

Board: 1	♠ AQ542	Partner bids first.
Dealer: South	♥ QJ6	The opponents are silent.
Vul: None	♦ 62	
HCP: 11+1	♣ QT9	

Board: 2	♠ AQ	You bid first.
Dealer: North	♥ 72	The opponents are silent.
Vul: N-S	♦ AQ532	
HCP: 12+1	♣ 8752	

Board: 3	♠ JT	You bid first.
Dealer: North	♥ KT	The opponents are silent.
Vul: N-S	♦ AJT742	
HCP: 13+2	♣ A98	

Board: 4	♠ A97	You bid first.
Dealer: North	♥ QJT	The opponents are silent.
Vul: Both	♦ T3	
HCP: 14+1	♣ AK854	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ AQ542	♠ JT8				1♣
Vul: None	♥ QJ6	♥ T43	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ 62	♦ AK4	Pass	2♦ ¹	Pass	3♠ ²
South HCP: 13	♣ QT9	♣ AJ64	All Pass			
Contract: 3♠ South			1. New Minor Forcing			
			2. 3 !S			

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ K98632		1♦	Pass	1♠
Vul: N-S	♥ 72	♥ AJ98	Pass	2♣	Pass	3♠
North HCP: 12+1	♦ AQ532	♦ K8	Pass	4♠	All Pass	
South HCP: 11+2	♣ 8752	♣ 3				
Contract: 4♠ North						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ JT	♠ KQ942		1♦	Pass	1♠
Vul: N-S	♥ KT	♥ J54	Pass	2♦	Pass	4♣ ¹
North HCP: 13+2	♦ AJT742	♦ KQ96	Pass	4♥	Pass	5♦
South HCP: 11+1	♣ A98	♣ 3	All Pass			
Contract: 5♦ South			1. Splinter			

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ QT854		1♣	Pass	1♠
Vul: Both	♥ QJT	♥ AK3	Pass	1NT	Pass	2♦ ¹
North HCP: 14+1	♦ T3	♦ Q8754	Pass	3♠ ²	Pass	4♠
South HCP: 11+2	♣ AK854	♣ -	All Pass			
Contract: 4♠ South			1. New Minor Forcing			
			2. 3 !S			

Board: 1 ♠ JT8 You bid first.

Dealer: South ♥ T43 The opponents are silent.

Vul: None ♦ AK4

HCP: 13 ♣ AJ64

Board: 2 ♠ K98632 Partner bids first.

Dealer: North ♥ AJ98 The opponents are silent.

Vul: N-S ♦ K8

HCP: 11+2 ♣ 3

Board: 3 ♠ KQ942 Partner bids first.

Dealer: North ♥ J54 The opponents are silent.

Vul: N-S ♦ KQ96

HCP: 11+1 ♣ 3

Board: 4 ♠ QT854 Partner bids first.

Dealer: North ♥ AK3 The opponents are silent.

Vul: Both ♦ Q8754

HCP: 11+2 ♣ -

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ AQ542	♠ JT8				1♣
Vul: None	♥ QJ6	♥ T43	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ 62	♦ AK4	Pass	2♦ ¹	Pass	3♠ ²
South HCP: 13	♣ QT9	♣ AJ64	All Pass			
Contract: 3♠ South			1. New Minor Forcing			
			2. 3 !S			

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ K98632		1♦	Pass	1♠
Vul: N-S	♥ 72	♥ AJ98	Pass	2♣	Pass	3♠
North HCP: 12+1	♦ AQ532	♦ K8	Pass	4♠	All Pass	
South HCP: 11+2	♣ 8752	♣ 3				
Contract: 4♠ North						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ JT	♠ KQ942		1♦	Pass	1♠
Vul: N-S	♥ KT	♥ J54	Pass	2♦	Pass	4♣ ¹
North HCP: 13+2	♦ AJT742	♦ KQ96	Pass	4♥	Pass	5♦
South HCP: 11+1	♣ A98	♣ 3	All Pass			
Contract: 5♦ South			1. Splinter			

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ QT854		1♣	Pass	1♠
Vul: Both	♥ QJT	♥ AK3	Pass	1NT	Pass	2♦ ¹
North HCP: 14+1	♦ T3	♦ Q8754	Pass	3♠ ²	Pass	4♠
South HCP: 11+2	♣ AK854	♣ -	All Pass			
Contract: 4♠ South			1. New Minor Forcing			
			2. 3 !S			

Board: 5	♠ KQ93	Partner bids first.
Dealer: South	♥ A752	The opponents are silent.
Vul: E-W	♦ 932	
HCP: 11	♣ Q5	

Board: 6	♠ AKJ5	Partner bids first.
Dealer: South	♥ T643	The opponents are silent.
Vul: None	♦ KT2	
HCP: 11	♣ 98	

Board: 7	♠ K4	You bid first.
Dealer: North	♥ Q4	The opponents are silent.
Vul: N-S	♦ AK73	
HCP: 14+1	♣ QT754	

Board: 8	♠ J762	Partner bids first.
Dealer: South	♥ AKJ8	The opponents are silent.
Vul: Both	♦ 86	
HCP: 11	♣ Q84	

Board: 9	♠ Q7653	Partner bids first.
Dealer: South	♥ KQT643	The opponents are silent.
Vul: None	♦ A9	
HCP: 11+3	♣ -	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ KQ93	♠ J2			1 ♦	
Vul: E-W	♥ A752	♥ 84	Pass	1 ♥	Pass	2 ♣
North HCP: 11	♦ 932	♦ AQJT6	Pass	2NT	All Pass	
South HCP: 12+1	♣ Q5	♣ AT73				
Contract: 2NT North						

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ AKJ5	♠ 873			1 ♦	
Vul: None	♥ T643	♥ Q2	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ KT2	♦ QJ987	Pass	2NT	Pass	3NT
South HCP: 13+1	♣ 98	♣ AKJ	All Pass			
Contract: 3NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ AQ62		1 ♣	Pass	1 ♠
Vul: N-S	♥ Q4	♥ T76	Pass	1NT	All Pass	
North HCP: 14+1	♦ AK73	♦ 92				
South HCP: 10	♣ QT754	♣ A863				
Contract: 1NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ J762	♠ K3			1 ♦	
Vul: Both	♥ AKJ8	♥ T2	Pass	1 ♥	Pass	2 ♣
North HCP: 11	♦ 86	♦ AQJ52	All Pass			
South HCP: 14+1	♣ Q84	♣ AT97				
Contract: 2 ♣ South						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ Q7653	♠ KT2			1 ♣	
Vul: None	♥ KQT643	♥ J5	Pass	1 ♥	Pass	1NT
North HCP: 11+3	♦ A9	♦ J86	Pass	2 ♠	Pass	4 ♥
South HCP: 14+1	♣ -	♣ AKQ62	All Pass			
Contract: 4 ♥ South						

Board: 5	♠ J2	You bid first.
Dealer: South	♥ 84	The opponents are silent.
Vul: E-W	♦ AQJT6	
HCP: 12+1	♣ AT73	

Board: 6	♠ 873	You bid first.
Dealer: South	♥ Q2	The opponents are silent.
Vul: None	♦ QJ987	
HCP: 13+1	♣ AKJ	

Board: 7	♠ AQ62	Partner bids first.
Dealer: North	♥ T76	The opponents are silent.
Vul: N-S	♦ 92	
HCP: 10	♣ A863	

Board: 8	♠ K3	You bid first.
Dealer: South	♥ T2	The opponents are silent.
Vul: Both	♦ AQJ52	
HCP: 14+1	♣ AT97	

Board: 9	♠ KT2	You bid first.
Dealer: South	♥ J5	The opponents are silent.
Vul: None	♦ J86	
HCP: 14+1	♣ AKQ62	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ KQ93	♠ J2			1 ♦	
Vul: E-W	♥ A752	♥ 84	Pass	1 ♥	Pass	2 ♣
North HCP: 11	♦ 932	♦ AQJT6	Pass	2NT	All Pass	
South HCP: 12+1	♣ Q5	♣ AT73				
Contract: 2NT North						

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ AKJ5	♠ 873			1 ♦	
Vul: None	♥ T643	♥ Q2	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ KT2	♦ QJ987	Pass	2NT	Pass	3NT
South HCP: 13+1	♣ 98	♣ AKJ	All Pass			
Contract: 3NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ AQ62		1 ♣	Pass	1 ♠
Vul: N-S	♥ Q4	♥ T76	Pass	1NT	All Pass	
North HCP: 14+1	♦ AK73	♦ 92				
South HCP: 10	♣ QT754	♣ A863				
Contract: 1NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ J762	♠ K3			1 ♦	
Vul: Both	♥ AKJ8	♥ T2	Pass	1 ♥	Pass	2 ♣
North HCP: 11	♦ 86	♦ AQJ52	All Pass			
South HCP: 14+1	♣ Q84	♣ AT97				
Contract: 2 ♣ South						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ Q7653	♠ KT2			1 ♣	
Vul: None	♥ KQT643	♥ J5	Pass	1 ♥	Pass	1NT
North HCP: 11+3	♦ A9	♦ J86	Pass	2 ♠	Pass	4 ♥
South HCP: 14+1	♣ -	♣ AKQ62	All Pass			
Contract: 4 ♥ South						

Board: 10	♠ KQJ9	Partner bids first.
Dealer: South	♥ 75	The opponents are silent.
Vul: None	♦ KT65	
HCP: 10	♣ J75	

Board: 11	♠ J8	RHO opens the bidding 1♣.
Dealer: West	♥ AQJ42	You bid next.
Vul: N-S	♦ J872	
HCP: 9+1	♣ 94	

Board: 12	♠ AJ872	Partner bids first.
Dealer: South	♥ T32	The opponents are silent.
Vul: Both	♦ T9	
HCP: 9+1	♣ AT6	

Board: 13	♠ J5	You bid first.
Dealer: North	♥ J74	The opponents are silent.
Vul: N-S	♦ KT4	
HCP: 14+1	♣ AKQ32	

Board: 14	♠ 974	You bid first.
Dealer: North	♥ AK8	The opponents are silent.
Vul: E-W	♦ AT95	
HCP: 14	♣ K97	

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ KQJ9	♠ 52				1♥
Vul: None	♥ 75	♥ AJT92	Pass	1♠	Pass	1NT
North HCP: 10	♦ KT65	♦ A84			All Pass	
South HCP: 12+1	♣ J75	♣ K83				
Contract:	1NT South					

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ J8	♠ QT752	1♣	1♥	Pass	1♠
Vul: N-S	♥ AQJ42	♥ K	Pass	2♦	All Pass	
North HCP: 9+1	♦ J872	♦ Q43				
South HCP: 8+1	♣ 94	♣ J753				
Contract:	2♦ North					

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ AJ872	♠ K93				1♦
Vul: Both	♥ T32	♥ K74	Pass	1♠	Pass	1NT
North HCP: 9+1	♦ T9	♦ AQ75			All Pass	
South HCP: 14	♣ AT6	♣ Q92				
Contract:	1NT South					

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ AK83		1♣	Pass	1♠
Vul: N-S	♥ J74	♥ K3	Pass	1NT	Pass	2♣
North HCP: 14+1	♦ KT4	♦ J73			All Pass	
South HCP: 11	♣ AKQ32	♣ 9854				
Contract:	2♣ South					

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ 974	♠ AKT5		1♦	Pass	1♠
Vul: E-W	♥ AK8	♥ J72	Pass	1NT	Pass	2NT
North HCP: 14	♦ AT95	♦ 7	Pass	3♠	All Pass	
South HCP: 11+1	♣ K97	♣ QJ832				
Contract:	3♠ North					

Board: 10	♠ 52	You bid first.
Dealer: South	♥ AJT92	The opponents are silent.
Vul: None	♦ A84	
HCP: 12+1	♣ K83	

Board: 11	♠ QT752	LHO opens the bidding 1♣.
Dealer: West	♥ K	Partner bids next.
Vul: N-S	♦ Q43	
HCP: 8+1	♣ J753	

Board: 12	♠ K93	You bid first.
Dealer: South	♥ K74	The opponents are silent.
Vul: Both	♦ AQ75	
HCP: 14	♣ Q92	

Board: 13	♠ AK83	Partner bids first.
Dealer: North	♥ K3	The opponents are silent.
Vul: N-S	♦ J73	
HCP: 11	♣ 9854	

Board: 14	♠ AKT5	Partner bids first.
Dealer: North	♥ J72	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 11+1	♣ QJ832	

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ KQJ9	♠ 52				1♥
Vul: None	♥ 75	♥ AJT92	Pass	1♠	Pass	1NT
North HCP: 10	♦ KT65	♦ A84			All Pass	
South HCP: 12+1	♣ J75	♣ K83				
Contract:	1NT South					

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ J8	♠ QT752	1♣	1♥	Pass	1♠
Vul: N-S	♥ AQJ42	♥ K	Pass	2♦	All Pass	
North HCP: 9+1	♦ J872	♦ Q43				
South HCP: 8+1	♣ 94	♣ J753				
Contract:	2♦ North					

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ AJ872	♠ K93				1♦
Vul: Both	♥ T32	♥ K74	Pass	1♠	Pass	1NT
North HCP: 9+1	♦ T9	♦ AQ75			All Pass	
South HCP: 14	♣ AT6	♣ Q92				
Contract:	1NT South					

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ AK83		1♣	Pass	1♠
Vul: N-S	♥ J74	♥ K3	Pass	1NT	Pass	2♣
North HCP: 14+1	♦ KT4	♦ J73			All Pass	
South HCP: 11	♣ AKQ32	♣ 9854				
Contract:	2♣ South					

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ 974	♠ AKT5		1♦	Pass	1♠
Vul: E-W	♥ AK8	♥ J72	Pass	1NT	Pass	2NT
North HCP: 14	♦ AT95	♦ 7	Pass	3♠	All Pass	
South HCP: 11+1	♣ K97	♣ QJ832				
Contract:	3♠ North					

Board: 15	♠ 863	You bid first.
Dealer: North	♥ A8	The opponents are silent.
Vul: Both	♦ K76	
HCP: 14+1	♣ AK653	

Board: 16	♠ A85	Partner bids first.
Dealer: South	♥ AJ92	The opponents are silent.
Vul: E-W	♦ J8	
HCP: 10	♣ T875	

Board: 17	♠ 7542	Partner bids first.
Dealer: South	♥ AK96	The opponents are silent.
Vul: Both	♦ 2	
HCP: 11	♣ AT92	

Board: 18	♠ Q96	Partner bids first.
Dealer: South	♥ K864	The opponents are silent.
Vul: None	♦ 92	
HCP: 9	♣ AT95	

Board: 19	♠ 86	Partner bids first.
Dealer: South	♥ QJ64	East (LHO) bids 1 ♠ if possible.
Vul: Both	♦ J2	
HCP: 10+1	♣ KQJT2	

Both hands (Answers Page)

Board: 15

Dealer: North

North:

♠ 863

South:

♠ KJ94

W N E S

1♣ Pass 1♥

Vul: Both

♥ A8

♥ T754

Pass 1NT All Pass

North HCP: 14+1

♦ K76

♦ QT4

South HCP: 9

♣ AK653

♣ QJ

Contract: 1NT North

Board: 16

Dealer: South

North:

♠ A85

South:

♠ K63

W N E S

1♦

Vul: E-W

♥ AJ92

♥ K43

Pass 1♥ Pass 1NT

North HCP: 10

♦ J8

♦ KQT72

All Pass

South HCP: 14+1

♣ T875

♣ K4

Contract: 1NT South

Board: 17

Dealer: South

North:

♠ 7542

South:

♠ QJ6

W N E S

1♦

Vul: Both

♥ AK96

♥ QJ

Pass 1♥ Pass 2♦

North HCP: 11

♦ 2

♦ KJ7653

Pass 2NT Pass 3NT

South HCP: 13+2

♣ AT92

♣ K3

All Pass

Contract: 3NT South

Board: 18

Dealer: South

North:

♠ Q96

South:

♠ 42

W N E S

1♦

Vul: None

♥ K864

♥ AQ9

Pass 1♥ Pass 2♦

North HCP: 9

♦ 92

♦ AQJ875

Pass 3♦ All Pass

South HCP: 13+2

♣ AT95

♣ 63

Contract: 3♦ North

Board: 19

Dealer: South

North:

♠ 86

South:

♠ KQT2

W N E S

1♦

Vul: Both

♥ QJ64

♥ K82

Pass 1♥ 1♠ X

North HCP: 10+1

♦ J2

♦ QT98

Pass 2♣ Pass 2♥

South HCP: 14

♣ KQJT2

♣ A5

All Pass

Contract: 2♥ South

Board: 15	♠ KJ94	Partner bids first.
Dealer: North	♥ T754	The opponents are silent.
Vul: Both	♦ QT4	
HCP: 9	♣ QJ	

Board: 16	♠ K63	You bid first.
Dealer: South	♥ K43	The opponents are silent.
Vul: E-W	♦ KQT72	
HCP: 14+1	♣ K4	

Board: 17	♠ QJ6	You bid first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: Both	♦ KJ7653	
HCP: 13+2	♣ K3	

Board: 18	♠ 42	You bid first.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: None	♦ AQJ875	
HCP: 13+2	♣ 63	

Board: 19	♠ KQT2	You bid first.
Dealer: South	♥ K82	East (RHO) bids 1♠ if possible.
Vul: Both	♦ QT98	
HCP: 14	♣ A5	

Both hands (Answers Page)

Board: 15

Dealer: North

North:

♠ 863

South:

♠ KJ94

W N E S

1♣ Pass 1♥

Vul: Both

♥ A8

♥ T754

Pass 1NT All Pass

North HCP: 14+1

♦ K76

♦ QT4

South HCP: 9

♣ AK653

♣ QJ

Contract: 1NT North

Board: 16

Dealer: South

North:

♠ A85

South:

♠ K63

W N E S

1♦

Vul: E-W

♥ AJ92

♥ K43

Pass 1♥ Pass 1NT

North HCP: 10

♦ J8

♦ KQT72

All Pass

South HCP: 14+1

♣ T875

♣ K4

Contract: 1NT South

Board: 17

Dealer: South

North:

♠ 7542

South:

♠ QJ6

W N E S

1♦

Vul: Both

♥ AK96

♥ QJ

Pass 1♥ Pass 2♦

North HCP: 11

♦ 2

♦ KJ7653

Pass 2NT Pass 3NT

South HCP: 13+2

♣ AT92

♣ K3

All Pass

Contract: 3NT South

Board: 18

Dealer: South

North:

♠ Q96

South:

♠ 42

W N E S

1♦

Vul: None

♥ K864

♥ AQ9

Pass 1♥ Pass 2♦

North HCP: 9

♦ 92

♦ AQJ875

Pass 3♦ All Pass

South HCP: 13+2

♣ AT95

♣ 63

Contract: 3♦ North

Board: 19

Dealer: South

North:

♠ 86

South:

♠ KQT2

W N E S

1♦

Vul: Both

♥ QJ64

♥ K82

Pass 1♥ 1♠ X

North HCP: 10+1

♦ J2

♦ QT98

Pass 2♣ Pass 2♥

South HCP: 14

♣ KQJT2

♣ A5

All Pass

Contract: 2♥ South

Board: 20	♠ K832	Partner bids first.
Dealer: South	♥ A9	The opponents are silent.
Vul: None	♦ 6432	
HCP: 11	♣ KJ4	

Board: 21	♠ K8	You bid first.
Dealer: North	♥ A97	The opponents are silent.
Vul: E-W	♦ AQ873	
HCP: 14+1	♣ JT7	

Board: 22	♠ AKT6	You bid first.
Dealer: North	♥ J5	The opponents are silent.
Vul: N-S	♦ AT96	
HCP: 14	♣ Q96	

Board: 23	♠ T2	You bid first.
Dealer: North	♥ 82	The opponents are silent.
Vul: N-S	♦ AQT65	
HCP: 13+1	♣ AQJ4	

Board: 24	♠ AQJ	Partner bids first.
Dealer: South	♥ T83	East (LHO) bids 1♥ if possible.
Vul: E-W	♦ QJ652	
HCP: 11+1	♣ J6	

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ K832	♠ 76				1♥
Vul: None	♥ A9	♥ KQJ42	Pass	1♠	Pass	2♣
North HCP: 11	♦ 6432	♦ A5	Pass	2♥	All Pass	
South HCP: 14+1	♣ KJ4	♣ AT52				
Contract: 2♥ North						

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ A932		1♦	Pass	1♠
Vul: E-W	♥ A97	♥ Q4	Pass	1NT	All Pass	
North HCP: 14+1	♦ AQ873	♦ T54				
South HCP: 10	♣ JT7	♣ A985				
Contract: 1NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ AKT6	♠ 93		1♦	Pass	1♥
Vul: N-S	♥ J5	♥ T872	Pass	1♠	Pass	1NT
North HCP: 14	♦ AT96	♦ KQJ	All Pass			
South HCP: 10	♣ Q96	♣ A532				
Contract: 1NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ T2	♠ QJ63		1♦	Pass	1♠
Vul: N-S	♥ 82	♥ QJ4	Pass	2♣	Pass	3♣
North HCP: 13+1	♦ AQT65	♦ J	All Pass			
South HCP: 10+1	♣ AQJ4	♣ K8765				
Contract: 3♣ South						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ AQJ	♠ 984				1♣
Vul: E-W	♥ T83	♥ AK4	Pass	1♦	1♥	2♣
North HCP: 11+1	♦ QJ652	♦ K8	Pass	2♥ ¹	Pass	2NT
South HCP: 13+1	♣ J6	♣ K9842	Pass	3NT	All Pass	
Contract: 3NT North						

1. strength cue bid

Board: 20 ♠ 76 You bid first.

Dealer: South ♥ KQJ42 The opponents are silent.

Vul: None ♦ A5

HCP: 14+1 ♣ AT52

Board: 21 ♠ A932 Partner bids first.

Dealer: North ♥ Q4 The opponents are silent.

Vul: E-W ♦ T54

HCP: 10 ♣ A985

Board: 22 ♠ 93 Partner bids first.

Dealer: North ♥ T872 The opponents are silent.

Vul: N-S ♦ KQJ

HCP: 10 ♣ A532

Board: 23 ♠ QJ63 Partner bids first.

Dealer: North ♥ QJ4 The opponents are silent.

Vul: N-S ♦ J

HCP: 10+1 ♣ K8765

Board: 24 ♠ 984 You bid first.

Dealer: South ♥ AK4 East (RHO) bids 1 ♥ if possible.

Vul: E-W ♦ K8

HCP: 13+1 ♣ K9842

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ K832	♠ 76				1♥
Vul: None	♥ A9	♥ KQJ42	Pass	1♠	Pass	2♣
North HCP: 11	♦ 6432	♦ A5	Pass	2♥	All Pass	
South HCP: 14+1	♣ KJ4	♣ AT52				
Contract: 2♥ North						

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ A932		1♦	Pass	1♠
Vul: E-W	♥ A97	♥ Q4	Pass	1NT	All Pass	
North HCP: 14+1	♦ AQ873	♦ T54				
South HCP: 10	♣ JT7	♣ A985				
Contract: 1NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ AKT6	♠ 93		1♦	Pass	1♥
Vul: N-S	♥ J5	♥ T872	Pass	1♠	Pass	1NT
North HCP: 14	♦ AT96	♦ KQJ		All Pass		
South HCP: 10	♣ Q96	♣ A532				
Contract: 1NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ T2	♠ QJ63		1♦	Pass	1♠
Vul: N-S	♥ 82	♥ QJ4	Pass	2♣	Pass	3♣
North HCP: 13+1	♦ AQT65	♦ J		All Pass		
South HCP: 10+1	♣ AQJ4	♣ K8765				
Contract: 3♣ South						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ AQJ	♠ 984				1♣
Vul: E-W	♥ T83	♥ AK4	Pass	1♦	1♥	2♣
North HCP: 11+1	♦ QJ652	♦ K8	Pass	2♥ ¹	Pass	2NT
South HCP: 13+1	♣ J6	♣ K9842	Pass	3NT	All Pass	
Contract: 3NT North						

1. strength cue bid

Board: 25	♠ K9	Partner bids first.
Dealer: South	♥ 42	East (LHO) bids 1♥ if possible.
Vul: Both	♦ KQ542	West (RHO) bids 2♦ if possible.
HCP: 11+1	♣ K762	

Board: 26	♠ Q98	You bid first.
Dealer: North	♥ AK4	West (RHO) bids 1♠ if possible.
Vul: None	♦ T7	
HCP: 14+1	♣ KQ973	

Board: 27	♠ J65	Partner bids first.
Dealer: South	♥ J632	The opponents are silent.
Vul: E-W	♦ QJ2	
HCP: 10	♣ AJ9	

Board: 28	♠ K74	You bid first.
Dealer: North	♥ A3	The opponents are silent.
Vul: Both	♦ 92	
HCP: 14+2	♣ AK8763	

Board: 29	♠ 92	You bid first.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: None	♦ 97	
HCP: 14+2	♣ AJT973	

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ K9	♠ A875				1♣
Vul: Both	♥ 42	♥ AT	Pass	1♦	1♥	1♠
North HCP: 11+1	♦ KQ542	♦ 976	2♦ ¹	3♦	All Pass	
South HCP: 12	♣ K762	♣ A984				1. limit raise or better in !H
Contract: 3♦ North						

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ Q98	♠ A32		1♣	Pass	1♦
Vul: None	♥ AK4	♥ 653	1♠	2♣	Pass	3NT
North HCP: 14+1	♦ T7	♦ AQ843	All Pass			
South HCP: 10+1	♣ KQ973	♣ 42				
Contract: 3NT South						

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ J65	♠ AT74				1♣
Vul: E-W	♥ J632	♥ T9	Pass	1♥	Pass	1♠
North HCP: 10	♦ QJ2	♦ AK6	Pass	1NT	All Pass	
South HCP: 13	♣ AJ9	♣ QT87				
Contract: 1NT North						

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ K74	♠ AT8532		1♣	Pass	1♠
Vul: Both	♥ A3	♥ T9	Pass	2♣	Pass	2♠
North HCP: 14+2	♦ 92	♦ KQ8	Pass	4♠	All Pass	
South HCP: 9+2	♣ AK8763	♣ 42				
Contract: 4♠ North						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ AQJT84		1♣	Pass	1♠
Vul: None	♥ AKQ	♥ J762	Pass	2♣	Pass	3♥
North HCP: 14+2	♦ 97	♦ K	Pass	3NT	All Pass	
South HCP: 11+2	♣ AJT973	♣ 85				
Contract: 3NT North						

Board: 25	♠ A875	You bid first.
Dealer: South	♥ AT	East (RHO) bids 1♥ if possible.
Vul: Both	♦ 976	West (LHO) bids 2♦ if possible.
HCP: 12	♣ A984	

Board: 26	♠ A32	Partner bids first.
Dealer: North	♥ 653	West (LHO) bids 1♠ if possible.
Vul: None	♦ AQ843	
HCP: 10+1	♣ 42	

Board: 27	♠ AT74	You bid first.
Dealer: South	♥ T9	The opponents are silent.
Vul: E-W	♦ AK6	
HCP: 13	♣ QT87	

Board: 28	♠ AT8532	Partner bids first.
Dealer: North	♥ T9	The opponents are silent.
Vul: Both	♦ KQ8	
HCP: 9+2	♣ 42	

Board: 29	♠ AQJT84	Partner bids first.
Dealer: North	♥ J762	The opponents are silent.
Vul: None	♦ K	
HCP: 11+2	♣ 85	

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ K9	♠ A875				1♣
Vul: Both	♥ 42	♥ AT	Pass	1♦	1♥	1♠
North HCP: 11+1	♦ KQ542	♦ 976	2♦ ¹	3♦	All Pass	
South HCP: 12	♣ K762	♣ A984				1. limit raise or better in !H
Contract: 3♦ North						

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ Q98	♠ A32		1♣	Pass	1♦
Vul: None	♥ AK4	♥ 653	1♠	2♣	Pass	3NT
North HCP: 14+1	♦ T7	♦ AQ843	All Pass			
South HCP: 10+1	♣ KQ973	♣ 42				
Contract: 3NT South						

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ J65	♠ AT74				1♣
Vul: E-W	♥ J632	♥ T9	Pass	1♥	Pass	1♠
North HCP: 10	♦ QJ2	♦ AK6	Pass	1NT	All Pass	
South HCP: 13	♣ AJ9	♣ QT87				
Contract: 1NT North						

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ K74	♠ AT8532		1♣	Pass	1♠
Vul: Both	♥ A3	♥ T9	Pass	2♣	Pass	2♠
North HCP: 14+2	♦ 92	♦ KQ8	Pass	4♠	All Pass	
South HCP: 9+2	♣ AK8763	♣ 42				
Contract: 4♠ North						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ AQJT84		1♣	Pass	1♠
Vul: None	♥ AKQ	♥ J762	Pass	2♣	Pass	3♥
North HCP: 14+2	♦ 97	♦ K	Pass	3NT	All Pass	
South HCP: 11+2	♣ AJT973	♣ 85				
Contract: 3NT North						

Board: 30 ♠ AK96 You bid first.

Dealer: North ♥ JT The opponents are silent.

Vul: Both ♦ QJT5

HCP: 14 ♣ K74

Board: 31 ♠ QJ5 You bid first.

Dealer: North ♥ K32 The opponents are silent.

Vul: None ♦ J5

HCP: 14+1 ♣ AKT54

Board: 32 ♠ A87 Partner bids first.

Dealer: South ♥ T865 The opponents are silent.

Vul: N-S ♦ A72

HCP: 8 ♣ 765

Board: 33 ♠ K43 You bid first.

Dealer: North ♥ 83 The opponents are silent.

Vul: E-W ♦ A87

HCP: 14+1 ♣ AK764

Board: 34 ♠ 63 Partner bids first.

Dealer: South ♥ T9 East (LHO) bids 1♥ if possible.

Vul: None ♦ QJT94 West (RHO) bids 2♥ if possible.

HCP: 11+1 ♣ AKJ2

Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ AK96	♠ 543		1♦	Pass	1♥
Vul: Both	♥ JT	♥ Q743	Pass	1♠	Pass	1NT
North HCP: 14	♦ QJT5	♦ AK8		All Pass		
South HCP: 10	♣ K74	♣ J92				
Contract: 1NT South						

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ 7643		1♣	Pass	1♠
Vul: None	♥ K32	♥ AQ	Pass	1NT	Pass	2NT
North HCP: 14+1	♦ J5	♦ AT76	Pass	3♠	Pass	3NT
South HCP: 11	♣ AKT54	♣ J76		All Pass		
Contract: 3NT South						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ A87	♠ JT3			1♦	
Vul: N-S	♥ T865	♥ A73	Pass	1♥	Pass	1NT
North HCP: 8	♦ A72	♦ KQ964		All Pass		
South HCP: 14+1	♣ 765	♣ A2				
Contract: 1NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ K43	♠ QT97		1♣	Pass	1♥
Vul: E-W	♥ 83	♥ KJ75	Pass	1NT	All Pass	
North HCP: 14+1	♦ A87	♦ T3				
South HCP: 9	♣ AK764	♣ QJ5				
Contract: 1NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ AT82			1♣	
Vul: None	♥ T9	♥ A75	Pass	1♦	1♥	1♠
North HCP: 11+1	♦ QJT94	♦ A6	2♥	3♦	Pass	3NT
South HCP: 12	♣ AKJ2	♣ 9653		All Pass		
Contract: 3NT South						

Board: 30	♠ 543	Partner bids first.
Dealer: North	♥ Q743	The opponents are silent.
Vul: Both	♦ AK8	
HCP: 10	♣ J92	

Board: 31	♠ 7643	Partner bids first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: None	♦ AT76	
HCP: 11	♣ J76	

Board: 32	♠ JT3	You bid first.
Dealer: South	♥ A73	The opponents are silent.
Vul: N-S	♦ KQ964	
HCP: 14+1	♣ A2	

Board: 33	♠ QT97	Partner bids first.
Dealer: North	♥ KJ75	The opponents are silent.
Vul: E-W	♦ T3	
HCP: 9	♣ QJ5	

Board: 34	♠ AT82	You bid first.
Dealer: South	♥ A75	East (RHO) bids 1♥ if possible.
Vul: None	♦ A6	West (LHO) bids 2♥ if possible.
HCP: 12	♣ 9653	

Both hands (Answers Page)

Board: 30

Dealer: North

North:

♠ AK96

South:

♠ 543

W N E S

1♦ Pass 1♥

Vul: Both

♥ JT

♥ Q743

Pass 1♠ Pass 1NT

North HCP: 14

♦ QJT5

♦ AK8

All Pass

South HCP: 10

♣ K74

♣ J92

Contract: 1NT South

Board: 31

Dealer: North

North:

♠ QJ5

South:

♠ 7643

W N E S

1♣ Pass 1♠

Vul: None

♥ K32

♥ AQ

Pass 1NT Pass 2NT

North HCP: 14+1

♦ J5

♦ AT76

Pass 3♠ Pass 3NT

South HCP: 11

♣ AKT54

♣ J76

All Pass

Contract: 3NT South

Board: 32

Dealer: South

North:

♠ A87

South:

♠ JT3

W N E S

1♦

Vul: N-S

♥ T865

♥ A73

Pass 1♥ Pass 1NT

North HCP: 8

♦ A72

♦ KQ964

All Pass

South HCP: 14+1

♣ 765

♣ A2

Contract: 1NT South

Board: 33

Dealer: North

North:

♠ K43

South:

♠ QT97

W N E S

1♣ Pass 1♥

Vul: E-W

♥ 83

♥ KJ75

Pass 1NT All Pass

North HCP: 14+1

♦ A87

♦ T3

South HCP: 9

♣ AK764

♣ QJ5

Contract: 1NT North

Board: 34

Dealer: South

North:

♠ 63

South:

♠ AT82

W N E S

1♣

Vul: None

♥ T9

♥ A75

Pass 1♦ 1♥ 1♠

North HCP: 11+1

♦ QJT94

♦ A6

2♥ 3♦ Pass 3NT

South HCP: 12

♣ AKJ2

♣ 9653

All Pass

Contract: 3NT South

Board: 35	♠ JT9862	Partner bids first.
Dealer: South	♥ T8	The opponents are silent.
Vul: N-S	♦ Q9	
HCP: 10+2	♣ AK9	

Board: 36	♠ AK742	Partner bids first.
Dealer: South	♥ J63	The opponents are silent.
Vul: E-W	♦ 754	
HCP: 11+1	♣ K4	

Board: 37	♠ QJ	You bid first.
Dealer: North	♥ A7654	The opponents are silent.
Vul: None	♦ 54	
HCP: 12+1	♣ AJT6	

Board: 38	♠ AQJ32	Partner bids first.
Dealer: South	♥ T93	The opponents are silent.
Vul: E-W	♦ 943	
HCP: 10+1	♣ K9	

Board: 39	♠ 93	Partner bids first.
Dealer: South	♥ A854	The opponents are silent.
Vul: Both	♦ K96	
HCP: 11	♣ AT86	

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ JT9862	♠ KQ				1 ♥
Vul: N-S	♥ T8	♥ A7654	Pass	1 ♠	Pass	2 ♣
North HCP: 10+2	♦ Q9	♦ K7	Pass	2 ♠	Pass	3 ♠
South HCP: 14+1	♣ AK9	♣ QT32	Pass	4 ♠	All Pass	
Contract:	4 ♠ North					

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ AK742	♠ JT				1 ♣
Vul: E-W	♥ J63	♥ A85	Pass	1 ♠	Pass	1 NT
North HCP: 11+1	♦ 754	♦ JT9	Pass	2 ♦ ¹	Pass	3 ♣
South HCP: 13+1	♣ K4	♣ AQJT5	All Pass			
Contract:	3 ♣ South					1. New Minor Forcing

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ 9532		1 ♥	Pass	1 ♠
Vul: None	♥ A7654	♥ K9	Pass	2 ♣	Pass	2 ♥
North HCP: 12+1	♦ 54	♦ AJ73	All Pass			
South HCP: 10	♣ AJT6	♣ Q87				
Contract:	2 ♥ South					

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ AQJ32	♠ 86				1 ♦
Vul: E-W	♥ T93	♥ Q8	Pass	1 ♠	Pass	2 ♦
North HCP: 10+1	♦ 943	♦ AQJ852	Pass	3 ♦	All Pass	
South HCP: 14+2	♣ K9	♣ AJ7				
Contract:	3 ♦ North					

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ KJT4				1 ♦
Vul: Both	♥ A854	♥ K96	Pass	1 ♥	Pass	1 ♠
North HCP: 11	♦ K96	♦ AT54	Pass	2 NT	Pass	3 ♥
South HCP: 14	♣ AT86	♣ K3	Pass	3 NT	All Pass	
Contract:	3 NT North					

Board: 35	♠ KQ	You bid first.
Dealer: South	♥ A7654	The opponents are silent.
Vul: N-S	♦ K7	
HCP: 14+1	♣ QT32	

Board: 36	♠ JT	You bid first.
Dealer: South	♥ A85	The opponents are silent.
Vul: E-W	♦ JT9	
HCP: 13+1	♣ AQJT5	

Board: 37	♠ 9532	Partner bids first.
Dealer: North	♥ K9	The opponents are silent.
Vul: None	♦ AJ73	
HCP: 10	♣ Q87	

Board: 38	♠ 86	You bid first.
Dealer: South	♥ Q8	The opponents are silent.
Vul: E-W	♦ AQJ852	
HCP: 14+2	♣ AJ7	

Board: 39	♠ KJT4	You bid first.
Dealer: South	♥ K96	The opponents are silent.
Vul: Both	♦ AT54	
HCP: 14	♣ K3	

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ JT9862	♠ KQ				1 ♥
Vul: N-S	♥ T8	♥ A7654	Pass	1 ♠	Pass	2 ♣
North HCP: 10+2	♦ Q9	♦ K7	Pass	2 ♠	Pass	3 ♠
South HCP: 14+1	♣ AK9	♣ QT32	Pass	4 ♠	All Pass	
Contract:	4 ♠ North					

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ AK742	♠ JT				1 ♣
Vul: E-W	♥ J63	♥ A85	Pass	1 ♠	Pass	1 NT
North HCP: 11+1	♦ 754	♦ JT9	Pass	2 ♦ ¹	Pass	3 ♣
South HCP: 13+1	♣ K4	♣ AQJT5	All Pass			
Contract:	3 ♣ South					1. New Minor Forcing

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ 9532		1 ♥	Pass	1 ♠
Vul: None	♥ A7654	♥ K9	Pass	2 ♣	Pass	2 ♥
North HCP: 12+1	♦ 54	♦ AJ73	All Pass			
South HCP: 10	♣ AJT6	♣ Q87				
Contract:	2 ♥ South					

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ AQJ32	♠ 86				1 ♦
Vul: E-W	♥ T93	♥ Q8	Pass	1 ♠	Pass	2 ♦
North HCP: 10+1	♦ 943	♦ AQJ852	Pass	3 ♦	All Pass	
South HCP: 14+2	♣ K9	♣ AJ7				
Contract:	3 ♦ North					

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ KJT4				1 ♦
Vul: Both	♥ A854	♥ K96	Pass	1 ♥	Pass	1 ♠
North HCP: 11	♦ K96	♦ AT54	Pass	2 NT	Pass	3 ♥
South HCP: 14	♣ AT86	♣ K3	Pass	3 NT	All Pass	
Contract:	3 NT North					

Board: 40	♠ 642	RHO opens the bidding 1♦.
Dealer: West	♥ A52	You bid next.
Vul: None	♦ A9	East (LHO) bids 1♥ if possible.
HCP: 9+1	♣ J8653	

Board: 41	♠ KQJ6	You bid first.
Dealer: North	♥ K7	The opponents are silent.
Vul: Both	♦ KJ862	
HCP: 13+1	♣ 83	

Board: 42	♠ 43	You bid first.
Dealer: North	♥ K3	West (RHO) bids 1♠ if possible.
Vul: None	♦ A965	
HCP: 14+1	♣ AQJ83	

Board: 43	♠ A83	You bid first.
Dealer: North	♥ T2	The opponents are silent.
Vul: N-S	♦ AKQ832	
HCP: 14+2	♣ J8	

Board: 44	♠ JT765	Partner bids first.
Dealer: South	♥ AT	The opponents are silent.
Vul: E-W	♦ 752	
HCP: 11+1	♣ AQT	

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: West	♠ 642	♠ AJT53	1 ♦	Pass	1 ♥	1 ♠
Vul: None	♥ A52	♥ QJ86	Pass	2 ♥ ¹	Pass	2 ♠
North HCP: 9+1	♦ A9	♦ T872	All Pass			
South HCP: 8+1	♣ J8653	♣ -				1. limit raise or better in !S
Contract: 2 ♠ South						

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ KQJ6	♠ 8743		1 ♦	Pass	1 ♥
Vul: Both	♥ K7	♥ J964	Pass	1 ♠	Pass	3 ♠
North HCP: 13+1	♦ KJ862	♦ A4	All Pass			
South HCP: 10	♣ 83	♣ KQ7				
Contract: 3 ♠ South						

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ 43	♠ KQ86		1 ♣	Pass	1 ♥
Vul: None	♥ K3	♥ A754	1 ♠	2 ♣	Pass	3NT
North HCP: 14+1	♦ A965	♦ JT8	All Pass			
South HCP: 10	♣ AQJ83	♣ 92				
Contract: 3NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ A83	♠ Q972		1 ♦	Pass	1 ♠
Vul: N-S	♥ T2	♥ QJ8	Pass	2 ♦	All Pass	
North HCP: 14+2	♦ AKQ832	♦ 54				
South HCP: 8	♣ J8	♣ K532				
Contract: 2 ♦ North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ JT765	♠ A4				1 ♦
Vul: E-W	♥ AT	♥ 765	Pass	1 ♠	Pass	2 ♦
North HCP: 11+1	♦ 752	♦ AKJT96	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ AQT	♣ 54				
Contract: 3 ♦ North						

Board: 40	♠ AJT53	LHO opens the bidding 1♦.
Dealer: West	♥ QJ86	Partner bids next.
Vul: None	♦ T872	East (RHO) bids 1♥ if possible.
HCP: 8+1	♣ -	

Board: 41	♠ 8743	Partner bids first.
Dealer: North	♥ J964	The opponents are silent.
Vul: Both	♦ A4	
HCP: 10	♣ KQ7	

Board: 42	♠ KQ86	Partner bids first.
Dealer: North	♥ A754	West (LHO) bids 1♠ if possible.
Vul: None	♦ JT8	
HCP: 10	♣ 92	

Board: 43	♠ Q972	Partner bids first.
Dealer: North	♥ QJ8	The opponents are silent.
Vul: N-S	♦ 54	
HCP: 8	♣ K532	

Board: 44	♠ A4	You bid first.
Dealer: South	♥ 765	The opponents are silent.
Vul: E-W	♦ AKJT96	
HCP: 12+2	♣ 54	

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: West	♠ 642	♠ AJT53	1 ♦	Pass	1 ♥	1 ♠
Vul: None	♥ A52	♥ QJ86	Pass	2 ♥ ¹	Pass	2 ♠
North HCP: 9+1	♦ A9	♦ T872	All Pass			
South HCP: 8+1	♣ J8653	♣ -				1. limit raise or better in !S
Contract: 2 ♠ South						

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ KQJ6	♠ 8743		1 ♦	Pass	1 ♥
Vul: Both	♥ K7	♥ J964	Pass	1 ♠	Pass	3 ♠
North HCP: 13+1	♦ KJ862	♦ A4	All Pass			
South HCP: 10	♣ 83	♣ KQ7				
Contract: 3 ♠ South						

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ 43	♠ KQ86		1 ♣	Pass	1 ♥
Vul: None	♥ K3	♥ A754	1 ♠	2 ♣	Pass	3NT
North HCP: 14+1	♦ A965	♦ JT8	All Pass			
South HCP: 10	♣ AQJ83	♣ 92				
Contract: 3NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ A83	♠ Q972		1 ♦	Pass	1 ♠
Vul: N-S	♥ T2	♥ QJ8	Pass	2 ♦	All Pass	
North HCP: 14+2	♦ AKQ832	♦ 54				
South HCP: 8	♣ J8	♣ K532				
Contract: 2 ♦ North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ JT765	♠ A4				1 ♦
Vul: E-W	♥ AT	♥ 765	Pass	1 ♠	Pass	2 ♦
North HCP: 11+1	♦ 752	♦ AKJT96	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ AQT	♣ 54				
Contract: 3 ♦ North						

Board: 45	♠ KQJ64	Partner bids first.
Dealer: South	♥ QJ76	The opponents are silent.
Vul: None	♦ Q	
HCP: 11+1	♣ T75	

Board: 46	♠ AK65	You bid first.
Dealer: North	♥ KQ	West (RHO) bids 1♥ if possible.
Vul: N-S	♦ 742	East (LHO) bids 2♥ if possible.
HCP: 14	♣ QT74	

Board: 47	♠ J2	You bid first.
Dealer: North	♥ AKT	The opponents are silent.
Vul: E-W	♦ Q8	
HCP: 14+2	♣ KJ9642	

Board: 48	♠ AJ76	Partner bids first.
Dealer: South	♥ 43	The opponents are silent.
Vul: Both	♦ A9642	
HCP: 9+1	♣ T7	

Board: 49	♠ K643	You bid first.
Dealer: North	♥ A97	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 14	♣ KT83	

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ KQJ64	♠ 832				1♦
Vul: None	♥ QJ76	♥ AK5	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ Q	♦ KT98	Pass	2♣ ¹	Pass	2♠ ²
South HCP: 12	♣ T75	♣ Q63	All Pass			
Contract: 2♠ South			1. New Minor Forcing			
			2. 3 !S			

Board: 46	North:	South:	W	N	E	S
Dealer: North	♠ AK65	♠ J98		1♣	Pass	1♦
Vul: N-S	♥ KQ	♥ J83	1♥	X	2♥	3♥ ¹
North HCP: 14	♦ 742	♦ AQ653	Pass	3♠	Pass	3NT
South HCP: 11+1	♣ QT74	♣ K3	All Pass			
Contract: 3NT South			1. strength cue bid			

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ J2	♠ QT764		1♣	Pass	1♠
Vul: E-W	♥ AKT	♥ J42	Pass	2♣	All Pass	
North HCP: 14+2	♦ Q8	♦ AK74				
South HCP: 10+1	♣ KJ9642	♣ T				
Contract: 2♣ North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ AJ76	♠ K4				1♥
Vul: Both	♥ 43	♥ QJT75	Pass	1♠	Pass	2♦
North HCP: 9+1	♦ A9642	♦ KQ85	Pass	3♦	All Pass	
South HCP: 13+1	♣ T7	♣ Q2				
Contract: 3♦ North						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ K643	♠ Q		1♣	Pass	1♥
Vul: N-S	♥ A97	♥ KQ42	Pass	1♠	Pass	2♣
North HCP: 14	♦ A4	♦ J65	Pass	3♣	All Pass	
South HCP: 9+1	♣ KT83	♣ J9542				
Contract: 3♣ North						

Board: 45 ♠ 832 You bid first.

Dealer: South ♥ AK5 The opponents are silent.

Vul: None ♦ KT98

HCP: 12 ♣ Q63

Board: 46 ♠ J98 Partner bids first.

Dealer: North ♥ J83 West (LHO) bids 1♥ if possible.

Vul: N-S ♦ AQ653 East (RHO) bids 2♥ if possible.

HCP: 11+1 ♣ K3

Board: 47 ♠ QT764 Partner bids first.

Dealer: North ♥ J42 The opponents are silent.

Vul: E-W ♦ AK74

HCP: 10+1 ♣ T

Board: 48 ♠ K4 You bid first.

Dealer: South ♥ QJT75 The opponents are silent.

Vul: Both ♦ KQ85

HCP: 13+1 ♣ Q2

Board: 49 ♠ Q Partner bids first.

Dealer: North ♥ KQ42 The opponents are silent.

Vul: N-S ♦ J65

HCP: 9+1 ♣ J9542

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ KQJ64	♠ 832				1♦
Vul: None	♥ QJ76	♥ AK5	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ Q	♦ KT98	Pass	2♣ ¹	Pass	2♠ ²
South HCP: 12	♣ T75	♣ Q63	All Pass			
Contract: 2♠ South			1. New Minor Forcing			
			2. 3 !S			

Board: 46	North:	South:	W	N	E	S
Dealer: North	♠ AK65	♠ J98		1♣	Pass	1♦
Vul: N-S	♥ KQ	♥ J83	1♥	X	2♥	3♥ ¹
North HCP: 14	♦ 742	♦ AQ653	Pass	3♠	Pass	3NT
South HCP: 11+1	♣ QT74	♣ K3	All Pass			
Contract: 3NT South			1. strength cue bid			

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ J2	♠ QT764		1♣	Pass	1♠
Vul: E-W	♥ AKT	♥ J42	Pass	2♣	All Pass	
North HCP: 14+2	♦ Q8	♦ AK74				
South HCP: 10+1	♣ KJ9642	♣ T				
Contract: 2♣ North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ AJ76	♠ K4				1♥
Vul: Both	♥ 43	♥ QJT75	Pass	1♠	Pass	2♦
North HCP: 9+1	♦ A9642	♦ KQ85	Pass	3♦	All Pass	
South HCP: 13+1	♣ T7	♣ Q2				
Contract: 3♦ North						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ K643	♠ Q		1♣	Pass	1♥
Vul: N-S	♥ A97	♥ KQ42	Pass	1♠	Pass	2♣
North HCP: 14	♦ A4	♦ J65	Pass	3♣	All Pass	
South HCP: 9+1	♣ KT83	♣ J9542				
Contract: 3♣ North						

Board: 50	♠ 964	You bid first.
Dealer: North	♥ AK5	The opponents are silent.
Vul: E-W	♦ J543	
HCP: 14	♣ AQT	

Both hands (Answers Page)

Board: 50

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 10+1

Contract: 2♠ North

North:

♠ 964

♥ AK5

♦ J543

♣ AQT

South:

♠ AKJ87

♥ 9876

♦ QT6

♣ 3

W

N

E

S

1♦

Pass

2♥

All Pass

South hands

XYZ

Board: 50	♠ AKJ87	Partner bids first.
Dealer: North	♥ 9876	The opponents are silent.
Vul: E-W	♦ QT6	
HCP: 10+1	♣ 3	

Both hands (Answers Page)

Board: 50

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 10+1

Contract: 2♠ North

North:

♠ 964

♥ AK5

♦ J543

♣ AQT

South:

♠ AKJ87

♥ 9876

♦ QT6

♣ 3

W

N

E

S

1♦

Pass

2♥

All Pass