP: 7+4	♦ 6	♦ T753	Pass	4♠	All Pass	
South HCP: 13	♣ 6	♣ AK98				
Contract: 4♠ North						

Board: 1	♠ K97	LHO is dealer.
Dealer: West	♥ T53	The opponents are silent.
Vul: E-W	♦ Q983	
HCP: 5	♣ 972	
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Board: 2	♠ K82	RHO is dealer. You bid second.
Dealer: East	♥ AK73	The opponents are silent.
Vul: N-S	♦ K3	
HCP: 15	♣ QT32	
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Board: 3	♠ 8762	You are dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: Both	♦ AJ743	
HCP: 10+1	♣ KQ86	
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Board: 4	♠ J95	RHO is dealer. You bid second.
Dealer: East	♥ AJ5	The opponents are silent.
Vul: None	♦ QJ5	
HCP: 16	♣ AK87	
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Board: 5	♠ 73	You are dealer.
Dealer: South	♥ AQ7	The opponents are silent.
Vul: Both	♦ T753	
HCP: 13	♣ AK98	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ J64	♠ K97	Pass	1NT	All Pass	
Vul: E-W	♥ KQ6	♥ T53				
North HCP: 17	♦ KJ4	♦ Q983				
South HCP: 5	♣ AK83	♣ 972				
Contract: 1NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ AJ74	♠ K82			Pass	1NT
Vul: N-S	♥ 98642	♥ AK73	Pass	2♦	Pass	3♥ ¹
North HCP: 5+1	♦ 52	♦ K3	All Pass			
South HCP: 15	♣ 65	♣ QT32				
Contract: 3♥ South						

1. Super acceptance after NT

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ AKQ	♠ 8762				Pass
Vul: Both	♥ AKJT2	♥ -	Pass	1NT	Pass	2♣ ¹
North HCP: 17+1	♦ T2	♦ AJ743	Pass	2♥	Pass	3♦
South HCP: 10+1	♣ 753	♣ KQ86	Pass	3♥	Pass	3NT
Contract: 3NT South			All Pass			

1. Stayman

Board: 4	North:	South:	W	N	E	S
Dealer: East	♠ 872	♠ J95			Pass	1NT
Vul: None	♥ KQ32	♥ AJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ K83	♦ QJ5	Pass	3NT	All Pass	
South HCP: 16	♣ QT6	♣ AK87				
Contract: 3NT North						

1. Stayman

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ AQJT8654	♠ 73				1♦
Vul: Both	♥ 864	♥ AQ7	Pass	1♠	Pass	1NT
North HCP: 7+4	♦ 6	♦ T753	Pass	4♠	All Pass	
South HCP: 13	♣ 6	♣ AK98				
Contract: 4♠ North						

Board: 6	♠ K3	You are dealer.
Dealer: North	♥ K84	The opponents are silent.
Vul: None	♦ Q876	
HCP: 11	♣ KT63	

Board: 7	♠ A32	You are dealer.
Dealer: North	♥ T9	The opponents are silent.
Vul: E-W	♦ AKT53	
HCP: 14+1	♣ K54	

Board: 8	♠ T82	You are dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: N-S	♦ QJT752	
HCP: 5+2	♣ 94	

Board: 9	♠ KQ	LHO is dealer.
Dealer: East	♥ 9642	The opponents are silent.
Vul: Both	♦ AKT	
HCP: 15	♣ QJ82	

Board: 10	♠ A754	Partner is dealer.
Dealer: South	♥ T2	The opponents are silent.
Vul: N-S	♦ AT96	
HCP: 14	♣ AQ5	

Both hands (Answers Page)

Board: 6

	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ Q92		Pass	Pass	1 ♣
Vul: None	♥ K84	♥ A72	Pass	1 ♦	Pass	1NT
North HCP: 11	♦ Q876	♦ J54	Pass	2NT	All Pass	
South HCP: 13	♣ KT63	♣ AQ95				
Contract: 2NT North						

Board: 7

	North:	South:	W	N	E	S
Dealer: North	♠ A32	♠ Q9854		1 ♦	Pass	1 ♠
Vul: E-W	♥ T9	♥ 85	Pass	1NT	All Pass	
North HCP: 14+1	♦ AKT53	♦ 8742				
South HCP: 6+1	♣ K54	♣ A6				
Contract: 1NT North						

Board: 8

	North:	South:	W	N	E	S
Dealer: North	♠ T82	♠ J94		Pass	Pass	1NT
Vul: N-S	♥ QT	♥ J92	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 5+2	♦ QJT752	♦ AK	All Pass			
South HCP: 17+1	♣ 94	♣ AKJ86				
Contract: 3 ♦ South						

1. 1N-3C transfer to diamonds
2. automat

Board: 9

	North:	South:	W	N	E	S
Dealer: East	♠ KQ	♠ 753			Pass	Pass
Vul: Both	♥ 9642	♥ AT83	Pass	1NT	Pass	2 ♣ ¹
North HCP: 15	♦ AKT	♦ 985	Pass	2 ♥	All Pass	
South HCP: 7	♣ QJ82	♣ K94				
Contract: 2 ♥ North						

1. Stayman

Board: 10

	North:	South:	W	N	E	S
Dealer: South	♠ A754	♠ Q86				Pass
Vul: N-S	♥ T2	♥ Q9854	Pass	1 ♦	Pass	1 ♥
North HCP: 14	♦ AT96	♦ J74	Pass	1 ♠	Pass	1NT
South HCP: 8+1	♣ AQ5	♣ K9	All Pass			
Contract: 1NT South						

Board: 6	♠ Q92	Partner is dealer.
Dealer: North	♥ A72	The opponents are silent.
Vul: None	♦ J54	
HCP: 13	♣ AQ95	

Board: 7	♠ Q9854	Partner is dealer.
Dealer: North	♥ 85	The opponents are silent.
Vul: E-W	♦ 8742	
HCP: 6+1	♣ A6	

Board: 8	♠ J94	Partner is dealer.
Dealer: North	♥ J92	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 17+1	♣ AKJ86	

Board: 9	♠ 753	RHO is dealer. You bid second.
Dealer: East	♥ AT83	The opponents are silent.
Vul: Both	♦ 985	
HCP: 7	♣ K94	

Board: 10	♠ Q86	You are dealer.
Dealer: South	♥ Q9854	The opponents are silent.
Vul: N-S	♦ J74	
HCP: 8+1	♣ K9	

Both hands (Answers Page)

Board: 6

	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ Q92		Pass	Pass	1 ♣
Vul: None	♥ K84	♥ A72	Pass	1 ♦	Pass	1NT
North HCP: 11	♦ Q876	♦ J54	Pass	2NT	All Pass	
South HCP: 13	♣ KT63	♣ AQ95				
Contract: 2NT North						

Board: 7

	North:	South:	W	N	E	S
Dealer: North	♠ A32	♠ Q9854		1 ♦	Pass	1 ♠
Vul: E-W	♥ T9	♥ 85	Pass	1NT	All Pass	
North HCP: 14+1	♦ AKT53	♦ 8742				
South HCP: 6+1	♣ K54	♣ A6				
Contract: 1NT North						

Board: 8

	North:	South:	W	N	E	S
Dealer: North	♠ T82	♠ J94		Pass	Pass	1NT
Vul: N-S	♥ QT	♥ J92	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 5+2	♦ QJT752	♦ AK	All Pass			
South HCP: 17+1	♣ 94	♣ AKJ86				
Contract: 3 ♦ South						

1. 1N-3C transfer to diamonds
2. automat

Board: 9

	North:	South:	W	N	E	S
Dealer: East	♠ KQ	♠ 753			Pass	Pass
Vul: Both	♥ 9642	♥ AT83	Pass	1NT	Pass	2 ♣ ¹
North HCP: 15	♦ AKT	♦ 985	Pass	2 ♥	All Pass	
South HCP: 7	♣ QJ82	♣ K94				
Contract: 2 ♥ North						

1. Stayman

Board: 10

	North:	South:	W	N	E	S
Dealer: South	♠ A754	♠ Q86				Pass
Vul: N-S	♥ T2	♥ Q9854	Pass	1 ♦	Pass	1 ♥
North HCP: 14	♦ AT96	♦ J74	Pass	1 ♠	Pass	1NT
South HCP: 8+1	♣ AQ5	♣ K9	All Pass			
Contract: 1NT South						

Board: 11	♠ QJ7	RHO is dealer. You bid second.
Dealer: West	♥ QT6	The opponents are silent.
Vul: N-S	♦ KQ5	
HCP: 13	♣ K732	

Board: 12	♠ K965	LHO is dealer.
Dealer: East	♥ J32	The opponents are silent.
Vul: Both	♦ K953	
HCP: 11	♣ AT	

Board: 13	♠ K43	Partner is dealer.
Dealer: South	♥ J876	The opponents are silent.
Vul: N-S	♦ J	
HCP: 7+1	♣ QT654	

Board: 14	♠ AT742	Partner is dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: E-W	♦ AJ987	
HCP: 14+2	♣ Q	

Board: 15	♠ 763	RHO is dealer. You bid second.
Dealer: West	♥ 63	The opponents are silent.
Vul: None	♦ AKQ32	
HCP: 9+1	♣ 982	

Both hands (Answers Page)

Board: 11

	North:	South:	W	N	E	S
Dealer: West	♠ QJ7	♠ A983	Pass	1 ♣	Pass	1 ♥
Vul: N-S	♥ QT6	♥ KJ54	Pass	1NT	Pass	3NT
North HCP: 13	♦ KQ5	♦ A632	All Pass			
South HCP: 12	♣ K732	♣ T				
Contract: 3NT South						

Board: 12

	North:	South:	W	N	E	S
Dealer: East	♠ K965	♠ 843			Pass	1 ♣
Vul: Both	♥ J32	♥ AKQT	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ K953	♦ J84	Pass	2NT	Pass	3 ♠
South HCP: 13	♣ AT	♣ K73	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 13

	North:	South:	W	N	E	S
Dealer: South	♠ K43	♠ J876				1 ♦
Vul: N-S	♥ J876	♥ Q2	Pass	1 ♥	Pass	1 ♠
North HCP: 7+1	♦ J	♦ AQ862	Pass	1NT	All Pass	
South HCP: 13+1	♣ QT654	♣ A9				
Contract: 1NT North						

Board: 14

	North:	South:	W	N	E	S
Dealer: South	♠ AT742	♠ K53				1NT
Vul: E-W	♥ QJ	♥ KT87	Pass	2 ♥	Pass	2 ♠
North HCP: 14+2	♦ AJ987	♦ KQT	Pass	3 ♦	Pass	4 ♠
South HCP: 15	♣ Q	♣ A76	All Pass			
Contract: 4 ♠ South						

Board: 15

	North:	South:	W	N	E	S
Dealer: West	♠ 763	♠ AJ4	Pass	Pass	Pass	1 ♣
Vul: None	♥ 63	♥ QT87	Pass	1 ♦	Pass	1 ♥
North HCP: 9+1	♦ AKQ32	♦ J	Pass	1NT	All Pass	
South HCP: 14+1	♣ 982	♣ KQJ54				
Contract: 1NT North						

Board: 11	♠ A983	LHO is dealer.
Dealer: West	♥ KJ54	The opponents are silent.
Vul: N-S	♦ A632	
HCP: 12	♣ T	

Board: 12	♠ 843	RHO is dealer. You bid second.
Dealer: East	♥ AKQT	The opponents are silent.
Vul: Both	♦ J84	
HCP: 13	♣ K73	

Board: 13	♠ J876	You are dealer.
Dealer: South	♥ Q2	The opponents are silent.
Vul: N-S	♦ AQ862	
HCP: 13+1	♣ A9	

Board: 14	♠ K53	You are dealer.
Dealer: South	♥ KT87	The opponents are silent.
Vul: E-W	♦ KQT	
HCP: 15	♣ A76	

Board: 15	♠ AJ4	LHO is dealer.
Dealer: West	♥ QT87	The opponents are silent.
Vul: None	♦ J	
HCP: 14+1	♣ KQJ54	

Both hands (Answers Page)

Board: 11

	North:	South:	W	N	E	S
Dealer: West	♠ QJ7	♠ A983	Pass	1 ♣	Pass	1 ♥
Vul: N-S	♥ QT6	♥ KJ54	Pass	1NT	Pass	3NT
North HCP: 13	♦ KQ5	♦ A632	All Pass			
South HCP: 12	♣ K732	♣ T				
Contract: 3NT South						

Board: 12

	North:	South:	W	N	E	S
Dealer: East	♠ K965	♠ 843			Pass	1 ♣
Vul: Both	♥ J32	♥ AKQT	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ K953	♦ J84	Pass	2NT	Pass	3 ♠
South HCP: 13	♣ AT	♣ K73	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 13

	North:	South:	W	N	E	S
Dealer: South	♠ K43	♠ J876				1 ♦
Vul: N-S	♥ J876	♥ Q2	Pass	1 ♥	Pass	1 ♠
North HCP: 7+1	♦ J	♦ AQ862	Pass	1NT	All Pass	
South HCP: 13+1	♣ QT654	♣ A9				
Contract: 1NT North						

Board: 14

	North:	South:	W	N	E	S
Dealer: South	♠ AT742	♠ K53				1NT
Vul: E-W	♥ QJ	♥ KT87	Pass	2 ♥	Pass	2 ♠
North HCP: 14+2	♦ AJ987	♦ KQT	Pass	3 ♦	Pass	4 ♠
South HCP: 15	♣ Q	♣ A76	All Pass			
Contract: 4 ♠ South						

Board: 15

	North:	South:	W	N	E	S
Dealer: West	♠ 763	♠ AJ4	Pass	Pass	Pass	1 ♣
Vul: None	♥ 63	♥ QT87	Pass	1 ♦	Pass	1 ♥
North HCP: 9+1	♦ AKQ32	♦ J	Pass	1NT	All Pass	
South HCP: 14+1	♣ 982	♣ KQJ54				
Contract: 1NT North						

Board: 16	♠ AQ5	You are dealer.
Dealer: North	♥ T7	The opponents are silent.
Vul: Both	♦ KJ9	
HCP: 10+1	♣ T8742	
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Board: 17	♠ AJ	You are dealer.
Dealer: North	♥ AQ76	The opponents are silent.
Vul: None	♦ 965	
HCP: 15	♣ A765	
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Board: 18	♠ Q754	RHO is dealer. You bid second.
Dealer: West	♥ J9	East (LHO) opens 1♦ if possible.
Vul: Both	♦ T85	West (RHO) bids 1NT if possible.
HCP: 3	♣ 8732	East (LHO) bids 2♣ if possible.
		West (RHO) bids 3♣ if possible.
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Board: 19	♠ AQ7	You are dealer.
Dealer: North	♥ 84	The opponents are silent.
Vul: Both	♦ K9652	
HCP: 12+1	♣ QJ6	
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Board: 20	♠ 97643	Partner is dealer.
Dealer: South	♥ AK5	The opponents are silent.
Vul: None	♦ T84	
HCP: 10+1	♣ QJ	

Both hands (Answers Page)

Board: 16

	North:	South:	W	N	E	S
Dealer: North	♠ AQ5	♠ KJT2		Pass	Pass	1NT
Vul: Both	♥ T7	♥ A4	Pass	2NT	All Pass	
North HCP: 10+1	♦ KJ9	♦ 764				
South HCP: 15	♣ T8742	♣ AK93				
Contract: 2NT North						

Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ KT9873		1NT	Pass	2♥
Vul: None	♥ AQ76	♥ -	Pass	2♠	Pass	3♦
North HCP: 15	♦ 965	♦ KJT2	Pass	3NT	Pass	4♠
South HCP: 10+2	♣ A765	♣ K42	All Pass			
Contract: 4♠ South						

Board: 18

	North:	South:	W	N	E	S
Dealer: West	♠ Q754	♠ AJ963	Pass	Pass	1♦	1♠
Vul: Both	♥ J9	♥ Q762	1NT	Pass	2♣	2♥
North HCP: 3	♦ T85	♦ KJ3	Pass	2♠	Pass	Pass
South HCP: 15+1	♣ 8732	♣ A	3♣	3♠	All Pass	
Contract: 3♠ North						

Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ AQ7	♠ JT83		1♦	Pass	1♥
Vul: Both	♥ 84	♥ A932	Pass	1NT	All Pass	
North HCP: 12+1	♦ K9652	♦ 874				
South HCP: 5	♣ QJ6	♣ 72				
Contract: 1NT North						

Board: 20

	North:	South:	W	N	E	S
Dealer: South	♠ 97643	♠ KQ				1♦
Vul: None	♥ AK5	♥ T74	Pass	1♠	Pass	1NT
North HCP: 10+1	♦ T84	♦ AKJ76	All Pass			
South HCP: 13+1	♣ QJ	♣ 974				
Contract: 1NT South						

Board: 16	♠ KJT2	Partner is dealer.
Dealer: North	♥ A4	The opponents are silent.
Vul: Both	♦ 764	
HCP: 15	♣ AK93	

Board: 17	♠ KT9873	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: None	♦ KJT2	
HCP: 10+2	♣ K42	

Board: 18	♠ AJ963	LHO is dealer.
Dealer: West	♥ Q762	East (RHO) opens 1♦ if possible.
Vul: Both	♦ KJ3	West (LHO) bids 1NT if possible.
HCP: 15+1	♣ A	East (RHO) bids 2♣ if possible.
		West (LHO) bids 3♣ if possible.

Board: 19	♠ JT83	Partner is dealer.
Dealer: North	♥ A932	The opponents are silent.
Vul: Both	♦ 874	
HCP: 5	♣ 72	

Board: 20	♠ KQ	You are dealer.
Dealer: South	♥ T74	The opponents are silent.
Vul: None	♦ AKJ76	
HCP: 13+1	♣ 974	

Both hands (Answers Page)

Board: 16

	North:	South:	W	N	E	S
Dealer: North	♠ AQ5	♠ KJT2		Pass	Pass	1NT
Vul: Both	♥ T7	♥ A4	Pass	2NT	All Pass	
North HCP: 10+1	♦ KJ9	♦ 764				
South HCP: 15	♣ T8742	♣ AK93				
Contract: 2NT North						

Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ KT9873		1NT	Pass	2♥
Vul: None	♥ AQ76	♥ -	Pass	2♠	Pass	3♦
North HCP: 15	♦ 965	♦ KJT2	Pass	3NT	Pass	4♠
South HCP: 10+2	♣ A765	♣ K42	All Pass			
Contract: 4♠ South						

Board: 18

	North:	South:	W	N	E	S
Dealer: West	♠ Q754	♠ AJ963	Pass	Pass	1♦	1♠
Vul: Both	♥ J9	♥ Q762	1NT	Pass	2♣	2♥
North HCP: 3	♦ T85	♦ KJ3	Pass	2♠	Pass	Pass
South HCP: 15+1	♣ 8732	♣ A	3♣	3♠	All Pass	
Contract: 3♠ North						

Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ AQ7	♠ JT83		1♦	Pass	1♥
Vul: Both	♥ 84	♥ A932	Pass	1NT	All Pass	
North HCP: 12+1	♦ K9652	♦ 874				
South HCP: 5	♣ QJ6	♣ 72				
Contract: 1NT North						

Board: 20

	North:	South:	W	N	E	S
Dealer: South	♠ 97643	♠ KQ				1♦
Vul: None	♥ AK5	♥ T74	Pass	1♠	Pass	1NT
North HCP: 10+1	♦ T84	♦ AKJ76	All Pass			
South HCP: 13+1	♣ QJ	♣ 974				
Contract: 1NT South						

Board: 21	♠ K76	Partner is dealer.
Dealer: South	♥ T32	The opponents are silent.
Vul: Both	♦ J97	
HCP: 11	♣ AKT6	

Board: 22	♠ KQ843	LHO is dealer.
Dealer: East	♥ 53	The opponents are silent.
Vul: None	♦ A32	
HCP: 11+1	♣ QT3	

Board: 23	♠ J7	Partner is dealer.
Dealer: South	♥ A2	The opponents are silent.
Vul: N-S	♦ QT64	
HCP: 13+1	♣ AQ943	

Board: 24	♠ JT8	Partner is dealer.
Dealer: South	♥ K76	The opponents are silent.
Vul: Both	♦ K9632	
HCP: 8+1	♣ J7	

Board: 25	♠ T72	Partner is dealer.
Dealer: South	♥ K64	The opponents are silent.
Vul: None	♦ AJ5	
HCP: 10	♣ Q654	

Both hands (Answers Page)

Board: 21

	North:	South:	W	N	E	S
Dealer: South	♠ K76	♠ A942				1 ♦
Vul: Both	♥ T32	♥ KQ	Pass	1NT	Pass	2 ♦
North HCP: 11	♦ J97	♦ KT862	Pass	2NT	All Pass	
South HCP: 12+1	♣ AKT6	♣ 92				
Contract: 2NT North						

Board: 22

	North:	South:	W	N	E	S
Dealer: East	♠ KQ843	♠ AT2			Pass	1NT
Vul: None	♥ 53	♥ AT	Pass	2 ♥	Pass	2 ♠
North HCP: 11+1	♦ A32	♦ 9854	Pass	3NT	Pass	4 ♠
South HCP: 16	♣ QT3	♣ AKJ7	All Pass			
Contract: 4 ♠ South						

Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ J7	♠ KQT3				Pass
Vul: N-S	♥ A2	♥ T8543	Pass	1 ♣	Pass	1 ♥
North HCP: 13+1	♦ QT64	♦ 983	Pass	1NT	All Pass	
South HCP: 5+1	♣ AQ943	♣ 2				
Contract: 1NT North						

Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ JT8	♠ Q54				1NT
Vul: Both	♥ K76	♥ AJT53	Pass	2NT	All Pass	
North HCP: 8+1	♦ K9632	♦ AQ				
South HCP: 15+1	♣ J7	♣ Q84				
Contract: 2NT North						

Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ T72	♠ KQJ8				1 ♣
Vul: None	♥ K64	♥ QJ	Pass	1NT	All Pass	
North HCP: 10	♦ AJ5	♦ 872				
South HCP: 14	♣ Q654	♣ AJT7				
Contract: 1NT North						

Board: 21	♠ A942	You are dealer.
Dealer: South	♥ KQ	The opponents are silent.
Vul: Both	♦ KT862	
HCP: 12+1	♣ 92	

Board: 22	♠ AT2	RHO is dealer. You bid second.
Dealer: East	♥ AT	The opponents are silent.
Vul: None	♦ 9854	
HCP: 16	♣ AKJ7	

Board: 23	♠ KQT3	You are dealer.
Dealer: South	♥ T8543	The opponents are silent.
Vul: N-S	♦ 983	
HCP: 5+1	♣ 2	

Board: 24	♠ Q54	You are dealer.
Dealer: South	♥ AJT53	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 15+1	♣ Q84	

Board: 25	♠ KQJ8	You are dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: None	♦ 872	
HCP: 14	♣ AJT7	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ K76	♠ A942				1 ♦
Vul: Both	♥ T32	♥ KQ	Pass	1NT	Pass	2 ♦
North HCP: 11	♦ J97	♦ KT862	Pass	2NT	All Pass	
South HCP: 12+1	♣ AKT6	♣ 92				
Contract: 2NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ KQ843	♠ AT2			Pass	1NT
Vul: None	♥ 53	♥ AT	Pass	2 ♥	Pass	2 ♠
North HCP: 11+1	♦ A32	♦ 9854	Pass	3NT	Pass	4 ♠
South HCP: 16	♣ QT3	♣ AKJ7	All Pass			
Contract: 4 ♠ South						

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ J7	♠ KQT3				Pass
Vul: N-S	♥ A2	♥ T8543	Pass	1 ♣	Pass	1 ♥
North HCP: 13+1	♦ QT64	♦ 983	Pass	1NT	All Pass	
South HCP: 5+1	♣ AQ943	♣ 2				
Contract: 1NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ JT8	♠ Q54				1NT
Vul: Both	♥ K76	♥ AJT53	Pass	2NT	All Pass	
North HCP: 8+1	♦ K9632	♦ AQ				
South HCP: 15+1	♣ J7	♣ Q84				
Contract: 2NT North						

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ T72	♠ KQJ8				1 ♣
Vul: None	♥ K64	♥ QJ	Pass	1NT	All Pass	
North HCP: 10	♦ AJ5	♦ 872				
South HCP: 14	♣ Q654	♣ AJT7				
Contract: 1NT North						

Board: 26	♠ 9	Partner is dealer.
Dealer: South	♥ Q9	The opponents are silent.
Vul: Both	♦ KQT872	
HCP: 9+2	♣ QT42	

Board: 27	♠ K65	Partner is dealer.
Dealer: South	♥ A54	The opponents are silent.
Vul: N-S	♦ KQJ9	
HCP: 17	♣ A85	

Board: 28	♠ 983	LHO is dealer.
Dealer: East	♥ 652	The opponents are silent.
Vul: N-S	♦ AT7	
HCP: 7	♣ K876	

Board: 29	♠ K9	RHO is dealer. You bid second.
Dealer: West	♥ J53	The opponents are silent.
Vul: Both	♦ AKQJT	
HCP: 18+1	♣ KJ7	

Board: 30	♠ 654	You are dealer.
Dealer: North	♥ QJ2	The opponents are silent.
Vul: N-S	♦ T83	
HCP: 5	♣ Q973	

Both hands (Answers Page)

Board: 26

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ 9

♥ Q9

♦ KQT872

♣ QT42

South:

♠ K8

♥ KJ7

♦ AJ65

♣ KJ83

W

N

E

S

1NT

Pass

3NT

All Pass

Board: 27

Dealer: South

Vul: N-S

North HCP: 17

South HCP: 4

Contract: 1NT North

North:

♠ K65

♥ A54

♦ KQJ9

♣ A85

South:

♠ QT9

♥ T863

♦ 82

♣ Q762

W

N

E

S

Pass

Pass

1NT

All Pass

Board: 28

Dealer: East

Vul: N-S

North HCP: 7

South HCP: 17

Contract: 1NT South

North:

♠ 983

♥ 652

♦ AT7

♣ K876

South:

♠ AT

♥ Q984

♦ KQ8

♣ AQ93

W

N

E

S

Pass 1NT

All Pass

Board: 29

Dealer: West

Vul: Both

North HCP: 18+1

South HCP: 6+1

Contract: 2♦ North

North:

♠ K9

♥ J53

♦ AKQJT

♣ KJ7

South:

♠ Q54

♥ A6

♦ 98762

♣ 985

W

N

E

S

Pass 1♦ Pass 1NT

Pass 2♦ All Pass

Board: 30

Dealer: North

Vul: N-S

North HCP: 5

South HCP: 16+1

Contract: 1NT South

North:

♠ 654

♥ QJ2

♦ T83

♣ Q973

South:

♠ Q9

♥ A643

♦ K7

♣ AKT82

W

N

E

S

Pass Pass 1NT

All Pass

Board: 26	♠ K8	You are dealer.
Dealer: South	♥ KJ7	The opponents are silent.
Vul: Both	♦ AJ65	
HCP: 16	♣ KJ83	

Board: 27	♠ QT9	You are dealer.
Dealer: South	♥ T863	The opponents are silent.
Vul: N-S	♦ 82	
HCP: 4	♣ Q762	

Board: 28	♠ AT	RHO is dealer. You bid second.
Dealer: East	♥ Q984	The opponents are silent.
Vul: N-S	♦ KQ8	
HCP: 17	♣ AQ93	

Board: 29	♠ Q54	LHO is dealer.
Dealer: West	♥ A6	The opponents are silent.
Vul: Both	♦ 98762	
HCP: 6+1	♣ 985	

Board: 30	♠ Q9	Partner is dealer.
Dealer: North	♥ A643	The opponents are silent.
Vul: N-S	♦ K7	
HCP: 16+1	♣ AKT82	

Both hands (Answers Page)

Board: 26

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ 9

♥ Q9

♦ KQT872

♣ QT42

South:

♠ K8

♥ KJ7

♦ AJ65

♣ KJ83

W	N	E	S
			1NT

Pass	3NT	All Pass	
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Board: 27

Dealer: South

Vul: N-S

North HCP: 17

South HCP: 4

Contract: 1NT North

North:

♠ K65

♥ A54

♦ KQJ9

♣ A85

South:

♠ QT9

♥ T863

♦ 82

♣ Q762

W	N	E	S
			Pass

Pass	1NT	All Pass	
------	-----	----------	--

Board: 28

Dealer: East

Vul: N-S

North HCP: 7

South HCP: 17

Contract: 1NT South

North:

♠ 983

♥ 652

♦ AT7

♣ K876

South:

♠ AT

♥ Q984

♦ KQ8

♣ AQ93

W	N	E	S
		Pass	1NT

All Pass

Board: 29

Dealer: West

Vul: Both

North HCP: 18+1

South HCP: 6+1

Contract: 2♦ North

North:

♠ K9

♥ J53

♦ AKQJT

♣ KJ7

South:

♠ Q54

♥ A6

♦ 98762

♣ 985

W	N	E	S
Pass	1♦	Pass	1NT

Pass	2♦	All Pass	
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Board: 30

Dealer: North

Vul: N-S

North HCP: 5

South HCP: 16+1

Contract: 1NT South

North:

♠ 654

♥ QJ2

♦ T83

♣ Q973

South:

♠ Q9

♥ A643

♦ K7

♣ AKT82

W	N	E	S
	Pass	Pass	1NT

All Pass

Board: 31	♠ QJT643	Partner is dealer.
Dealer: South	♥ 73	The opponents are silent.
Vul: Both	♦ KQT8	
HCP: 10+2	♣ Q	
<hr/>		
Board: 32	♠ KJ9	RHO is dealer. You bid second.
Dealer: West	♥ AT842	The opponents are silent.
Vul: N-S	♦ 96	
HCP: 8+1	♣ 754	
<hr/>		
Board: 33	♠ AQ95	RHO is dealer. You bid second.
Dealer: West	♥ AQ86	The opponents are silent.
Vul: Both	♦ K43	
HCP: 17	♣ Q2	
<hr/>		
Board: 34	♠ Q875	Partner is dealer.
Dealer: South	♥ A	East (LHO) bids 3 ♦ if possible.
Vul: None	♦ 96	
HCP: 6+2	♣ T87432	
<hr/>		
Board: 35	♠ A7	RHO is dealer. You bid second.
Dealer: West	♥ K92	The opponents are silent.
Vul: None	♦ K93	
HCP: 15+1	♣ AJ642	

Both hands (Answers Page)

Board: 31

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ QJT643

♥ 73

♦ KQT8

♣ Q

South:

♠ -

♥ AK86

♦ J542

♣ KJ843

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 2 ♠ All Pass

Pass 1 ♥ Pass 1NT

All Pass

Board: 32

Dealer: West

Vul: N-S

North HCP: 8+1

South HCP: 14

Contract: 1NT South

North:

♠ KJ9

♥ AT842

♦ 96

♣ 754

South:

♠ A64

♥ K53

♦ AT52

♣ KT8

W N E S

Pass Pass Pass 1 ♦

Pass 1 ♥ Pass 1NT

All Pass

Board: 33

Dealer: West

Vul: Both

North HCP: 17

South HCP: 8

Contract: 4 ♥ North

North:

♠ AQ95

♥ AQ86

♦ K43

♣ Q2

South:

♠ K743

♥ KT52

♦ J5

♣ JT5

W N E S

Pass 1NT Pass 2 ♣¹

Pass 2 ♥ Pass 3 ♥

Pass 4 ♥ All Pass

1. Stayman

Board: 34

Dealer: South

Vul: None

North HCP: 6+2

South HCP: 16

Contract: 4 ♣ South

North:

♠ Q875

♥ A

♦ 96

♣ T87432

South:

♠ AK

♥ KQ93

♦ J82

♣ QJ65

W N E S

Pass 2 ♠¹ 3 ♦ 4 ♣

Pass 4 ♥ All Pass

All Pass

1. 1N-2S transfer to clubs

Board: 35

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 9+3

Contract: 4 ♠ North

North:

♠ A7

♥ K92

♦ K93

♣ AJ642

South:

♠ QJT8642

♥ JT

♦ QJ

♣ Q9

W N E S

Pass 1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 31	♠ -	You are dealer.
Dealer: South	♥ AK86	The opponents are silent.
Vul: Both	♦ J542	
HCP: 12+1	♣ KJ843	

Board: 32	♠ A64	LHO is dealer.
Dealer: West	♥ K53	The opponents are silent.
Vul: N-S	♦ AT52	
HCP: 14	♣ KT8	

Board: 33	♠ K743	LHO is dealer.
Dealer: West	♥ KT52	The opponents are silent.
Vul: Both	♦ J5	
HCP: 8	♣ JT5	

Board: 34	♠ AK	You are dealer.
Dealer: South	♥ KQ93	East (RHO) bids 3 ♦ if possible.
Vul: None	♦ J82	
HCP: 16	♣ QJ65	

Board: 35	♠ QJT8642	LHO is dealer.
Dealer: West	♥ JT	The opponents are silent.
Vul: None	♦ QJ	
HCP: 9+3	♣ Q9	

Both hands (Answers Page)

Board: 31

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ QJT643

♥ 73

♦ KQT8

♣ Q

South:

♠ -

♥ AK86

♦ J542

♣ KJ843

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 2 ♠ All Pass

Pass 1 ♥ Pass 1NT

All Pass

Board: 32

Dealer: West

Vul: N-S

North HCP: 8+1

South HCP: 14

Contract: 1NT South

North:

♠ KJ9

♥ AT842

♦ 96

♣ 754

South:

♠ A64

♥ K53

♦ AT52

♣ KT8

W N E S

Pass Pass Pass 1 ♦

Pass 1 ♥ Pass 1NT

All Pass

Board: 33

Dealer: West

Vul: Both

North HCP: 17

South HCP: 8

Contract: 4 ♥ North

North:

♠ AQ95

♥ AQ86

♦ K43

♣ Q2

South:

♠ K743

♥ KT52

♦ J5

♣ JT5

W N E S

Pass 1NT Pass 2 ♣¹

Pass 2 ♥ Pass 3 ♥

Pass 4 ♥ All Pass

1. Stayman

Board: 34

Dealer: South

Vul: None

North HCP: 6+2

South HCP: 16

Contract: 4 ♣ South

North:

♠ Q875

♥ A

♦ 96

♣ T87432

South:

♠ AK

♥ KQ93

♦ J82

♣ QJ65

W N E S

Pass 2 ♠¹ 3 ♦ 4 ♣

Pass 4 ♠ All Pass

All Pass

1. 1N-2S transfer to clubs

Board: 35

Dealer: West

Vul: None

North HCP: 15+1

South HCP: 9+3

Contract: 4 ♠ North

North:

♠ A7

♥ K92

♦ K93

♣ AJ642

South:

♠ QJT8642

♥ JT

♦ QJ

♣ Q9

W N E S

Pass 1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 36	♠ 943	You are dealer.
Dealer: North	♥ 754	The opponents are silent.
Vul: None	♦ KQ9	
HCP: 8	♣ K872	

Board: 37	♠ A94	Partner is dealer.
Dealer: South	♥ QJ75	The opponents are silent.
Vul: Both	♦ AK8	
HCP: 17	♣ K86	

Board: 38	♠ A5	RHO is dealer. You bid second.
Dealer: West	♥ AT2	The opponents are silent.
Vul: Both	♦ 863	
HCP: 8+1	♣ 87652	

Board: 39	♠ Q5	RHO is dealer. You bid second.
Dealer: West	♥ KQ85	The opponents are silent.
Vul: None	♦ A762	
HCP: 16	♣ AJ7	

Board: 40	♠ T7632	You are dealer.
Dealer: North	♥ Q7	The opponents are silent.
Vul: E-W	♦ 432	
HCP: 4+1	♣ Q96	

Both hands (Answers Page)

Board: 36

	North:	South:	W	N	E	S
Dealer: North	♠ 943	♠ AJ7		Pass	Pass	1NT
Vul: None	♥ 754	♥ KQ93	Pass	2NT	All Pass	
North HCP: 8	♦ KQ9	♦ J72				
South HCP: 15	♣ K872	♣ A65				
Contract: 2NT North						

Board: 37

	North:	South:	W	N	E	S
Dealer: South	♠ A94	♠ Q53				Pass
Vul: Both	♥ QJ75	♥ K64	Pass	1NT	Pass	3NT
North HCP: 17	♦ AK8	♦ QT532	All Pass			
South HCP: 11+1	♣ K86	♣ AT				
Contract: 3NT South						

Board: 38

	North:	South:	W	N	E	S
Dealer: West	♠ A5	♠ KQT6	Pass	Pass	Pass	1NT
Vul: Both	♥ AT2	♥ K753	Pass	2NT	Pass	3NT
North HCP: 8+1	♦ 863	♦ AJT	All Pass			
South HCP: 17	♣ 87652	♣ KJ				
Contract: 3NT South						

Board: 39

	North:	South:	W	N	E	S
Dealer: West	♠ Q5	♠ A4	Pass	1NT	All Pass	
Vul: None	♥ KQ85	♥ 763				
North HCP: 16	♦ A762	♦ Q84				
South HCP: 6+1	♣ AJ7	♣ 86432				
Contract: 1NT North						

Board: 40

	North:	South:	W	N	E	S
Dealer: North	♠ T7632	♠ A85		Pass	Pass	1NT
Vul: E-W	♥ Q7	♥ 64	Pass	2♥	Pass	2♠
North HCP: 4+1	♦ 432	♦ AQ65	All Pass			
South HCP: 17	♣ Q96	♣ AK84				
Contract: 2♠ South						

Board: 36	♠ AJ7	Partner is dealer.
Dealer: North	♥ KQ93	The opponents are silent.
Vul: None	♦ J72	
HCP: 15	♣ A65	

Board: 37	♠ Q53	You are dealer.
Dealer: South	♥ K64	The opponents are silent.
Vul: Both	♦ QT532	
HCP: 11+1	♣ AT	

Board: 38	♠ KQT6	LHO is dealer.
Dealer: West	♥ K753	The opponents are silent.
Vul: Both	♦ AJT	
HCP: 17	♣ KJ	

Board: 39	♠ A4	LHO is dealer.
Dealer: West	♥ 763	The opponents are silent.
Vul: None	♦ Q84	
HCP: 6+1	♣ 86432	

Board: 40	♠ A85	Partner is dealer.
Dealer: North	♥ 64	The opponents are silent.
Vul: E-W	♦ AQ65	
HCP: 17	♣ AK84	

Both hands (Answers Page)

Board: 36

	North:	South:	W	N	E	S
Dealer: North	♠ 943	♠ AJ7		Pass	Pass	1NT
Vul: None	♥ 754	♥ KQ93	Pass	2NT	All Pass	
North HCP: 8	♦ KQ9	♦ J72				
South HCP: 15	♣ K872	♣ A65				
Contract: 2NT North						

Board: 37

	North:	South:	W	N	E	S
Dealer: South	♠ A94	♠ Q53				Pass
Vul: Both	♥ QJ75	♥ K64	Pass	1NT	Pass	3NT
North HCP: 17	♦ AK8	♦ QT532	All Pass			
South HCP: 11+1	♣ K86	♣ AT				
Contract: 3NT South						

Board: 38

	North:	South:	W	N	E	S
Dealer: West	♠ A5	♠ KQT6	Pass	Pass	Pass	1NT
Vul: Both	♥ AT2	♥ K753	Pass	2NT	Pass	3NT
North HCP: 8+1	♦ 863	♦ AJT	All Pass			
South HCP: 17	♣ 87652	♣ KJ				
Contract: 3NT South						

Board: 39

	North:	South:	W	N	E	S
Dealer: West	♠ Q5	♠ A4	Pass	1NT	All Pass	
Vul: None	♥ KQ85	♥ 763				
North HCP: 16	♦ A762	♦ Q84				
South HCP: 6+1	♣ AJ7	♣ 86432				
Contract: 1NT North						

Board: 40

	North:	South:	W	N	E	S
Dealer: North	♠ T7632	♠ A85		Pass	Pass	1NT
Vul: E-W	♥ Q7	♥ 64	Pass	2♥	Pass	2♠
North HCP: 4+1	♦ 432	♦ AQ65	All Pass			
South HCP: 17	♣ Q96	♣ AK84				
Contract: 2♠ South						

Board: 41	♠ A6	RHO is dealer. You bid second.
Dealer: West	♥ AKQ7	The opponents are silent.
Vul: Both	♦ Q732	
HCP: 15	♣ 985	

Board: 42	♠ J96	RHO is dealer. You bid second.
Dealer: West	♥ T98	The opponents are silent.
Vul: Both	♦ Q874	
HCP: 3	♣ 854	

Board: 43	♠ Q2	You are dealer.
Dealer: North	♥ J5	The opponents are silent.
Vul: N-S	♦ AQ98	
HCP: 16+1	♣ AQJ75	

Board: 44	♠ 854	Partner is dealer.
Dealer: South	♥ KT84	The opponents are silent.
Vul: N-S	♦ 543	
HCP: 4	♣ J74	

Board: 45	♠ Q93	You are dealer.
Dealer: North	♥ KT5	The opponents are silent.
Vul: N-S	♦ AKJ953	
HCP: 17+2	♣ A	

Both hands (Answers Page)

Board: 41

Dealer: West

Vul: Both

North HCP: 15

South HCP: 13

Contract: 3NT South

North:

♠ A6

♥ AKQ7

♦ Q732

♣ 985

South:

♠ QT52

♥ T4

♦ AK65

♣ AT4

W	N	E	S
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Pass	1NT	Pass	2♣ ¹
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Pass	2♥	Pass	3NT
------	----	------	-----

All Pass

1. Stayman

Board: 42

Dealer: West

Vul: Both

North HCP: 3

South HCP: 16+1

Contract: 1NT South

North:

♠ J96

♥ T98

♦ Q874

♣ 854

South:

♠ A73

♥ A43

♦ K9

♣ AJT92

W	N	E	S
---	---	---	---

Pass	Pass	Pass	1NT
------	------	------	-----

All Pass

Board: 43

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 5

Contract: 1NT North

North:

♠ Q2

♥ J5

♦ AQ98

♣ AQJ75

South:

♠ J643

♥ A962

♦ 65

♣ 932

W	N	E	S
---	---	---	---

	1NT	All Pass	
--	-----	----------	--

Board: 44

Dealer: South

Vul: N-S

North HCP: 4

South HCP: 15

Contract: 1NT South

North:

♠ 854

♥ KT84

♦ 543

♣ J74

South:

♠ K93

♥ AQ6

♦ Q986

♣ AT3

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

All Pass

Board: 45

Dealer: North

Vul: N-S

North HCP: 17+2

South HCP: 9+1

Contract: 3♦ North

North:

♠ Q93

♥ KT5

♦ AKJ953

♣ A

South:

♠ T84

♥ AJ9

♦ 64

♣ KJ532

W	N	E	S
---	---	---	---

	1♦	Pass	1NT
--	----	------	-----

Pass	3♦	All Pass	
------	----	----------	--

Board: 41	♠ QT52	LHO is dealer.
Dealer: West	♥ T4	The opponents are silent.
Vul: Both	♦ AK65	
HCP: 13	♣ AT4	

Board: 42	♠ A73	LHO is dealer.
Dealer: West	♥ A43	The opponents are silent.
Vul: Both	♦ K9	
HCP: 16+1	♣ AJT92	

Board: 43	♠ J643	Partner is dealer.
Dealer: North	♥ A962	The opponents are silent.
Vul: N-S	♦ 65	
HCP: 5	♣ 932	

Board: 44	♠ K93	You are dealer.
Dealer: South	♥ AQ6	The opponents are silent.
Vul: N-S	♦ Q986	
HCP: 15	♣ AT3	

Board: 45	♠ T84	Partner is dealer.
Dealer: North	♥ AJ9	The opponents are silent.
Vul: N-S	♦ 64	
HCP: 9+1	♣ KJ532	

Both hands (Answers Page)

Board: 41

Dealer: West

Vul: Both

North HCP: 15

South HCP: 13

Contract: 3NT South

North:

♠ A6

♥ AKQ7

♦ Q732

♣ 985

South:

♠ QT52

♥ T4

♦ AK65

♣ AT4

W N E S

Pass 1NT Pass 2♣¹

Pass 2♥ Pass 3NT

All Pass

1. Stayman

Board: 42

Dealer: West

Vul: Both

North HCP: 3

South HCP: 16+1

Contract: 1NT South

North:

♠ J96

♥ T98

♦ Q874

♣ 854

South:

♠ A73

♥ A43

♦ K9

♣ AJT92

W N E S

Pass Pass Pass 1NT

All Pass

Board: 43

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 5

Contract: 1NT North

North:

♠ Q2

♥ J5

♦ AQ98

♣ AQJ75

South:

♠ J643

♥ A962

♦ 65

♣ 932

W N E S

1NT All Pass

Board: 44

Dealer: South

Vul: N-S

North HCP: 4

South HCP: 15

Contract: 1NT South

North:

♠ 854

♥ KT84

♦ 543

♣ J74

South:

♠ K93

♥ AQ6

♦ Q986

♣ AT3

W N E S

1NT

All Pass

Board: 45

Dealer: North

Vul: N-S

North HCP: 17+2

South HCP: 9+1

Contract: 3♦ North

North:

♠ Q93

♥ KT5

♦ AKJ953

♣ A

South:

♠ T84

♥ AJ9

♦ 64

♣ KJ532

W N E S

1♦ Pass 1NT

Pass 3♦ All Pass

Board: 46	♠ KQ2	Partner is dealer.
Dealer: South	♥ Q82	West (RHO) bids 1 ♠ if possible.
Vul: E-W	♦ JT87	West (RHO) bids 2 ♠ if possible.
HCP: 8	♣ T85	

Board: 47	♠ AQT3	LHO is dealer.
Dealer: East	♥ J4	West (RHO) bids 1 ♦ if possible.
Vul: Both	♦ Q6432	
HCP: 11+1	♣ Q3	

Board: 48	♠ AQT84	LHO is dealer.
Dealer: East	♥ T65	The opponents are silent.
Vul: None	♦ Q83	
HCP: 11+1	♣ K5	

Board: 49	♠ KT52	Partner is dealer.
Dealer: South	♥ J2	The opponents are silent.
Vul: Both	♦ AQT7	
HCP: 16	♣ KQJ	

Board: 50	♠ Q2	RHO is dealer. You bid second.
Dealer: West	♥ 42	The opponents are silent.
Vul: E-W	♦ AT63	
HCP: 10+1	♣ A9763	

Both hands (Answers Page)

Board: 46

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 13+2

Contract: 3♣ North

North:

♠ KQ2

♥ Q82

♦ JT87

♣ T85

South:

♠ 973

♥ K

♦ Q52

♣ AKJ932

W N E S

1♠ 1NT Pass 2♣

2♠ 3♣ All Pass

Board: 47

Dealer: East

Vul: Both

North HCP: 11+1

South HCP: 16+1

Contract: 3♠ South

North:

♠ AQT3

♥ J4

♦ Q6432

♣ Q3

South:

♠ K65

♥ AT96

♦ A

♣ AJT72

W N E S

Pass 1♣

1♦ 1♠ Pass 1NT

Pass 2NT Pass 3♠

All Pass

Board: 48

Dealer: East

Vul: None

North HCP: 11+1

South HCP: 10+1

Contract: 1NT South

North:

♠ AQT84

♥ T65

♦ Q83

♣ K5

South:

♠ 76

♥ KJ3

♦ A96

♣ Q8764

W N E S

Pass Pass

Pass 1♠ Pass 1NT

All Pass

Board: 49

Dealer: South

Vul: Both

North HCP: 16

South HCP: 10+1

Contract: 3NT South

North:

♠ KT52

♥ J2

♦ AQT7

♣ KQJ

South:

♠ 8

♥ AKQT9

♦ J83

♣ 8643

W N E S

Pass Pass

Pass 1NT Pass 2♦

Pass 2♥ Pass 3NT

All Pass

Board: 50

Dealer: West

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ Q2

♥ 42

♦ AT63

♣ A9763

South:

♠ AK93

♥ K53

♦ K87

♣ Q42

W N E S

Pass Pass Pass 1NT

Pass 3NT All Pass

Board: 46	♠ 973	You are dealer.
Dealer: South	♥ K	West (LHO) bids 1 ♠ if possible.
Vul: E-W	♦ Q52	West (LHO) bids 2 ♠ if possible.
HCP: 13+2	♣ AKJ932	

Board: 47	♠ K65	RHO is dealer. You bid second.
Dealer: East	♥ AT96	West (LHO) bids 1 ♦ if possible.
Vul: Both	♦ A	
HCP: 16+1	♣ AJT72	

Board: 48	♠ 76	RHO is dealer. You bid second.
Dealer: East	♥ KJ3	The opponents are silent.
Vul: None	♦ A96	
HCP: 10+1	♣ Q8764	

Board: 49	♠ 8	You are dealer.
Dealer: South	♥ AKQT9	The opponents are silent.
Vul: Both	♦ J83	
HCP: 10+1	♣ 8643	

Board: 50	♠ AK93	LHO is dealer.
Dealer: West	♥ K53	The opponents are silent.
Vul: E-W	♦ K87	
HCP: 15	♣ Q42	

Both hands (Answers Page)

Board: 46

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 13+2

Contract: 3♣ North

North:

♠ KQ2

♥ Q82

♦ JT87

♣ T85

South:

♠ 973

♥ K

♦ Q52

♣ AKJ932

W N E S

1♠ 1NT Pass 2♣

1♠ 1NT Pass 2♣

2♠ 3♣ All Pass

Board: 47

Dealer: East

Vul: Both

North HCP: 11+1

South HCP: 16+1

Contract: 3♠ South

North:

♠ AQT3

♥ J4

♦ Q6432

♣ Q3

South:

♠ K65

♥ AT96

♦ A

♣ AJT72

W N E S

Pass 1♣

1♦ 1♠ Pass 1NT

Pass 2NT Pass 3♠

All Pass

Board: 48

Dealer: East

Vul: None

North HCP: 11+1

South HCP: 10+1

Contract: 1NT South

North:

♠ AQT84

♥ T65

♦ Q83

♣ K5

South:

♠ 76

♥ KJ3

♦ A96

♣ Q8764

W N E S

Pass Pass

Pass 1♠ Pass 1NT

All Pass

Board: 49

Dealer: South

Vul: Both

North HCP: 16

South HCP: 10+1

Contract: 3NT South

North:

♠ KT52

♥ J2

♦ AQT7

♣ KQJ

South:

♠ 8

♥ AKQT9

♦ J83

♣ 8643

W N E S

Pass

Pass 1NT Pass 2♦

Pass 2♥ Pass 3NT

All Pass

Board: 50

Dealer: West

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ Q2

♥ 42

♦ AT63

♣ A9763

South:

♠ AK93

♥ K53

♦ K87

♣ Q42

W N E S

Pass Pass Pass 1NT

Pass 3NT All Pass

Board: 51	♠ AT	RHO is dealer. You bid second.
Dealer: West	♥ Q83	The opponents are silent.
Vul: Both	♦ KJ74	
HCP: 15	♣ KQ42	

Board: 52	♠ Q85432	You are dealer.
Dealer: North	♥ 764	The opponents are silent.
Vul: N-S	♦ 63	
HCP: 2+2	♣ 83	

Board: 53	♠ AKJ9	RHO is dealer. You bid second.
Dealer: West	♥ T2	The opponents are silent.
Vul: E-W	♦ QT7	
HCP: 15	♣ KQ63	

Board: 54	♠ AKQJ	Partner is dealer.
Dealer: South	♥ 743	The opponents are silent.
Vul: Both	♦ KJ52	
HCP: 17	♣ K4	

Board: 55	♠ Q9	You are dealer.
Dealer: North	♥ KT3	The opponents are silent.
Vul: N-S	♦ A853	
HCP: 13	♣ AT94	

Both hands (Answers Page)

Board: 51

Dealer: West

Vul: Both

North HCP: 15

South HCP: 15

Contract: 4NT South

North:

♠ AT

♥ Q83

♦ KJ74

♣ KQ42

South:

♠ K543

♥ A2

♦ A63

♣ A976

W	N	E	S
---	---	---	---

Pass	1NT	Pass	2♣ ¹
------	-----	------	-----------------

Pass	2♦	Pass	4NT
------	----	------	-----

All Pass

1. Stayman

Board: 52

Dealer: North

Vul: N-S

North HCP: 2+2

South HCP: 16

Contract: 2♠ South

North:

♠ Q85432

♥ 764

♦ 63

♣ 83

South:

♠ A7

♥ KT95

♦ AT9

♣ KQT7

W	N	E	S
---	---	---	---

	Pass	Pass	1NT
--	------	------	-----

Pass	2♥	Pass	2♠
------	----	------	----

All Pass

Board: 53

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3♠ South

North:

♠ AKJ9

♥ T2

♦ QT7

♣ KQ63

South:

♠ QT65

♥ K86

♦ A53

♣ 984

W	N	E	S
---	---	---	---

Pass	1NT	Pass	2♣ ¹
------	-----	------	-----------------

Pass	2♠	Pass	3♠
------	----	------	----

All Pass

1. Stayman

Board: 54

Dealer: South

Vul: Both

North HCP: 17

South HCP: 13+1

Contract: 3NT North

North:

♠ AKQJ

♥ 743

♦ KJ52

♣ K4

South:

♠ 6

♥ AQ82

♦ A64

♣ QJ975

W	N	E	S
---	---	---	---

			1♣
--	--	--	----

Pass	1♠	Pass	1NT
------	----	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

Board: 55

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 4+1

Contract: 1NT North

North:

♠ Q9

♥ KT3

♦ A853

♣ AT94

South:

♠ KT753

♥ 7654

♦ J6

♣ 73

W	N	E	S
---	---	---	---

	1♦	Pass	1♠
--	----	------	----

Pass	1NT	All Pass	
------	-----	----------	--

Board: 51	♠ K543	LHO is dealer.
Dealer: West	♥ A2	The opponents are silent.
Vul: Both	♦ A63	
HCP: 15	♣ A976	

Board: 52	♠ A7	Partner is dealer.
Dealer: North	♥ KT95	The opponents are silent.
Vul: N-S	♦ AT9	
HCP: 16	♣ KQT7	

Board: 53	♠ QT65	LHO is dealer.
Dealer: West	♥ K86	The opponents are silent.
Vul: E-W	♦ A53	
HCP: 9	♣ 984	

Board: 54	♠ 6	You are dealer.
Dealer: South	♥ AQ82	The opponents are silent.
Vul: Both	♦ A64	
HCP: 13+1	♣ QJ975	

Board: 55	♠ KT753	Partner is dealer.
Dealer: North	♥ 7654	The opponents are silent.
Vul: N-S	♦ J6	
HCP: 4+1	♣ 73	

Both hands (Answers Page)

Board: 51

Dealer: West

Vul: Both

North HCP: 15

South HCP: 15

Contract: 4NT South

North:

♠ AT

♥ Q83

♦ KJ74

♣ KQ42

South:

♠ K543

♥ A2

♦ A63

♣ A976

W	N	E	S
---	---	---	---

Pass	1NT	Pass	2♣ ¹
------	-----	------	-----------------

Pass	2♦	Pass	4NT
------	----	------	-----

All Pass

1. Stayman

Board: 52

Dealer: North

Vul: N-S

North HCP: 2+2

South HCP: 16

Contract: 2♠ South

North:

♠ Q85432

♥ 764

♦ 63

♣ 83

South:

♠ A7

♥ KT95

♦ AT9

♣ KQT7

W	N	E	S
---	---	---	---

	Pass	Pass	1NT
--	------	------	-----

Pass	2♥	Pass	2♠
------	----	------	----

All Pass

Board: 53

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3♠ South

North:

♠ AKJ9

♥ T2

♦ QT7

♣ KQ63

South:

♠ QT65

♥ K86

♦ A53

♣ 984

W	N	E	S
---	---	---	---

Pass	1NT	Pass	2♣ ¹
------	-----	------	-----------------

Pass	2♠	Pass	3♠
------	----	------	----

All Pass

1. Stayman

Board: 54

Dealer: South

Vul: Both

North HCP: 17

South HCP: 13+1

Contract: 3NT North

North:

♠ AKQJ

♥ 743

♦ KJ52

♣ K4

South:

♠ 6

♥ AQ82

♦ A64

♣ QJ975

W	N	E	S
---	---	---	---

			1♣
--	--	--	----

Pass	1♠	Pass	1NT
------	----	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

Board: 55

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 4+1

Contract: 1NT North

North:

♠ Q9

♥ KT3

♦ A853

♣ AT94

South:

♠ KT753

♥ 7654

♦ J6

♣ 73

W	N	E	S
---	---	---	---

	1♦	Pass	1♠
--	----	------	----

Pass	1NT	All Pass	
------	-----	----------	--

Board: 56	♠ A32	You are dealer.
Dealer: North	♥ 98	West (RHO) bids 2♠ if possible.
Vul: N-S	♦ AQ87	
HCP: 15	♣ KQ74	

Board: 57	♠ AT4	RHO is dealer. You bid second.
Dealer: West	♥ KJ32	The opponents are silent.
Vul: E-W	♦ AT8	
HCP: 15	♣ KT9	

Board: 58	♠ KQT32	Partner is dealer.
Dealer: South	♥ J42	The opponents are silent.
Vul: N-S	♦ K	
HCP: 9+1	♣ T642	

Board: 59	♠ K93	LHO is dealer.
Dealer: East	♥ KQ54	The opponents are silent.
Vul: None	♦ AK73	
HCP: 17	♣ Q9	

Board: 60	♠ K987	LHO is dealer.
Dealer: East	♥ K62	The opponents are silent.
Vul: Both	♦ AK53	
HCP: 13	♣ 74	

Both hands (Answers Page)

Board: 56

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 7+2

Contract: 3♥ South

North:

♠ A32

♥ 98

♦ AQ87

♣ KQ74

South:

♠ K6

♥ K65432

♦ J95

♣ 82

W N E S

1NT Pass 2♦

2♠ Pass Pass 3♥

All Pass

Board: 57

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 6+1

Contract: 1NT North

North:

♠ AT4

♥ KJ32

♦ AT8

♣ KT9

South:

♠ 765

♥ Q8

♦ 97654

♣ A42

W N E S

Pass 1NT All Pass

Board: 58

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 14+1

Contract: 1NT South

North:

♠ KQT32

♥ J42

♦ K

♣ T642

South:

♠ 54

♥ AQ53

♦ AJ654

♣ K7

W N E S

1♦

Pass 1♠ Pass 1NT

All Pass

Board: 59

Dealer: East

Vul: None

North HCP: 17

South HCP: 9

Contract: 3NT North

North:

♠ K93

♥ KQ54

♦ AK73

♣ Q9

South:

♠ QT7

♥ 93

♦ 9642

♣ AK62

W N E S

Pass Pass

Pass 1NT Pass 2NT

Pass 3NT All Pass

Board: 60

Dealer: East

Vul: Both

North HCP: 13

South HCP: 9

Contract: 1NT South

North:

♠ K987

♥ K62

♦ AK53

♣ 74

South:

♠ QT3

♥ AT53

♦ QT6

♣ JT3

W N E S

Pass Pass

Pass 1♦ Pass 1♥

Pass 1♠ Pass 1NT

All Pass

Board: 56	♠ K6	Partner is dealer.
Dealer: North	♥ K65432	West (LHO) bids 2 ♠ if possible.
Vul: N-S	♦ J95	
HCP: 7+2	♣ 82	

Board: 57	♠ 765	LHO is dealer.
Dealer: West	♥ Q8	The opponents are silent.
Vul: E-W	♦ 97654	
HCP: 6+1	♣ A42	

Board: 58	♠ 54	You are dealer.
Dealer: South	♥ AQ53	The opponents are silent.
Vul: N-S	♦ AJ654	
HCP: 14+1	♣ K7	

Board: 59	♠ QT7	RHO is dealer. You bid second.
Dealer: East	♥ 93	The opponents are silent.
Vul: None	♦ 9642	
HCP: 9	♣ AK62	

Board: 60	♠ QT3	RHO is dealer. You bid second.
Dealer: East	♥ AT53	The opponents are silent.
Vul: Both	♦ QT6	
HCP: 9	♣ JT3	

Both hands (Answers Page)

Board: 56

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 7+2

Contract: 3♥ South

North:

♠ A32

♥ 98

♦ AQ87

♣ KQ74

South:

♠ K6

♥ K65432

♦ J95

♣ 82

W N E S

1NT Pass 2♦

2♠ Pass Pass 3♥

All Pass

Board: 57

Dealer: West

Vul: E-W

North HCP: 15

South HCP: 6+1

Contract: 1NT North

North:

♠ AT4

♥ KJ32

♦ AT8

♣ KT9

South:

♠ 765

♥ Q8

♦ 97654

♣ A42

W N E S

Pass 1NT All Pass

Board: 58

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 14+1

Contract: 1NT South

North:

♠ KQT32

♥ J42

♦ K

♣ T642

South:

♠ 54

♥ AQ53

♦ AJ654

♣ K7

W N E S

1♦

Pass 1♠ Pass 1NT

All Pass

Board: 59

Dealer: East

Vul: None

North HCP: 17

South HCP: 9

Contract: 3NT North

North:

♠ K93

♥ KQ54

♦ AK73

♣ Q9

South:

♠ QT7

♥ 93

♦ 9642

♣ AK62

W N E S

Pass Pass

Pass 1NT Pass 2NT

Pass 3NT All Pass

Board: 60

Dealer: East

Vul: Both

North HCP: 13

South HCP: 9

Contract: 1NT South

North:

♠ K987

♥ K62

♦ AK53

♣ 74

South:

♠ QT3

♥ AT53

♦ QT6

♣ JT3

W N E S

Pass Pass

Pass 1♦ Pass 1♥

Pass 1♠ Pass 1NT

All Pass

Board: 61	♠ KJ	RHO is dealer. You bid second.
Dealer: West	♥ 965	The opponents are silent.
Vul: E-W	♦ AQ653	
HCP: 16+1	♣ AQ4	

Board: 62	♠ AQ76	RHO is dealer. You bid second.
Dealer: West	♥ J43	The opponents are silent.
Vul: Both	♦ A63	
HCP: 12	♣ J54	

Board: 63	♠ 653	You are dealer.
Dealer: North	♥ T32	The opponents are silent.
Vul: None	♦ A97	
HCP: 11	♣ AK72	

Board: 64	♠ QJT3	LHO is dealer.
Dealer: East	♥ 832	The opponents are silent.
Vul: E-W	♦ AK6	
HCP: 10	♣ 543	

Board: 65	♠ AJT87532	Partner is dealer.
Dealer: South	♥ J	The opponents are silent.
Vul: N-S	♦ A2	
HCP: 13+4	♣ K5	

Both hands (Answers Page)

Board: 61

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 12

Contract: 3NT North

North:

♠ KJ

♥ 965

♦ AQ653

♣ AQ4

South:

♠ AT94

♥ KJ83

♦ 9

♣ KJT7

W N E S

Pass 1NT Pass 3♦¹

Pass 3NT All Pass

1. 1N-3D splinter

Board: 62

Dealer: West

Vul: Both

North HCP: 12

South HCP: 9

Contract: 1NT South

North:

♠ AQ76

♥ J43

♦ A63

♣ J54

South:

♠ 8

♥ KT92

♦ K974

♣ KT62

W N E S

Pass 1♣ Pass 1♥

Pass 1♠ Pass 1NT

All Pass

Board: 63

Dealer: North

Vul: None

North HCP: 11

South HCP: 14

Contract: 1NT North

North:

♠ 653

♥ T32

♦ A97

♣ AK72

South:

♠ AKQ

♥ KQ75

♦ 853

♣ 843

W N E S

Pass Pass 1♣

Pass 1NT All Pass

Board: 64

Dealer: East

Vul: E-W

North HCP: 10

South HCP: 15

Contract: 3NT North

North:

♠ QJT3

♥ 832

♦ AK6

♣ 543

South:

♠ 865

♥ AJT9

♦ QJT5

♣ AK

W N E S

Pass Pass 1NT

Pass 2♣¹ Pass 2♥

Pass 3NT All Pass

1. Stayman

Board: 65

Dealer: South

Vul: N-S

North HCP: 13+4

South HCP: 13

Contract: 4♠ North

North:

♠ AJT87532

♥ J

♦ A2

♣ K5

South:

♠ 96

♥ A963

♦ Q97

♣ AQJ6

W N E S

Pass 1♠ Pass 1NT

Pass 2♦¹ Pass 3♥

Pass 4♠ All Pass

1. New Minor Forcing

Board: 61	♠ AT94	LHO is dealer.
Dealer: West	♥ KJ83	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 12	♣ KJT7	

Board: 62	♠ 8	LHO is dealer.
Dealer: West	♥ KT92	The opponents are silent.
Vul: Both	♦ K974	
HCP: 9	♣ KT62	

Board: 63	♠ AKQ	Partner is dealer.
Dealer: North	♥ KQ75	The opponents are silent.
Vul: None	♦ 853	
HCP: 14	♣ 843	

Board: 64	♠ 865	RHO is dealer. You bid second.
Dealer: East	♥ AJT9	The opponents are silent.
Vul: E-W	♦ QJT5	
HCP: 15	♣ AK	

Board: 65	♠ 96	You are dealer.
Dealer: South	♥ A963	The opponents are silent.
Vul: N-S	♦ Q97	
HCP: 13	♣ AQJ6	

Both hands (Answers Page)

Board: 61

Dealer: West

Vul: E-W

North HCP: 16+1

South HCP: 12

Contract: 3NT North

North:

♠ KJ

♥ 965

♦ AQ653

♣ AQ4

South:

♠ AT94

♥ KJ83

♦ 9

♣ KJT7

W N E S

Pass 1NT Pass 3♦¹

Pass 3NT All Pass

1. 1N-3D splinter

Board: 62

Dealer: West

Vul: Both

North HCP: 12

South HCP: 9

Contract: 1NT South

North:

♠ AQ76

♥ J43

♦ A63

♣ J54

South:

♠ 8

♥ KT92

♦ K974

♣ KT62

W N E S

Pass 1♣ Pass 1♥

Pass 1♠ Pass 1NT

All Pass

Board: 63

Dealer: North

Vul: None

North HCP: 11

South HCP: 14

Contract: 1NT North

North:

♠ 653

♥ T32

♦ A97

♣ AK72

South:

♠ AKQ

♥ KQ75

♦ 853

♣ 843

W N E S

Pass Pass 1♣

Pass 1NT All Pass

Board: 64

Dealer: East

Vul: E-W

North HCP: 10

South HCP: 15

Contract: 3NT North

North:

♠ QJT3

♥ 832

♦ AK6

♣ 543

South:

♠ 865

♥ AJT9

♦ QJT5

♣ AK

W N E S

Pass Pass 1NT

Pass 2♣¹ Pass 2♥

Pass 3NT All Pass

1. Stayman

Board: 65

Dealer: South

Vul: N-S

North HCP: 13+4

South HCP: 13

Contract: 4♠ North

North:

♠ AJT87532

♥ J

♦ A2

♣ K5

South:

♠ 96

♥ A963

♦ Q97

♣ AQJ6

W N E S

Pass Pass 1♣

Pass 1♠ Pass 1NT

Pass 2♦¹ Pass 3♥

Pass 4♠ All Pass

1. New Minor Forcing

Board: 66	♠ A432	Partner is dealer.
Dealer: South	♥ 5	East (LHO) bids 1 ♥ if possible.
Vul: E-W	♦ AQ9	East (LHO) bids 2 ♥ if possible.
HCP: 11+1	♣ J8532	

Board: 67	♠ T87	LHO is dealer.
Dealer: East	♥ KJT	The opponents are silent.
Vul: N-S	♦ 975	
HCP: 8	♣ KJ87	

Board: 68	♠ A76	Partner is dealer.
Dealer: South	♥ KJ75	The opponents are silent.
Vul: Both	♦ 65	
HCP: 11	♣ K986	

Board: 69	♠ K932	RHO is dealer. You bid second.
Dealer: West	♥ -	The opponents are silent.
Vul: Both	♦ AK65	
HCP: 14+1	♣ KJT98	

Board: 70	♠ Q	Partner is dealer.
Dealer: South	♥ A985	West (RHO) Doubles 1 ♦ if possible.
Vul: E-W	♦ A643	East (LHO) bids 1 ♠ if possible.
HCP: 11	♣ J762	

Both hands (Answers Page)

Board: 66

	North:	South:	W	N	E	S
Dealer: South	♠ A432	♠ QT9				Pass
Vul: E-W	♥ 5	♥ AT8	Pass	1 ♣	1 ♥	1NT
North HCP: 11+1	♦ AQ9	♦ KT86	Pass	Pass	2 ♥	Pass
South HCP: 11	♣ J8532	♣ Q74	Pass	X	Pass	2NT
Contract: 2NT South			All Pass			

Board: 67

	North:	South:	W	N	E	S
Dealer: East	♠ T87	♠ AJ5			Pass	1 ♦
Vul: N-S	♥ KJT	♥ A984	Pass	1NT	Pass	2 ♥
North HCP: 8	♦ 975	♦ AJ643	Pass	3NT	All Pass	
South HCP: 18+1	♣ KJ87	♣ A				
Contract: 3NT North						

Board: 68

	North:	South:	W	N	E	S
Dealer: South	♠ A76	♠ K85				Pass
Vul: Both	♥ KJ75	♥ Q96	Pass	1 ♣	Pass	1 ♦
North HCP: 11	♦ 65	♦ KT98	Pass	1 ♥	Pass	1NT
South HCP: 9	♣ K986	♣ J73	All Pass			
Contract: 1NT South						

Board: 69

	North:	South:	W	N	E	S
Dealer: West	♠ K932	♠ Q54	Pass	1 ♣	Pass	1 ♥
Vul: Both	♥ -	♥ 97532	Pass	1 ♠	Pass	1NT
North HCP: 14+1	♦ AK65	♦ Q32	Pass	2 ♦	Pass	2 ♠
South HCP: 8+1	♣ KJT98	♣ A3	All Pass			
Contract: 2 ♠ South						

Board: 70

	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AT8				1 ♦
Vul: E-W	♥ A985	♥ KT6	X	XX	1 ♠	1NT
North HCP: 11	♦ A643	♦ QJT72	Pass	2NT	Pass	3NT
South HCP: 12+1	♣ J762	♣ Q9	All Pass			
Contract: 3NT South						

Board: 66	♠ QT9	You are dealer.
Dealer: South	♥ AT8	East (RHO) bids 1 ♥ if possible.
Vul: E-W	♦ KT86	East (RHO) bids 2 ♥ if possible.
HCP: 11	♣ Q74	

Board: 67	♠ AJ5	RHO is dealer. You bid second.
Dealer: East	♥ A984	The opponents are silent.
Vul: N-S	♦ AJ643	
HCP: 18+1	♣ A	

Board: 68	♠ K85	You are dealer.
Dealer: South	♥ Q96	The opponents are silent.
Vul: Both	♦ KT98	
HCP: 9	♣ J73	

Board: 69	♠ Q54	LHO is dealer.
Dealer: West	♥ 97532	The opponents are silent.
Vul: Both	♦ Q32	
HCP: 8+1	♣ A3	

Board: 70	♠ AT8	You are dealer.
Dealer: South	♥ KT6	West (LHO) Doubles 1 ♦ if possible.
Vul: E-W	♦ QJT72	East (RHO) bids 1 ♠ if possible.
HCP: 12+1	♣ Q9	

Both hands (Answers Page)

Board: 66

	North:	South:	W	N	E	S
Dealer: South	♠ A432	♠ QT9				Pass
Vul: E-W	♥ 5	♥ AT8	Pass	1 ♣	1 ♥	1NT
North HCP: 11+1	♦ AQ9	♦ KT86	Pass	Pass	2 ♥	Pass
South HCP: 11	♣ J8532	♣ Q74	Pass	X	Pass	2NT
Contract: 2NT South			All Pass			

Board: 67

	North:	South:	W	N	E	S
Dealer: East	♠ T87	♠ AJ5			Pass	1 ♦
Vul: N-S	♥ KJT	♥ A984	Pass	1NT	Pass	2 ♥
North HCP: 8	♦ 975	♦ AJ643	Pass	3NT	All Pass	
South HCP: 18+1	♣ KJ87	♣ A				
Contract: 3NT North						

Board: 68

	North:	South:	W	N	E	S
Dealer: South	♠ A76	♠ K85				Pass
Vul: Both	♥ KJ75	♥ Q96	Pass	1 ♣	Pass	1 ♦
North HCP: 11	♦ 65	♦ KT98	Pass	1 ♥	Pass	1NT
South HCP: 9	♣ K986	♣ J73	All Pass			
Contract: 1NT South						

Board: 69

	North:	South:	W	N	E	S
Dealer: West	♠ K932	♠ Q54	Pass	1 ♣	Pass	1 ♥
Vul: Both	♥ -	♥ 97532	Pass	1 ♠	Pass	1NT
North HCP: 14+1	♦ AK65	♦ Q32	Pass	2 ♦	Pass	2 ♠
South HCP: 8+1	♣ KJT98	♣ A3	All Pass			
Contract: 2 ♠ South						

Board: 70

	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AT8				1 ♦
Vul: E-W	♥ A985	♥ KT6	X	XX	1 ♠	1NT
North HCP: 11	♦ A643	♦ QJT72	Pass	2NT	Pass	3NT
South HCP: 12+1	♣ J762	♣ Q9	All Pass			
Contract: 3NT South						

Board: 71	♠ 643	RHO is dealer. You bid second.
Dealer: West	♥ AK984	The opponents are silent.
Vul: N-S	♦ A84	
HCP: 11+1	♣ T9	

Board: 72	♠ KJ64	LHO is dealer.
Dealer: East	♥ T7542	West (RHO) bids 1 ♦ if possible.
Vul: E-W	♦ Q2	
HCP: 6+1	♣ 32	

Board: 73	♠ AJ2	You are dealer.
Dealer: North	♥ AKQ43	The opponents are silent.
Vul: None	♦ 43	
HCP: 16+1	♣ Q87	

Board: 74	♠ 9862	LHO is dealer.
Dealer: East	♥ K6	The opponents are silent.
Vul: Both	♦ AJ9742	
HCP: 8+2	♣ 7	

Board: 75	♠ Q63	You are dealer.
Dealer: North	♥ JT83	The opponents are silent.
Vul: N-S	♦ KJT6	
HCP: 12	♣ KQ	

Both hands (Answers Page)

Board: 71

	North:	South:	W	N	E	S
Dealer: West	♠ 643	♠ KJ752	Pass	1 ♥	Pass	1 ♠
Vul: N-S	♥ AK984	♥ 52	Pass	1NT	All Pass	
North HCP: 11+1	♦ A84	♦ K72				
South HCP: 9+1	♣ T9	♣ Q62				
Contract: 1NT North						

Board: 72

	North:	South:	W	N	E	S
Dealer: East	♠ KJ64	♠ 7			Pass	1 ♣
Vul: E-W	♥ T7542	♥ KQJ	1 ♦	X	Pass	1NT
North HCP: 6+1	♦ Q2	♦ AT63	All Pass			
South HCP: 17+1	♣ 32	♣ AKT84				
Contract: 1NT South						

Board: 73

	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ Q65		1NT	Pass	3 ♦
Vul: None	♥ AKQ43	♥ 9	Pass	3 ♥	Pass	4NT
North HCP: 16+1	♦ 43	♦ AKQJ8	Pass	6NT	All Pass	
South HCP: 16+1	♣ Q87	♣ AT95				
Contract: 6NT North						

Board: 74

	North:	South:	W	N	E	S
Dealer: East	♠ 9862	♠ KJ4			Pass	1 ♣
Vul: Both	♥ K6	♥ AT9	Pass	1 ♦	Pass	1NT
North HCP: 8+2	♦ AJ9742	♦ KT3	All Pass			
South HCP: 13	♣ 7	♣ Q654				
Contract: 1NT South						

Board: 75

	North:	South:	W	N	E	S
Dealer: North	♠ Q63	♠ A954		1 ♦	Pass	1 ♠
Vul: N-S	♥ JT83	♥ Q76	Pass	1NT	All Pass	
North HCP: 12	♦ KJT6	♦ A852				
South HCP: 10	♣ KQ	♣ 85				
Contract: 1NT North						

Board: 71	♠ KJ752	LHO is dealer.
Dealer: West	♥ 52	The opponents are silent.
Vul: N-S	♦ K72	
HCP: 9+1	♣ Q62	
<hr/>		
Board: 72	♠ 7	RHO is dealer. You bid second.
Dealer: East	♥ KQJ	West (LHO) bids 1 ♦ if possible.
Vul: E-W	♦ AT63	
HCP: 17+1	♣ AKT84	
<hr/>		
Board: 73	♠ Q65	Partner is dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: None	♦ AKQJ8	
HCP: 16+1	♣ AT95	
<hr/>		
Board: 74	♠ KJ4	RHO is dealer. You bid second.
Dealer: East	♥ AT9	The opponents are silent.
Vul: Both	♦ KT3	
HCP: 13	♣ Q654	
<hr/>		
Board: 75	♠ A954	Partner is dealer.
Dealer: North	♥ Q76	The opponents are silent.
Vul: N-S	♦ A852	
HCP: 10	♣ 85	

Both hands (Answers Page)

Board: 71

	North:	South:	W	N	E	S
Dealer: West	♠ 643	♠ KJ752	Pass	1 ♥	Pass	1 ♠
Vul: N-S	♥ AK984	♥ 52	Pass	1NT	All Pass	
North HCP: 11+1	♦ A84	♦ K72				
South HCP: 9+1	♣ T9	♣ Q62				
Contract: 1NT North						

Board: 72

	North:	South:	W	N	E	S
Dealer: East	♠ KJ64	♠ 7			Pass	1 ♣
Vul: E-W	♥ T7542	♥ KQJ	1 ♦	X	Pass	1NT
North HCP: 6+1	♦ Q2	♦ AT63	All Pass			
South HCP: 17+1	♣ 32	♣ AKT84				
Contract: 1NT South						

Board: 73

	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ Q65		1NT	Pass	3 ♦
Vul: None	♥ AKQ43	♥ 9	Pass	3 ♥	Pass	4NT
North HCP: 16+1	♦ 43	♦ AKQJ8	Pass	6NT	All Pass	
South HCP: 16+1	♣ Q87	♣ AT95				
Contract: 6NT North						

Board: 74

	North:	South:	W	N	E	S
Dealer: East	♠ 9862	♠ KJ4			Pass	1 ♣
Vul: Both	♥ K6	♥ AT9	Pass	1 ♦	Pass	1NT
North HCP: 8+2	♦ AJ9742	♦ KT3	All Pass			
South HCP: 13	♣ 7	♣ Q654				
Contract: 1NT South						

Board: 75

	North:	South:	W	N	E	S
Dealer: North	♠ Q63	♠ A954		1 ♦	Pass	1 ♠
Vul: N-S	♥ JT83	♥ Q76	Pass	1NT	All Pass	
North HCP: 12	♦ KJT6	♦ A852				
South HCP: 10	♣ KQ	♣ 85				
Contract: 1NT North						

Board: 76	♠ 765	LHO is dealer.
Dealer: East	♥ K6	East (LHO) opens 1 ♠ if possible.
Vul: E-W	♦ JT753	
HCP: 5+1	♣ J93	

Board: 77	♠ AK2	You are dealer.
Dealer: North	♥ K984	The opponents are silent.
Vul: N-S	♦ T83	
HCP: 17	♣ AK3	

Board: 78	♠ AKQ8	Partner is dealer.
Dealer: South	♥ KJ	The opponents are silent.
Vul: None	♦ AT754	
HCP: 17+1	♣ 52	

Board: 79	♠ AJ6	RHO is dealer. You bid second.
Dealer: West	♥ 5	West (RHO) bids 1 ♠ if possible.
Vul: Both	♦ AKT92	
HCP: 16+1	♣ A953	

Board: 80	♠ AQ9	Partner is dealer.
Dealer: South	♥ Q7652	The opponents are silent.
Vul: N-S	♦ 762	
HCP: 11+1	♣ K9	

Both hands (Answers Page)

Board: 76

Dealer: East

Vul: E-W

North HCP: 5+1

South HCP: 15

Contract: 1NT South

North:

♠ 765

♥ K6

♦ JT753

♣ J93

South:

♠ QJ32

♥ A432

♦ A8

♣ A74

W	N	E	S
		1 ♠	1NT

All Pass

Board: 77

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 6

Contract: 1NT North

North:

♠ AK2

♥ K984

♦ T83

♣ AK3

South:

♠ T743

♥ T2

♦ KQ65

♣ J75

W	N	E	S
	1NT	All Pass	

Board: 78

Dealer: South

Vul: None

North HCP: 17+1

South HCP: 7+1

Contract: 2NT North

North:

♠ AKQ8

♥ KJ

♦ AT754

♣ 52

South:

♠ JT6

♥ QT862

♦ K32

♣ J3

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

Board: 79

Dealer: West

Vul: Both

North HCP: 16+1

South HCP: 10+1

Contract: 3NT South

North:

♠ AJ6

♥ 5

♦ AKT92

♣ A953

South:

♠ 8

♥ KT87

♦ QJ4

♣ KJ864

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

1. limit raise or better in !C

Board: 80

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 17

Contract: 4 ♠ North

North:

♠ AQ9

♥ Q7652

♦ 762

♣ K9

South:

♠ KJ53

♥ A

♦ AJ95

♣ A653

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

Board: 76	♠ QJ32	RHO is dealer. You bid second.
Dealer: East	♥ A432	East (RHO) opens 1 ♠ if possible.
Vul: E-W	♦ A8	
HCP: 15	♣ A74	

Board: 77	♠ T743	Partner is dealer.
Dealer: North	♥ T2	The opponents are silent.
Vul: N-S	♦ KQ65	
HCP: 6	♣ J75	

Board: 78	♠ JT6	You are dealer.
Dealer: South	♥ QT862	The opponents are silent.
Vul: None	♦ K32	
HCP: 7+1	♣ J3	

Board: 79	♠ 8	LHO is dealer.
Dealer: West	♥ KT87	West (LHO) bids 1 ♠ if possible.
Vul: Both	♦ QJ4	
HCP: 10+1	♣ KJ864	

Board: 80	♠ KJ53	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ AJ95	
HCP: 17	♣ A653	

Both hands (Answers Page)

Board: 76

Dealer: East

Vul: E-W

North HCP: 5+1

South HCP: 15

Contract: 1NT South

North:

♠ 765

♥ K6

♦ JT753

♣ J93

South:

♠ QJ32

♥ A432

♦ A8

♣ A74

W	N	E	S
		1 ♠	1NT

All Pass

Board: 77

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 6

Contract: 1NT North

North:

♠ AK2

♥ K984

♦ T83

♣ AK3

South:

♠ T743

♥ T2

♦ KQ65

♣ J75

W	N	E	S
	1NT	All Pass	

Board: 78

Dealer: South

Vul: None

North HCP: 17+1

South HCP: 7+1

Contract: 2NT North

North:

♠ AKQ8

♥ KJ

♦ AT754

♣ 52

South:

♠ JT6

♥ QT862

♦ K32

♣ J3

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

Board: 79

Dealer: West

Vul: Both

North HCP: 16+1

South HCP: 10+1

Contract: 3NT South

North:

♠ AJ6

♥ 5

♦ AKT92

♣ A953

South:

♠ 8

♥ KT87

♦ QJ4

♣ KJ864

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

1. limit raise or better in !C

Board: 80

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 17

Contract: 4 ♠ North

North:

♠ AQ9

♥ Q7652

♦ 762

♣ K9

South:

♠ KJ53

♥ A

♦ AJ95

♣ A653

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

Board: 81	♠ AQ62	You are dealer.
Dealer: North	♥ QJT	The opponents are silent.
Vul: E-W	♦ A62	
HCP: 17	♣ AT7	
<hr/>		
Board: 82	♠ 92	RHO is dealer. You bid second.
Dealer: West	♥ K8542	The opponents are silent.
Vul: N-S	♦ Q8	
HCP: 6+1	♣ JT32	
<hr/>		
Board: 83	♠ KT32	RHO is dealer. You bid second.
Dealer: West	♥ AK52	West (RHO) bids 1 ♠ if possible.
Vul: None	♦ Q2	
HCP: 13	♣ JT9	
<hr/>		
Board: 84	♠ QT32	You are dealer.
Dealer: North	♥ 764	The opponents are silent.
Vul: Both	♦ 873	
HCP: 6	♣ A52	
<hr/>		
Board: 85	♠ AT9	LHO is dealer.
Dealer: East	♥ 765	West (RHO) opens 1 ♣ if possible.
Vul: None	♦ AK75	
HCP: 15	♣ A86	

Both hands (Answers Page)

Board: 81

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 11+2

Contract: 4 ♠ North

North:

♠ AQ62

♥ QJT

♦ A62

♣ AT7

South:

♠ KT9843

♥ AK4

♦ J73

♣ 8

W N E S

1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 82

Dealer: West

Vul: N-S

North HCP: 6+1

South HCP: 17

Contract: 2 ♥ South

North:

♠ 92

♥ K8542

♦ Q8

♣ JT32

South:

♠ KQ3

♥ AQ7

♦ KT32

♣ K94

W N E S

Pass Pass Pass 1NT

Pass 2 ♦ Pass 2 ♥

All Pass

Board: 83

Dealer: West

Vul: None

North HCP: 13

South HCP: 9+1

Contract: 2NT North

North:

♠ KT32

♥ AK52

♦ Q2

♣ JT9

South:

♠ 86

♥ J7

♦ J8763

♣ AK65

W N E S

Pass 1 ♣ Pass 1 ♦

1 ♠ 1NT Pass 2 ♦

Pass 2NT All Pass

Board: 84

Dealer: North

Vul: Both

North HCP: 6

South HCP: 17+1

Contract: 1NT South

North:

♠ QT32

♥ 764

♦ 873

♣ A52

South:

♠ A6

♥ AQJ

♦ AT965

♣ Q96

W N E S

Pass Pass 1NT

All Pass

Board: 85

Dealer: East

Vul: None

North HCP: 15

South HCP: 5

Contract: 1NT North

North:

♠ AT9

♥ 765

♦ AK75

♣ A86

South:

♠ 862

♥ K32

♦ J93

♣ JT74

W N E S

Pass Pass

1 ♣ 1NT All Pass

Board: 81 ♠ KT9843 Partner is dealer.
Dealer: North ♥ AK4 The opponents are silent.
Vul: E-W ♦ J73
HCP: 11+2 ♣ 8

Board: 82 ♠ KQ3 LHO is dealer.
Dealer: West ♥ AQ7 The opponents are silent.
Vul: N-S ♦ KT32
HCP: 17 ♣ K94

Board: 83 ♠ 86 LHO is dealer.
Dealer: West ♥ J7 West (LHO) bids 1 ♠ if possible.
Vul: None ♦ J8763
HCP: 9+1 ♣ AK65

Board: 84 ♠ A6 Partner is dealer.
Dealer: North ♥ AQJ The opponents are silent.
Vul: Both ♦ AT965
HCP: 17+1 ♣ Q96

Board: 85 ♠ 862 RHO is dealer. You bid second.
Dealer: East ♥ K32 West (LHO) opens 1 ♣ if possible.
Vul: None ♦ J93
HCP: 5 ♣ JT74

Both hands (Answers Page)

Board: 81

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 11+2

Contract: 4 ♠ North

North:

♠ AQ62

♥ QJT

♦ A62

♣ AT7

South:

♠ KT9843

♥ AK4

♦ J73

♣ 8

W N E S

1NT Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Texas

Board: 82

Dealer: West

Vul: N-S

North HCP: 6+1

South HCP: 17

Contract: 2 ♥ South

North:

♠ 92

♥ K8542

♦ Q8

♣ JT32

South:

♠ KQ3

♥ AQ7

♦ KT32

♣ K94

W N E S

Pass Pass Pass 1NT

Pass 2 ♦ Pass 2 ♥

All Pass

Board: 83

Dealer: West

Vul: None

North HCP: 13

South HCP: 9+1

Contract: 2NT North

North:

♠ KT32

♥ AK52

♦ Q2

♣ JT9

South:

♠ 86

♥ J7

♦ J8763

♣ AK65

W N E S

Pass 1 ♣ Pass 1 ♦

1 ♠ 1NT Pass 2 ♦

Pass 2NT All Pass

Board: 84

Dealer: North

Vul: Both

North HCP: 6

South HCP: 17+1

Contract: 1NT South

North:

♠ QT32

♥ 764

♦ 873

♣ A52

South:

♠ A6

♥ AQJ

♦ AT965

♣ Q96

W N E S

Pass Pass 1NT

All Pass

Board: 85

Dealer: East

Vul: None

North HCP: 15

South HCP: 5

Contract: 1NT North

North:

♠ AT9

♥ 765

♦ AK75

♣ A86

South:

♠ 862

♥ K32

♦ J93

♣ JT74

W N E S

Pass Pass

1 ♣ 1NT All Pass

Board: 86 ♠ AJ8765 LHO is dealer.
Dealer: East ♥ AK43 The opponents are silent.
Vul: N-S ♦ J
HCP: 13+2 ♣ 93

Board: 87 ♠ AK8754 Partner is dealer.
Dealer: South ♥ 2 The opponents are silent.
Vul: N-S ♦ K5
HCP: 17+2 ♣ AK84

Board: 88 ♠ 854 You are dealer.
Dealer: North ♥ A8765 The opponents are silent.
Vul: E-W ♦ K4
HCP: 10+1 ♣ K84

Board: 89 ♠ Q53 LHO is dealer.
Dealer: East ♥ Q96 West (RHO) opens 1 ♥ if possible.
Vul: Both ♦ KJ9
HCP: 15 ♣ AQJ4

Board: 90 ♠ A8432 Partner is dealer.
Dealer: South ♥ JT8 The opponents are silent.
Vul: N-S ♦ 53
HCP: 5+1 ♣ 974

Both hands (Answers Page)

Board: 86

Dealer: East

Vul: N-S

North HCP: 13+2

South HCP: 16+1

Contract: 6 ♠ North

North:

♠ AJ8765

♥ AK43

♦ J

♣ 93

South:

♠ KT

♥ J96

♦ AKT

♣ AJ652

W	N	E	S
		Pass	1NT
Pass	4 ♥ ¹	Pass	4 ♠
Pass	4NT	Pass	5 ♣ ²
Pass	6 ♠	All Pass	

1. Texas

2. A=0/5 or 3/5

Board: 87

Dealer: South

Vul: N-S

North HCP: 17+2

South HCP: 9+2

Contract: 4 ♠ North

North:

♠ AK8754

♥ 2

♦ K5

♣ AK84

South:

♠ Q9

♥ KJ854

♦ QJ982

♣ 5

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

Board: 88

Dealer: North

Vul: E-W

North HCP: 10+1

South HCP: 17

Contract: 4 ♥ South

North:

♠ 854

♥ A8765

♦ K4

♣ K84

South:

♠ AKQJ

♥ 943

♦ JT

♣ AQ52

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

Board: 89

Dealer: East

Vul: Both

North HCP: 15

South HCP: 4+1

Contract: 1NT North

North:

♠ Q53

♥ Q96

♦ KJ9

♣ AQJ4

South:

♠ A6

♥ 843

♦ 532

♣ 98763

W	N	E	S
		Pass	Pass
1 ♥	1NT	All Pass	

Board: 90

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 15

Contract: 2 ♠ South

North:

♠ A8432

♥ JT8

♦ 53

♣ 974

South:

♠ T76

♥ A3

♦ AT76

♣ AK63

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
All Pass			

Board: 86 ♠ KT RHO is dealer. You bid second.
Dealer: East ♥ J96 The opponents are silent.
Vul: N-S ♦ AKT
HCP: 16+1 ♣ AJ652

Board: 87 ♠ Q9 You are dealer.
Dealer: South ♥ KJ854 The opponents are silent.
Vul: N-S ♦ QJ982
HCP: 9+2 ♣ 5

Board: 88 ♠ AKQJ Partner is dealer.
Dealer: North ♥ 943 The opponents are silent.
Vul: E-W ♦ JT
HCP: 17 ♣ AQ52

Board: 89 ♠ A6 RHO is dealer. You bid second.
Dealer: East ♥ 843 West (LHO) opens 1 ♥ if possible.
Vul: Both ♦ 532
HCP: 4+1 ♣ 98763

Board: 90 ♠ T76 You are dealer.
Dealer: South ♥ A3 The opponents are silent.
Vul: N-S ♦ AT76
HCP: 15 ♣ AK63

Both hands (Answers Page)

Board: 86

Dealer: East

Vul: N-S

North HCP: 13+2

South HCP: 16+1

Contract: 6 ♠ North

North:

♠ AJ8765

♥ AK43

♦ J

♣ 93

South:

♠ KT

♥ J96

♦ AKT

♣ AJ652

W	N	E	S
		Pass	1NT
Pass	4 ♥ ¹	Pass	4 ♠
Pass	4NT	Pass	5 ♣ ²
Pass	6 ♠	All Pass	

1. Texas

2. A=0/5 or 3/5

Board: 87

Dealer: South

Vul: N-S

North HCP: 17+2

South HCP: 9+2

Contract: 4 ♠ North

North:

♠ AK8754

♥ 2

♦ K5

♣ AK84

South:

♠ Q9

♥ KJ854

♦ QJ982

♣ 5

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

Board: 88

Dealer: North

Vul: E-W

North HCP: 10+1

South HCP: 17

Contract: 4 ♥ South

North:

♠ 854

♥ A8765

♦ K4

♣ K84

South:

♠ AKQJ

♥ 943

♦ JT

♣ AQ52

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

Board: 89

Dealer: East

Vul: Both

North HCP: 15

South HCP: 4+1

Contract: 1NT North

North:

♠ Q53

♥ Q96

♦ KJ9

♣ AQJ4

South:

♠ A6

♥ 843

♦ 532

♣ 98763

W	N	E	S
		Pass	Pass
1 ♥	1NT	All Pass	

Board: 90

Dealer: South

Vul: N-S

North HCP: 5+1

South HCP: 15

Contract: 2 ♠ South

North:

♠ A8432

♥ JT8

♦ 53

♣ 974

South:

♠ T76

♥ A3

♦ AT76

♣ AK63

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
All Pass			

Board: 91	♠ 95	Partner is dealer.
Dealer: South	♥ AQT	East (LHO) Doubles 1 ♣ if possible.
Vul: Both	♦ QT7	
HCP: 13+1	♣ AJ987	

Board: 92	♠ 842	You are dealer.
Dealer: North	♥ KQ2	The opponents are silent.
Vul: None	♦ Q743	
HCP: 11	♣ A86	

Board: 93	♠ A97	LHO is dealer.
Dealer: East	♥ K32	West (RHO) opens 1 ♣ if possible.
Vul: E-W	♦ KQT32	
HCP: 15+1	♣ K3	

Board: 94	♠ AK8	RHO is dealer. You bid second.
Dealer: West	♥ J9	West (RHO) opens 1 ♦ if possible.
Vul: None	♦ Q852	
HCP: 12	♣ QT65	

Board: 95	♠ AT872	You are dealer.
Dealer: North	♥ 54	The opponents are silent.
Vul: E-W	♦ J43	
HCP: 5+1	♣ T76	

Both hands (Answers Page)

Board: 91

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 9

Contract: 1NT North

North:

♠ 95

♥ AQT

♦ QT7

♣ AJ987

South:

♠ A874

♥ 932

♦ K943

♣ Q5

W

N

E

S

Pass

Pass

1 ♣

X

1 ♠

Pass

1NT

All Pass

Board: 92

Dealer: North

Vul: None

North HCP: 11

South HCP: 13+2

Contract: 5 ♦ North

North:

♠ 842

♥ KQ2

♦ Q743

♣ A86

South:

♠ 5

♥ 86

♦ AKT985

♣ KQJ5

W

N

E

S

Pass

Pass

1 ♦

Pass

1NT

Pass

2 ♣

Pass

2 ♦

Pass

3 ♦

Pass

3NT

Pass

4 ♦

Pass

5 ♦

All Pass

Board: 93

Dealer: East

Vul: E-W

North HCP: 15+1

South HCP: 3

Contract: 1NT North

North:

♠ A97

♥ K32

♦ KQT32

♣ K3

South:

♠ K86

♥ 654

♦ 984

♣ 9765

W

N

E

S

Pass Pass

1 ♣

1NT

All Pass

Board: 94

Dealer: West

Vul: None

North HCP: 12

South HCP: 11+2

Contract: 3 ♥ North

North:

♠ AK8

♥ J9

♦ Q852

♣ QT65

South:

♠ J652

♥ AK8743

♦ K6

♣ 4

W

N

E

S

1 ♦

Pass

Pass

1 ♥

Pass

1NT

Pass

2 ♥

Pass

3 ♥

All Pass

Board: 95

Dealer: North

Vul: E-W

North HCP: 5+1

South HCP: 16

Contract: 3 ♠ North

North:

♠ AT872

♥ 54

♦ J43

♣ T76

South:

♠ KQ63

♥ AJ72

♦ K97

♣ K3

W

N

E

S

Pass

Pass

1NT

Pass

2 ♥

Pass

2NT¹

Pass

3 ♠

All Pass

1. Extended acceptance after NT

Board: 91	♠ A874	You are dealer.
Dealer: South	♥ 932	East (RHO) Doubles 1 ♣ if possible.
Vul: Both	♦ K943	
HCP: 9	♣ Q5	

Board: 92	♠ 5	Partner is dealer.
Dealer: North	♥ 86	The opponents are silent.
Vul: None	♦ AKT985	
HCP: 13+2	♣ KQJ5	

Board: 93	♠ K86	RHO is dealer. You bid second.
Dealer: East	♥ 654	West (LHO) opens 1 ♣ if possible.
Vul: E-W	♦ 984	
HCP: 3	♣ 9765	

Board: 94	♠ J652	LHO is dealer.
Dealer: West	♥ AK8743	West (LHO) opens 1 ♦ if possible.
Vul: None	♦ K6	
HCP: 11+2	♣ 4	

Board: 95	♠ KQ63	Partner is dealer.
Dealer: North	♥ AJ72	The opponents are silent.
Vul: E-W	♦ K97	
HCP: 16	♣ K3	

Both hands (Answers Page)

Board: 91

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 9

Contract: 1NT North

North:

♠ 95

♥ AQT

♦ QT7

♣ AJ987

South:

♠ A874

♥ 932

♦ K943

♣ Q5

W

N

E

S

Pass

Pass

1 ♣

X

1 ♠

Pass

1NT

All Pass

Board: 92

Dealer: North

Vul: None

North HCP: 11

South HCP: 13+2

Contract: 5 ♦ North

North:

♠ 842

♥ KQ2

♦ Q743

♣ A86

South:

♠ 5

♥ 86

♦ AKT985

♣ KQJ5

W

N

E

S

Pass

Pass

1 ♦

Pass

1NT

Pass

2 ♣

Pass

2 ♦

Pass

3 ♦

Pass

3NT

Pass

4 ♦

Pass

5 ♦

All Pass

Board: 93

Dealer: East

Vul: E-W

North HCP: 15+1

South HCP: 3

Contract: 1NT North

North:

♠ A97

♥ K32

♦ KQT32

♣ K3

South:

♠ K86

♥ 654

♦ 984

♣ 9765

W

N

E

S

Pass Pass

1 ♣

1NT

All Pass

Board: 94

Dealer: West

Vul: None

North HCP: 12

South HCP: 11+2

Contract: 3 ♥ North

North:

♠ AK8

♥ J9

♦ Q852

♣ QT65

South:

♠ J652

♥ AK8743

♦ K6

♣ 4

W

N

E

S

1 ♦

Pass

Pass

1 ♥

Pass

1NT

Pass

2 ♥

Pass

3 ♥

All Pass

Board: 95

Dealer: North

Vul: E-W

North HCP: 5+1

South HCP: 16

Contract: 3 ♠ North

North:

♠ AT872

♥ 54

♦ J43

♣ T76

South:

♠ KQ63

♥ AJ72

♦ K97

♣ K3

W

N

E

S

Pass

Pass

1NT

Pass

2 ♥

Pass

2NT¹

Pass

3 ♠

All Pass

1. Extended acceptance after NT

Board: 96	♠ 86	You are dealer.
Dealer: North	♥ K54	The opponents are silent.
Vul: Both	♦ A97	
HCP: 11+1	♣ KJT53	

Board: 97	♠ 65	You are dealer.
Dealer: North	♥ K7	The opponents are silent.
Vul: None	♦ K75	
HCP: 8+2	♣ QT8653	

Board: 98	♠ KQT4	Partner is dealer.
Dealer: South	♥ A6	The opponents are silent.
Vul: E-W	♦ T65	
HCP: 16	♣ AK93	

Board: 99	♠ Q8432	LHO is dealer.
Dealer: East	♥ QJ7	East (LHO) opens 1 ♠ if possible.
Vul: Both	♦ T76	
HCP: 9+1	♣ A9	

Both hands (Answers Page)

Board: 96

Dealer: North

Vul: Both

North HCP: 11+1

South HCP: 12+1

Contract: 4♥ South

North:

♠ 86

♥ K54

♦ A97

♣ KJT53

South:

♠ AJ7

♥ Q8762

♦ J2

♣ A76

W N E S

1♣ Pass 1♥

Pass 1NT Pass 2♦¹

Pass 2♥² Pass 4♥

All Pass

1. New Minor Forcing

2. 3!H

Board: 97

Dealer: North

Vul: None

North HCP: 8+2

South HCP: 18

Contract: 5♣ North

North:

♠ 65

♥ K7

♦ K75

♣ QT8653

South:

♠ AKQ3

♥ QJ98

♦ AQT

♣ 97

W N E S

Pass Pass 1♦

Pass 1NT Pass 2NT

Pass 4♣ Pass 4♦

Pass 4♥ Pass 4♠

Pass 5♣ All Pass

Board: 98

Dealer: South

Vul: E-W

North HCP: 16

South HCP: 7+1

Contract: 4♠ North

North:

♠ KQT4

♥ A6

♦ T65

♣ AK93

South:

♠ J972

♥ KJT94

♦ 2

♣ Q87

W N E S

Pass

Pass 1NT Pass 2♦

Pass 2♥ Pass 2♠

Pass 4♠ All Pass

Board: 99

Dealer: East

Vul: Both

North HCP: 9+1

South HCP: 15+1

Contract: 1NT North

North:

♠ Q8432

♥ QJ7

♦ T76

♣ A9

South:

♠ J

♥ AK65

♦ Q93

♣ KQT43

W N E S

1♠ X

Pass 1NT All Pass

Board: 96	♠ AJ7	Partner is dealer.
Dealer: North	♥ Q8762	The opponents are silent.
Vul: Both	♦ J2	
HCP: 12+1	♣ A76	

Board: 97	♠ AKQ3	Partner is dealer.
Dealer: North	♥ QJ98	The opponents are silent.
Vul: None	♦ AQT	
HCP: 18	♣ 97	

Board: 98	♠ J972	You are dealer.
Dealer: South	♥ KJT94	The opponents are silent.
Vul: E-W	♦ 2	
HCP: 7+1	♣ Q87	

Board: 99	♠ J	RHO is dealer. You bid second.
Dealer: East	♥ AK65	East (RHO) opens 1 ♠ if possible.
Vul: Both	♦ Q93	
HCP: 15+1	♣ KQT43	

Both hands (Answers Page)

Board: 96

Dealer: North

Vul: Both

North HCP: 11+1

South HCP: 12+1

Contract: 4♥ South

North:

♠ 86

♥ K54

♦ A97

♣ KJT53

South:

♠ AJ7

♥ Q8762

♦ J2

♣ A76

W N E S

1♣ Pass 1♥

Pass 1NT Pass 2♦¹

Pass 2♥² Pass 4♥

All Pass

1. New Minor Forcing

2. 3!H

Board: 97

Dealer: North

Vul: None

North HCP: 8+2

South HCP: 18

Contract: 5♣ North

North:

♠ 65

♥ K7

♦ K75

♣ QT8653

South:

♠ AKQ3

♥ QJ98

♦ AQT

♣ 97

W N E S

Pass Pass 1♦

Pass 1NT Pass 2NT

Pass 4♣ Pass 4♦

Pass 4♥ Pass 4♠

Pass 5♣ All Pass

Board: 98

Dealer: South

Vul: E-W

North HCP: 16

South HCP: 7+1

Contract: 4♠ North

North:

♠ KQT4

♥ A6

♦ T65

♣ AK93

South:

♠ J972

♥ KJT94

♦ 2

♣ Q87

W N E S

Pass

Pass 1NT Pass 2♦

Pass 2♥ Pass 2♠

Pass 4♠ All Pass

Board: 99

Dealer: East

Vul: Both

North HCP: 9+1

South HCP: 15+1

Contract: 1NT North

North:

♠ Q8432

♥ QJ7

♦ T76

♣ A9

South:

♠ J

♥ AK65

♦ Q93

♣ KQT43

W N E S

1♠ X

Pass 1NT All Pass

Board: 100	♠ J54	LHO is dealer.
Dealer: East	♥ K9874	East (LHO) opens 1♦ if possible.
Vul: None	♦ 43	East (LHO) Doubles 2♦ if possible.
HCP: 6+1	♣ Q53	East (LHO) Doubles 2♥ if possible.
		West (RHO) bids 2♠ if possible.

Board: 101	♠ A95	You are dealer.
Dealer: North	♥ AQT	The opponents are silent.
Vul: E-W	♦ 75	
HCP: 13+1	♣ KT642	

Board: 102	♠ JT7	You are dealer.
Dealer: North	♥ K92	West (RHO) bids 1♠ if possible.
Vul: N-S	♦ QJ32	
HCP: 14	♣ AK9	

Board: 103	♠ A753	You are dealer.
Dealer: North	♥ 98	East (LHO) bids 1♠ if possible.
Vul: N-S	♦ KT	
HCP: 11+1	♣ KJT97	

Board: 104	♠ AJ65	Partner is dealer.
Dealer: South	♥ 742	The opponents are silent.
Vul: N-S	♦ A85	
HCP: 10	♣ J84	

Both hands (Answers Page)

Board: 100

Dealer: East

Vul: None

North HCP: 6+1

South HCP: 15

Contract: 3♥ North

North:

♠ J54

♥ K9874

♦ 43

♣ Q53

South:

♠ 762

♥ AJ2

♦ QJ97

♣ AK2

W

N

E

S

1♦ 1NT

Pass 2♦ X 2♥

Pass Pass X Pass

2♠ 3♥ All Pass

Board: 101

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 6+1

Contract: 1NT North

North:

♠ A95

♥ AQT

♦ 75

♣ KT642

South:

♠ QJ862

♥ 987

♦ K432

♣ 3

W

N

E

S

1♣ Pass 1♠

Pass 1NT All Pass

Board: 102

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 8

Contract: 1NT South

North:

♠ JT7

♥ K92

♦ QJ32

♣ AK9

South:

♠ AQ84

♥ QT63

♦ 87

♣ T54

W

N

E

S

1♦ Pass 1♥

1♠ X Pass 1NT

All Pass

Board: 103

Dealer: North

Vul: N-S

North HCP: 11+1

South HCP: 7+1

Contract: 1NT North

North:

♠ A753

♥ 98

♦ KT

♣ KJT97

South:

♠ J8

♥ AT743

♦ 9843

♣ Q8

W

N

E

S

1♣ 1♠ X

Pass 1NT All Pass

Board: 104

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 13

Contract: 1NT South

North:

♠ AJ65

♥ 742

♦ A85

♣ J84

South:

♠ 83

♥ AQ3

♦ K742

♣ AT76

W

N

E

S

1♦

Pass 1♠ Pass 1NT

All Pass

Board: 100	♠ 762	RHO is dealer. You bid second.
Dealer: East	♥ AJ2	East (RHO) opens 1♦ if possible.
Vul: None	♦ QJ97	East (RHO) Doubles 2♦ if possible.
HCP: 15	♣ AK2	East (RHO) Doubles 2♥ if possible.
		West (LHO) bids 2♠ if possible.

Board: 101	♠ QJ862	Partner is dealer.
Dealer: North	♥ 987	The opponents are silent.
Vul: E-W	♦ K432	
HCP: 6+1	♣ 3	

Board: 102	♠ AQ84	Partner is dealer.
Dealer: North	♥ QT63	West (LHO) bids 1♠ if possible.
Vul: N-S	♦ 87	
HCP: 8	♣ T54	

Board: 103	♠ J8	Partner is dealer.
Dealer: North	♥ AT743	East (RHO) bids 1♠ if possible.
Vul: N-S	♦ 9843	
HCP: 7+1	♣ Q8	

Board: 104	♠ 83	You are dealer.
Dealer: South	♥ AQ3	The opponents are silent.
Vul: N-S	♦ K742	
HCP: 13	♣ AT76	

Both hands (Answers Page)

Board: 100

Dealer: East

Vul: None

North HCP: 6+1

South HCP: 15

Contract: 3♥ North

North:

♠ J54

♥ K9874

♦ 43

♣ Q53

South:

♠ 762

♥ AJ2

♦ QJ97

♣ AK2

W

N

E

S

1♦ 1NT

Pass 2♦ X 2♥

Pass Pass X Pass

2♠ 3♥ All Pass

Board: 101

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 6+1

Contract: 1NT North

North:

♠ A95

♥ AQT

♦ 75

♣ KT642

South:

♠ QJ862

♥ 987

♦ K432

♣ 3

W

N

E

S

1♣ Pass 1♠

Pass 1NT All Pass

Board: 102

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 8

Contract: 1NT South

North:

♠ JT7

♥ K92

♦ QJ32

♣ AK9

South:

♠ AQ84

♥ QT63

♦ 87

♣ T54

W

N

E

S

1♦ Pass 1♥

1♠ X Pass 1NT

All Pass

Board: 103

Dealer: North

Vul: N-S

North HCP: 11+1

South HCP: 7+1

Contract: 1NT North

North:

♠ A753

♥ 98

♦ KT

♣ KJT97

South:

♠ J8

♥ AT743

♦ 9843

♣ Q8

W

N

E

S

1♣ 1♠ X

Pass 1NT All Pass

Board: 104

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 13

Contract: 1NT South

North:

♠ AJ65

♥ 742

♦ A85

♣ J84

South:

♠ 83

♥ AQ3

♦ K742

♣ AT76

W

N

E

S

1♦

Pass 1♠ Pass 1NT

All Pass