

**Board: 1**      ♠ AKQ82      You are dealer.  
Dealer: North      ♥ A86532      The opponents are silent.  
Vul: None      ♦ 7  
HCP: 14+3      ♣ J

---

**Board: 2**      ♠ AK9865      You are dealer.  
Dealer: North      ♥ -      East (LHO) Doubles 7♥ if possible.  
Vul: N-S      ♦ -  
HCP: 13+5      ♣ KQJT732

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**Board: 3**      ♠ AKQ874      You are dealer.  
Dealer: North      ♥ J6432      The opponents are silent.  
Vul: Both      ♦ 9  
HCP: 11+3      ♣ J

---

**Board: 4**      ♠ 7642      Partner is dealer.  
Dealer: South      ♥ A      The opponents are silent.  
Vul: None      ♦ Q7  
HCP: 12+2      ♣ KQJ732

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 14+3

South HCP: 11+2

Contract: 4♥ North

North:

♠ AKQ82

♥ A86532

♦ 7

♣ J

South:

♠ J65

♥ 7

♦ AKJ863

♣ Q72

W N E S

1♥ Pass 3♦<sup>1</sup>

Pass 3♠ Pass 3NT

Pass 4♥ All Pass

1. Inviting Jump Shifts

### Board: 2

Dealer: North

Vul: N-S

North HCP: 13+5

South HCP: 17+4

Contract: 7♥X South

North:

♠ AK9865

♥ -

♦ -

♣ KQJT732

South:

♠ J

♥ AKT9832

♦ AKQ97

♣ -

W N E S

1♠ Pass 2♥

Pass 3♠ Pass 4NT

Pass 5♥<sup>1</sup> Pass 7♥

Pass Pass X All Pass

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

### Board: 3

Dealer: North

Vul: Both

North HCP: 11+3

South HCP: 15+1

Contract: 6♥ North

North:

♠ AKQ874

♥ J6432

♦ 9

♣ J

South:

♠ 9

♥ AQT5

♦ AJ2

♣ A8652

W N E S

1♠ Pass 2♣

Pass 2♥ Pass 3♥

Pass 4NT Pass 5♣<sup>1</sup>

Pass 5♦ Pass 5NT<sup>2</sup>

Pass 6♥ All Pass

1. A=0/5 or 3/5

2. !H queen no !S king no !C king no !D king

### Board: 4

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 13+3

Contract: 4♥ South

North:

♠ 7642

♥ A

♦ Q7

♣ KQJ732

South:

♠ 9

♥ KQT543

♦ A9842

♣ A

W N E S

1♥

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT Pass 4♥

All Pass

1. Inviting Jump Shifts

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

---

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

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

---

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

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 14+3

South HCP: 11+2

Contract: 4♥ North

North:

♠ AKQ82

♥ A86532

♦ 7

♣ J

South:

♠ J65

♥ 7

♦ AKJ863

♣ Q72

W N E S

1♥ Pass 3♦<sup>1</sup>

Pass 3♠ Pass 3NT

Pass 4♥ All Pass

1. Inviting Jump Shifts

### Board: 2

Dealer: North

Vul: N-S

North HCP: 13+5

South HCP: 17+4

Contract: 7♥X South

North:

♠ AK9865

♥ -

♦ -

♣ KQJT732

South:

♠ J

♥ AKT9832

♦ AKQ97

♣ -

W N E S

1♠ Pass 2♥

Pass 3♠ Pass 4NT

Pass 5♥<sup>1</sup> Pass 7♥

Pass Pass X All Pass

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

### Board: 3

Dealer: North

Vul: Both

North HCP: 11+3

South HCP: 15+1

Contract: 6♥ North

North:

♠ AKQ874

♥ J6432

♦ 9

♣ J

South:

♠ 9

♥ AQT5

♦ AJ2

♣ A8652

W N E S

1♠ Pass 2♣

Pass 2♥ Pass 3♥

Pass 4NT Pass 5♣<sup>1</sup>

Pass 5♦ Pass 5NT<sup>2</sup>

Pass 6♥ All Pass

1. A=0/5 or 3/5

2. !H queen no !S king no !C king no !D king

### Board: 4

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 13+3

Contract: 4♥ South

North:

♠ 7642

♥ A

♦ Q7

♣ KQJ732

South:

♠ 9

♥ KQT543

♦ A9842

♣ A

W N E S

1♥

Pass 3♣<sup>1</sup> Pass 3♦

Pass 3NT Pass 4♥

All Pass

1. Inviting Jump Shifts

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

---

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

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

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

---

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

## Both hands (Answers Page)

### Board: 5

Dealer: North

Vul: Both

North HCP: 13+3

South HCP: 20+2

Contract: 5♥ North

North:

♠ AQJ864

♥ AJT97

♦ T

♣ J

South:

♠ K

♥ Q53

♦ KQJ

♣ AKQ754

W	N	E	S
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	1♠	Pass	2♣
--	----	------	----

Pass	2♥	Pass	4♣
------	----	------	----

Pass	4♥	Pass	4NT
------	----	------	-----

Pass	5♥ <sup>1</sup>	All Pass	
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1. A=2/5 or 5/5, Q(H)=0

### Board: 6

Dealer: North

Vul: None

North HCP: 15+3

South HCP: 14+3

Contract: 6NT South

North:

♠ AKQ965

♥ -

♦ 92

♣ AQ983

South:

♠ 3

♥ AKQJ764

♦ J64

♣ K7

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

	1♠	Pass	2♥
--	----	------	----

Pass	3♠	Pass	4NT
------	----	------	-----

Pass	5♣ <sup>1</sup>	Pass	6NT
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All Pass

1. A=0/5 or 3/5

### Board: 7

Dealer: North

Vul: Both

North HCP: 15+3

South HCP: 12+2

Contract: 4♠ North

North:

♠ AKT865

♥ 5

♦ 9

♣ AKJ75

South:

♠ J

♥ AJ942

♦ AQ742

♣ 92

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

	1♠	Pass	1NT <sup>1</sup>
--	----	------	------------------

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

Pass	3♣	Pass	3♥
------	----	------	----

Pass	4♠	All Pass	
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1. forcing 1NT

### Board: 8

Dealer: South

Vul: None

North HCP: 17+2

South HCP: 11+3

Contract: 4♥ South

North:

♠ AK9543

♥ T

♦ KJ8

♣ AQ7

South:

♠ 7

♥ KQ8654

♦ AQT72

♣ 2

W	N	E	S
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			1♥
--	--	--	----

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

Pass	3♠	Pass	4♥
------	----	------	----

All Pass

### Board: 9

Dealer: North

Vul: None

North HCP: 11+3

South HCP: 14+1

Contract: 4♠ North

North:

♠ AJT642

♥ 93

♦ AQ943

♣ -

South:

♠ 3

♥ KJ54

♦ J75

♣ AKQ84

W	N	E	S
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	1♠	Pass	2♣
--	----	------	----

Pass	3♦	Pass	3♥
------	----	------	----

Pass	3♠	Pass	3NT
------	----	------	-----

Pass	4♠	All Pass	
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<b>Board: 5</b>	♠ K	Partner is dealer.
Dealer: North	♥ Q53	The opponents are silent.
Vul: Both	♦ KQJ	
HCP: 20+2	♣ AKQ754	

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 5

Dealer: North

Vul: Both

North HCP: 13+3

South HCP: 20+2

Contract: 5♥ North

North:

♠ AQJ864

♥ AJT97

♦ T

♣ J

South:

♠ K

♥ Q53

♦ KQJ

♣ AKQ754

W	N	E	S
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	1♠	Pass	2♣
--	----	------	----

Pass	2♥	Pass	4♣
------	----	------	----

Pass	4♥	Pass	4NT
------	----	------	-----

Pass	5♥ <sup>1</sup>	All Pass	
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1. A=2/5 or 5/5, Q(H)=0

### Board: 6

Dealer: North

Vul: None

North HCP: 15+3

South HCP: 14+3

Contract: 6NT South

North:

♠ AKQ965

♥ -

♦ 92

♣ AQ983

South:

♠ 3

♥ AKQJ764

♦ J64

♣ K7

W	N	E	S
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	1♠	Pass	2♥
--	----	------	----

Pass	3♠	Pass	4NT
------	----	------	-----

Pass	5♣ <sup>1</sup>	Pass	6NT
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All Pass

1. A=0/5 or 3/5

### Board: 7

Dealer: North

Vul: Both

North HCP: 15+3

South HCP: 12+2

Contract: 4♠ North

North:

♠ AKT865

♥ 5

♦ 9

♣ AKJ75

South:

♠ J

♥ AJ942

♦ AQ742

♣ 92

W	N	E	S
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	1♠	Pass	1NT <sup>1</sup>
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Pass	2♣	Pass	2NT
------	----	------	-----

Pass	3♣	Pass	3♥
------	----	------	----

Pass	4♠	All Pass	
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1. forcing 1NT

### Board: 8

Dealer: South

Vul: None

North HCP: 17+2

South HCP: 11+3

Contract: 4♥ South

North:

♠ AK9543

♥ T

♦ KJ8

♣ AQ7

South:

♠ 7

♥ KQ8654

♦ AQT72

♣ 2

W	N	E	S
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			1♥
--	--	--	----

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

Pass	3♠	Pass	4♥
------	----	------	----

All Pass

### Board: 9

Dealer: North

Vul: None

North HCP: 11+3

South HCP: 14+1

Contract: 4♠ North

North:

♠ AJT642

♥ 93

♦ AQ943

♣ -

South:

♠ 3

♥ KJ54

♦ J75

♣ AKQ84

W	N	E	S
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	1♠	Pass	2♣
--	----	------	----

Pass	3♦	Pass	3♥
------	----	------	----

Pass	3♠	Pass	3NT
------	----	------	-----

Pass	4♠	All Pass	
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<b>Board: 10</b>	♠ A	Partner is dealer.
Dealer: South	♥ K754	The opponents are silent.
Vul: Both	♦ AT532	
HCP: 11+1	♣ T86	

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 10

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14+3

Contract: 4 ♠ South

North:

♠ A

♥ K754

♦ AT532

♣ T86

South:

♠ KJT954

♥ -

♦ K9

♣ AK542

W	N	E	S
			1 ♠
Pass	1NT <sup>1</sup>	Pass	2 ♣
Pass	2NT	Pass	3 ♣
Pass	3 ♦	Pass	4 ♠
All Pass			

1. forcing 1NT

### Board: 11

Dealer: North

Vul: N-S

North HCP: 11+3

South HCP: 11+2

Contract: 3 ♠ North

North:

♠ AQJT96

♥ 5

♦ AT732

♣ T

South:

♠ 7

♥ AKQT62

♦ 86

♣ Q743

W	N	E	S
	1 ♠	Pass	3 ♥ <sup>1</sup>
Pass	3 ♠	All Pass	

1. Inviting Jump Shifts

### Board: 12

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 13+3

Contract: 4 ♠ South

North:

♠ 4

♥ KT652

♦ KQ832

♣ K9

South:

♠ AKQ973

♥ 84

♦ -

♣ A6432

W	N	E	S
			1 ♠
Pass	1NT <sup>1</sup>	Pass	2 ♣
Pass	2NT	Pass	3 ♣
Pass	3 ♥	Pass	4 ♠
All Pass			

1. forcing 1NT

### Board: 13

Dealer: North

Vul: None

North HCP: 11+3

South HCP: 17+1

Contract: 4 ♠ North

North:

♠ AJ8764

♥ 2

♦ K8543

♣ K

South:

♠ T

♥ AKQ74

♦ AT7

♣ A875

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

<b>Board: 10</b>	♠ KJT954	You are dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: Both	♦ K9	
HCP: 14+3	♣ AK542	

---

<b>Board: 11</b>	♠ 7	Partner is dealer.
Dealer: North	♥ AKQT62	The opponents are silent.
Vul: N-S	♦ 86	
HCP: 11+2	♣ Q743	

---

<b>Board: 12</b>	♠ AKQ973	You are dealer.
Dealer: South	♥ 84	The opponents are silent.
Vul: Both	♦ -	
HCP: 13+3	♣ A6432	

---

<b>Board: 13</b>	♠ T	Partner is dealer.
Dealer: North	♥ AKQ74	The opponents are silent.
Vul: None	♦ AT7	
HCP: 17+1	♣ A875	

## Both hands (Answers Page)

### Board: 10

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14+3

Contract: 4 ♠ South

North:

♠ A

♥ K754

♦ AT532

♣ T86

South:

♠ KJT954

♥ -

♦ K9

♣ AK542

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 2NT Pass 3 ♣

Pass 3 ♦ Pass 4 ♠

All Pass

1. forcing 1NT

### Board: 11

Dealer: North

Vul: N-S

North HCP: 11+3

South HCP: 11+2

Contract: 3 ♠ North

North:

♠ AQJT96

♥ 5

♦ AT732

♣ T

South:

♠ 7

♥ AKQT62

♦ 86

♣ Q743

W N E S

1 ♠ Pass 3 ♥<sup>1</sup>

Pass 3 ♠ All Pass

1. Inviting Jump Shifts

### Board: 12

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 13+3

Contract: 4 ♠ South

North:

♠ 4

♥ KT652

♦ KQ832

♣ K9

South:

♠ AKQ973

♥ 84

♦ -

♣ A6432

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 2NT Pass 3 ♣

Pass 3 ♥ Pass 4 ♠

All Pass

1. forcing 1NT

### Board: 13

Dealer: North

Vul: None

North HCP: 11+3

South HCP: 17+1

Contract: 4 ♠ North

North:

♠ AJ8764

♥ 2

♦ K8543

♣ K

South:

♠ T

♥ AKQ74

♦ AT7

♣ A875

W N E S

1 ♠ Pass 2 ♥

Pass 3 ♦ Pass 3NT

Pass 4 ♠ All Pass

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 14

Dealer: South

Vul: None

North HCP: 15+2

South HCP: 11+3

Contract: 4♥ South

North:

♠ AKQ32

♥ 5

♦ AQ954

♣ T3

South:

♠ 4

♥ QT9832

♦ 3

♣ AKQ87

W N E S

Pass 1♥

Pass 2♠ Pass 3♣

Pass 3NT Pass 4♥

All Pass

### Board: 15

Dealer: North

Vul: E-W

North HCP: 12+3

South HCP: 12+1

Contract: 4♥ North

North:

♠ Q5

♥ AK9542

♦ K9532

♣ -

South:

♠ K832

♥ J

♦ QJT

♣ KQ963

W N E S

Pass 1♥ Pass 1♠

Pass 2♦ Pass 2NT

Pass 4♥ All Pass

### Board: 16

Dealer: South

Vul: None

North HCP: 16+1

South HCP: 12+4

Contract: 5♠ South

North:

♠ 852

♥ AKQ76

♦ 4

♣ AK42

South:

♠ AJ9643

♥ -

♦ KQT975

♣ Q

W N E S

Pass 1♠

Pass 2♥ Pass 3♦

Pass 3♠ Pass 4♣

Pass 4♠ Pass 4NT

Pass 5♥<sup>1</sup> Pass 5♠

All Pass

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

### Board: 17

Dealer: South

Vul: N-S

North HCP: 13+2

South HCP: 15+3

Contract: 4♠ North

North:

♠ AQT543

♥ -

♦ Q32

♣ KQ84

South:

♠ K

♥ AQJ876

♦ AJ754

♣ T

W N E S

Pass 1♥

Pass 1♠ Pass 2♦

Pass 3NT Pass 4♥

Pass 4♠ All Pass

<b>Board: 14</b>	♠ 4	You are dealer.
Dealer: South	♥ QT9832	The opponents are silent.
Vul: None	♦ 3	
HCP: 11+3	♣ AKQ87	

---

<b>Board: 15</b>	♠ K832	Partner is dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: E-W	♦ QJT	
HCP: 12+1	♣ KQ963	

---

<b>Board: 16</b>	♠ AJ9643	You are dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: None	♦ KQT975	
HCP: 12+4	♣ Q	

---

<b>Board: 17</b>	♠ K	You are dealer.
Dealer: South	♥ AQJ876	The opponents are silent.
Vul: N-S	♦ AJ754	
HCP: 15+3	♣ T	

## Both hands (Answers Page)

### Board: 14

Dealer: South

Vul: None

North HCP: 15+2

South HCP: 11+3

Contract: 4♥ South

North:

♠ AKQ32

♥ 5

♦ AQ954

♣ T3

South:

♠ 4

♥ QT9832

♦ 3

♣ AKQ87

W N E S

Pass 1♥

Pass 2♠ Pass 3♣

Pass 3NT Pass 4♥

All Pass

### Board: 15

Dealer: North

Vul: E-W

North HCP: 12+3

South HCP: 12+1

Contract: 4♥ North

North:

♠ Q5

♥ AK9542

♦ K9532

♣ -

South:

♠ K832

♥ J

♦ QJT

♣ KQ963

W N E S

Pass 1♥ Pass 1♠

Pass 2♦ Pass 2NT

Pass 4♥ All Pass

### Board: 16

Dealer: South

Vul: None

North HCP: 16+1

South HCP: 12+4

Contract: 5♠ South

North:

♠ 852

♥ AKQ76

♦ 4

♣ AK42

South:

♠ AJ9643

♥ -

♦ KQT975

♣ Q

W N E S

Pass 1♠

Pass 2♥ Pass 3♦

Pass 3♠ Pass 4♣

Pass 4♠ Pass 4NT

Pass 5♥<sup>1</sup> Pass 5♠

All Pass

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

### Board: 17

Dealer: South

Vul: N-S

North HCP: 13+2

South HCP: 15+3

Contract: 4♠ North

North:

♠ AQT543

♥ -

♦ Q32

♣ KQ84

South:

♠ K

♥ AQJ876

♦ AJ754

♣ T

W N E S

Pass 1♥

Pass 1♠ Pass 2♦

Pass 3NT Pass 4♥

Pass 4♠ All Pass



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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 18

Dealer: South

Vul: E-W

North HCP: 16+2

South HCP: 11+3

Contract: 4 ♠ South

North:

♠ KJ6

♥ 3

♦ AKQT73

♣ QJ9

South:

♠ AQ973

♥ AJT975

♦ -

♣ T6

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

### Board: 19

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 13+3

Contract: 4 ♠ South

North:

♠ KT9853

♥ 3

♦ A532

♣ A4

South:

♠ Q

♥ AJT865

♦ K

♣ KT962

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

### Board: 20

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 11+3

Contract: 3 ♠ South

North:

♠ 2

♥ KJ863

♦ KJ6

♣ KT98

South:

♠ AJ9873

♥ 2

♦ AQ752

♣ 2

W	N	E	S
			1 ♠
Pass	1NT <sup>1</sup>	Pass	2 ♦
Pass	2NT	Pass	3 ♠
All Pass			

1. forcing 1NT

### Board: 21

Dealer: North

Vul: N-S

North HCP: 14+3

South HCP: 14+1

Contract: 4 ♠ North

North:

♠ KQ9654

♥ Q

♦ AK862

♣ 9

South:

♠ J

♥ AJ975

♦ 973

♣ AKJT

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

### Board: 22

Dealer: North

Vul: Both

North HCP: 13+3

South HCP: 15+1

Contract: 6 ♠ North

North:

♠ AK763

♥ QJT853

♦ K

♣ T

South:

♠ Q952

♥ A

♦ AQJ

♣ Q6532

W	N	E	S
	1 ♥	Pass	2 ♣
Pass	3 ♥	Pass	3 ♠
Pass	4NT	Pass	5 ♠ <sup>1</sup>
Pass	6 ♠	All Pass	

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

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 18

Dealer: South

Vul: E-W

North HCP: 16+2

South HCP: 11+3

Contract: 4 ♠ South

North:

♠ KJ6

♥ 3

♦ AKQT73

♣ QJ9

South:

♠ AQ973

♥ AJT975

♦ -

♣ T6

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

### Board: 19

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 13+3

Contract: 4 ♠ South

North:

♠ KT9853

♥ 3

♦ A532

♣ A4

South:

♠ Q

♥ AJT865

♦ K

♣ KT962

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

### Board: 20

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 11+3

Contract: 3 ♠ South

North:

♠ 2

♥ KJ863

♦ KJ6

♣ KT98

South:

♠ AJ9873

♥ 2

♦ AQ752

♣ 2

W	N	E	S
			1 ♠
Pass	1NT <sup>1</sup>	Pass	2 ♦
Pass	2NT	Pass	3 ♠
All Pass			

1. forcing 1NT

### Board: 21

Dealer: North

Vul: N-S

North HCP: 14+3

South HCP: 14+1

Contract: 4 ♠ North

North:

♠ KQ9654

♥ Q

♦ AK862

♣ 9

South:

♠ J

♥ AJ975

♦ 973

♣ AKJT

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

### Board: 22

Dealer: North

Vul: Both

North HCP: 13+3

South HCP: 15+1

Contract: 6 ♠ North

North:

♠ AK763

♥ QJT853

♦ K

♣ T

South:

♠ Q952

♥ A

♦ AQJ

♣ Q6532

W	N	E	S
	1 ♥	Pass	2 ♣
Pass	3 ♥	Pass	3 ♠
Pass	4NT	Pass	5 ♠ <sup>1</sup>
Pass	6 ♠	All Pass	

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

<b>Board: 23</b>	♠ AKJ832	You are dealer.
Dealer: North	♥ 7	The opponents are silent.
Vul: N-S	♦ A9742	
HCP: 12+3	♣ 3	

---

<b>Board: 24</b>	♠ T	Partner is dealer.
Dealer: South	♥ AQ632	The opponents are silent.
Vul: None	♦ K976	
HCP: 13+1	♣ A86	

---

<b>Board: 25</b>	♠ 4	Partner is dealer.
Dealer: South	♥ AKQT742	The opponents are silent.
Vul: None	♦ AT7	
HCP: 14+3	♣ J8	

---

<b>Board: 26</b>	♠ AK5432	You are dealer.
Dealer: North	♥ K2	The opponents are silent.
Vul: N-S	♦ -	
HCP: 17+3	♣ AQJ63	

---

<b>Board: 27</b>	♠ 5	You are dealer.
Dealer: North	♥ KQ9765	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 11+3	♣ AQ853	

## Both hands (Answers Page)

### Board: 23

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

### Board: 24

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

### Board: 25

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

### Board: 26

	North:	South:	W	N	E	S
Dealer: North	♠ AK5432	♠ T		1 ♠	Pass	3 ♥ <sup>1</sup>
Vul: N-S	♥ K2	♥ Q87654	Pass	4NT	Pass	5 ♦ <sup>2</sup>
North HCP: 17+3	♦ -	♦ AQ64	Pass	6 ♥	All Pass	
South HCP: 11+2	♣ AQJ63	♣ K4				
Contract: 6 ♥ North						

1. Inviting Jump Shifts

2. A=1/5 or 4/5

### Board: 27

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

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 23

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

### Board: 24

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

### Board: 25

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

### Board: 26

	North:	South:	W	N	E	S
Dealer: North	♠ AK5432	♠ T		1 ♠	Pass	3 ♥ <sup>1</sup>
Vul: N-S	♥ K2	♥ Q87654	Pass	4NT	Pass	5 ♦ <sup>2</sup>
North HCP: 17+3	♦ -	♦ AQ64	Pass	6 ♥	All Pass	
South HCP: 11+2	♣ AQJ63	♣ K4				
Contract: 6 ♥ North						

1. Inviting Jump Shifts

2. A=1/5 or 4/5

### Board: 27

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



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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 28

Dealer: South

Vul: N-S

North HCP: 15+1

South HCP: 13+3

Contract: 6 ♦ South

North:

♠ KQJT9

♥ -

♦ A642

♣ AJ75

South:

♠ -

♥ AQJ975

♦ QJT73

♣ K3

W N E S

Pass 1 ♥

Pass 2 ♠ Pass 3 ♦

Pass 3NT Pass 4 ♥

Pass 5 ♦ Pass 6 ♦

All Pass

### Board: 29

Dealer: North

Vul: N-S

North HCP: 12+3

South HCP: 11+1

Contract: 6 ♦ North

North:

♠ A97632

♥ AK

♦ J7642

♣ -

South:

♠ -

♥ J982

♦ AQT9

♣ AT962

W N E S

Pass 1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♦ Pass 2NT

Pass 3 ♠ Pass 4 ♦

Pass 4NT Pass 5 ♠<sup>2</sup>

Pass 6 ♦ All Pass

1. forcing 1NT

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

### Board: 30

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 13+3

Contract: 4 ♠ South

North:

♠ T

♥ A763

♦ AJ865

♣ A75

South:

♠ AKQ973

♥ 5

♦ 3

♣ KJT42

W N E S

Pass 1 ♠

Pass 2 ♦ Pass 3 ♠

Pass 3NT Pass 4 ♠

All Pass

### Board: 31

Dealer: North

Vul: None

North HCP: 13+3

South HCP: 15+3

Contract: 6 ♠ North

North:

♠ KQ7652

♥ 4

♦ 3

♣ AKJ74

South:

♠ A

♥ AKT52

♦ KJT764

♣ 6

W N E S

Pass 1 ♠ Pass 2 ♥

Pass 3 ♠ Pass 4 ♠

Pass 4NT Pass 5 ♥<sup>1</sup>

Pass 6 ♠ All Pass

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

<b>Board: 28</b>	♠ -	You are dealer.
Dealer: South	♥ AQJ975	The opponents are silent.
Vul: N-S	♦ QJT73	
HCP: 13+3	♣ K3	

---

<b>Board: 29</b>	♠ -	Partner is dealer.
Dealer: North	♥ J982	The opponents are silent.
Vul: N-S	♦ AQT9	
HCP: 11+1	♣ AT962	

---

<b>Board: 30</b>	♠ AKQ973	You are dealer.
Dealer: South	♥ 5	The opponents are silent.
Vul: E-W	♦ 3	
HCP: 13+3	♣ KJT42	

---

<b>Board: 31</b>	♠ A	Partner is dealer.
Dealer: North	♥ AKT52	The opponents are silent.
Vul: None	♦ KJT764	
HCP: 15+3	♣ 6	

## Both hands (Answers Page)

### Board: 28

Dealer: South

Vul: N-S

North HCP: 15+1

South HCP: 13+3

Contract: 6 ♦ South

North:

♠ KQJT9

♥ -

♦ A642

♣ AJ75

South:

♠ -

♥ AQJ975

♦ QJT73

♣ K3

W N E S

1 ♥

Pass 2 ♠ Pass 3 ♦

Pass 3NT Pass 4 ♥

Pass 5 ♦ Pass 6 ♦

All Pass

### Board: 29

Dealer: North

Vul: N-S

North HCP: 12+3

South HCP: 11+1

Contract: 6 ♦ North

North:

♠ A97632

♥ AK

♦ J7642

♣ -

South:

♠ -

♥ J982

♦ AQT9

♣ AT962

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♦ Pass 2NT

Pass 3 ♠ Pass 4 ♦

Pass 4NT Pass 5 ♠<sup>2</sup>

Pass 6 ♦ All Pass

1. forcing 1NT

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

### Board: 30

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 13+3

Contract: 4 ♠ South

North:

♠ T

♥ A763

♦ AJ865

♣ A75

South:

♠ AKQ973

♥ 5

♦ 3

♣ KJT42

W N E S

1 ♠

Pass 2 ♦ Pass 3 ♠

Pass 3NT Pass 4 ♠

All Pass

### Board: 31

Dealer: North

Vul: None

North HCP: 13+3

South HCP: 15+3

Contract: 6 ♠ North

North:

♠ KQ7652

♥ 4

♦ 3

♣ AKJ74

South:

♠ A

♥ AKT52

♦ KJT764

♣ 6

W N E S

1 ♠ Pass 2 ♥

Pass 3 ♠ Pass 4 ♠

Pass 4NT Pass 5 ♥<sup>1</sup>

Pass 6 ♠ All Pass

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

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 32

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 15+3

Contract: 4♥ South

North:

♠ A9842

♥ 7

♦ QJ8

♣ AKT3

South:

♠ J

♥ AKQJT9

♦ A9643

♣ 9

W	N	E	S
			1♥
Pass	1♠	Pass	2♦
Pass	3♣ <sup>1</sup>	Pass	4♥
All Pass			

1. Fourth suit game force

### Board: 33

Dealer: North

Vul: None

North HCP: 13+3

South HCP: 15+2

Contract: 4♠ North

North:

♠ AKQ964

♥ Q8632

♦ Q3

♣ -

South:

♠ T

♥ AK

♦ J865

♣ AKT932

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

### Board: 34

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13+3

Contract: 4♠ South

North:

♠ 9

♥ AT87

♦ AK765

♣ 732

South:

♠ AKQ732

♥ 64

♦ -

♣ AT954

W	N	E	S
			1♠
Pass	1NT <sup>1</sup>	Pass	2♣
Pass	2NT	Pass	3♣
Pass	3♦	Pass	4♠
All Pass			

1. forcing 1NT

### Board: 35

Dealer: North

Vul: N-S

North HCP: 13+3

South HCP: 13+1

Contract: 4♥ North

North:

♠ AQJT83

♥ QT954

♦ T

♣ A

South:

♠ 9

♥ AK2

♦ QJ53

♣ KT965

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

### Board: 36

Dealer: South

Vul: Both

North HCP: 14+2

South HCP: 14+3

Contract: 4♠ South

North:

♠ A64

♥ 9

♦ AJ2

♣ AJT962

South:

♠ KQT83

♥ AK8763

♦ Q4

♣ -

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

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 32

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 15+3

Contract: 4♥ South

North:

♠ A9842

♥ 7

♦ QJ8

♣ AKT3

South:

♠ J

♥ AKQJT9

♦ A9643

♣ 9

W	N	E	S
			1♥
Pass	1♠	Pass	2♦
Pass	3♣ <sup>1</sup>	Pass	4♥
All Pass			

1. Fourth suit game force

### Board: 33

Dealer: North

Vul: None

North HCP: 13+3

South HCP: 15+2

Contract: 4♠ North

North:

♠ AKQ964

♥ Q8632

♦ Q3

♣ -

South:

♠ T

♥ AK

♦ J865

♣ AKT932

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

### Board: 34

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13+3

Contract: 4♠ South

North:

♠ 9

♥ AT87

♦ AK765

♣ 732

South:

♠ AKQ732

♥ 64

♦ -

♣ AT954

W	N	E	S
			1♠
Pass	1NT <sup>1</sup>	Pass	2♣
Pass	2NT	Pass	3♣
Pass	3♦	Pass	4♠
All Pass			

1. forcing 1NT

### Board: 35

Dealer: North

Vul: N-S

North HCP: 13+3

South HCP: 13+1

Contract: 4♥ North

North:

♠ AQJT83

♥ QT954

♦ T

♣ A

South:

♠ 9

♥ AK2

♦ QJ53

♣ KT965

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

### Board: 36

Dealer: South

Vul: Both

North HCP: 14+2

South HCP: 14+3

Contract: 4♠ South

North:

♠ A64

♥ 9

♦ AJ2

♣ AJT962

South:

♠ KQT83

♥ AK8763

♦ Q4

♣ -

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



<b>Board: 37</b>	♠ K	You are dealer.
Dealer: North	♥ AKT963	The opponents are silent.
Vul: Both	♦ 4	
HCP: 18+3	♣ AKJ72	

---

<b>Board: 38</b>	♠ Q	Partner is dealer.
Dealer: South	♥ A64	The opponents are silent.
Vul: None	♦ 8542	
HCP: 11+1	♣ KQ975	

---

<b>Board: 39</b>	♠ KQJ653	You are dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: N-S	♦ QJ	
HCP: 17+3	♣ AKJ96	

---

<b>Board: 40</b>	♠ AKJT96	You are dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: E-W	♦ 73	
HCP: 12+3	♣ AT865	

## Both hands (Answers Page)

### Board: 37

Dealer: North

Vul: Both

North HCP: 18+3

South HCP: 13+3

Contract: 5♥ South

North:

♠ K

♥ AKT963

♦ 4

♣ AKJ72

South:

♠ AT62

♥ 8

♦ AKQ9876

♣ 8

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

	1♥	Pass	2♦
--	----	------	----

Pass	3♥	Pass	3♠
------	----	------	----

Pass	4NT	Pass	5♥ <sup>1</sup>
------	-----	------	-----------------

All Pass

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

### Board: 38

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 13+3

Contract: 4♠ South

North:

♠ Q

♥ A64

♦ 8542

♣ KQ975

South:

♠ AKT932

♥ 9

♦ AJ976

♣ J

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

1♠

Pass	1NT <sup>1</sup>	Pass	2♦
------	------------------	------	----

Pass	2NT	Pass	3♦
------	-----	------	----

Pass	3NT	Pass	4♠
------	-----	------	----

All Pass

1. forcing 1NT

### Board: 39

Dealer: North

Vul: N-S

North HCP: 17+3

South HCP: 11+1

Contract: 4♠ South

North:

♠ KQJ653

♥ -

♦ QJ

♣ AKJ96

South:

♠ 4

♥ KJ864

♦ AK53

♣ T87

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

	1♠	Pass	1NT <sup>1</sup>
--	----	------	------------------

Pass	3♠	Pass	4♠
------	----	------	----

All Pass

1. forcing 1NT

### Board: 40

Dealer: North

Vul: E-W

North HCP: 12+3

South HCP: 16+3

Contract: 6♥ South

North:

♠ AKJT96

♥ -

♦ 73

♣ AT865

South:

♠ -

♥ AKQJT43

♦ AT52

♣ Q9

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

	1♠	Pass	2♥
--	----	------	----

Pass	3♣	Pass	3♥
------	----	------	----

Pass	3♠	Pass	6♥
------	----	------	----

All Pass

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 37

Dealer: North

Vul: Both

North HCP: 18+3

South HCP: 13+3

Contract: 5♥ South

North:

♠ K

♥ AKT963

♦ 4

♣ AKJ72

South:

♠ AT62

♥ 8

♦ AKQ9876

♣ 8

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

	1♥	Pass	2♦
--	----	------	----

Pass	3♥	Pass	3♠
------	----	------	----

Pass	4NT	Pass	5♥ <sup>1</sup>
------	-----	------	-----------------

All Pass

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

### Board: 38

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 13+3

Contract: 4♠ South

North:

♠ Q

♥ A64

♦ 8542

♣ KQ975

South:

♠ AKT932

♥ 9

♦ AJ976

♣ J

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

1♠

Pass	1NT <sup>1</sup>	Pass	2♦
------	------------------	------	----

Pass	2NT	Pass	3♦
------	-----	------	----

Pass	3NT	Pass	4♠
------	-----	------	----

All Pass

1. forcing 1NT

### Board: 39

Dealer: North

Vul: N-S

North HCP: 17+3

South HCP: 11+1

Contract: 4♠ South

North:

♠ KQJ653

♥ -

♦ QJ

♣ AKJ96

South:

♠ 4

♥ KJ864

♦ AK53

♣ T87

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

	1♠	Pass	1NT <sup>1</sup>
--	----	------	------------------

Pass	3♠	Pass	4♠
------	----	------	----

All Pass

1. forcing 1NT

### Board: 40

Dealer: North

Vul: E-W

North HCP: 12+3

South HCP: 16+3

Contract: 6♥ South

North:

♠ AKJT96

♥ -

♦ 73

♣ AT865

South:

♠ -

♥ AKQJT43

♦ AT52

♣ Q9

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

	1♠	Pass	2♥
--	----	------	----

Pass	3♣	Pass	3♥
------	----	------	----

Pass	3♠	Pass	6♥
------	----	------	----

All Pass

<b>Board: 41</b>	♠ QJ9752	You are dealer.
Dealer: North	♥ AKQT6	The opponents are silent.
Vul: None	♦ -	
HCP: 15+3	♣ K8	

---

<b>Board: 42</b>	♠ KJ8762	Partner is dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ K9842	
HCP: 11+3	♣ 3	

---

<b>Board: 43</b>	♠ AJ8632	You are dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: Both	♦ Q	
HCP: 15+3	♣ AKT62	

---

<b>Board: 44</b>	♠ KQJ	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: None	♦ KQ843	
HCP: 16+2	♣ AJ542	

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: None

North HCP: 15+3

South HCP: 11+3

Contract: 4 ♠ South

North:

♠ QJ9752

♥ AKQT6

♦ -

♣ K8

South:

♠ T

♥ 4

♦ AKQJT3

♣ JT962

W	N	E	S
	1 ♠	Pass	3 ♦ <sup>1</sup>
Pass	3 ♥	Pass	3 NT
Pass	4 ♥	Pass	4 ♠
All Pass			

1. Inviting Jump Shifts

### Board: 42

Dealer: South

Vul: Both

North HCP: 11+3

South HCP: 14+3

Contract: 4 ♥ South

North:

♠ KJ8762

♥ A

♦ K9842

♣ 3

South:

♠ A

♥ KT8763

♦ J

♣ AQ642

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

### Board: 43

Dealer: North

Vul: Both

North HCP: 15+3

South HCP: 11

Contract: 4 ♠ North

North:

♠ AJ8632

♥ J

♦ Q

♣ AKT62

South:

♠ K

♥ Q962

♦ K943

♣ QJ87

W	N	E	S
	1 ♠	Pass	1 NT <sup>1</sup>
Pass	2 ♣	Pass	2 NT
Pass	3 ♣	Pass	3 NT
Pass	4 ♠	All Pass	

1. forcing 1NT

### Board: 44

Dealer: South

Vul: None

North HCP: 16+2

South HCP: 12+3

Contract: 6 ♠ North

North:

♠ KQJ

♥ -

♦ KQ843

♣ AJ542

South:

♠ A7653

♥ AQT972

♦ -

♣ Q7

W	N	E	S
			1 ♥
Pass	2 ♦	Pass	2 ♥
Pass	3 ♣	Pass	4 ♠
Pass	4 NT	Pass	5 ♥ <sup>1</sup>
Pass	6 ♠	All Pass	

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

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: None

North HCP: 15+3

South HCP: 11+3

Contract: 4 ♠ South

North:

♠ QJ9752

♥ AKQT6

♦ -

♣ K8

South:

♠ T

♥ 4

♦ AKQJT3

♣ JT962

W	N	E	S
	1 ♠	Pass	3 ♦ <sup>1</sup>
Pass	3 ♥	Pass	3 NT
Pass	4 ♥	Pass	4 ♠
All Pass			

1. Inviting Jump Shifts

### Board: 42

Dealer: South

Vul: Both

North HCP: 11+3

South HCP: 14+3

Contract: 4 ♥ South

North:

♠ KJ8762

♥ A

♦ K9842

♣ 3

South:

♠ A

♥ KT8763

♦ J

♣ AQ642

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

### Board: 43

Dealer: North

Vul: Both

North HCP: 15+3

South HCP: 11

Contract: 4 ♠ North

North:

♠ AJ8632

♥ J

♦ Q

♣ AKT62

South:

♠ K

♥ Q962

♦ K943

♣ QJ87

W	N	E	S
	1 ♠	Pass	1 NT <sup>1</sup>
Pass	2 ♣	Pass	2 NT
Pass	3 ♣	Pass	3 NT
Pass	4 ♠	All Pass	

1. forcing 1NT

### Board: 44

Dealer: South

Vul: None

North HCP: 16+2

South HCP: 12+3

Contract: 6 ♠ North

North:

♠ KQJ

♥ -

♦ KQ843

♣ AJ542

South:

♠ A7653

♥ AQT972

♦ -

♣ Q7

W	N	E	S
			1 ♥
Pass	2 ♦	Pass	2 ♥
Pass	3 ♣	Pass	4 ♠
Pass	4 NT	Pass	5 ♥ <sup>1</sup>
Pass	6 ♠	All Pass	

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



<b>Board: 45</b>	♠ KJT865	You are dealer.
Dealer: North	♥ 6	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 13+3	♣ AKQ74	

---

<b>Board: 46</b>	♠ J873	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: Both	♦ AKQT63	
HCP: 11+2	♣ J94	

---

<b>Board: 47</b>	♠ -	You are dealer.
Dealer: North	♥ AKQJ92	The opponents are silent.
Vul: None	♦ J7	
HCP: 15+3	♣ KJT94	

---

<b>Board: 48</b>	♠ QJT	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: None	♦ AQ5	
HCP: 14+3	♣ AJT9754	

---

<b>Board: 49</b>	♠ AQ9872	You are dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 14+3	♣ AKT54	

## Both hands (Answers Page)

### Board: 45

Dealer: North

Vul: E-W

North HCP: 13+3

South HCP: 16+2

Contract: 6♣ South

North:

♠ KJT865

♥ 6

♦ 9

♣ AKQ74

South:

♠ A

♥ AT4

♦ AKJT76

♣ T85

W N E S

1♠ Pass 2♦

Pass 3♠ Pass 4♦

Pass 5♣ Pass 6♣

All Pass

### Board: 46

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 11+3

Contract: 3♥ South

North:

♠ J873

♥ -

♦ AKQT63

♣ J94

South:

♠ 9

♥ KT8653

♦ J

♣ AK852

W N E S

1♥

Pass 3♦<sup>1</sup> Pass 3♥

All Pass

1. Inviting Jump Shifts

### Board: 47

Dealer: North

Vul: None

North HCP: 15+3

South HCP: 14+2

Contract: 4♥ North

North:

♠ -

♥ AKQJ92

♦ J7

♣ KJT94

South:

♠ K9754

♥ -

♦ KQT32

♣ AQ8

W N E S

1♥ Pass 1♠

Pass 2♣ Pass 2♦<sup>1</sup>

Pass 3♥ Pass 3♠

Pass 4♥ All Pass

1. Fourth suit game force

### Board: 48

Dealer: South

Vul: None

North HCP: 14+3

South HCP: 14+3

Contract: 5♠ North

North:

♠ QJT

♥ -

♦ AQ5

♣ AJT9754

South:

♠ A8762

♥ AQT982

♦ KJ

♣ -

W N E S

1♥

Pass 2♣ Pass 2♥

Pass 3♣ Pass 4♠

Pass 4NT Pass 5♥<sup>1</sup>

Pass 5♠ All Pass

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

### Board: 49

Dealer: North

Vul: N-S

North HCP: 14+3

South HCP: 16+1

Contract: 4♠ North

North:

♠ AQ9872

♥ J

♦ 5

♣ AKT54

South:

♠ J

♥ AKT64

♦ KQT8

♣ QJ6

W N E S

1♠ Pass 2♥

Pass 3♣ Pass 3NT

Pass 4♠ All Pass

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 45

Dealer: North

Vul: E-W

North HCP: 13+3

South HCP: 16+2

Contract: 6♣ South

North:

♠ KJT865

♥ 6

♦ 9

♣ AKQ74

South:

♠ A

♥ AT4

♦ AKJT76

♣ T85

W N E S

1♠ Pass 2♦

Pass 3♠ Pass 4♦

Pass 5♣ Pass 6♣

All Pass

### Board: 46

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 11+3

Contract: 3♥ South

North:

♠ J873

♥ -

♦ AKQT63

♣ J94

South:

♠ 9

♥ KT8653

♦ J

♣ AK852

W N E S

1♥

Pass 3♦<sup>1</sup> Pass 3♥

All Pass

1. Inviting Jump Shifts

### Board: 47

Dealer: North

Vul: None

North HCP: 15+3

South HCP: 14+2

Contract: 4♥ North

North:

♠ -

♥ AKQJ92

♦ J7

♣ KJT94

South:

♠ K9754

♥ -

♦ KQT32

♣ AQ8

W N E S

1♥ Pass 1♠

Pass 2♣ Pass 2♦<sup>1</sup>

Pass 3♥ Pass 3♠

Pass 4♥ All Pass

1. Fourth suit game force

### Board: 48

Dealer: South

Vul: None

North HCP: 14+3

South HCP: 14+3

Contract: 5♠ North

North:

♠ QJT

♥ -

♦ AQ5

♣ AJT9754

South:

♠ A8762

♥ AQT982

♦ KJ

♣ -

W N E S

1♥

Pass 2♣ Pass 2♥

Pass 3♣ Pass 4♠

Pass 4NT Pass 5♥<sup>1</sup>

Pass 5♠ All Pass

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

### Board: 49

Dealer: North

Vul: N-S

North HCP: 14+3

South HCP: 16+1

Contract: 4♠ North

North:

♠ AQ9872

♥ J

♦ 5

♣ AKT54

South:

♠ J

♥ AKT64

♦ KQT8

♣ QJ6

W N E S

1♠ Pass 2♥

Pass 3♣ Pass 3NT

Pass 4♠ All Pass

**Board: 50**

♠ 2

Partner is dealer.

Dealer: South

♥ A7

The opponents are silent.

Vul: None

♦ AKJT52

HCP: 17+2

♣ AJ54

## Both hands (Answers Page)

**Board: 50**

Dealer: South

Vul: None

North HCP: 17+2

South HCP: 12+3

Contract: 4 ♠ South

**North:**

♠ 2

♥ A7

♦ AKJT52

♣ AJ54

**South:**

♠ KQJT74

♥ KQJT4

♦ 6

♣ 6

**W**

**N**

**E**

**S**

1 ♠

Pass 2 ♦ Pass 2 ♥

Pass 4 ♦ Pass 4 ♠

All Pass

**Board: 50**

♠ KQJT74

You are dealer.

Dealer: South

♥ KQJT4

The opponents are silent.

Vul: None

♦ 6

HCP: 12+3

♣ 6

## Both hands (Answers Page)

**Board: 50**

Dealer: South

Vul: None

North HCP: 17+2

South HCP: 12+3

Contract: 4 ♠ South

**North:**

♠ 2

♥ A7

♦ AKJT52

♣ AJ54

**South:**

♠ KQJT74

♥ KQJT4

♦ 6

♣ 6

**W**

**N**

**E**

**S**

1 ♠

Pass 2 ♦ Pass 2 ♥

Pass 4 ♦ Pass 4 ♠

All Pass