

Board: 1 ♠ JT You are dealer.

Dealer: North ♥ K643 The opponents are silent.

Vul: None ♦ AK42

HCP: 12 ♣ J85

Board: 2 ♠ J873 Partner is dealer.

Dealer: South ♥ A87 The opponents are silent.

Vul: N-S ♦ AT84

HCP: 11 ♣ Q4

Board: 3 ♠ K3 You are dealer.

Dealer: North ♥ J42 The opponents are silent.

Vul: E-W ♦ KJT95

HCP: 13+1 ♣ KQ3

Board: 4 ♠ 7642 Partner is dealer.

Dealer: South ♥ A54 The opponents are silent.

Vul: Both ♦ A84

HCP: 12 ♣ A95

Board: 5 ♠ Q4 You are dealer.

Dealer: North ♥ 765 The opponents are silent.

Vul: N-S ♦ Q94

HCP: 12+1 ♣ AKJ54

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ JT	♠ AK932		1♦	Pass	1♠
Vul: None	♥ K643	♥ J8	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ AK42	♦ 86	Pass	2♥	Pass	2NT
South HCP: 11+1	♣ J85	♣ KT96	Pass	3NT	All Pass	
Contract: 3NT North						1. New Minor Forcing

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ J873	♠ K92				1♣
Vul: N-S	♥ A87	♥ Q43	Pass	1♠	Pass	1NT
North HCP: 11	♦ AT84	♦ J92	Pass	2NT	Pass	3♠
South HCP: 14	♣ Q4	♣ AKJT	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ JT954		1♦	Pass	1♠
Vul: E-W	♥ J42	♥ KQ8	Pass	1NT	All Pass	
North HCP: 13+1	♦ KJT95	♦ 4				
South HCP: 10+1	♣ KQ3	♣ AT42				
Contract: 1NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ 7642	♠ AQ8				1♣
Vul: Both	♥ A54	♥ JT9	Pass	1♠	Pass	1NT
North HCP: 12	♦ A84	♦ K32	Pass	3NT	All Pass	
South HCP: 13	♣ A95	♣ QJ83				
Contract: 3NT North						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ J9873		1♣	Pass	1♠
Vul: N-S	♥ 765	♥ AK2	Pass	1NT	Pass	2♦ ¹
North HCP: 12+1	♦ Q94	♦ KT5	Pass	2NT	All Pass	
South HCP: 11+1	♣ AKJ54	♣ 92				
Contract: 2NT North						1. New Minor Forcing

Board: 1	♠ AK932	Partner is dealer.
Dealer: North	♥ J8	The opponents are silent.
Vul: None	♦ 86	
HCP: 11+1	♣ KT96	

Board: 2	♠ K92	You are dealer.
Dealer: South	♥ Q43	The opponents are silent.
Vul: N-S	♦ J92	
HCP: 14	♣ AKJT	

Board: 3	♠ JT954	Partner is dealer.
Dealer: North	♥ KQ8	The opponents are silent.
Vul: E-W	♦ 4	
HCP: 10+1	♣ AT42	

Board: 4	♠ AQ8	You are dealer.
Dealer: South	♥ JT9	The opponents are silent.
Vul: Both	♦ K32	
HCP: 13	♣ QJ83	

Board: 5	♠ J9873	Partner is dealer.
Dealer: North	♥ AK2	The opponents are silent.
Vul: N-S	♦ KT5	
HCP: 11+1	♣ 92	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ JT	♠ AK932		1♦	Pass	1♠
Vul: None	♥ K643	♥ J8	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ AK42	♦ 86	Pass	2♥	Pass	2NT
South HCP: 11+1	♣ J85	♣ KT96	Pass	3NT	All Pass	
Contract: 3NT North						1. New Minor Forcing

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ J873	♠ K92				1♣
Vul: N-S	♥ A87	♥ Q43	Pass	1♠	Pass	1NT
North HCP: 11	♦ AT84	♦ J92	Pass	2NT	Pass	3♠
South HCP: 14	♣ Q4	♣ AKJT	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ JT954		1♦	Pass	1♠
Vul: E-W	♥ J42	♥ KQ8	Pass	1NT	All Pass	
North HCP: 13+1	♦ KJT95	♦ 4				
South HCP: 10+1	♣ KQ3	♣ AT42				
Contract: 1NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ 7642	♠ AQ8				1♣
Vul: Both	♥ A54	♥ JT9	Pass	1♠	Pass	1NT
North HCP: 12	♦ A84	♦ K32	Pass	3NT	All Pass	
South HCP: 13	♣ A95	♣ QJ83				
Contract: 3NT North						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ J9873		1♣	Pass	1♠
Vul: N-S	♥ 765	♥ AK2	Pass	1NT	Pass	2♦ ¹
North HCP: 12+1	♦ Q94	♦ KT5	Pass	2NT	All Pass	
South HCP: 11+1	♣ AKJ54	♣ 92				
Contract: 2NT North						1. New Minor Forcing

Board: 6	♠ J8	Partner is dealer.
Dealer: South	♥ KQ5	The opponents are silent.
Vul: E-W	♦ J8532	
HCP: 11+1	♣ A42	

Board: 7	♠ A8	Partner is dealer.
Dealer: South	♥ KJT863	The opponents are silent.
Vul: Both	♦ J642	
HCP: 9+2	♣ 8	

Board: 8	♠ 9	You are dealer.
Dealer: North	♥ JT3	The opponents are silent.
Vul: None	♦ KQ98	
HCP: 15+1	♣ AKQ75	

Board: 9	♠ A7	You are dealer.
Dealer: North	♥ 9654	The opponents are silent.
Vul: E-W	♦ QJ94	
HCP: 13	♣ AQ5	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ AT9				1♣
Vul: E-W	♥ KQ5	♥ 873	Pass	1♦	Pass	1NT
North HCP: 11+1	♦ J8532	♦ A6	Pass	2♦	Pass	3NT
South HCP: 14+1	♣ A42	♣ KQJT8	All Pass			
Contract:	3NT South					

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ KQT				1♣
Vul: Both	♥ KJT863	♥ 5	Pass	1♥	Pass	1NT
North HCP: 9+2	♦ J642	♦ T985	Pass	2♥	All Pass	
South HCP: 13+1	♣ 8	♣ AKJT6				
Contract:	2♥ North					

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ AKQ8765		1♣	Pass	1♠
Vul: None	♥ JT3	♥ 42	Pass	1NT	Pass	2♦ ¹
North HCP: 15+1	♦ KQ98	♦ J4	Pass	3NT	Pass	4♠
South HCP: 11+3	♣ AKQ75	♣ J3	All Pass			
Contract:	4♠ South					

1. New Minor Forcing

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ KQT98		1♦	Pass	1♠
Vul: E-W	♥ 9654	♥ J87	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ QJ94	♦ K83	Pass	3♥	Pass	3NT
South HCP: 12+1	♣ AQ5	♣ K2	All Pass			
Contract:	3NT South					

1. New Minor Forcing

Board: 6	♠ AT9	You are dealer.
Dealer: South	♥ 873	The opponents are silent.
Vul: E-W	♦ A6	
HCP: 14+1	♣ KQJT8	

Board: 7	♠ KQT	You are dealer.
Dealer: South	♥ 5	The opponents are silent.
Vul: Both	♦ T985	
HCP: 13+1	♣ AKJT6	

Board: 8	♠ AKQ8765	Partner is dealer.
Dealer: North	♥ 42	The opponents are silent.
Vul: None	♦ J4	
HCP: 11+3	♣ J3	

Board: 9	♠ KQT98	Partner is dealer.
Dealer: North	♥ J87	The opponents are silent.
Vul: E-W	♦ K83	
HCP: 12+1	♣ K2	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ AT9				1♣
Vul: E-W	♥ KQ5	♥ 873	Pass	1♦	Pass	1NT
North HCP: 11+1	♦ J8532	♦ A6	Pass	2♦	Pass	3NT
South HCP: 14+1	♣ A42	♣ KQJT8	All Pass			
Contract: 3NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ KQT				1♣
Vul: Both	♥ KJT863	♥ 5	Pass	1♥	Pass	1NT
North HCP: 9+2	♦ J642	♦ T985	Pass	2♥	All Pass	
South HCP: 13+1	♣ 8	♣ AKJT6				
Contract: 2♥ North						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ AKQ8765		1♣	Pass	1♠
Vul: None	♥ JT3	♥ 42	Pass	1NT	Pass	2♦ ¹
North HCP: 15+1	♦ KQ98	♦ J4	Pass	3NT	Pass	4♠
South HCP: 11+3	♣ AKQ75	♣ J3	All Pass			
Contract: 4♠ South						

1. New Minor Forcing

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ KQT98		1♦	Pass	1♠
Vul: E-W	♥ 9654	♥ J87	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ QJ94	♦ K83	Pass	3♥	Pass	3NT
South HCP: 12+1	♣ AQ5	♣ K2	All Pass			
Contract: 3NT South						

1. New Minor Forcing

Board: 10 ♠ 875 You are dealer.

Dealer: North ♥ A62 The opponents are silent.

Vul: Both ♦ AQ6

HCP: 14 ♣ A763

Board: 11 ♠ 7 You are dealer.

Dealer: North ♥ AT84 The opponents are silent.

Vul: None ♦ AQT76

HCP: 14+1 ♣ KJT

Board: 12 ♠ AJ3 Partner is dealer.

Dealer: South ♥ 94 The opponents are silent.

Vul: N-S ♦ K9532

HCP: 10+1 ♣ Q86

Board: 13 ♠ J84 Partner is dealer.

Dealer: South ♥ AK543 The opponents are silent.

Vul: Both ♦ A9

HCP: 12+1 ♣ 962

Both hands (Answers Page)

Board: 10

Dealer: North **North:** **South:**
 Vul: Both **♦ A62** **♦ Q9**
 North HCP: 14 **♦ AQ6** **♦ 743**
 South HCP: 12+1 **♣ A763** **♣ 982**

Contract: 4♣ South

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

1. New Minor Forcing
 2. 3 !S

Board: 11

Dealer: North **North:** **South:**
 Vul: None **♦ AT84** **♦ K65**
 North HCP: 14+1 **♦ AQT76** **♦ 83**
 South HCP: 11+1 **♣ KJT** **♣ Q76**

Contract: 3NT South

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

1. New Minor Forcing

Board: 12

Dealer: South **North:** **South:**
 Vul: N-S **♦ 94** **♦ KT3**
 North HCP: 10+1 **♦ K9532** **♦ A4**
 South HCP: 13+1 **♣ Q86** **♣ KT975**

Contract: 1NT South

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

Board: 13

Dealer: South **North:** **South:**
 Vul: Both **♦ AK543** **♦ JT7**
 North HCP: 12+1 **♦ A9** **♦ JT3**
 South HCP: 13 **♣ 962** **♣ AK53**

Contract: 4♥ North

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

1. New Minor Forcing
 2. 3 !H

Board: 10	♠ AKQJ9	Partner is dealer.
Dealer: North	♥ Q9	The opponents are silent.
Vul: Both	♦ 743	
HCP: 12+1	♣ 982	

Board: 11	♠ AQ954	Partner is dealer.
Dealer: North	♥ K65	The opponents are silent.
Vul: None	♦ 83	
HCP: 11+1	♣ Q76	

Board: 12	♠ K82	You are dealer.
Dealer: South	♥ KT3	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 13+1	♣ KT975	

Board: 13	♠ A52	You are dealer.
Dealer: South	♥ JT7	The opponents are silent.
Vul: Both	♦ JT3	
HCP: 13	♣ AK53	

Both hands (Answers Page)

Board: 10

Dealer: North **North:** **South:**
 Vul: Both **♦ A62** **♦ Q9**
 North HCP: 14 **♦ AQ6** **♦ 743**
 South HCP: 12+1 **♣ A763** **♣ 982**

Contract: 4♣ South

W N E S

1♣ Pass 1♠
 Pass 1NT Pass 2♦¹
 Pass 3♠² Pass 4♠
 All Pass

1. New Minor Forcing
 2. 3 !S

Board: 11

Dealer: North **North:** **South:**
 Vul: None **♦ AT84** **♦ K65**
 North HCP: 14+1 **♦ AQT76** **♦ 83**
 South HCP: 11+1 **♣ KJT** **♣ Q76**

Contract: 3NT South

W N E S

1♦ Pass 1♠
 Pass 1NT Pass 2♣¹
 Pass 3♥ Pass 3NT
 All Pass

1. New Minor Forcing

Board: 12

Dealer: South **North:** **South:**
 Vul: N-S **♦ 94** **♦ KT3**
 North HCP: 10+1 **♦ K9532** **♦ A4**
 South HCP: 13+1 **♣ Q86** **♣ KT975**

Contract: 1NT South

W N E S

1♣
 Pass 1♦ Pass 1NT
 All Pass

Board: 13

Dealer: South **North:** **South:**
 Vul: Both **♦ AK543** **♦ JT7**
 North HCP: 12+1 **♦ A9** **♦ JT3**
 South HCP: 13 **♣ 962** **♣ AK53**

Contract: 4♥ North

W N E S

1♣
 Pass 1♥ Pass 1NT
 Pass 2♦¹ Pass 3♥²
 Pass 4♥ All Pass

1. New Minor Forcing
 2. 3 !H

Board: 14	♠ T985	Partner is dealer.
Dealer: South	♥ AT72	The opponents are silent.
Vul: None	♦ AK6	
HCP: 12	♣ JT	

Board: 15	♠ JT862	Partner is dealer.
Dealer: South	♥ Q73	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 11+1	♣ A72	

Board: 16	♠ JT72	Partner is dealer.
Dealer: South	♥ KT9	The opponents are silent.
Vul: E-W	♦ 52	
HCP: 10	♣ AQT7	

Board: 17	♠ 74	You are dealer.
Dealer: North	♥ AT6	The opponents are silent.
Vul: None	♦ K9863	
HCP: 12+1	♣ KQ5	

Both hands (Answers Page)

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ T985	♠ QJ3				1♣
Vul: None	♥ AT72	♥ 84	Pass	1♥	Pass	1NT
North HCP: 12	♦ AK6	♦ Q75	Pass	3NT	All Pass	
South HCP: 12+1	♣ JT	♣ AK964				
Contract:	3NT North					

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ JT862	♠ AKQ				1♦
Vul: N-S	♥ Q73	♥ K82	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ A4	♦ QT75	Pass	2♣ ¹	Pass	3♠ ²
South HCP: 14	♣ A72	♣ T85	Pass	4♠	All Pass	
Contract:	4♠ North					
			1. New Minor Forcing			
			2. 3 !S			

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ JT72	♠ A93				1♦
Vul: E-W	♥ KT9	♥ J82	Pass	1♠	Pass	1NT
North HCP: 10	♦ 52	♦ KT83	All Pass			
South HCP: 12	♣ AQT7	♣ KJ3				
Contract:	1NT South					

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ AKQ6		1♦	Pass	1♠
Vul: None	♥ AT6	♥ 432	Pass	1NT	All Pass	
North HCP: 12+1	♦ K9863	♦ T				
South HCP: 10+1	♣ KQ5	♣ JT873				
Contract:	1NT North					

Board: 14 ♠ QJ3 You are dealer.

Dealer: South ♥ 84 The opponents are silent.

Vul: None ♦ Q75

HCP: 12+1 ♣ AK964

Board: 15 ♠ AKQ You are dealer.

Dealer: South ♥ K82 The opponents are silent.

Vul: N-S ♦ QT75

HCP: 14 ♣ T85

Board: 16 ♠ A93 You are dealer.

Dealer: South ♥ J82 The opponents are silent.

Vul: E-W ♦ KT83

HCP: 12 ♣ KJ3

Board: 17 ♠ AKQ6 Partner is dealer.

Dealer: North ♥ 432 The opponents are silent.

Vul: None ♦ T

HCP: 10+1 ♣ JT873

Both hands (Answers Page)

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ T985	♠ QJ3				1♣
Vul: None	♥ AT72	♥ 84	Pass	1♥	Pass	1NT
North HCP: 12	♦ AK6	♦ Q75	Pass	3NT	All Pass	
South HCP: 12+1	♣ JT	♣ AK964				
Contract:	3NT North					

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ JT862	♠ AKQ				1♦
Vul: N-S	♥ Q73	♥ K82	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ A4	♦ QT75	Pass	2♣ ¹	Pass	3♠ ²
South HCP: 14	♣ A72	♣ T85	Pass	4♠	All Pass	
Contract:	4♠ North					
			1. New Minor Forcing			
			2. 3 !S			

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ JT72	♠ A93				1♦
Vul: E-W	♥ KT9	♥ J82	Pass	1♠	Pass	1NT
North HCP: 10	♦ 52	♦ KT83	All Pass			
South HCP: 12	♣ AQT7	♣ KJ3				
Contract:	1NT South					

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ AKQ6		1♦	Pass	1♠
Vul: None	♥ AT6	♥ 432	Pass	1NT	All Pass	
North HCP: 12+1	♦ K9863	♦ T				
South HCP: 10+1	♣ KQ5	♣ JT873				
Contract:	1NT North					

Board: 18	♠ QJT72	Partner is dealer.
Dealer: South	♥ Q4	The opponents are silent.
Vul: N-S	♦ A63	
HCP: 11+1	♣ Q98	

Board: 19	♠ 85	You are dealer.
Dealer: North	♥ KQ9	The opponents are silent.
Vul: E-W	♦ KT862	
HCP: 12+1	♣ A82	

Board: 20	♠ KT72	Partner is dealer.
Dealer: South	♥ KJ873	The opponents are silent.
Vul: Both	♦ 8	
HCP: 10+1	♣ KT2	

Board: 21	♠ AJ5	You are dealer.
Dealer: North	♥ KT9	The opponents are silent.
Vul: N-S	♦ QT4	
HCP: 13	♣ QJ76	

Board: 22	♠ AK95	Partner is dealer.
Dealer: South	♥ A32	The opponents are silent.
Vul: E-W	♦ 932	
HCP: 11	♣ T64	

Both hands (Answers Page)

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ QJT72	♠ 83				1♦
Vul: N-S	♥ Q4	♥ K972	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ A63	♦ KQT2	Pass	2♣ ¹	Pass	2♥
South HCP: 12	♣ Q98	♣ A65	Pass	2NT	Pass	3NT
Contract: 3NT South			All Pass			

1. New Minor Forcing

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ 85	♠ KJ42		1♦	Pass	1♠
Vul: E-W	♥ KQ9	♥ A52	Pass	1NT	Pass	2NT
North HCP: 12+1	♦ KT862	♦ Q4	Pass	3NT	All Pass	
South HCP: 12	♣ A82	♣ QT97				
Contract: 3NT North			All Pass			

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ KT72	♠ J4				1♦
Vul: Both	♥ KJ873	♥ AT6	Pass	1♥	Pass	1NT
North HCP: 10+1	♦ 8	♦ AK752	All Pass			
South HCP: 14+1	♣ KT2	♣ Q83				
Contract: 1NT South			All Pass			

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ KQT3		1♣	Pass	1♥
Vul: N-S	♥ KT9	♥ Q873	Pass	1NT	Pass	2NT
North HCP: 13	♦ QT4	♦ 32	Pass	3♥	Pass	3NT
South HCP: 11	♣ QJ76	♣ AT2	All Pass			
Contract: 3NT South			All Pass			

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ AK95	♠ 8				1♣
Vul: E-W	♥ A32	♥ 985	Pass	1♠	Pass	1NT
North HCP: 11	♦ 932	♦ AKQT	Pass	2NT	All Pass	
South HCP: 12+1	♣ T64	♣ K7532				
Contract: 2NT North			All Pass			

Board: 18	♠ 83	You are dealer.
Dealer: South	♥ K972	The opponents are silent.
Vul: N-S	♦ KQT2	
HCP: 12	♣ A65	

Board: 19	♠ KJ42	Partner is dealer.
Dealer: North	♥ A52	The opponents are silent.
Vul: E-W	♦ Q4	
HCP: 12	♣ QT97	

Board: 20	♠ J4	You are dealer.
Dealer: South	♥ AT6	The opponents are silent.
Vul: Both	♦ AK752	
HCP: 14+1	♣ Q83	

Board: 21	♠ KQT3	Partner is dealer.
Dealer: North	♥ Q873	The opponents are silent.
Vul: N-S	♦ 32	
HCP: 11	♣ AT2	

Board: 22	♠ 8	You are dealer.
Dealer: South	♥ 985	The opponents are silent.
Vul: E-W	♦ AKQT	
HCP: 12+1	♣ K7532	

Both hands (Answers Page)

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ QJT72	♠ 83				1♦
Vul: N-S	♥ Q4	♥ K972	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ A63	♦ KQT2	Pass	2♣ ¹	Pass	2♥
South HCP: 12	♣ Q98	♣ A65	Pass	2NT	Pass	3NT
Contract: 3NT South			All Pass			

1. New Minor Forcing

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ 85	♠ KJ42		1♦	Pass	1♠
Vul: E-W	♥ KQ9	♥ A52	Pass	1NT	Pass	2NT
North HCP: 12+1	♦ KT862	♦ Q4	Pass	3NT	All Pass	
South HCP: 12	♣ A82	♣ QT97				
Contract: 3NT North			All Pass			

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ KT72	♠ J4				1♦
Vul: Both	♥ KJ873	♥ AT6	Pass	1♥	Pass	1NT
North HCP: 10+1	♦ 8	♦ AK752	All Pass			
South HCP: 14+1	♣ KT2	♣ Q83				
Contract: 1NT South			All Pass			

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ KQT3		1♣	Pass	1♥
Vul: N-S	♥ KT9	♥ Q873	Pass	1NT	Pass	2NT
North HCP: 13	♦ QT4	♦ 32	Pass	3♥	Pass	3NT
South HCP: 11	♣ QJ76	♣ AT2	All Pass			
Contract: 3NT South			All Pass			

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ AK95	♠ 8				1♣
Vul: E-W	♥ A32	♥ 985	Pass	1♠	Pass	1NT
North HCP: 11	♦ 932	♦ AKQT	Pass	2NT	All Pass	
South HCP: 12+1	♣ T64	♣ K7532				
Contract: 2NT North			All Pass			

Board: 23	♠ 752	You are dealer.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: Both	♦ J6	
HCP: 14+1	♣ KQT53	

Board: 24	♠ AJT	Partner is dealer.
Dealer: South	♥ A862	The opponents are silent.
Vul: None	♦ J964	
HCP: 10	♣ 32	

Board: 25	♠ KQ53	Partner is dealer.
Dealer: South	♥ KQ6	The opponents are silent.
Vul: E-W	♦ JT2	
HCP: 11	♣ 763	

Board: 26	♠ KQJ7	Partner is dealer.
Dealer: South	♥ KT3	The opponents are silent.
Vul: Both	♦ K98	
HCP: 12	♣ 876	

Board: 27	♠ AJT84	Partner is dealer.
Dealer: South	♥ KQ92	The opponents are silent.
Vul: None	♦ J3	
HCP: 11+1	♣ 98	

Both hands (Answers Page)

Board: 23

Dealer: North

North:

♠ 752

South:

♠ AQ94

W N E S

1♣ Pass 1♠

Vul: Both

♥ AKJ

♥ QT

Pass 1NT Pass 3NT

North HCP: 14+1

♦ J6

♦ KT32

All Pass

South HCP: 12

♣ KQT53

♣ J86

Contract: 3NT South

Board: 24

Dealer: South

North:

♠ AJT

South:

♠ Q75

W N E S

1♣

Vul: None

♥ A862

♥ KJ7

Pass 1♥ Pass 1NT

North HCP: 10

♦ J964

♦ AQ3

All Pass

South HCP: 14

♣ 32

♣ Q975

Contract: 1NT South

Board: 25

Dealer: South

North:

♠ KQ53

South:

♠ AT7

W N E S

1♣

Vul: E-W

♥ KQ6

♥ J82

Pass 1♠ Pass 1NT

North HCP: 11

♦ JT2

♦ AK5

Pass 2NT Pass 3♠

South HCP: 13

♣ 763

♣ J542

All Pass

Contract: 3♠ South

Board: 26

Dealer: South

North:

♠ KQJ7

South:

♠ A54

W N E S

1♣

Vul: Both

♥ KT3

♥ A

Pass 1♠ Pass 1NT

North HCP: 12

♦ K98

♦ QT72

Pass 3NT All Pass

South HCP: 12+1

♣ 876

♣ Q9532

Contract: 3NT North

Board: 27

Dealer: South

North:

♠ AJT84

South:

♠ K92

W N E S

1♦

Vul: None

♥ KQ92

♥ AT3

Pass 1♠ Pass 1NT

North HCP: 11+1

♦ J3

♦ 8754

 Pass 2♣¹ Pass 2♠²

South HCP: 12

♣ 98

♣ AJT

All Pass

Contract: 2♠ South

1. New Minor Forcing

2. 3 !S

Board: 23	♠ AQ94	Partner is dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: Both	♦ KT32	
HCP: 12	♣ J86	

Board: 24	♠ Q75	You are dealer.
Dealer: South	♥ KJ7	The opponents are silent.
Vul: None	♦ AQ3	
HCP: 14	♣ Q975	

Board: 25	♠ AT7	You are dealer.
Dealer: South	♥ J82	The opponents are silent.
Vul: E-W	♦ AK5	
HCP: 13	♣ J542	

Board: 26	♠ A54	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ QT72	
HCP: 12+1	♣ Q9532	

Board: 27	♠ K92	You are dealer.
Dealer: South	♥ AT3	The opponents are silent.
Vul: None	♦ 8754	
HCP: 12	♣ AJT	

Both hands (Answers Page)

Board: 23

Dealer: North

North:

♠ 752

South:

♠ AQ94

W N E S

1♣ Pass 1♠

Vul: Both

♥ AKJ

♥ QT

Pass 1NT Pass 3NT

North HCP: 14+1

♦ J6

♦ KT32

All Pass

South HCP: 12

♣ KQT53

♣ J86

Contract: 3NT South

Board: 24

Dealer: South

North:

♠ AJT

South:

♠ Q75

W N E S

1♣

Vul: None

♥ A862

♥ KJ7

Pass 1♥ Pass 1NT

North HCP: 10

♦ J964

♦ AQ3

All Pass

South HCP: 14

♣ 32

♣ Q975

Contract: 1NT South

Board: 25

Dealer: South

North:

♠ KQ53

South:

♠ AT7

W N E S

1♣

Vul: E-W

♥ KQ6

♥ J82

Pass 1♠ Pass 1NT

North HCP: 11

♦ JT2

♦ AK5

Pass 2NT Pass 3♠

South HCP: 13

♣ 763

♣ J542

All Pass

Contract: 3♠ South

Board: 26

Dealer: South

North:

♠ KQJ7

South:

♠ A54

W N E S

1♣

Vul: Both

♥ KT3

♥ A

Pass 1♠ Pass 1NT

North HCP: 12

♦ K98

♦ QT72

Pass 3NT All Pass

South HCP: 12+1

♣ 876

♣ Q9532

Contract: 3NT North

Board: 27

Dealer: South

North:

♠ AJT84

South:

♠ K92

W N E S

1♦

Vul: None

♥ KQ92

♥ AT3

Pass 1♠ Pass 1NT

North HCP: 11+1

♦ J3

♦ 8754

 Pass 2♣¹ Pass 2♠²

South HCP: 12

♣ 98

♣ AJT

All Pass

Contract: 2♠ South

1. New Minor Forcing

2. 3 !S

Board: 28	♠ KJ4	You are dealer.
Dealer: North	♥ KQJ72	The opponents are silent.
Vul: N-S	♦ Q95	
HCP: 12+1	♣ 87	

Board: 29	♠ K72	You are dealer.
Dealer: North	♥ A87	The opponents are silent.
Vul: Both	♦ 952	
HCP: 14	♣ AK54	

Board: 30	♠ KJT4	Partner is dealer.
Dealer: South	♥ K9	The opponents are silent.
Vul: None	♦ T753	
HCP: 12	♣ AJ2	

Board: 31	♠ T7	You are dealer.
Dealer: North	♥ Q75	The opponents are silent.
Vul: N-S	♦ KQ4	
HCP: 13+1	♣ KQJ96	

Board: 32	♠ A62	Partner is dealer.
Dealer: South	♥ KQJ3	The opponents are silent.
Vul: E-W	♦ J	
HCP: 11+1	♣ T9764	

Both hands (Answers Page)

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ KJ4	♠ AQ987		1 ♥	Pass	1 ♠
Vul: N-S	♥ KQJ72	♥ A4	Pass	1 NT	Pass	2 ♣ ¹
North HCP: 12+1	♦ Q95	♦ 62	Pass	2 ♠ ²	All Pass	
South HCP: 11+1	♣ 87	♣ JT52				
Contract: 2 ♠ North			1. New Minor Forcing			
			2. 3 !S			

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ K72	♠ QJ3		1 ♣	Pass	1 ♥
Vul: Both	♥ A87	♥ KT92	Pass	1 NT	Pass	2 NT
North HCP: 14	♦ 952	♦ QJT6	Pass	3 ♥	Pass	3 NT
South HCP: 11	♣ AK54	♣ Q2	All Pass			
Contract: 3 NT South						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ KJT4	♠ AQ3			1 ♣	
Vul: None	♥ K9	♥ 7632	Pass	1 ♠	Pass	1 NT
North HCP: 12	♦ T753	♦ K8	Pass	3 NT	All Pass	
South HCP: 12	♣ AJ2	♣ K763				
Contract: 3 NT North						

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ T7	♠ QJ986		1 ♣	Pass	1 ♠
Vul: N-S	♥ Q75	♥ A3	Pass	1 NT	Pass	2 ♦ ¹
North HCP: 13+1	♦ KQ4	♦ T962	Pass	3 NT	All Pass	
South HCP: 11+1	♣ KQJ96	♣ AT				
Contract: 3 NT North			1. New Minor Forcing			

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ A62	♠ KJ8			1 ♦	
Vul: E-W	♥ KQJ3	♥ T2	Pass	1 ♥	Pass	1 NT
North HCP: 11+1	♦ J	♦ K9762	Pass	2 NT	All Pass	
South HCP: 12+1	♣ T9764	♣ AJ5				
Contract: 2 NT North						

Board: 28	♠ AQ987	Partner is dealer.
Dealer: North	♥ A4	The opponents are silent.
Vul: N-S	♦ 62	
HCP: 11+1	♣ JT52	

Board: 29	♠ QJ3	Partner is dealer.
Dealer: North	♥ KT92	The opponents are silent.
Vul: Both	♦ QJT6	
HCP: 11	♣ Q2	

Board: 30	♠ AQ3	You are dealer.
Dealer: South	♥ 7632	The opponents are silent.
Vul: None	♦ K8	
HCP: 12	♣ K763	

Board: 31	♠ QJ986	Partner is dealer.
Dealer: North	♥ A3	The opponents are silent.
Vul: N-S	♦ T962	
HCP: 11+1	♣ AT	

Board: 32	♠ KJ8	You are dealer.
Dealer: South	♥ T2	The opponents are silent.
Vul: E-W	♦ K9762	
HCP: 12+1	♣ AJ5	

Both hands (Answers Page)

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ KJ4	♠ AQ987		1 ♥	Pass	1 ♠
Vul: N-S	♥ KQJ72	♥ A4	Pass	1 NT	Pass	2 ♣ ¹
North HCP: 12+1	♦ Q95	♦ 62	Pass	2 ♠ ²	All Pass	
South HCP: 11+1	♣ 87	♣ JT52				
Contract: 2 ♠ North			1. New Minor Forcing			
			2. 3 !S			

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ K72	♠ QJ3		1 ♣	Pass	1 ♥
Vul: Both	♥ A87	♥ KT92	Pass	1 NT	Pass	2 NT
North HCP: 14	♦ 952	♦ QJT6	Pass	3 ♥	Pass	3 NT
South HCP: 11	♣ AK54	♣ Q2	All Pass			
Contract: 3 NT South						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ KJT4	♠ AQ3			1 ♣	
Vul: None	♥ K9	♥ 7632	Pass	1 ♠	Pass	1 NT
North HCP: 12	♦ T753	♦ K8	Pass	3 NT	All Pass	
South HCP: 12	♣ AJ2	♣ K763				
Contract: 3 NT North						

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ T7	♠ QJ986		1 ♣	Pass	1 ♠
Vul: N-S	♥ Q75	♥ A3	Pass	1 NT	Pass	2 ♦ ¹
North HCP: 13+1	♦ KQ4	♦ T962	Pass	3 NT	All Pass	
South HCP: 11+1	♣ KQJ96	♣ AT				
Contract: 3 NT North			1. New Minor Forcing			

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ A62	♠ KJ8			1 ♦	
Vul: E-W	♥ KQJ3	♥ T2	Pass	1 ♥	Pass	1 NT
North HCP: 11+1	♦ J	♦ K9762	Pass	2 NT	All Pass	
South HCP: 12+1	♣ T9764	♣ AJ5				
Contract: 2 NT North						

Board: 33 ♠ A96 You are dealer.

Dealer: North ♥ KQ3 The opponents are silent.

Vul: None ♦ AT7

HCP: 14 ♣ JT85

Board: 34 ♠ Q8543 Partner is dealer.

Dealer: South ♥ 5 The opponents are silent.

Vul: N-S ♦ A6532

HCP: 10+2 ♣ A7

Board: 35 ♠ AQJ93 Partner is dealer.

Dealer: South ♥ Q8 The opponents are silent.

Vul: E-W ♦ Q874

HCP: 12+1 ♣ J9

Board: 36 ♠ QJ54 Partner is dealer.

Dealer: South ♥ K8 The opponents are silent.

Vul: Both ♦ 985

HCP: 11 ♣ KQ94

Board: 37 ♠ K5 You are dealer.

Dealer: North ♥ AT85 The opponents are silent.

Vul: N-S ♦ K83

HCP: 14 ♣ AT65

Both hands (Answers Page)

Board: 33

Dealer: North

North:

♠ A96

South:

♠ JT85

W N E S

1♣ Pass 1♥

Vul: None

♥ KQ3

♥ A952

Pass 1NT Pass 2NT

North HCP: 14

♦ AT7

♦ 863

Pass 3♥ Pass 3NT

South HCP: 11

♣ JT85

♣ AQ

All Pass

Contract: 3NT South

Board: 34

Dealer: South

North:

♠ Q8543

South:

♠ A6

W N E S

1♣

Vul: N-S

♥ 5

♥ AT87

Pass 1♠ Pass 1NT

North HCP: 10+2

♦ A6532

♦ KQ8

All Pass

South HCP: 14

♣ A7

♣ J982

Contract: 1NT South

Board: 35

Dealer: South

North:

♠ AQJ93

South:

♠ T

W N E S

1♣

Vul: E-W

♥ Q8

♥ K73

Pass 1♠ Pass 1NT

North HCP: 12+1

♦ Q874

♦ AK62

 Pass 2♦¹ Pass 3♦

South HCP: 13+1

♣ J9

♣ K8762

All Pass

Contract: 3♦ South

1. New Minor Forcing

Board: 36

Dealer: South

North:

♠ QJ54

South:

♠ T8

W N E S

1♥

Vul: Both

♥ K8

♥ Q9762

Pass 1♠ Pass 1NT

North HCP: 11

♦ 985

♦ AK7

Pass 2NT Pass 3NT

South HCP: 14+1

♣ KQ94

♣ AJT

All Pass

Contract: 3NT South

Board: 37

Dealer: North

North:

♠ K5

South:

♠ AJ96

W N E S

1♣ Pass 1♠

Vul: N-S

♥ AT85

♥ KJ9

Pass 1NT All Pass

North HCP: 14

♦ K83

♦ J952

South HCP: 10

♣ AT65

♣ 42

Contract: 1NT North

Board: 33	♠ JT85	Partner is dealer.
Dealer: North	♥ A952	The opponents are silent.
Vul: None	♦ 863	
HCP: 11	♣ AQ	

Board: 34	♠ A6	You are dealer.
Dealer: South	♥ AT87	The opponents are silent.
Vul: N-S	♦ KQ8	
HCP: 14	♣ J982	

Board: 35	♠ T	You are dealer.
Dealer: South	♥ K73	The opponents are silent.
Vul: E-W	♦ AK62	
HCP: 13+1	♣ K8762	

Board: 36	♠ T8	You are dealer.
Dealer: South	♥ Q9762	The opponents are silent.
Vul: Both	♦ AK7	
HCP: 14+1	♣ AJT	

Board: 37	♠ AJ96	Partner is dealer.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: N-S	♦ J952	
HCP: 10	♣ 42	

Both hands (Answers Page)

Board: 33

Dealer: North

North:

♠ A96

South:

♠ JT85

W N E S

1♣ Pass 1♥

Vul: None

♥ KQ3

♥ A952

Pass 1NT Pass 2NT

North HCP: 14

♦ AT7

♦ 863

Pass 3♥ Pass 3NT

South HCP: 11

♣ JT85

♣ AQ

All Pass

Contract: 3NT South

Board: 34

Dealer: South

North:

♠ Q8543

South:

♠ A6

W N E S

1♣

Vul: N-S

♥ 5

♥ AT87

Pass 1♠ Pass 1NT

North HCP: 10+2

♦ A6532

♦ KQ8

All Pass

South HCP: 14

♣ A7

♣ J982

Contract: 1NT South

Board: 35

Dealer: South

North:

♠ AQJ93

South:

♠ T

W N E S

1♣

Vul: E-W

♥ Q8

♥ K73

Pass 1♠ Pass 1NT

North HCP: 12+1

♦ Q874

♦ AK62

 Pass 2♦¹ Pass 3♦

South HCP: 13+1

♣ J9

♣ K8762

All Pass

Contract: 3♦ South

1. New Minor Forcing

Board: 36

Dealer: South

North:

♠ QJ54

South:

♠ T8

W N E S

1♥

Vul: Both

♥ K8

♥ Q9762

Pass 1♠ Pass 1NT

North HCP: 11

♦ 985

♦ AK7

Pass 2NT Pass 3NT

South HCP: 14+1

♣ KQ94

♣ AJT

All Pass

Contract: 3NT South

Board: 37

Dealer: North

North:

♠ K5

South:

♠ AJ96

W N E S

1♣ Pass 1♠

Vul: N-S

♥ AT85

♥ KJ9

Pass 1NT All Pass

North HCP: 14

♦ K83

♦ J952

South HCP: 10

♣ AT65

♣ 42

Contract: 1NT North

Board: 38	♠ K843	Partner is dealer.
Dealer: South	♥ T64	The opponents are silent.
Vul: E-W	♦ A76	
HCP: 12	♣ KQ3	

Board: 39	♠ Q84	You are dealer.
Dealer: North	♥ KT3	The opponents are silent.
Vul: Both	♦ K32	
HCP: 12	♣ KJT3	

Board: 40	♠ 72	You are dealer.
Dealer: North	♥ KQ86	The opponents are silent.
Vul: None	♦ A43	
HCP: 12	♣ K952	

Board: 41	♠ AK7	You are dealer.
Dealer: North	♥ A97	The opponents are silent.
Vul: E-W	♦ J74	
HCP: 14	♣ Q532	

Board: 42	♠ KJ73	Partner is dealer.
Dealer: South	♥ J532	The opponents are silent.
Vul: Both	♦ KQ65	
HCP: 10	♣ 4	

Both hands (Answers Page)

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ K843	♠ J				1♣
Vul: E-W	♥ T64	♥ AK73	Pass	1♠	Pass	1NT
North HCP: 12	♦ A76	♦ KQT	Pass	2NT	Pass	3NT
South HCP: 14+1	♣ KQ3	♣ J9862	All Pass			
Contract: 3NT South						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ Q84	♠ AJ95		1♣	Pass	1♠
Vul: Both	♥ KT3	♥ J9	Pass	1NT	Pass	2NT
North HCP: 12	♦ K32	♦ A764	All Pass			
South HCP: 12	♣ KJT3	♣ Q64				
Contract: 2NT South						

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ 72	♠ AKJT85		1♣	Pass	1♠
Vul: None	♥ KQ86	♥ JT4	Pass	1NT	Pass	2♠
North HCP: 12	♦ A43	♦ T86	All Pass			
South HCP: 9+2	♣ K952	♣ 4				
Contract: 2♠ South						

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ AK7	♠ J5		1♣	Pass	1♥
Vul: E-W	♥ A97	♥ KQJ83	Pass	1NT	All Pass	
North HCP: 14	♦ J74	♦ K8632				
South HCP: 10+2	♣ Q532	♣ 6				
Contract: 1NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ KJ73	♠ T86				1♣
Vul: Both	♥ J532	♥ A9	Pass	1♥	Pass	1NT
North HCP: 10	♦ KQ65	♦ J93	All Pass			
South HCP: 12+1	♣ 4	♣ AKT52				
Contract: 1NT South						

Board: 38	♠ J	You are dealer.
Dealer: South	♥ AK73	The opponents are silent.
Vul: E-W	♦ KQT	
HCP: 14+1	♣ J9862	

Board: 39	♠ AJ95	Partner is dealer.
Dealer: North	♥ J9	The opponents are silent.
Vul: Both	♦ A764	
HCP: 12	♣ Q64	

Board: 40	♠ AKJT85	Partner is dealer.
Dealer: North	♥ JT4	The opponents are silent.
Vul: None	♦ T86	
HCP: 9+2	♣ 4	

Board: 41	♠ J5	Partner is dealer.
Dealer: North	♥ KQJ83	The opponents are silent.
Vul: E-W	♦ K8632	
HCP: 10+2	♣ 6	

Board: 42	♠ T86	You are dealer.
Dealer: South	♥ A9	The opponents are silent.
Vul: Both	♦ J93	
HCP: 12+1	♣ AKT52	

Both hands (Answers Page)

Board: 38

Dealer: South

North:

♠ K843

South:

♠ J

W N E S

1♣

Vul: E-W

♥ T64

♥ AK73

Pass 1♠ Pass 1NT

North HCP: 12

♦ A76

♦ KQT

Pass 2NT Pass 3NT

South HCP: 14+1

♣ KQ3

♣ J9862

All Pass

Contract: 3NT South

Board: 39

Dealer: North

North:

♠ Q84

South:

♠ AJ95

W N E S

1♠

Vul: Both

♥ KT3

♥ J9

Pass 1NT Pass 2NT

North HCP: 12

♦ K32

♦ A764

All Pass

South HCP: 12

♣ KJT3

♣ Q64

Contract: 2NT South

Board: 40

Dealer: North

North:

♠ 72

South:

♠ AKJT85

W N E S

1♠

Vul: None

♥ KQ86

♥ JT4

Pass 1NT Pass 2♠

North HCP: 12

♦ A43

♦ T86

All Pass

South HCP: 9+2

♣ K952

♣ 4

Contract: 2♠ South

Board: 41

Dealer: North

North:

♠ AK7

South:

♠ J5

W N E S

1♥

Vul: E-W

♥ A97

♥ KQJ83

Pass 1NT All Pass

North HCP: 14

♦ J74

♦ K8632

South HCP: 10+2

♣ Q532

♣ 6

Contract: 1NT North

Board: 42

Dealer: South

North:

♠ KJ73

South:

♠ T86

W N E S

1♣

Vul: Both

♥ J532

♥ A9

Pass 1♥ Pass 1NT

North HCP: 10

♦ KQ65

♦ J93

All Pass

South HCP: 12+1

♣ 4

♣ AKT52

Contract: 1NT South

Board: 43	♠ AKQ	You are dealer.
Dealer: North	♥ Q975	The opponents are silent.
Vul: None	♦ T6	
HCP: 14	♣ K976	

Board: 44	♠ A86	You are dealer.
Dealer: North	♥ A32	The opponents are silent.
Vul: Both	♦ JT2	
HCP: 13	♣ A974	

Board: 45	♠ J94	You are dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: None	♦ QJ86	
HCP: 15+1	♣ AQJ97	

Board: 46	♠ A942	Partner is dealer.
Dealer: South	♥ J863	The opponents are silent.
Vul: N-S	♦ A7	
HCP: 11	♣ Q43	

Board: 47	♠ A92	Partner is dealer.
Dealer: South	♥ KQT8	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 12	♣ T872	

Both hands (Answers Page)

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ T742		1♣	Pass	1♠
Vul: None	♥ Q975	♥ KT3	Pass	1NT	Pass	2NT
North HCP: 14	♦ T6	♦ KQ54	Pass	3♠	Pass	3NT
South HCP: 12	♣ K976	♣ A2	All Pass			
Contract: 3NT South						

Board: 44	North:	South:	W	N	E	S
Dealer: North	♠ A86	♠ K2		1♣	Pass	1♥
Vul: Both	♥ A32	♥ K9875	Pass	1NT	Pass	2♦ ¹
North HCP: 13	♦ JT2	♦ A863	Pass	3♥ ²	Pass	4♥
South HCP: 12+1	♣ A974	♣ Q6	All Pass			
Contract: 4♥ South			1. New Minor Forcing			
			2. 3 !H			

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ J94	♠ AT2		1♣	Pass	1♥
Vul: None	♥ A	♥ K932	Pass	1NT	Pass	2NT
North HCP: 15+1	♦ QJ86	♦ A53	Pass	3NT	All Pass	
South HCP: 11	♣ AQJ97	♣ T43				
Contract: 3NT North						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ A942	♠ KQ6			1♣	
Vul: N-S	♥ J863	♥ A	Pass	1♥	Pass	1NT
North HCP: 11	♦ A7	♦ QJ32	Pass	2NT	Pass	3NT
South HCP: 13+1	♣ Q43	♣ JT876	All Pass			
Contract: 3NT South						

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ A92	♠ K64			1♦	
Vul: E-W	♥ KQT8	♥ A63	Pass	1♥	Pass	1NT
North HCP: 12	♦ K6	♦ Q9853	Pass	3NT	Pass	4♥
South HCP: 13+1	♣ T872	♣ A3	All Pass			
Contract: 4♥ South						

Board: 43	♠ T742	Partner is dealer.
Dealer: North	♥ KT3	The opponents are silent.
Vul: None	♦ KQ54	
HCP: 12	♣ A2	

Board: 44	♠ K2	Partner is dealer.
Dealer: North	♥ K9875	The opponents are silent.
Vul: Both	♦ A863	
HCP: 12+1	♣ Q6	

Board: 45	♠ AT2	Partner is dealer.
Dealer: North	♥ K932	The opponents are silent.
Vul: None	♦ A53	
HCP: 11	♣ T43	

Board: 46	♠ KQ6	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ QJ32	
HCP: 13+1	♣ JT876	

Board: 47	♠ K64	You are dealer.
Dealer: South	♥ A63	The opponents are silent.
Vul: E-W	♦ Q9853	
HCP: 13+1	♣ A3	

Both hands (Answers Page)

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ T742		1♣	Pass	1♠
Vul: None	♥ Q975	♥ KT3	Pass	1NT	Pass	2NT
North HCP: 14	♦ T6	♦ KQ54	Pass	3♠	Pass	3NT
South HCP: 12	♣ K976	♣ A2	All Pass			
Contract: 3NT South						

Board: 44	North:	South:	W	N	E	S
Dealer: North	♠ A86	♠ K2		1♣	Pass	1♥
Vul: Both	♥ A32	♥ K9875	Pass	1NT	Pass	2♦ ¹
North HCP: 13	♦ JT2	♦ A863	Pass	3♥ ²	Pass	4♥
South HCP: 12+1	♣ A974	♣ Q6	All Pass			
Contract: 4♥ South			1. New Minor Forcing			
			2. 3 !H			

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ J94	♠ AT2		1♣	Pass	1♥
Vul: None	♥ A	♥ K932	Pass	1NT	Pass	2NT
North HCP: 15+1	♦ QJ86	♦ A53	Pass	3NT	All Pass	
South HCP: 11	♣ AQJ97	♣ T43				
Contract: 3NT North						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ A942	♠ KQ6			1♣	
Vul: N-S	♥ J863	♥ A	Pass	1♥	Pass	1NT
North HCP: 11	♦ A7	♦ QJ32	Pass	2NT	Pass	3NT
South HCP: 13+1	♣ Q43	♣ JT876	All Pass			
Contract: 3NT South						

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ A92	♠ K64			1♦	
Vul: E-W	♥ KQT8	♥ A63	Pass	1♥	Pass	1NT
North HCP: 12	♦ K6	♦ Q9853	Pass	3NT	Pass	4♥
South HCP: 13+1	♣ T872	♣ A3	All Pass			
Contract: 4♥ South						

Board: 48	♠ 8652	Partner is dealer.
Dealer: South	♥ A72	The opponents are silent.
Vul: None	♦ K93	
HCP: 11	♣ A64	

Board: 49	♠ K92	You are dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: N-S	♦ A863	
HCP: 14+1	♣ A8652	

Board: 50	♠ 973	Partner is dealer.
Dealer: South	♥ J632	The opponents are silent.
Vul: E-W	♦ K5	
HCP: 12	♣ AKJ3	

Both hands (Answers Page)

Board: 48

Dealer: South

North:

♠ 8652

South:

♠ AK4

W N E S

1 ♣

Vul: None

♥ A72

♥ J93

Pass 1 ♠ Pass 1NT

North HCP: 11

♦ K93

♦ A72

All Pass

South HCP: 14

♣ A64

♣ Q872

Contract: 1NT South

Board: 49

Dealer: North

North:

♠ K92

South:

♠ A73

W N E S

1 ♣ Pass 1 ♥

Vul: N-S

♥ K

♥ AQT432

 Pass 1NT Pass 2 ♦¹

North HCP: 14+1

♦ A863

♦ JT

Pass 3NT All Pass

South HCP: 11+2

♣ A8652

♣ 94

1. New Minor Forcing

Contract: 3NT North

Board: 50

Dealer: South

North:

♠ 973

South:

♠ A65

W N E S

1 ♦

Vul: E-W

♥ J632

♥ A7

Pass 1 ♥ Pass 1NT

North HCP: 12

♦ K5

♦ AJT86

Pass 2NT Pass 3NT

South HCP: 13+1

♣ AKJ3

♣ T84

All Pass

Contract: 3NT South

Board: 48	♠ AK4	You are dealer.
Dealer: South	♥ J93	The opponents are silent.
Vul: None	♦ A72	
HCP: 14	♣ Q872	

Board: 49	♠ A73	Partner is dealer.
Dealer: North	♥ AQT432	The opponents are silent.
Vul: N-S	♦ JT	
HCP: 11+2	♣ 94	

Board: 50	♠ A65	You are dealer.
Dealer: South	♥ A7	The opponents are silent.
Vul: E-W	♦ AJT86	
HCP: 13+1	♣ T84	

Both hands (Answers Page)

Board: 48

Dealer: South

North:

♠ 8652

South:

♠ AK4

W N E S

1 ♣

Vul: None

♥ A72

♥ J93

Pass 1 ♠ Pass 1NT

North HCP: 11

♦ K93

♦ A72

All Pass

South HCP: 14

♣ A64

♣ Q872

Contract: 1NT South

Board: 49

Dealer: North

North:

♠ K92

South:

♠ A73

W N E S

1 ♣ Pass 1 ♥

Vul: N-S

♥ K

♥ AQT432

 Pass 1NT Pass 2 ♦¹

North HCP: 14+1

♦ A863

♦ JT

Pass 3NT All Pass

South HCP: 11+2

♣ A8652

♣ 94

1. New Minor Forcing

Contract: 3NT North

Board: 50

Dealer: South

North:

♠ 973

South:

♠ A65

W N E S

1 ♦

Vul: E-W

♥ J632

♥ A7

Pass 1 ♥ Pass 1NT

North HCP: 12

♦ K5

♦ AJT86

Pass 2NT Pass 3NT

South HCP: 13+1

♣ AKJ3

♣ T84

All Pass

Contract: 3NT South