
Board: 1	♠ A87	Partner bids first.
Dealer: South	♥ Q8	The opponents are silent.
Vul: None	♦ AQ72	
HCP: 15	♣ QJ82	

Board: 2	♠ AJ	Partner bids first.
Dealer: South	♥ A43	The opponents are silent.
Vul: N-S	♦ QJ86	
HCP: 17	♣ KQ76	

Board: 3	♠ AQT	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: E-W	♦ T8753	
HCP: 14+2	♣ AKJ97	

Board: 4	♠ AKJ9865	You bid first.
Dealer: North	♥ Q7	The opponents are silent.
Vul: Both	♦ J97	
HCP: 15+3	♣ A	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ A87	♠ K4				1 ♥
Vul: None	♥ Q8	♥ KJ753	Pass	2 ♣	Pass	3 ♣
North HCP: 15	♦ AQ72	♦ KJ	Pass	4 ♠	Pass	4 NT
South HCP: 18+1	♣ QJ82	♣ AK54	Pass	5 ♠ ¹	Pass	6 ♣
Contract: 6 ♣ South			All Pass			

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

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ AJ	♠ KT632				1 ♠
Vul: N-S	♥ A43	♥ KQ2	Pass	2 ♣	Pass	2 NT
North HCP: 17	♦ QJ86	♦ A5	Pass	3 NT	All Pass	
South HCP: 13+1	♣ KQ76	♣ J52				
Contract: 3 NT North			All Pass			

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ AQT	♠ 95				1 ♥
Vul: E-W	♥ -	♥ AQT32	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ T8753	♦ AQ64	Pass	4 ♦	Pass	4 ♥
South HCP: 14+1	♣ AKJ97	♣ Q6	Pass	4 ♠	Pass	4 NT
Contract: 6 ♦ South			Pass	5 ♥ ¹	Pass	6 ♦
			All Pass			

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

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ AKJ9865	♠ -		1 ♠	Pass	2 ♥
Vul: Both	♥ Q7	♥ KT542	Pass	3 ♣	Pass	3 NT
North HCP: 15+3	♦ J97	♦ A2	Pass	4 ♠	Pass	5 ♣
South HCP: 13+3	♣ A	♣ KQJ732	Pass	5 ♥	Pass	5 NT
Contract: 5 NT South			All Pass			

Board: 1 ♠ K4 You bid first.

Dealer: South ♥ KJ753 The opponents are silent.

Vul: None ♦ KJ

HCP: 18+1 ♣ AK54

Board: 2 ♠ KT632 You bid first.

Dealer: South ♥ KQ2 The opponents are silent.

Vul: N-S ♦ A5

HCP: 13+1 ♣ J52

Board: 3 ♠ 95 You bid first.

Dealer: South ♥ AQT32 The opponents are silent.

Vul: E-W ♦ AQ64

HCP: 14+1 ♣ Q6

Board: 4 ♠ - Partner bids first.

Dealer: North ♥ KT542 The opponents are silent.

Vul: Both ♦ A2

HCP: 13+3 ♣ KQJ732

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ A87	♠ K4				1 ♥
Vul: None	♥ Q8	♥ KJ753	Pass	2 ♣	Pass	3 ♣
North HCP: 15	♦ AQ72	♦ KJ	Pass	4 ♠	Pass	4 NT
South HCP: 18+1	♣ QJ82	♣ AK54	Pass	5 ♠ ¹	Pass	6 ♣
Contract: 6 ♣ South			All Pass			

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

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ AJ	♠ KT632				1 ♠
Vul: N-S	♥ A43	♥ KQ2	Pass	2 ♣	Pass	2 NT
North HCP: 17	♦ QJ86	♦ A5	Pass	3 NT	All Pass	
South HCP: 13+1	♣ KQ76	♣ J52				
Contract: 3 NT North			All Pass			

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ AQT	♠ 95				1 ♥
Vul: E-W	♥ -	♥ AQT32	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ T8753	♦ AQ64	Pass	4 ♦	Pass	4 ♥
South HCP: 14+1	♣ AKJ97	♣ Q6	Pass	4 ♠	Pass	4 NT
Contract: 6 ♦ South			Pass	5 ♥ ¹	Pass	6 ♦
			All Pass			

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

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ AKJ9865	♠ -		1 ♠	Pass	2 ♥
Vul: Both	♥ Q7	♥ KT542	Pass	3 ♣	Pass	3 NT
North HCP: 15+3	♦ J97	♦ A2	Pass	4 ♠	Pass	5 ♣
South HCP: 13+3	♣ A	♣ KQJ732	Pass	5 ♥	Pass	5 NT
Contract: 5 NT South			All Pass			

Board: 5	♠ J9	Partner bids first.
Dealer: South	♥ K63	The opponents are silent.
Vul: N-S	♦ QJ5	
HCP: 14+1	♣ AK975	

Board: 6	♠ AJ9	Partner bids first.
Dealer: South	♥ KT964	The opponents are silent.
Vul: E-W	♦ 53	
HCP: 11+1	♣ K95	

Board: 7	♠ K962	You bid first.
Dealer: North	♥ AK864	The opponents are silent.
Vul: Both	♦ 982	
HCP: 14+1	♣ A	

Board: 8	♠ Q42	Partner bids first.
Dealer: South	♥ A9	The opponents are silent.
Vul: None	♦ QT83	
HCP: 11	♣ KT93	

Board: 9	♠ AQT432	You bid first.
Dealer: North	♥ 85	The opponents are silent.
Vul: E-W	♦ A73	
HCP: 13+2	♣ K4	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ J9	♠ AKQT4				1 ♠
Vul: N-S	♥ K63	♥ QT95	Pass	2 ♣	Pass	3 ♥
North HCP: 14+1	♦ QJ5	♦ A987	Pass	3NT	All Pass	
South HCP: 15+1	♣ AK975	♣ -				
Contract: 3NT North						

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ AJ9	♠ KQ875				1 ♠
Vul: E-W	♥ KT964	♥ A2	Pass	1NT ¹	Pass	3 ♦
North HCP: 11+1	♦ 53	♦ KJ42	Pass	3 ♠	Pass	4 ♣
South HCP: 17+1	♣ K95	♣ AT	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						1. forcing 1NT

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ K962	♠ A		1 ♥	Pass	2 ♣
Vul: Both	♥ AK864	♥ QT9	Pass	2NT	Pass	3 ♥
North HCP: 14+1	♦ 982	♦ AJ	Pass	3NT	Pass	4NT
South HCP: 17+3	♣ A	♣ KQJT832	Pass	5 ♣ ¹	Pass	7 ♥
Contract: 7 ♥ South						All Pass
						1. A=0/5 or 3/5

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ Q42	♠ AJ973				1 ♠
Vul: None	♥ A9	♥ KJ6	Pass	1NT ¹	Pass	3NT
North HCP: 11	♦ QT83	♦ AJ5	Pass	6 ♠	All Pass	
South HCP: 19+1	♣ KT93	♣ AJ				
Contract: 6 ♠ North						1. forcing 1NT

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ AQT432	♠ KJ		1 ♠	Pass	2 ♣
Vul: E-W	♥ 85	♥ JT9	Pass	2 ♠	Pass	3 ♣
North HCP: 13+2	♦ A73	♦ KT42	Pass	4 ♣	Pass	4 ♦
South HCP: 14	♣ K4	♣ AQ73	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

Board: 5 ♠ AKQT4 You bid first.

Dealer: South ♥ QT95 The opponents are silent.

Vul: N-S ♦ A987

HCP: 15+1 ♣ -

Board: 6 ♠ KQ875 You bid first.

Dealer: South ♥ A2 The opponents are silent.

Vul: E-W ♦ KJ42

HCP: 17+1 ♣ AT

Board: 7 ♠ A Partner bids first.

Dealer: North ♥ QT9 The opponents are silent.

Vul: Both ♦ AJ

HCP: 17+3 ♣ KQJT832

Board: 8 ♠ AJ973 You bid first.

Dealer: South ♥ KJ6 The opponents are silent.

Vul: None ♦ AJ5

HCP: 19+1 ♣ AJ

Board: 9 ♠ KJ Partner bids first.

Dealer: North ♥ JT9 The opponents are silent.

Vul: E-W ♦ KT42

HCP: 14 ♣ AQ73

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ J9	♠ AKQT4				1 ♠
Vul: N-S	♥ K63	♥ QT95	Pass	2 ♣	Pass	3 ♥
North HCP: 14+1	♦ QJ5	♦ A987	Pass	3NT	All Pass	
South HCP: 15+1	♣ AK975	♣ -				
Contract: 3NT North						

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ AJ9	♠ KQ875				1 ♠
Vul: E-W	♥ KT964	♥ A2	Pass	1NT ¹	Pass	3 ♦
North HCP: 11+1	♦ 53	♦ KJ42	Pass	3 ♠	Pass	4 ♣
South HCP: 17+1	♣ K95	♣ AT	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						1. forcing 1NT

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ K962	♠ A		1 ♥	Pass	2 ♣
Vul: Both	♥ AK864	♥ QT9	Pass	2NT	Pass	3 ♥
North HCP: 14+1	♦ 982	♦ AJ	Pass	3NT	Pass	4NT
South HCP: 17+3	♣ A	♣ KQJT832	Pass	5 ♣ ¹	Pass	7 ♥
Contract: 7 ♥ South						All Pass
						1. A=0/5 or 3/5

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ Q42	♠ AJ973				1 ♠
Vul: None	♥ A9	♥ KJ6	Pass	1NT ¹	Pass	3NT
North HCP: 11	♦ QT83	♦ AJ5	Pass	6 ♠	All Pass	
South HCP: 19+1	♣ KT93	♣ AJ				
Contract: 6 ♠ North						1. forcing 1NT

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ AQT432	♠ KJ		1 ♠	Pass	2 ♣
Vul: E-W	♥ 85	♥ JT9	Pass	2 ♠	Pass	3 ♣
North HCP: 13+2	♦ A73	♦ KT42	Pass	4 ♣	Pass	4 ♦
South HCP: 14	♣ K4	♣ AQ73	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

Board: 10	♠ T	Partner bids first.
Dealer: South	♥ 32	The opponents are silent.
Vul: Both	♦ AQ74	
HCP: 13+2	♣ AK9872	

Board: 11	♠ A2	Partner bids first.
Dealer: South	♥ A76	The opponents are silent.
Vul: None	♦ KQ52	
HCP: 13	♣ 9853	

Board: 12	♠ Q4	Partner bids first.
Dealer: South	♥ QT32	The opponents are silent.
Vul: N-S	♦ Q4	
HCP: 16+1	♣ AKQJ4	

Board: 13	♠ AKQ92	You bid first.
Dealer: North	♥ AQ53	The opponents are silent.
Vul: Both	♦ 852	
HCP: 15+1	♣ 7	

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ QJ863				1 ♠
Vul: Both	♥ 32	♥ AK75	Pass	2 ♣	Pass	2 ♥
North HCP: 13+2	♦ AQ74	♦ K53	Pass	3 ♣	Pass	3 NT
South HCP: 13+1	♣ AK9872	♣ T	All Pass			
Contract:	3NT South					

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ A2	♠ QJ643				1 ♠
Vul: None	♥ A76	♥ KQJ9	Pass	2 ♣	Pass	3 ♥
North HCP: 13	♦ KQ52	♦ A	Pass	3 NT	All Pass	
South HCP: 16+1	♣ 9853	♣ KT7				
Contract:	3NT North					

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ AK2				1 ♥
Vul: N-S	♥ QT32	♥ KJ9875	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 16+1	♦ Q4	♦ AJ83	Pass	3 ♥	Pass	4 NT
South HCP: 16+2	♣ AKQJ4	♣ -	Pass	5 ♦ ³	Pass	6 ♥
Contract:	6 ♥ South		All Pass			

1. Jacoby 2NT
2. shortness !C
3. A=1/5 or 4/5

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ AKQ92	♠ 4		1 ♠	Pass	2 ♣
Vul: Both	♥ AQ53	♥ K976	Pass	3 ♥	Pass	4 NT
North HCP: 15+1	♦ 852	♦ A7	Pass	5 ♠ ¹	Pass	7 ♥
South HCP: 14+2	♣ 7	♣ AQJ986	All Pass			
Contract:	7 ♥ South		1. A=2/5 or 5/5, Q(H)=1			

Board: 10 ♠ QJ863 You bid first.

Dealer: South ♥ AK75 The opponents are silent.

Vul: Both ♦ K53

HCP: 13+1 ♣ T

Board: 11 ♠ QJ643 You bid first.

Dealer: South ♥ KQJ9 The opponents are silent.

Vul: None ♦ A

HCP: 16+1 ♣ KT7

Board: 12 ♠ AK2 You bid first.

Dealer: South ♥ KJ9875 The opponents are silent.

Vul: N-S ♦ AJ83

HCP: 16+2 ♣ -

Board: 13 ♠ 4 Partner bids first.

Dealer: North ♥ K976 The opponents are silent.

Vul: Both ♦ A7

HCP: 14+2 ♣ AQJ986

Both hands (Answers Page)

Board: 10

	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ QJ863				1 ♠
Vul: Both	♥ 32	♥ AK75	Pass	2 ♣	Pass	2 ♥
North HCP: 13+2	♦ AQ74	♦ K53	Pass	3 ♣	Pass	3 NT
South HCP: 13+1	♣ AK9872	♣ T	All Pass			

Contract: 3NT South

Board: 11

	North:	South:	W	N	E	S
Dealer: South	♠ A2	♠ QJ643				1 ♠
Vul: None	♥ A76	♥ KQJ9	Pass	2 ♣	Pass	3 ♥
North HCP: 13	♦ KQ52	♦ A	Pass	3 NT	All Pass	
South HCP: 16+1	♣ 9853	♣ KT7				

Contract: 3NT North

Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ AK2				1 ♥
Vul: N-S	♥ QT32	♥ KJ9875	Pass	2 NT ¹	Pass	3 ♣ ²
North HCP: 16+1	♦ Q4	♦ AJ83	Pass	3 ♥	Pass	4 NT
South HCP: 16+2	♣ AKQJ4	♣ -	Pass	5 ♦ ³	Pass	6 ♥

Contract: 6 ♥ South

1. Jacoby 2NT

2. shortness !C

3. A=1/5 or 4/5

Board: 13

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ92	♠ 4		1 ♠	Pass	2 ♣
Vul: Both	♥ AQ53	♥ K976	Pass	3 ♥	Pass	4 NT
North HCP: 15+1	♦ 852	♦ A7	Pass	5 ♪ ¹	Pass	7 ♥
South HCP: 14+2	♣ 7	♣ AQJ986	All Pass			

Contract: 7 ♥ South

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

Board: 14	♠ J3	Partner bids first.
Dealer: South	♥ KT65	The opponents are silent.
Vul: None	♦ KQT5	
HCP: 15	♣ AQT	

Board: 15	♠ K7	Partner bids first.
Dealer: South	♥ KJ5	The opponents are silent.
Vul: N-S	♦ AT92	
HCP: 17	♣ KQJT	

Board: 16	♠ 93	Partner bids first.
Dealer: South	♥ 8	The opponents are silent.
Vul: E-W	♦ AK73	
HCP: 13+2	♣ AQ8762	

Board: 17	♠ KJ972	You bid first.
Dealer: North	♥ AK4	The opponents are silent.
Vul: None	♦ AK98	
HCP: 18+1	♣ 7	

Both hands (Answers Page)

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ J3	♠ K9854				1 ♠
Vul: None	♥ KT65	♥ AJ43	Pass	2 ♦	Pass	2 ♥
North HCP: 15	♦ KQT5	♦ A7	Pass	3 ♥	Pass	3 ♠
South HCP: 13+1	♣ AQT	♣ J4	Pass	4 ♣	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ AQJ94				1 ♠
Vul: N-S	♥ KJ5	♥ A9	Pass	2 ♣	Pass	3 ♦
North HCP: 17	♦ AT92	♦ 7643	Pass	3NT	All Pass	
South HCP: 15+1	♣ KQJT	♣ A4				
Contract: 3NT North			All Pass			

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ QJ754				1 ♠
Vul: E-W	♥ 8	♥ AQ9	Pass	2 ♣	Pass	2NT
North HCP: 13+2	♦ AK73	♦ QT8	Pass	3 ♦	Pass	3NT
South HCP: 14+1	♣ AQ8762	♣ K9	All Pass			
Contract: 3NT South			All Pass			

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ KJ972	♠ Q63		1 ♠	Pass	2 ♣
Vul: None	♥ AK4	♥ 532	Pass	3 ♦	Pass	3 ♠
North HCP: 18+1	♦ AK98	♦ Q	Pass	4NT	Pass	5 ♦ ¹
South HCP: 14+2	♣ 7	♣ AKQJ32	Pass	5 ♥	Pass	6 ♣ ²
Contract: 6 ♠ North			Pass	6 ♠	All Pass	

1. A=1/5 or 4/5

2. !S queen and !C king

Board: 14 ♠ K9854 You bid first.

Dealer: South ♥ AJ43 The opponents are silent.

Vul: None ♦ A7

HCP: 13+1 ♣ J4

Board: 15 ♠ AQJ94 You bid first.

Dealer: South ♥ A9 The opponents are silent.

Vul: N-S ♦ 7643

HCP: 15+1 ♣ A4

Board: 16 ♠ QJ754 You bid first.

Dealer: South ♥ AQ9 The opponents are silent.

Vul: E-W ♦ QT8

HCP: 14+1 ♣ K9

Board: 17 ♠ Q63 Partner bids first.

Dealer: North ♥ 532 The opponents are silent.

Vul: None ♦ Q

HCP: 14+2 ♣ AKQJ32

Both hands (Answers Page)

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ J3	♠ K9854				1 ♠
Vul: None	♥ KT65	♥ AJ43	Pass	2 ♦	Pass	2 ♥
North HCP: 15	♦ KQT5	♦ A7	Pass	3 ♥	Pass	3 ♠
South HCP: 13+1	♣ AQT	♣ J4	Pass	4 ♣	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ AQJ94				1 ♠
Vul: N-S	♥ KJ5	♥ A9	Pass	2 ♣	Pass	3 ♦
North HCP: 17	♦ AT92	♦ 7643	Pass	3NT	All Pass	
South HCP: 15+1	♣ KQJT	♣ A4				
Contract: 3NT North			All Pass			

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ QJ754				1 ♠
Vul: E-W	♥ 8	♥ AQ9	Pass	2 ♣	Pass	2NT
North HCP: 13+2	♦ AK73	♦ QT8	Pass	3 ♦	Pass	3NT
South HCP: 14+1	♣ AQ8762	♣ K9	All Pass			
Contract: 3NT South			All Pass			

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ KJ972	♠ Q63		1 ♠	Pass	2 ♣
Vul: None	♥ AK4	♥ 532	Pass	3 ♦	Pass	3 ♠
North HCP: 18+1	♦ AK98	♦ Q	Pass	4NT	Pass	5 ♦ ¹
South HCP: 14+2	♣ 7	♣ AKQJ32	Pass	5 ♥	Pass	6 ♣ ²
Contract: 6 ♠ North			Pass	6 ♠	All Pass	

1. A=1/5 or 4/5

2. !S queen and !C king

Board: 18	♠ T82	Partner bids first.
Dealer: South	♥ QJ74	The opponents are silent.
Vul: N-S	♦ AK93	
HCP: 11	♣ J8	

Board: 19	♠ A65	You bid first.
Dealer: North	♥ AKQJ8	The opponents are silent.
Vul: E-W	♦ 643	
HCP: 18+1	♣ AT	

Board: 20	♠ K64	Partner bids first.
Dealer: South	♥ K9	The opponents are silent.
Vul: Both	♦ QJ6	
HCP: 13+1	♣ AT952	

Board: 21	♠ QT65	You bid first.
Dealer: North	♥ AKT63	The opponents are silent.
Vul: N-S	♦ A82	
HCP: 13+1	♣ 5	

Both hands (Answers Page)

Board: 18

	North:	South:	W	N	E	S
Dealer: South	♠ T82	♠ AKJ63				1 ♠
Vul: N-S	♥ QJ74	♥ K652	Pass	1NT ¹	Pass	3 ♥
North HCP: 11	♦ AK93	♦ Q	Pass	3 ♠	Pass	4 ♣
South HCP: 18+1	♣ J8	♣ KQ4	Pass	4 ♦	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

1. forcing 1NT

Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ 943		1 ♥	Pass	2 ♥
Vul: E-W	♥ AKQJ8	♥ 754	Pass	2NT	Pass	3 ♥
North HCP: 18+1	♦ 643	♦ AT2	Pass	4 ♥	All Pass	
South HCP: 10	♣ AT	♣ KQJ3				
Contract: 4 ♥ North						

Board: 20

	North:	South:	W	N	E	S
Dealer: South	♠ K64	♠ AT832				1 ♠
Vul: Both	♥ K9	♥ QT5	Pass	2 ♣	Pass	2NT
North HCP: 13+1	♦ QJ6	♦ KT	Pass	4 ♠	All Pass	
South HCP: 14+1	♣ AT952	♣ KQ4				
Contract: 4 ♠ North						

Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ QT65	♠ J97		1 ♥	Pass	2 ♥
Vul: N-S	♥ AKT63	♥ 954	All Pass			
North HCP: 13+1	♦ A82	♦ KQ5				
South HCP: 10	♣ 5	♣ A973				
Contract: 2 ♥ South						

Board: 18 ♠ AKJ63 You bid first.

Dealer: South ♥ K652 The opponents are silent.

Vul: N-S ♦ Q

HCP: 18+1 ♣ KQ4

Board: 19 ♠ 943 Partner bids first.

Dealer: North ♥ 754 The opponents are silent.

Vul: E-W ♦ AT2

HCP: 10 ♣ KQJ3

Board: 20 ♠ AT832 You bid first.

Dealer: South ♥ QT5 The opponents are silent.

Vul: Both ♦ KT

HCP: 14+1 ♣ KQ4

Board: 21 ♠ J97 Partner bids first.

Dealer: North ♥ 954 The opponents are silent.

Vul: N-S ♦ KQ5

HCP: 10 ♣ A973

Both hands (Answers Page)

Board: 18

	North:	South:	W	N	E	S
Dealer: South	♠ T82	♠ AKJ63				1 ♠
Vul: N-S	♥ QJ74	♥ K652	Pass	1NT ¹	Pass	3 ♥
North HCP: 11	♦ AK93	♦ Q	Pass	3 ♠	Pass	4 ♣
South HCP: 18+1	♣ J8	♣ KQ4	Pass	4 ♦	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

1. forcing 1NT

Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ 943		1 ♥	Pass	2 ♥
Vul: E-W	♥ AKQJ8	♥ 754	Pass	2NT	Pass	3 ♥
North HCP: 18+1	♦ 643	♦ AT2	Pass	4 ♥	All Pass	
South HCP: 10	♣ AT	♣ KQJ3				
Contract: 4 ♥ North			All Pass			

Board: 20

	North:	South:	W	N	E	S
Dealer: South	♠ K64	♠ AT832				1 ♠
Vul: Both	♥ K9	♥ QT5	Pass	2 ♣	Pass	2NT
North HCP: 13+1	♦ QJ6	♦ KT	Pass	4 ♠	All Pass	
South HCP: 14+1	♣ AT952	♣ KQ4				
Contract: 4 ♠ North			All Pass			

Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ QT65	♠ J97		1 ♥	Pass	2 ♥
Vul: N-S	♥ AKT63	♥ 954	All Pass			
North HCP: 13+1	♦ A82	♦ KQ5				
South HCP: 10	♣ 5	♣ A973				
Contract: 2 ♥ South			All Pass			

Board: 22	♠ 52	Partner bids first.
Dealer: South	♥ AQ4	The opponents are silent.
Vul: E-W	♦ K864	
HCP: 16	♣ AQJ8	

Board: 23	♠ J973	You bid first.
Dealer: North	♥ AJT76	The opponents are silent.
Vul: Both	♦ A74	
HCP: 13+1	♣ K	

Board: 24	♠ KJ9	Partner bids first.
Dealer: South	♥ Q4	The opponents are silent.
Vul: None	♦ AQJT	
HCP: 16	♣ KT93	

Board: 25	♠ Q3	Partner bids first.
Dealer: South	♥ A876	The opponents are silent.
Vul: E-W	♦ AQT	
HCP: 13	♣ J952	

Both hands (Answers Page)

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ KQ864				1 ♠
Vul: E-W	♥ AQ4	♥ 3	Pass	2 ♣	Pass	3 ♦
North HCP: 16	♦ K864	♦ AQJT7	Pass	4 ♦	Pass	4NT
South HCP: 15+2	♣ AQJ8	♣ K6	Pass	5 ♣ ¹	Pass	6 ♦
Contract: 6♦ South			All Pass			

1. A=0/5 or 3/5

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ J973	♠ A8		1 ♥	Pass	2 ♣
Vul: Both	♥ AJT76	♥ K54	Pass	2NT	Pass	3 ♥
North HCP: 13+1	♦ A74	♦ QT9	Pass	4 ♣	Pass	4 ♦
South HCP: 14+1	♣ K	♣ AJ542	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ KJ9	♠ A7				1 ♥
Vul: None	♥ Q4	♥ AJT987	Pass	2 ♣	Pass	3 ♥
North HCP: 16	♦ AQJT	♦ K8	Pass	4NT	Pass	5 ♣ ¹
South HCP: 16+2	♣ KT93	♣ A65	Pass	6 ♥	All Pass	
Contract: 6 ♥ North						

1. A=0/5 or 3/5

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ KT864				1 ♠
Vul: E-W	♥ A876	♥ KQ	Pass	2 ♣	Pass	3 ♣
North HCP: 13	♦ AQT	♦ 75	Pass	3NT	All Pass	
South HCP: 15+1	♣ J952	♣ AK86				
Contract: 3NT North						

Board: 22 ♠ KQ864 You bid first.

Dealer: South ♥ 3 The opponents are silent.

Vul: E-W ♦ AQJT7

HCP: 15+2 ♣ K6

Board: 23 ♠ A8 Partner bids first.

Dealer: North ♥ K54 The opponents are silent.

Vul: Both ♦ QT9

HCP: 14+1 ♣ AJ542

Board: 24 ♠ A7 You bid first.

Dealer: South ♥ AJT987 The opponents are silent.

Vul: None ♦ K8

HCP: 16+2 ♣ A65

Board: 25 ♠ KT864 You bid first.

Dealer: South ♥ KQ The opponents are silent.

Vul: E-W ♦ 75

HCP: 15+1 ♣ AK86

Both hands (Answers Page)

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ KQ864				1 ♠
Vul: E-W	♥ AQ4	♥ 3	Pass	2 ♣	Pass	3 ♦
North HCP: 16	♦ K864	♦ AQJT7	Pass	4 ♦	Pass	4NT
South HCP: 15+2	♣ AQJ8	♣ K6	Pass	5 ♣ ¹	Pass	6 ♦
Contract: 6♦ South			All Pass			

1. A=0/5 or 3/5

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ J973	♠ A8		1 ♥	Pass	2 ♣
Vul: Both	♥ AJT76	♥ K54	Pass	2NT	Pass	3 ♥
North HCP: 13+1	♦ A74	♦ QT9	Pass	4 ♣	Pass	4 ♦
South HCP: 14+1	♣ K	♣ AJ542	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ KJ9	♠ A7				1 ♥
Vul: None	♥ Q4	♥ AJT987	Pass	2 ♣	Pass	3 ♥
North HCP: 16	♦ AQJT	♦ K8	Pass	4NT	Pass	5 ♣ ¹
South HCP: 16+2	♣ KT93	♣ A65	Pass	6 ♥	All Pass	
Contract: 6 ♥ North						

1. A=0/5 or 3/5

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ KT864				1 ♠
Vul: E-W	♥ A876	♥ KQ	Pass	2 ♣	Pass	3 ♣
North HCP: 13	♦ AQT	♦ 75	Pass	3NT	All Pass	
South HCP: 15+1	♣ J952	♣ AK86				
Contract: 3NT North						

Board: 26	♠ K	Partner bids first.
Dealer: South	♥ KQ95	The opponents are silent.
Vul: Both	♦ A964	
HCP: 16	♣ KJ74	

Board: 27	♠ KQJT76	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: None	♦ 7532	
HCP: 15+2	♣ AQ	

Board: 28	♠ J7	Partner bids first.
Dealer: South	♥ Q76	The opponents are silent.
Vul: N-S	♦ AK6	
HCP: 17+1	♣ AQJT5	

Board: 29	♠ QT	Partner bids first.
Dealer: South	♥ A84	The opponents are silent.
Vul: Both	♦ AJ86	
HCP: 13	♣ Q852	

Board: 30	♠ K4	Partner bids first.
Dealer: South	♥ J6	The opponents are silent.
Vul: None	♦ AQ74	
HCP: 14+1	♣ AT962	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AQT9752				1 ♠
Vul: Both	♥ KQ95	♥ J32	Pass	2 ♣	Pass	3 ♠
North HCP: 16	♦ A964	♦ K	Pass	4NT	Pass	5 ♠ ¹
South HCP: 14+3	♣ KJ74	♣ A8	All Pass			
Contract: 5 ♠ South			1. A=2/5 or 5/5, Q(S)=1			

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ KQJT76	♠ A2		1 ♠	Pass	2 ♣
Vul: None	♥ K	♥ AT42	Pass	3 ♠	Pass	4NT
North HCP: 15+2	♦ 7532	♦ KQT	Pass	5 ♠ ¹	All Pass	
South HCP: 13	♣ AQ	♣ 8652	1. A=2/5 or 5/5, Q(S)=1			
Contract: 5 ♠ North						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ J7	♠ A4				1 ♥
Vul: N-S	♥ Q76	♥ AKT98	Pass	2 ♣	Pass	3 ♦
North HCP: 17+1	♦ AK6	♦ QT932	Pass	3 ♥	Pass	3 ♠
South HCP: 13+2	♣ AQJT5	♣ 6	Pass	4 ♣	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ K9654				1 ♠
Vul: Both	♥ A84	♥ KJ53	Pass	2 ♣	Pass	2 ♥
North HCP: 13	♦ AJ86	♦ Q75	Pass	3NT	All Pass	
South HCP: 13+1	♣ Q852	♣ A				
Contract: 3NT North						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ QJT32				1 ♠
Vul: None	♥ J6	♥ AQ2	Pass	2 ♣	Pass	2NT
North HCP: 14+1	♦ AQ74	♦ J2	Pass	3 ♦	Pass	3NT
South HCP: 13+1	♣ AT962	♣ QJ4	All Pass			
Contract: 3NT South						

Board: 26 ♠ AQT9752 You bid first.

Dealer: South ♥ J32 The opponents are silent.

Vul: Both ♦ K

HCP: 14+3 ♣ A8

Board: 27 ♠ A2 Partner bids first.

Dealer: North ♥ AT42 The opponents are silent.

Vul: None ♦ KQT

HCP: 13 ♣ 8652

Board: 28 ♠ A4 You bid first.

Dealer: South ♥ AKT98 The opponents are silent.

Vul: N-S ♦ QT932

HCP: 13+2 ♣ 6

Board: 29 ♠ K9654 You bid first.

Dealer: South ♥ KJ53 The opponents are silent.

Vul: Both ♦ Q75

HCP: 13+1 ♣ A

Board: 30 ♠ QJT32 You bid first.

Dealer: South ♥ AQ2 The opponents are silent.

Vul: None ♦ J2

HCP: 13+1 ♣ QJ4

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AQT9752				1 ♠
Vul: Both	♥ KQ95	♥ J32	Pass	2 ♣	Pass	3 ♠
North HCP: 16	♦ A964	♦ K	Pass	4NT	Pass	5 ♠ ¹
South HCP: 14+3	♣ KJ74	♣ A8	All Pass			
Contract: 5 ♠ South			1. A=2/5 or 5/5, Q(S)=1			

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ KQJT76	♠ A2		1 ♠	Pass	2 ♣
Vul: None	♥ K	♥ AT42	Pass	3 ♠	Pass	4NT
North HCP: 15+2	♦ 7532	♦ KQT	Pass	5 ♠ ¹	All Pass	
South HCP: 13	♣ AQ	♣ 8652	1. A=2/5 or 5/5, Q(S)=1			
Contract: 5 ♠ North						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ J7	♠ A4				1 ♥
Vul: N-S	♥ Q76	♥ AKT98	Pass	2 ♣	Pass	3 ♦
North HCP: 17+1	♦ AK6	♦ QT932	Pass	3 ♥	Pass	3 ♠
South HCP: 13+2	♣ AQJT5	♣ 6	Pass	4 ♣	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ K9654				1 ♠
Vul: Both	♥ A84	♥ KJ53	Pass	2 ♣	Pass	2 ♥
North HCP: 13	♦ AJ86	♦ Q75	Pass	3NT	All Pass	
South HCP: 13+1	♣ Q852	♣ A				
Contract: 3NT North						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ QJT32				1 ♠
Vul: None	♥ J6	♥ AQ2	Pass	2 ♣	Pass	2NT
North HCP: 14+1	♦ AQ74	♦ J2	Pass	3 ♦	Pass	3NT
South HCP: 13+1	♣ AT962	♣ QJ4	All Pass			
Contract: 3NT South						

Board: 31 ♠ 863 You bid first.

Dealer: North ♥ AKQT4 The opponents are silent.

Vul: N-S ♦ Q7

HCP: 14+1 ♣ QJ8

Board: 32 ♠ J75 You bid first.

Dealer: North ♥ AK653 The opponents are silent.

Vul: E-W ♦ AQJ42

HCP: 15+2 ♣ -

Board: 33 ♠ 63 Partner bids first.

Dealer: South ♥ AQ8 The opponents are silent.

Vul: None ♦ A763

HCP: 15 ♣ KQ96

Board: 34 ♠ 73 Partner bids first.

Dealer: South ♥ AK32 The opponents are silent.

Vul: N-S ♦ 86

HCP: 14+1 ♣ AQJ96

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ 863	♠ KJ		1 ♥	Pass	2 ♣
Vul: N-S	♥ AKQT4	♥ J8	Pass	2NT	Pass	3 ♣
North HCP: 14+1	♦ Q7	♦ KT8	Pass	3NT	All Pass	
South HCP: 15+2	♣ QJ8	♣ AKT732				
Contract: 3NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ J75	♠ AQ643		1 ♥	Pass	1 ♠
Vul: E-W	♥ AK653	♥ -	Pass	2 ♦	Pass	3 ♣ ¹
North HCP: 15+2	♦ AQJ42	♦ K5	Pass	3 ♠	Pass	4 ♠
South HCP: 14+3	♣ -	♣ KQT954	Pass	4NT	Pass	5 ♦ ²
Contract: 6 ♠ North			Pass	5 ♥	Pass	6 ♣ ³
			Pass	6 ♠	All Pass	

1. Fourth suit game force

2. A=1/5 or 4/5

3. !S queen and !C king

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ AKJT5				1 ♠
Vul: None	♥ AQ8	♥ KT972	Pass	2 ♣	Pass	3 ♥
North HCP: 15	♦ A763	♦ KQ2	Pass	3NT	All Pass	
South HCP: 16+2	♣ KQ96	♣ -				
Contract: 3NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ 73	♠ AK52				1 ♥
Vul: N-S	♥ AK32	♥ QT865	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 14+1	♦ 86	♦ KJT2	Pass	3 ♥	Pass	4NT
South HCP: 13+1	♣ AQJ96	♣ -	Pass	5 ♣ ³	Pass	6 ♥
Contract: 6 ♥ South			All Pass			

1. Jacoby 2NT

2. shortness !C

3. A=0/5 or 3/5

Board: 31	♠ KJ	Partner bids first.
Dealer: North	♥ J8	The opponents are silent.
Vul: N-S	♦ KT8	
HCP: 15+2	♣ AKT732	

Board: 32	♠ AQ643	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: E-W	♦ K5	
HCP: 14+3	♣ KQT954	

Board: 33	♠ AKJT5	You bid first.
Dealer: South	♥ KT972	The opponents are silent.
Vul: None	♦ KQ2	
HCP: 16+2	♣ -	

Board: 34	♠ AK52	You bid first.
Dealer: South	♥ QT865	The opponents are silent.
Vul: N-S	♦ KJT2	
HCP: 13+1	♣ -	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ 863	♠ KJ		1 ♥	Pass	2 ♣
Vul: N-S	♥ AKQT4	♥ J8	Pass	2NT	Pass	3 ♣
North HCP: 14+1	♦ Q7	♦ KT8	Pass	3NT	All Pass	
South HCP: 15+2	♣ QJ8	♣ AKT732				
Contract: 3NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ J75	♠ AQ643		1 ♥	Pass	1 ♠
Vul: E-W	♥ AK653	♥ -	Pass	2 ♦	Pass	3 ♣ ¹
North HCP: 15+2	♦ AQJ42	♦ K5	Pass	3 ♠	Pass	4 ♠
South HCP: 14+3	♣ -	♣ KQT954	Pass	4NT	Pass	5 ♦ ²
Contract: 6 ♠ North			Pass	5 ♥	Pass	6 ♣ ³
			Pass	6 ♠	All Pass	

1. Fourth suit game force

2. A=1/5 or 4/5

3. !S queen and !C king

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ AKJT5				1 ♠
Vul: None	♥ AQ8	♥ KT972	Pass	2 ♣	Pass	3 ♥
North HCP: 15	♦ A763	♦ KQ2	Pass	3NT	All Pass	
South HCP: 16+2	♣ KQ96	♣ -				
Contract: 3NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ 73	♠ AK52				1 ♥
Vul: N-S	♥ AK32	♥ QT865	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 14+1	♦ 86	♦ KJT2	Pass	3 ♥	Pass	4NT
South HCP: 13+1	♣ AQJ96	♣ -	Pass	5 ♣ ³	Pass	6 ♥
Contract: 6 ♥ South			All Pass			

1. Jacoby 2NT

2. shortness !C

3. A=0/5 or 3/5

Board: 35 ♠ AKQJ74 You bid first.

Dealer: North ♥ 8 The opponents are silent.

Vul: E-W ♦ QJ

HCP: 17+2 ♣ KJ84

Board: 36 ♠ 643 Partner bids first.

Dealer: South ♥ QJ83 The opponents are silent.

Vul: Both ♦ QJ87

HCP: 10 ♣ A3

Board: 37 ♠ Q9765 You bid first.

Dealer: North ♥ AQT4 The opponents are silent.

Vul: N-S ♦ AJ

HCP: 14+1 ♣ J5

Board: 38 ♠ AQ763 You bid first.

Dealer: North ♥ AJ9 The opponents are silent.

Vul: E-W ♦ K542

HCP: 14+1 ♣ 7

Board: 39 ♠ Q3 You bid first.

Dealer: North ♥ AKJ765 The opponents are silent.

Vul: Both ♦ JT63

HCP: 15+2 ♣ A

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ74	♠ 52		1 ♠	Pass	2 ♦
Vul: E-W	♥ 8	♥ AQT7	Pass	3 ♠	Pass	4 ♠
North HCP: 17+2	♦ QJ	♦ KT54	Pass	4NT	Pass	5 ♥ ¹
South HCP: 13	♣ KJ84	♣ A97	Pass	6 ♠	All Pass	
Contract: 6 ♠ North			1. A=2/5 or 5/5, Q(S)=0			

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ 643	♠ KQ9872				1 ♠
Vul: Both	♥ QJ83	♥ A72	Pass	1NT ¹	Pass	3 ♠
North HCP: 10	♦ QJ87	♦ AK6	Pass	4 ♠	All Pass	
South HCP: 19+2	♣ A3	♣ K	1. forcing 1NT			
Contract: 4 ♠ North						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ Q9765	♠ 432		1 ♠	Pass	1NT ¹
Vul: N-S	♥ AQT4	♥ 87	Pass	2 ♥	Pass	3 ♠
North HCP: 14+1	♦ AJ	♦ KQ9	Pass	4 ♠	All Pass	
South HCP: 10+1	♣ J5	♣ KQ943	1. forcing 1NT			
Contract: 4 ♠ North						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ AQ763	♠ K2		1 ♠	Pass	2 ♣
Vul: E-W	♥ AJ9	♥ K2	Pass	3 ♦	Pass	3NT
North HCP: 14+1	♦ K542	♦ Q96	All Pass			
South HCP: 18+2	♣ 7	♣ AKQJ92				
Contract: 3NT South						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ A9		1 ♥	Pass	2 ♣
Vul: Both	♥ AKJ765	♥ Q8	Pass	3 ♥	Pass	4 ♥
North HCP: 15+2	♦ JT63	♦ A854	All Pass			
South HCP: 13+1	♣ A	♣ QJ984				
Contract: 4 ♥ South						

Board: 35	♠ 52	Partner bids first.
Dealer: North	♥ AQT7	The opponents are silent.
Vul: E-W	♦ KT54	
HCP: 13	♣ A97	

Board: 36	♠ KQ9872	You bid first.
Dealer: South	♥ A72	The opponents are silent.
Vul: Both	♦ AK6	
HCP: 19+2	♣ K	

Board: 37	♠ 432	Partner bids first.
Dealer: North	♥ 87	The opponents are silent.
Vul: N-S	♦ KQ9	
HCP: 10+1	♣ KQ943	

Board: 38	♠ K2	Partner bids first.
Dealer: North	♥ K2	The opponents are silent.
Vul: E-W	♦ Q96	
HCP: 18+2	♣ AKQJ92	

Board: 39	♠ A9	Partner bids first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: Both	♦ A854	
HCP: 13+1	♣ QJ984	

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ74	♠ 52		1 ♠	Pass	2 ♦
Vul: E-W	♥ 8	♥ AQT7	Pass	3 ♠	Pass	4 ♠
North HCP: 17+2	♦ QJ	♦ KT54	Pass	4NT	Pass	5 ♥ ¹
South HCP: 13	♣ KJ84	♣ A97	Pass	6 ♠	All Pass	
Contract: 6 ♠ North			1. A=2/5 or 5/5, Q(S)=0			

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ 643	♠ KQ9872				1 ♠
Vul: Both	♥ QJ83	♥ A72	Pass	1NT ¹	Pass	3 ♠
North HCP: 10	♦ QJ87	♦ AK6	Pass	4 ♠	All Pass	
South HCP: 19+2	♣ A3	♣ K	1. forcing 1NT			
Contract: 4 ♠ North						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ Q9765	♠ 432		1 ♠	Pass	1NT ¹
Vul: N-S	♥ AQT4	♥ 87	Pass	2 ♥	Pass	3 ♠
North HCP: 14+1	♦ AJ	♦ KQ9	Pass	4 ♠	All Pass	
South HCP: 10+1	♣ J5	♣ KQ943	1. forcing 1NT			
Contract: 4 ♠ North						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ AQ763	♠ K2		1 ♠	Pass	2 ♣
Vul: E-W	♥ AJ9	♥ K2	Pass	3 ♦	Pass	3NT
North HCP: 14+1	♦ K542	♦ Q96	All Pass			
South HCP: 18+2	♣ 7	♣ AKQJ92				
Contract: 3NT South						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ A9		1 ♥	Pass	2 ♣
Vul: Both	♥ AKJ765	♥ Q8	Pass	3 ♥	Pass	4 ♥
North HCP: 15+2	♦ JT63	♦ A854	All Pass			
South HCP: 13+1	♣ A	♣ QJ984				
Contract: 4 ♥ South						

Board: 40 ♠ AKJ974 You bid first.

Dealer: North ♥ J94 The opponents are silent.

Vul: E-W ♦ A94

HCP: 14+2 ♣ J

Board: 41 ♠ AQ964 You bid first.

Dealer: North ♥ KQ43 The opponents are silent.

Vul: Both ♦ J85

HCP: 13+1 ♣ J

Board: 42 ♠ KT Partner bids first.

Dealer: South ♥ AQ52 The opponents are silent.

Vul: None ♦ QJT

HCP: 16 ♣ KJ76

Board: 43 ♠ 6 Partner bids first.

Dealer: South ♥ AK7 The opponents are silent.

Vul: N-S ♦ QJ92

HCP: 15+1 ♣ KQT93

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ AKJ974	♠ 63		1 ♠	Pass	2 ♥
Vul: E-W	♥ J94	♥ AK876	Pass	4 ♣ ¹	Pass	4 ♥
North HCP: 14+2	♦ A94	♦ Q		All Pass		
South HCP: 13+2	♣ J	♣ A8652				1. Splinter
Contract: 4 ♥ South						

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ AQ964	♠ K873		1 ♠	Pass	2 NT ¹
Vul: Both	♥ KQ43	♥ AT7	Pass	3 ♣ ²	Pass	3 ♠
North HCP: 13+1	♦ J85	♦ K	Pass	4 ♥	Pass	4 NT
South HCP: 16+1	♣ J	♣ AQ972	Pass	5 ♦ ³	Pass	5 ♥
Contract: 6 ♠ South			Pass	6 ♥ ⁴	Pass	6 ♠
				All Pass		
						1. Jacoby 2NT
						2. shortness !C
						3. A=1/5 or 4/5
						4. !S queen and !H king

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ A9865				1 ♠
Vul: None	♥ AQ52	♥ KJ87	Pass	2 ♣	Pass	2 ♥
North HCP: 16	♦ QJT	♦ A7	Pass	3 ♥	Pass	3 NT
South HCP: 14+1	♣ KJ76	♣ Q2	Pass	4 ♣	Pass	4 ♦
Contract: 6 ♥ North			Pass	4 NT	Pass	5 ♣ ¹
			Pass	6 ♥	All Pass	
						1. A=0/5 or 3/5

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ KQT942				1 ♠
Vul: N-S	♥ AK7	♥ 8	Pass	2 ♣	Pass	3 ♠
North HCP: 15+1	♦ QJ92	♦ AK5	Pass	3 NT	All Pass	
South HCP: 17+2	♣ KQT93	♣ AJ5				
Contract: 3 NT North						

Board: 40	♠ 63	Partner bids first.
Dealer: North	♥ AK876	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 13+2	♣ A8652	

Board: 41	♠ K873	Partner bids first.
Dealer: North	♥ AT7	The opponents are silent.
Vul: Both	♦ K	
HCP: 16+1	♣ AQ972	

Board: 42	♠ A9865	You bid first.
Dealer: South	♥ KJ87	The opponents are silent.
Vul: None	♦ A7	
HCP: 14+1	♣ Q2	

Board: 43	♠ KQT942	You bid first.
Dealer: South	♥ 8	The opponents are silent.
Vul: N-S	♦ AK5	
HCP: 17+2	♣ AJ5	

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ AKJ974	♠ 63		1 ♠	Pass	2 ♥
Vul: E-W	♥ J94	♥ AK876	Pass	4 ♣ ¹	Pass	4 ♥
North HCP: 14+2	♦ A94	♦ Q		All Pass		
South HCP: 13+2	♣ J	♣ A8652				1. Splinter
Contract: 4 ♥ South						

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ AQ964	♠ K873		1 ♠	Pass	2 NT ¹
Vul: Both	♥ KQ43	♥ AT7	Pass	3 ♣ ²	Pass	3 ♠
North HCP: 13+1	♦ J85	♦ K	Pass	4 ♥	Pass	4 NT
South HCP: 16+1	♣ J	♣ AQ972	Pass	5 ♦ ³	Pass	5 ♥
Contract: 6 ♠ South			Pass	6 ♥ ⁴	Pass	6 ♠
				All Pass		
						1. Jacoby 2NT
						2. shortness !C
						3. A=1/5 or 4/5
						4. !S queen and !H king

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ A9865				1 ♠
Vul: None	♥ AQ52	♥ KJ87	Pass	2 ♣	Pass	2 ♥
North HCP: 16	♦ QJT	♦ A7	Pass	3 ♥	Pass	3 NT
South HCP: 14+1	♣ KJ76	♣ Q2	Pass	4 ♣	Pass	4 ♦
Contract: 6 ♥ North			Pass	4 NT	Pass	5 ♣ ¹
			Pass	6 ♥	All Pass	
						1. A=0/5 or 3/5

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ KQT942				1 ♠
Vul: N-S	♥ AK7	♥ 8	Pass	2 ♣	Pass	3 ♠
North HCP: 15+1	♦ QJ92	♦ AK5	Pass	3 NT	All Pass	
South HCP: 17+2	♣ KQT93	♣ AJ5				
Contract: 3 NT North						

Board: 44	♠ 74	Partner bids first.
Dealer: South	♥ 872	The opponents are silent.
Vul: Both	♦ QT762	
HCP: 10+1	♣ AKJ	

Board: 45	♠ Q2	Partner bids first.
Dealer: South	♥ A73	The opponents are silent.
Vul: None	♦ AT85	
HCP: 14	♣ A876	

Board: 46	♠ 43	Partner bids first.
Dealer: South	♥ AQT	The opponents are silent.
Vul: N-S	♦ QJ983	
HCP: 12+1	♣ K43	

Board: 47	♠ AK653	You bid first.
Dealer: North	♥ T7	The opponents are silent.
Vul: E-W	♦ A64	
HCP: 12+1	♣ J97	

Board: 48	♠ K5	You bid first.
Dealer: North	♥ KQJ752	The opponents are silent.
Vul: None	♦ Q	
HCP: 14+2	♣ K732	

Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ QJT6				1 ♥
Vul: Both	♥ 872	♥ AKQJ9	Pass	1NT ¹	Pass	2 ♠
North HCP: 10+1	♦ QT762	♦ A84	Pass	6 ♥	All Pass	
South HCP: 17+1	♣ AKJ	♣ 7				1. forcing 1NT
Contract: 6 ♥ North						

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ AKJ84				1 ♠
Vul: None	♥ A73	♥ QT92	Pass	2 ♣	Pass	3 ♥
North HCP: 14	♦ AT85	♦ J6	Pass	3NT	All Pass	
South HCP: 15+1	♣ A876	♣ KJ				
Contract: 3NT North						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ K85				1 ♥
Vul: N-S	♥ AQT	♥ KJ642	Pass	1NT ¹	Pass	2 ♣
North HCP: 12+1	♦ QJ983	♦ 5	Pass	3 ♥	Pass	4 ♥
South HCP: 13+1	♣ K43	♣ AQT5	All Pass			
Contract: 4 ♥ South						1. forcing 1NT

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AK653	♠ J4		1 ♠	Pass	2 ♣
Vul: E-W	♥ T7	♥ A86	Pass	2NT	Pass	3NT
North HCP: 12+1	♦ A64	♦ KJ85	All Pass			
South HCP: 16	♣ J97	♣ AK86				
Contract: 3NT South						

Board: 48	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ QJ7		1 ♥	Pass	2 ♣
Vul: None	♥ KQJ752	♥ -	Pass	3 ♥	Pass	4 ♣
North HCP: 14+2	♦ Q	♦ AT52	Pass	4NT	Pass	5 ♠ ¹
South HCP: 14+2	♣ K732	♣ AQJT94	Pass	6 ♣	All Pass	
Contract: 6 ♣ North						1. A=2/5 or 5/5, Q(C)=1

Board: 44 ♠ QJT6 You bid first.

Dealer: South ♥ AKQJ9 The opponents are silent.

Vul: Both ♦ A84

HCP: 17+1 ♣ 7

Board: 45 ♠ AKJ84 You bid first.

Dealer: South ♥ QT92 The opponents are silent.

Vul: None ♦ J6

HCP: 15+1 ♣ KJ

Board: 46 ♠ K85 You bid first.

Dealer: South ♥ KJ642 The opponents are silent.

Vul: N-S ♦ 5

HCP: 13+1 ♣ AQT5

Board: 47 ♠ J4 Partner bids first.

Dealer: North ♥ A86 The opponents are silent.

Vul: E-W ♦ KJ85

HCP: 16 ♣ AK86

Board: 48 ♠ QJ7 Partner bids first.

Dealer: North ♥ - The opponents are silent.

Vul: None ♦ AT52

HCP: 14+2 ♣ AQJT94

Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ QJT6				1 ♥
Vul: Both	♥ 872	♥ AKQJ9	Pass	1NT ¹	Pass	2 ♠
North HCP: 10+1	♦ QT762	♦ A84	Pass	6 ♥	All Pass	
South HCP: 17+1	♣ AKJ	♣ 7				1. forcing 1NT
Contract: 6 ♥ North						

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ AKJ84				1 ♠
Vul: None	♥ A73	♥ QT92	Pass	2 ♣	Pass	3 ♥
North HCP: 14	♦ AT85	♦ J6	Pass	3NT	All Pass	
South HCP: 15+1	♣ A876	♣ KJ				
Contract: 3NT North						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ K85				1 ♥
Vul: N-S	♥ AQT	♥ KJ642	Pass	1NT ¹	Pass	2 ♣
North HCP: 12+1	♦ QJ983	♦ 5	Pass	3 ♥	Pass	4 ♥
South HCP: 13+1	♣ K43	♣ AQT5	All Pass			
Contract: 4 ♥ South						1. forcing 1NT

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AK653	♠ J4		1 ♠	Pass	2 ♣
Vul: E-W	♥ T7	♥ A86	Pass	2NT	Pass	3NT
North HCP: 12+1	♦ A64	♦ KJ85	All Pass			
South HCP: 16	♣ J97	♣ AK86				
Contract: 3NT South						

Board: 48	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ QJ7		1 ♥	Pass	2 ♣
Vul: None	♥ KQJ752	♥ -	Pass	3 ♥	Pass	4 ♣
North HCP: 14+2	♦ Q	♦ AT52	Pass	4NT	Pass	5 ♠ ¹
South HCP: 14+2	♣ K732	♣ AQJT94	Pass	6 ♣	All Pass	
Contract: 6 ♣ North						1. A=2/5 or 5/5, Q(C)=1

Board: 49	♠ 95	Partner bids first.
Dealer: South	♥ Q75	The opponents are silent.
Vul: N-S	♦ A95	
HCP: 14+1	♣ AKJ84	

Board: 50	♠ AJT53	You bid first.
Dealer: North	♥ A62	The opponents are silent.
Vul: E-W	♦ K	
HCP: 13+1	♣ JT52	

Both hands (Answers Page)

Board: 49

Dealer: South

North:

♠ 95

South:

♠ AQJ72

W N E S

1 ♠

Vul: N-S

♥ Q75

♥ KT94

Pass 2 ♣ Pass 2 ♥

North HCP: 14+1

♦ A95

♦ KJ

Pass 2NT Pass 3NT

South HCP: 14+1

♣ AKJ84

♣ 73

All Pass

Contract: 3NT South

Board: 50

Dealer: North

North:

♠ AJT53

South:

♠ 92

W N E S

1 ♠ Pass 2 ♣

Vul: E-W

♥ A62

♥ KQ7

Pass 3 ♣ Pass 3NT

North HCP: 13+1

♦ K

♦ AQ64

All Pass

South HCP: 16

♣ JT52

♣ KQ64

Contract: 3NT South

Board: 49	♠ AQJ72	You bid first.
Dealer: South	♥ KT94	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 14+1	♣ 73	

Board: 50	♠ 92	Partner bids first.
Dealer: North	♥ KQ7	The opponents are silent.
Vul: E-W	♦ AQ64	
HCP: 16	♣ KQ64	

Both hands (Answers Page)

Board: 49

Dealer: South

North:

♠ 95

South:

♠ AQJ72

W N E S

1 ♠

Vul: N-S

♥ Q75

♥ KT94

Pass 2 ♣ Pass 2 ♥

North HCP: 14+1

♦ A95

♦ KJ

Pass 2NT Pass 3NT

South HCP: 14+1

♣ AKJ84

♣ 73

All Pass

Contract: 3NT South

Board: 50

Dealer: North

North:

♠ AJT53

South:

♠ 92

W N E S

1 ♠ Pass 2 ♣

Vul: E-W

♥ A62

♥ KQ7

Pass 3 ♣ Pass 3NT

North HCP: 13+1

♦ K

♦ AQ64

All Pass

South HCP: 16

♣ JT52

♣ KQ64

Contract: 3NT South