

Board: 1 ♠ AKQ

You bid first.

Dealer: North ♥ J853

East (LHO) bids 2♦ if possible.

Vul: N-S ♦ AJ2

HCP: 21 ♣ AQ8

Board: 2 ♠ 642

Partner bids first.

Dealer: South ♥ T986

West (RHO) bids 1♠ if possible.

Vul: N-S ♦ Q62

HCP: 5 ♣ KT5

Board: 3 ♠ 3

You bid first.

Dealer: North ♥ AK9543

East (LHO) bids 1♦ if possible.

Vul: E-W ♦ AK9

HCP: 18+2 ♣ A92

Board: 4 ♠ KQ873

You bid first.

Dealer: North ♥ KQ2

The opponents are silent.

Vul: Both ♦ AQT3

HCP: 16+1 ♣ T

Board: 5 ♠ T92

You bid first.

Dealer: North ♥ AT862

East (LHO) bids 1♠ if possible.

Vul: E-W ♦ A

West (RHO) Doubles 2♠ if possible.

HCP: 16+1 ♣ AKJ6

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ T9654		1♣ ¹	2♦	X
Vul: N-S	♥ J853	♥ A7	Pass	3NT	All Pass	
North HCP: 21	♦ AJ2	♦ 875				1. 16+ HCP
South HCP: 5+1	♣ AQ8	♣ JT3				
Contract: 3NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ 642	♠ A98				1♣ ¹
Vul: N-S	♥ T986	♥ KQ	1♠	X	Pass	2NT
North HCP: 5	♦ Q62	♦ AK8				All Pass
South HCP: 18+1	♣ KT5	♣ Q8763				1. 16+ HCP
Contract: 2NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ Q9742		1♣ ¹	1♦	Pass
Vul: E-W	♥ AK9543	♥ Q82	Pass	2♥	Pass	4♥
North HCP: 18+2	♦ AK9	♦ 73				All Pass
South HCP: 5+1	♣ A92	♣ J53				1. 16+ HCP
Contract: 4♥ South						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ KQ873	♠ 5		1♣ ¹	Pass	1♦ ²
Vul: Both	♥ KQ2	♥ J9754	Pass	1♠	Pass	1NT
North HCP: 16+1	♦ AQT3	♦ K76				All Pass
South HCP: 6+1	♣ T	♣ Q642				1. 16+ HCP
Contract: 1NT South						2. artificial

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ T92	♠ 43		1♣ ¹	1♠	2♠ ²
Vul: E-W	♥ AT862	♥ K43	X	3♥	Pass	4♥
North HCP: 16+1	♦ A	♦ K8753				All Pass
South HCP: 6+1	♣ AKJ6	♣ T73				1. 16+ HCP
Contract: 4♥ South						2. strength cue bid

Board: 1	♠ T9654	Partner bids first.
Dealer: North	♥ A7	East (RHO) bids 2♦ if possible.
Vul: N-S	♦ 875	
HCP: 5+1	♣ JT3	
Board: 2	♠ A98	You bid first.
Dealer: South	♥ KQ	West (LHO) bids 1♠ if possible.
Vul: N-S	♦ AK8	
HCP: 18+1	♣ Q8763	
Board: 3	♠ Q9742	Partner bids first.
Dealer: North	♥ Q82	East (RHO) bids 1♦ if possible.
Vul: E-W	♦ 73	
HCP: 5+1	♣ J53	
Board: 4	♠ 5	Partner bids first.
Dealer: North	♥ J9754	The opponents are silent.
Vul: Both	♦ K76	
HCP: 6+1	♣ Q642	
Board: 5	♠ 43	Partner bids first.
Dealer: North	♥ K43	East (RHO) bids 1♠ if possible.
Vul: E-W	♦ K8753	West (LHO) Doubles 2♠ if possible.
HCP: 6+1	♣ T73	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ T9654		1♣ ¹	2♦	X
Vul: N-S	♥ J853	♥ A7	Pass	3NT	All Pass	
North HCP: 21	♦ AJ2	♦ 875				1. 16+ HCP
South HCP: 5+1	♣ AQ8	♣ JT3				
Contract: 3NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ 642	♠ A98				1♣ ¹
Vul: N-S	♥ T986	♥ KQ	1♠	X	Pass	2NT
North HCP: 5	♦ Q62	♦ AK8				All Pass
South HCP: 18+1	♣ KT5	♣ Q8763				1. 16+ HCP
Contract: 2NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ Q9742		1♣ ¹	1♦	Pass
Vul: E-W	♥ AK9543	♥ Q82	Pass	2♥	Pass	4♥
North HCP: 18+2	♦ AK9	♦ 73				All Pass
South HCP: 5+1	♣ A92	♣ J53				1. 16+ HCP
Contract: 4♥ South						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ KQ873	♠ 5		1♣ ¹	Pass	1♦ ²
Vul: Both	♥ KQ2	♥ J9754	Pass	1♠	Pass	1NT
North HCP: 16+1	♦ AQT3	♦ K76				All Pass
South HCP: 6+1	♣ T	♣ Q642				1. 16+ HCP
Contract: 1NT South						2. artificial

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ T92	♠ 43		1♣ ¹	1♠	2♠ ²
Vul: E-W	♥ AT862	♥ K43	X	3♥	Pass	4♥
North HCP: 16+1	♦ A	♦ K8753				All Pass
South HCP: 6+1	♣ AKJ6	♣ T73				1. 16+ HCP
Contract: 4♥ South						2. strength cue bid

Board: 6 ♠ A5 You bid first.

Dealer: North ♥ 84 The opponents are silent.

Vul: Both ♦ KQ6

HCP: 16+2 ♣ AKT973

Board: 7 ♠ 9 Partner bids first.

Dealer: South ♥ A32 The opponents are silent.

Vul: None ♦ 873

HCP: 7+2 ♣ K97653

Board: 8 ♠ T982 Partner bids first.

Dealer: South ♥ Q7 The opponents are silent.

Vul: None ♦ 842

HCP: 7 ♣ AJ84

Board: 9 ♠ K763 You bid first.

Dealer: North ♥ K93 The opponents are silent.

Vul: E-W ♦ AK8

HCP: 20 ♣ AK8

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ Q87643		1♣ ¹	Pass	1♦ ²
Vul: Both	♥ 84	♥ KT53	Pass	2♣	Pass	2♠
North HCP: 16+2	♦ KQ6	♦ 83	All Pass			
South HCP: 5+2	♣ AKT973	♣ 4			1. 16+ HCP	
Contract: 2♠ South					2. artificial	

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AKJ76				1♣ ¹
Vul: None	♥ A32	♥ K64	Pass	1♦ ²	Pass	1♠
North HCP: 7+2	♦ 873	♦ AJ94	Pass	3NT	All Pass	
South HCP: 16+1	♣ K97653	♣ T			1. 16+ HCP	
Contract: 3NT North					2. artificial	

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ T982	♠ AQ4				1♣ ¹
Vul: None	♥ Q7	♥ KJT52	Pass	1♦ ²	Pass	1♥
North HCP: 7	♦ 842	♦ K53	Pass	1♠	Pass	1NT
South HCP: 16+1	♣ AJ84	♣ K2	Pass	2♥	All Pass	
Contract: 2♥ North				1. 16+ HCP		
				2. artificial		

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ K763	♠ A954		1♣ ¹	Pass	1♦ ²
Vul: E-W	♥ K93	♥ Q7	Pass	2NT	Pass	3♣ ³
North HCP: 20	♦ AK8	♦ T95	Pass	3♠	Pass	4♠
South HCP: 7	♣ AK8	♣ JT63	All Pass			
Contract: 4♠ South				1. 16+ HCP		
				2. artificial		
				3. Stayman		

Board: 6	♠ Q87643	Partner bids first.
Dealer: North	♥ KT53	The opponents are silent.
Vul: Both	♦ 83	
HCP: 5+2	♣ 4	

Board: 7	♠ AKJ76	You bid first.
Dealer: South	♥ K64	The opponents are silent.
Vul: None	♦ AJ94	
HCP: 16+1	♣ T	

Board: 8	♠ AQ4	You bid first.
Dealer: South	♥ KJT52	The opponents are silent.
Vul: None	♦ K53	
HCP: 16+1	♣ K2	

Board: 9	♠ A954	Partner bids first.
Dealer: North	♥ Q7	The opponents are silent.
Vul: E-W	♦ T95	
HCP: 7	♣ JT63	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ Q87643		1♣ ¹	Pass	1♦ ²
Vul: Both	♥ 84	♥ KT53	Pass	2♣	Pass	2♠
North HCP: 16+2	♦ KQ6	♦ 83	All Pass			
South HCP: 5+2	♣ AKT973	♣ 4			1. 16+ HCP	
Contract: 2♠ South					2. artificial	

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AKJ76				1♣ ¹
Vul: None	♥ A32	♥ K64	Pass	1♦ ²	Pass	1♠
North HCP: 7+2	♦ 873	♦ AJ94	Pass	3NT	All Pass	
South HCP: 16+1	♣ K97653	♣ T			1. 16+ HCP	
Contract: 3NT North					2. artificial	

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ T982	♠ AQ4				1♣ ¹
Vul: None	♥ Q7	♥ KJT52	Pass	1♦ ²	Pass	1♥
North HCP: 7	♦ 842	♦ K53	Pass	1♠	Pass	1NT
South HCP: 16+1	♣ AJ84	♣ K2	Pass	2♥	All Pass	
Contract: 2♥ North				1. 16+ HCP		
				2. artificial		

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ K763	♠ A954		1♣ ¹	Pass	1♦ ²
Vul: E-W	♥ K93	♥ Q7	Pass	2NT	Pass	3♣ ³
North HCP: 20	♦ AK8	♦ T95	Pass	3♠	Pass	4♠
South HCP: 7	♣ AK8	♣ JT63	All Pass			
Contract: 4♠ South				1. 16+ HCP		
				2. artificial		
				3. Stayman		

Board: 10 ♠ KQ632 You bid first.

Dealer: North ♥ A4 The opponents are silent.

Vul: E-W ♦ KJ

HCP: 17+1 ♣ KJ74

Board: 11 ♠ QT542 RHO opens the bidding 1♣.

Dealer: West ♥ 853 You bid next.

Vul: E-W ♦ 94

HCP: 9+1 ♣ AQJ

Board: 12 ♠ QT7 You bid first.

Dealer: North ♥ AKQJT6 The opponents are silent.

Vul: E-W ♦ AQ9

HCP: 18+2 ♣ 8

Board: 13 ♠ KQ753 You bid first.

Dealer: North ♥ KQ92 West (RHO) bids 2♦ if possible.

Vul: Both ♦ A

HCP: 18+1 ♣ A62

Both hands (Answers Page)

Board: 10

	North:	South:	W	N	E	S
Dealer: North	♠ KQ632	♠ 4		1♣ ¹	Pass	1♦ ²
Vul: E-W	♥ A4	♥ KJT96	Pass	1♠	Pass	2♦
North HCP: 17+1	♦ KJ	♦ QT9872	All Pass			
South HCP: 6+3	♣ KJ74	♣ 3			1. 16+ HCP	
Contract: 2♦ South					2. artificial	

Board: 11

	North:	South:	W	N	E	S
Dealer: West	♠ QT542	♠ AJ8	1♣ ¹	1♠	Pass	2♠
Vul: E-W	♥ 853	♥ AT92	All Pass			
North HCP: 9+1	♦ 94	♦ 832			1. 16+ HCP	
South HCP: 9	♣ AQJ	♣ T87				
Contract: 2♠ South						

Board: 12

	North:	South:	W	N	E	S
Dealer: North	♠ QT7	♠ J9		1♣ ¹	Pass	1♦ ²
Vul: E-W	♥ AKQJT6	♥ 75	Pass	2♥	Pass	3NT
North HCP: 18+2	♦ AQ9	♦ K7654	All Pass			
South HCP: 7+1	♣ 8	♣ KT65		1. 16+ HCP		
Contract: 3NT South				2. artificial		

Board: 13

	North:	South:	W	N	E	S
Dealer: North	♠ KQ753	♠ T92		1♣ ¹	Pass	1♦ ²
Vul: Both	♥ KQ92	♥ J853	2♦	2♠	All Pass	
North HCP: 18+1	♦ A	♦ QJ5			1. 16+ HCP	
South HCP: 5	♣ A62	♣ JT8			2. artificial	
Contract: 2♠ North						

Board: 10 ♠ 4 Partner bids first.

Dealer: North ♥ KJT96 The opponents are silent.

Vul: E-W ♦ QT9872

HCP: 6+3 ♣ 3

Board: 11 ♠ AJ8 LHO opens the bidding 1♣.

Dealer: West ♥ AT92 Partner bids next.

Vul: E-W ♦ 832

HCP: 9 ♣ T87

Board: 12 ♠ J9 Partner bids first.

Dealer: North ♥ 75 The opponents are silent.

Vul: E-W ♦ K7654

HCP: 7+1 ♣ KT65

Board: 13 ♠ T92 Partner bids first.

Dealer: North ♥ J853 West (LHO) bids 2♦ if possible.

Vul: Both ♦ QJ5

HCP: 5 ♣ JT8

Both hands (Answers Page)

Board: 10

	North:	South:	W	N	E	S
Dealer: North	♠ KQ632	♠ 4		1♣ ¹	Pass	1♦ ²
Vul: E-W	♥ A4	♥ KJT96	Pass	1♠	Pass	2♦
North HCP: 17+1	♦ KJ	♦ QT9872	All Pass			
South HCP: 6+3	♣ KJ74	♣ 3			1. 16+ HCP	
Contract: 2♦ South					2. artificial	

Board: 11

	North:	South:	W	N	E	S
Dealer: West	♠ QT542	♠ AJ8	1♣ ¹	1♠	Pass	2♠
Vul: E-W	♥ 853	♥ AT92	All Pass			
North HCP: 9+1	♦ 94	♦ 832			1. 16+ HCP	
South HCP: 9	♣ AQJ	♣ T87				
Contract: 2♠ South						

Board: 12

	North:	South:	W	N	E	S
Dealer: North	♠ QT7	♠ J9		1♣ ¹	Pass	1♦ ²
Vul: E-W	♥ AKQJT6	♥ 75	Pass	2♥	Pass	3NT
North HCP: 18+2	♦ AQ9	♦ K7654	All Pass			
South HCP: 7+1	♣ 8	♣ KT65		1. 16+ HCP		
Contract: 3NT South				2. artificial		

Board: 13

	North:	South:	W	N	E	S
Dealer: North	♠ KQ753	♠ T92		1♣ ¹	Pass	1♦ ²
Vul: Both	♥ KQ92	♥ J853	2♦	2♠	All Pass	
North HCP: 18+1	♦ A	♦ QJ5			1. 16+ HCP	
South HCP: 5	♣ A62	♣ JT8			2. artificial	
Contract: 2♠ North						

Board: 14	♠ 3	Partner bids first.
Dealer: South	♥ KJ74	The opponents are silent.
Vul: None	♦ 632	
HCP: 7+1	♣ KT542	

Board: 15	♠ -	Partner bids first.
Dealer: South	♥ QT8643	The opponents are silent.
Vul: E-W	♦ 854	
HCP: 5+2	♣ K742	

Board: 16	♠ 42	LHO opens the bidding 1♣.
Dealer: East	♥ -	Partner bids next.
Vul: Both	♦ AQ852	West (RHO) bids 1♦ if possible.
HCP: 10+3	♣ A87543	West (RHO) Doubles 3♣ if possible.

Board: 17	♠ J	You bid first.
Dealer: North	♥ A862	East (LHO) bids 1♥ if possible.
Vul: None	♦ AKJ	
HCP: 20+1	♣ AQJT8	

Both hands (Answers Page)

Board: 14

	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AKQJ4				1♣ ¹
Vul: None	♥ KJ74	♥ AT932	Pass	1♦ ²	Pass	1♠
North HCP: 7+1	♦ 632	♦ QT	Pass	2NT	Pass	4♥
South HCP: 18+2	♣ KT542	♣ Q	All Pass			
Contract: 4♥ South			1. 16+ HCP			
			2. artificial			

Board: 15

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKQJT				1♣ ¹
Vul: E-W	♥ QT8643	♥ J	Pass	3♥	Pass	3♠
North HCP: 5+2	♦ 854	♦ KQ9	Pass	3NT	All Pass	
South HCP: 17+1	♣ K742	♣ J953				1. 16+ HCP
Contract: 3NT North						

Board: 16

	North:	South:	W	N	E	S
Dealer: East	♠ 42	♠ K975			1♣ ¹	Pass
Vul: Both	♥ -	♥ K873	1♦ ²	2NT ³	Pass	3♣
North HCP: 10+3	♦ AQ852	♦ T9	X	All Pass		
South HCP: 7	♣ A87543	♣ J96			1. 16+ HCP	
Contract: 3♣X South			2. artificial			
			3. Unusual 2NT			

Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ QT532		1♣ ¹	1♥	X
Vul: None	♥ A862	♥ J5	Pass	3NT	All Pass	
North HCP: 20+1	♦ AKJ	♦ Q76				1. 16+ HCP
South HCP: 5+1	♣ AQJT8	♣ 973				
Contract: 3NT North						

Board: 14 ♠ AKQJ4 You bid first.

Dealer: South ♥ AT932 The opponents are silent.

Vul: None ♦ QT

HCP: 18+2 ♣ Q

Board: 15 ♠ AKQJT You bid first.

Dealer: South ♥ J The opponents are silent.

Vul: E-W ♦ KQ9

HCP: 17+1 ♣ J953

Board: 16 ♠ K975 RHO opens the bidding 1♣.

Dealer: East ♥ K873 You bid next.

Vul: Both ♦ T9 West (LHO) bids 1♦ if possible.

HCP: 7 ♣ J96 West (LHO) Doubles 3♣ if possible.

Board: 17 ♠ QT532 Partner bids first.

Dealer: North ♥ J5 East (RHO) bids 1♥ if possible.

Vul: None ♦ Q76

HCP: 5+1 ♣ 973

Both hands (Answers Page)

Board: 14

	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AKQJ4				1 ♣ ¹
Vul: None	♥ KJ74	♥ AT932	Pass	1 ♦ ²	Pass	1 ♠
North HCP: 7+1	♦ 632	♦ QT	Pass	2NT	Pass	4 ♥
South HCP: 18+2	♣ KT542	♣ Q	All Pass			
Contract: 4 ♥ South			1. 16+ HCP			
			2. artificial			

Board: 15

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKQJT				1 ♣ ¹
Vul: E-W	♥ QT8643	♥ J	Pass	3 ♥	Pass	3 ♠
North HCP: 5+2	♦ 854	♦ KQ9	Pass	3NT	All Pass	
South HCP: 17+1	♣ K742	♣ J953				1. 16+ HCP
Contract: 3NT North						

Board: 16

	North:	South:	W	N	E	S
Dealer: East	♠ 42	♠ K975			1 ♣ ¹	Pass
Vul: Both	♥ -	♥ K873	1 ♦ ²	2NT ³	Pass	3 ♣
North HCP: 10+3	♦ AQ852	♦ T9	X	All Pass		
South HCP: 7	♣ A87543	♣ J96			1. 16+ HCP	
Contract: 3 ♣ X South			2. artificial			
			3. Unusual 2NT			

Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ QT532		1 ♣ ¹	1 ♥	X
Vul: None	♥ A862	♥ J5	Pass	3NT	All Pass	
North HCP: 20+1	♦ AKJ	♦ Q76				1. 16+ HCP
South HCP: 5+1	♣ AQJT8	♣ 973				
Contract: 3NT North						

Board: 18	♠ Q9842	Partner bids first.
Dealer: South	♥ 63	The opponents are silent.
Vul: N-S	♦ A987	
HCP: 6+1	♣ 53	

Board: 19	♠ A3	LHO opens the bidding 1♣.
Dealer: East	♥ K32	Partner bids next.
Vul: E-W	♦ JT	West (RHO) bids 1♦ if possible.
HCP: 12+2	♣ A65432	

Board: 20	♠ QJ86	You bid first.
Dealer: North	♥ AKJ8	The opponents are silent.
Vul: E-W	♦ Q6	
HCP: 16	♣ QJ5	

Board: 21	♠ 9	RHO opens the bidding 1♣.
Dealer: West	♥ AKT7632	You bid next.
Vul: N-S	♦ J94	
HCP: 9+3	♣ J9	

Board: 22	♠ AJ862	Partner bids first.
Dealer: South	♥ 873	West (RHO) bids 2NT if possible.
Vul: Both	♦ 862	East (LHO) bids 3♦ if possible.
HCP: 6+1	♣ J9	

Both hands (Answers Page)

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ Q9842	♠ T3				1♣ ¹
Vul: N-S	♥ 63	♥ AK8	Pass	1♦ ²	Pass	1NT
North HCP: 6+1	♦ A987	♦ QT53	Pass	2♥	Pass	2♠
South HCP: 16	♣ 53	♣ AK64	All Pass			
Contract: 2♠ South			1. 16+ HCP			
			2. artificial			

Board: 19	North:	South:	W	N	E	S
Dealer: East	♠ A3	♠ QT986			1♣ ¹	Pass
Vul: E-W	♥ K32	♥ Q9875	1♦ ²	2♣	All Pass	
North HCP: 12+2	♦ JT	♦ Q76				
South HCP: 6+2	♣ A65432	♣ -	1. 16+ HCP			
Contract: 2♣ North			2. artificial			

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ QJ86	♠ A72		1♣ ¹	Pass	3♦
Vul: E-W	♥ AKJ8	♥ T	All Pass			
North HCP: 16	♦ Q6	♦ JT87543				
South HCP: 5+3	♣ QJ5	♣ 73	1. 16+ HCP			
Contract: 3♦ South						

Board: 21	North:	South:	W	N	E	S
Dealer: West	♠ 9	♠ A87632	1♣ ¹	3♥	All Pass	
Vul: N-S	♥ AKT7632	♥ 98				
North HCP: 9+3	♦ J94	♦ A752	1. 16+ HCP			
South HCP: 8+2	♣ J9	♣ 5				
Contract: 3♥ North						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ AJ862	♠ K4				1♣ ¹
Vul: Both	♥ 873	♥ AKQJ65	2NT ²	X	3♦	3♥
North HCP: 6+1	♦ 862	♦ 9	Pass	4♥	All Pass	
South HCP: 18+2	♣ J9	♣ KQ64	1. 16+ HCP			
Contract: 4♥ North			2. Unusual 2NT			

Board: 18 ♠ T3 You bid first.

Dealer: South ♥ AK8 The opponents are silent.

Vul: N-S ♦ QT53

HCP: 16 ♣ AK64

Board: 19 ♠ QT986 RHO opens the bidding 1♣.

Dealer: East ♥ Q9875 You bid next.

Vul: E-W ♦ Q76 West (LHO) bids 1♦ if possible.

HCP: 6+2 ♣ -

Board: 20 ♠ A72 Partner bids first.

Dealer: North ♥ T The opponents are silent.

Vul: E-W ♦ JT87543

HCP: 5+3 ♣ 73

Board: 21 ♠ A87632 LHO opens the bidding 1♣.

Dealer: West ♥ 98 Partner bids next.

Vul: N-S ♦ A752

HCP: 8+2 ♣ 5

Board: 22 ♠ K4 You bid first.

Dealer: South ♥ AKQJ65 West (LHO) bids 2NT if possible.

Vul: Both ♦ 9 East (RHO) bids 3♦ if possible.

HCP: 18+2 ♣ KQ64

Both hands (Answers Page)

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ Q9842	♠ T3				1♣ ¹
Vul: N-S	♥ 63	♥ AK8	Pass	1♦ ²	Pass	1NT
North HCP: 6+1	♦ A987	♦ QT53	Pass	2♥	Pass	2♠
South HCP: 16	♣ 53	♣ AK64	All Pass			
Contract: 2♠ South			1. 16+ HCP			
			2. artificial			

Board: 19	North:	South:	W	N	E	S
Dealer: East	♠ A3	♠ QT986			1♣ ¹	Pass
Vul: E-W	♥ K32	♥ Q9875	1♦ ²	2♣	All Pass	
North HCP: 12+2	♦ JT	♦ Q76				
South HCP: 6+2	♣ A65432	♣ -	1. 16+ HCP			
Contract: 2♣ North			2. artificial			

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ QJ86	♠ A72		1♣ ¹	Pass	3♦
Vul: E-W	♥ AKJ8	♥ T	All Pass			
North HCP: 16	♦ Q6	♦ JT87543				
South HCP: 5+3	♣ QJ5	♣ 73	1. 16+ HCP			
Contract: 3♦ South						

Board: 21	North:	South:	W	N	E	S
Dealer: West	♠ 9	♠ A87632	1♣ ¹	3♥	All Pass	
Vul: N-S	♥ AKT7632	♥ 98				
North HCP: 9+3	♦ J94	♦ A752	1. 16+ HCP			
South HCP: 8+2	♣ J9	♣ 5				
Contract: 3♥ North						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ AJ862	♠ K4				1♣ ¹
Vul: Both	♥ 873	♥ AKQJ65	2NT ²	X	3♦	3♥
North HCP: 6+1	♦ 862	♦ 9	Pass	4♥	All Pass	
South HCP: 18+2	♣ J9	♣ KQ64	1. 16+ HCP			
Contract: 4♥ North			2. Unusual 2NT			

Board: 23 ♠ QT Partner bids first.

Dealer: South ♥ KJ3 East (LHO) bids 1 ♠ if possible.

Vul: N-S ♦ 7654

HCP: 6 ♣ T983

Board: 24 ♠ A96 Partner bids first.

Dealer: South ♥ QT965 The opponents are silent.

Vul: Both ♦ 72

HCP: 6+1 ♣ 753

Board: 25 ♠ 932 You bid first.

Dealer: North ♥ AK4 The opponents are silent.

Vul: E-W ♦ AKJ8

HCP: 19 ♣ A92

Board: 26 ♠ JT62 Partner bids first.

Dealer: South ♥ Q4 The opponents are silent.

Vul: None ♦ Q532

HCP: 5 ♣ 732

Both hands (Answers Page)

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ J9				1♣ ¹
Vul: N-S	♥ KJ3	♥ A	Pass	1♦ ²	1♠	3♦
North HCP: 6	♦ 7654	♦ AQJT93	All Pass			
South HCP: 20+2	♣ T983	♣ AKJ4		1. 16+ HCP		
Contract: 3♦ South			2. artificial			

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ A96	♠ T854				1♣ ¹
Vul: Both	♥ QT965	♥ KJ	Pass	1♦ ²	Pass	1NT
North HCP: 6+1	♦ 72	♦ AK8	Pass	2♦	Pass	2♥
South HCP: 16	♣ 753	♣ KQ84	All Pass			
Contract: 2♥ South			1. 16+ HCP			
			2. artificial			

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ 932	♠ QJ65		1♣ ¹	Pass	1♦ ²
Vul: E-W	♥ AK4	♥ QT	Pass	1NT	Pass	2♣ ³
North HCP: 19	♦ AKJ8	♦ T532	Pass	2♦	Pass	2NT
South HCP: 7	♣ A92	♣ Q74	Pass	3NT	All Pass	
Contract: 3NT North			1. 16+ HCP			
			2. artificial			
			3. Stayman			

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ JT62	♠ A74				1♣ ¹
Vul: None	♥ Q4	♥ AJ9532	Pass	1♦ ²	Pass	1♥
North HCP: 5	♦ Q532	♦ AK8	Pass	1♠	Pass	2♥
South HCP: 18+2	♣ 732	♣ Q	Pass	3♥	All Pass	
Contract: 3♥ North			1. 16+ HCP			
			2. artificial			

Board: 23 ♠ J9 You bid first.

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

Vul: N-S ♦ AQJT93

HCP: 20+2 ♣ AKJ4

Board: 24 ♠ T854 You bid first.

Dealer: South ♥ KJ The opponents are silent.

Vul: Both ♦ AK8

HCP: 16 ♣ KQ84

Board: 25 ♠ QJ65 Partner bids first.

Dealer: North ♥ QT The opponents are silent.

Vul: E-W ♦ T532

HCP: 7 ♣ Q74

Board: 26 ♠ A74 You bid first.

Dealer: South ♥ AJ9532 The opponents are silent.

Vul: None ♦ AK8

HCP: 18+2 ♣ Q

Both hands (Answers Page)

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ J9				1♣ ¹
Vul: N-S	♥ KJ3	♥ A	Pass	1♦ ²	1♠	3♦
North HCP: 6	♦ 7654	♦ AQJT93	All Pass			
South HCP: 20+2	♣ T983	♣ AKJ4		1. 16+ HCP		
Contract: 3♦ South			2. artificial			

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ A96	♠ T854				1♣ ¹
Vul: Both	♥ QT965	♥ KJ	Pass	1♦ ²	Pass	1NT
North HCP: 6+1	♦ 72	♦ AK8	Pass	2♦	Pass	2♥
South HCP: 16	♣ 753	♣ KQ84	All Pass			
Contract: 2♥ South			1. 16+ HCP			
			2. artificial			

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ 932	♠ QJ65		1♣ ¹	Pass	1♦ ²
Vul: E-W	♥ AK4	♥ QT	Pass	1NT	Pass	2♣ ³
North HCP: 19	♦ AKJ8	♦ T532	Pass	2♦	Pass	2NT
South HCP: 7	♣ A92	♣ Q74	Pass	3NT	All Pass	
Contract: 3NT North			1. 16+ HCP			
			2. artificial			
			3. Stayman			

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ JT62	♠ A74				1♣ ¹
Vul: None	♥ Q4	♥ AJ9532	Pass	1♦ ²	Pass	1♥
North HCP: 5	♦ Q532	♦ AK8	Pass	1♠	Pass	2♥
South HCP: 18+2	♣ 732	♣ Q	Pass	3♥	All Pass	
Contract: 3♥ North			1. 16+ HCP			
			2. artificial			

Board: 27 ♠ 532 Partner bids first.

Dealer: South ♥ QJ3 East (LHO) bids 1 ♥ if possible.

Vul: N-S ♦ QJ98

HCP: 6 ♣ 964

Board: 28 ♠ QJ7 You bid first.

Dealer: North ♥ T93 East (LHO) bids 1 ♦ if possible.

Vul: Both ♦ AQ4 West (RHO) bids 2 ♥ if possible.

HCP: 16 ♣ AK42

Board: 29 ♠ AKT9 You bid first.

Dealer: North ♥ A4 The opponents are silent.

Vul: N-S ♦ AKT73

HCP: 18+1 ♣ 95

Board: 30 ♠ A92 You bid first.

Dealer: North ♥ AQ876 East (LHO) bids 1 ♦ if possible.

Vul: E-W ♦ KT

HCP: 18+1 ♣ AJ4

Board: 31 ♠ K872 Partner bids first.

Dealer: South ♥ T86 East (LHO) bids 1 ♠ if possible.

Vul: None ♦ J72

HCP: 6 ♣ QT4

Both hands (Answers Page)

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ 532	♠ K8				1♣ ¹
Vul: N-S	♥ QJ3	♥ K86	Pass	1♦ ²	1♥	2♦
North HCP: 6	♦ QJ98	♦ AK652	Pass	3♦	All Pass	
South HCP: 16+1	♣ 964	♣ KT7				1. 16+ HCP
Contract: 3♦ North						2. artificial

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ QJ7	♠ KT953		1♣ ¹	1♦	1♠
Vul: Both	♥ T93	♥ 2	2♥	X	Pass	2♠
North HCP: 16	♦ AQ4	♦ 953	All Pass			
South HCP: 6+1	♣ AK42	♣ QJ87				1. 16+ HCP
Contract: 2♠ South						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ AKT9	♠ Q62		1♣ ¹	Pass	1♦ ²
Vul: N-S	♥ A4	♥ T6532	Pass	1NT	Pass	2♦
North HCP: 18+1	♦ AKT73	♦ 65	Pass	2♥	All Pass	
South HCP: 5+1	♣ 95	♣ KT6				1. 16+ HCP
Contract: 2♥ North						2. artificial

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ A92	♠ KJ65		1♣ ¹	1♦	1♠
Vul: E-W	♥ AQ876	♥ T9	Pass	2♥	Pass	3♣
North HCP: 18+1	♦ KT	♦ 863	Pass	3♠	All Pass	
South HCP: 6	♣ AJ4	♣ QT92				1. 16+ HCP
Contract: 3♠ North						

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ K872	♠ 94				1♣ ¹
Vul: None	♥ T86	♥ AKJ2	Pass	1♦ ²	1♠	Pass
North HCP: 6	♦ J72	♦ K54	Pass	1NT	All Pass	
South HCP: 16	♣ QT4	♣ AJ52				1. 16+ HCP
Contract: 1NT North						2. artificial

Board: 27 ♠ K8 You bid first.

Dealer: South ♥ K86 East (RHO) bids 1 ♥ if possible.

Vul: N-S ♦ AK652

HCP: 16+1 ♣ KT7

Board: 28 ♠ KT953 Partner bids first.

Dealer: North ♥ 2 East (RHO) bids 1 ♦ if possible.

Vul: Both ♦ 953 West (LHO) bids 2 ♥ if possible.

HCP: 6+1 ♣ QJ87

Board: 29 ♠ Q62 Partner bids first.

Dealer: North ♥ T6532 The opponents are silent.

Vul: N-S ♦ 65

HCP: 5+1 ♣ KT6

Board: 30 ♠ KJ65 Partner bids first.

Dealer: North ♥ T9 East (RHO) bids 1 ♦ if possible.

Vul: E-W ♦ 863

HCP: 6 ♣ QT92

Board: 31 ♠ 94 You bid first.

Dealer: South ♥ AKJ2 East (RHO) bids 1 ♠ if possible.

Vul: None ♦ K54

HCP: 16 ♣ AJ52

Both hands (Answers Page)

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ 532	♠ K8				1♣ ¹
Vul: N-S	♥ QJ3	♥ K86	Pass	1♦ ²	1♥	2♦
North HCP: 6	♦ QJ98	♦ AK652	Pass	3♦	All Pass	
South HCP: 16+1	♣ 964	♣ KT7				1. 16+ HCP
Contract: 3♦ North						2. artificial

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ QJ7	♠ KT953		1♣ ¹	1♦	1♠
Vul: Both	♥ T93	♥ 2	2♥	X	Pass	2♠
North HCP: 16	♦ AQ4	♦ 953	All Pass			
South HCP: 6+1	♣ AK42	♣ QJ87				1. 16+ HCP
Contract: 2♠ South						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ AKT9	♠ Q62		1♣ ¹	Pass	1♦ ²
Vul: N-S	♥ A4	♥ T6532	Pass	1NT	Pass	2♦
North HCP: 18+1	♦ AKT73	♦ 65	Pass	2♥	All Pass	
South HCP: 5+1	♣ 95	♣ KT6				1. 16+ HCP
Contract: 2♥ North						2. artificial

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ A92	♠ KJ65		1♣ ¹	1♦	1♠
Vul: E-W	♥ AQ876	♥ T9	Pass	2♥	Pass	3♣
North HCP: 18+1	♦ KT	♦ 863	Pass	3♠	All Pass	
South HCP: 6	♣ AJ4	♣ QT92				1. 16+ HCP
Contract: 3♠ North						

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ K872	♠ 94				1♣ ¹
Vul: None	♥ T86	♥ AKJ2	Pass	1♦ ²	1♠	Pass
North HCP: 6	♦ J72	♦ K54	Pass	1NT	All Pass	
South HCP: 16	♣ QT4	♣ AJ52				1. 16+ HCP
Contract: 1NT North						2. artificial

Board: 32 ♠ Q8 Partner bids first.

Dealer: South ♥ J2 West (RHO) bids 1♠ if possible.

Vul: N-S ♦ T865 East (LHO) bids 2♠ if possible.

HCP: 5+1 ♣ Q9754

Board: 33 ♠ AK92 You bid first.

Dealer: North ♥ AQJT3 The opponents are silent.

Vul: E-W ♦ 82

HCP: 17+1 ♣ QJ

Board: 34 ♠ 875 You bid first.

Dealer: North ♥ AKQ4 East (LHO) bids 1♠ if possible.

Vul: Both ♦ 6

HCP: 16+1 ♣ AQJ98

Board: 35 ♠ QJ7642 Partner bids first.

Dealer: South ♥ Q43 The opponents are silent.

Vul: E-W ♦ 4

HCP: 5+2 ♣ T65

Board: 36 ♠ 83 You bid first.

Dealer: North ♥ AKQ West (RHO) bids 1♠ if possible.

Vul: Both ♦ KJ97

HCP: 18 ♣ AJT4

Both hands (Answers Page)

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ Q8	♠ K64				1♣ ¹
Vul: N-S	♥ J2	♥ AK763	1♠	Pass	Pass	2♥
North HCP: 5+1	♦ T865	♦ KQ	Pass	Pass	2♠	Pass
South HCP: 19+1	♣ Q9754	♣ AT8	Pass	3♣	All Pass	
Contract: 3♣ North			1. 16+ HCP			

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ AK92	♠ Q53		1♣ ¹	Pass	1♦ ²
Vul: E-W	♥ AQJT3	♥ 87654	Pass	1♥	Pass	4♥
North HCP: 17+1	♦ 82	♦ Q4	All Pass			
South HCP: 7+1	♣ QJ	♣ K83	1. 16+ HCP			
Contract: 4♥ South			2. artificial			

Board: 34	North:	South:	W	N	E	S		
Dealer: North	♠ 875	♠ AJ9		1♣ ¹	1♠	2♥		
Vul: Both	♥ AKQ4	♥ T7653	Pass	4♥	All Pass			
North HCP: 16+1	♦ 6	♦ J72	1. 16+ HCP					
South HCP: 6+1	♣ AQJ98	♣ 65	1. 16+ HCP					
Contract: 4♥ North								

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ QJ7642	♠ K5				1♣ ¹
Vul: E-W	♥ Q43	♥ AT852	Pass	3♠	Pass	4♠
North HCP: 5+2	♦ 4	♦ AKQ8	All Pass			
South HCP: 19+1	♣ T65	♣ QJ	1. 16+ HCP			
Contract: 4♠ South						

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ 83	♠ K7542		1♣ ¹	Pass	1♦ ²
Vul: Both	♥ AKQ	♥ 8765	1♠	Pass	Pass	2NT
North HCP: 18	♦ KJ97	♦ AT	Pass	3NT	All Pass	
South HCP: 7+1	♣ AJT4	♣ 76	1. 16+ HCP			
Contract: 3NT North			2. artificial			

Board: 32 ♠ K64 You bid first.

Dealer: South ♥ AK763 West (LHO) bids 1♠ if possible.

Vul: N-S ♦ KQ East (RHO) bids 2♠ if possible.

HCP: 19+1 ♣ AT8

Board: 33 ♠ Q53 Partner bids first.

Dealer: North ♥ 87654 The opponents are silent.

Vul: E-W ♦ Q4

HCP: 7+1 ♣ K83

Board: 34 ♠ AJ9 Partner bids first.

Dealer: North ♥ T7653 East (RHO) bids 1♠ if possible.

Vul: Both ♦ J72

HCP: 6+1 ♣ 65

Board: 35 ♠ K5 You bid first.

Dealer: South ♥ AT852 The opponents are silent.

Vul: E-W ♦ AKQ8

HCP: 19+1 ♣ QJ

Board: 36 ♠ K7542 Partner bids first.

Dealer: North ♥ 8765 West (LHO) bids 1♠ if possible.

Vul: Both ♦ AT

HCP: 7+1 ♣ 76

Both hands (Answers Page)

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ Q8	♠ K64				1♣ ¹
Vul: N-S	♥ J2	♥ AK763	1♠	Pass	Pass	2♥
North HCP: 5+1	♦ T865	♦ KQ	Pass	Pass	2♠	Pass
South HCP: 19+1	♣ Q9754	♣ AT8	Pass	3♣	All Pass	
Contract: 3♣ North			1. 16+ HCP			

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ AK92	♠ Q53		1♣ ¹	Pass	1♦ ²
Vul: E-W	♥ AQJT3	♥ 87654	Pass	1♥	Pass	4♥
North HCP: 17+1	♦ 82	♦ Q4	All Pass			
South HCP: 7+1	♣ QJ	♣ K83	1. 16+ HCP			
Contract: 4♥ South			2. artificial			

Board: 34	North:	South:	W	N	E	S		
Dealer: North	♠ 875	♠ AJ9		1♣ ¹	1♠	2♥		
Vul: Both	♥ AKQ4	♥ T7653	Pass	4♥	All Pass			
North HCP: 16+1	♦ 6	♦ J72	1. 16+ HCP					
South HCP: 6+1	♣ AQJ98	♣ 65	2. artificial					
Contract: 4♥ North								

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ QJ7642	♠ K5				1♣ ¹
Vul: E-W	♥ Q43	♥ AT852	Pass	3♠	Pass	4♠
North HCP: 5+2	♦ 4	♦ AKQ8	All Pass			
South HCP: 19+1	♣ T65	♣ QJ	1. 16+ HCP			
Contract: 4♠ South			2. artificial			

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ 83	♠ K7542		1♣ ¹	Pass	1♦ ²
Vul: Both	♥ AKQ	♥ 8765	1♠	Pass	Pass	2NT
North HCP: 18	♦ KJ97	♦ AT	Pass	3NT	All Pass	
South HCP: 7+1	♣ AJT4	♣ 76	1. 16+ HCP			
Contract: 3NT North			2. artificial			

Board: 37 ♠ AT73 You bid first.

Dealer: North ♥ AKJT The opponents are silent.

Vul: None ♦ AJT

HCP: 19 ♣ QT

Board: 38 ♠ 7654 Partner bids first.

Dealer: South ♥ J93 The opponents are silent.

Vul: E-W ♦ K74

HCP: 7 ♣ K63

Board: 39 ♠ KJ985 Partner bids first.

Dealer: South ♥ T983 The opponents are silent.

Vul: Both ♦ T52

HCP: 6+1 ♣ Q

Board: 40 ♠ Q94 You bid first.

Dealer: North ♥ AKJ4 West (RHO) bids 1♠ if possible.

Vul: None ♦ K74

HCP: 17 ♣ A97

Both hands (Answers Page)

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ AT73	♠ 942		1♣ ¹	Pass	1♦ ²
Vul: None	♥ AKJT	♥ Q742	Pass	1NT	Pass	2♣ ³
North HCP: 19	♦ AJT	♦ 542	Pass	2♥	All Pass	
South HCP: 6	♣ QT	♣ A86				
Contract: 2♥ North			1. 16+ HCP			
			2. artificial			
			3. Stayman			

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ 7654	♠ KQ				1♣ ¹
Vul: E-W	♥ J93	♥ AQ62	Pass	1♦ ²	Pass	1NT
North HCP: 7	♦ K74	♦ AQ983	Pass	2♣ ³	Pass	2♥
South HCP: 17+1	♣ K63	♣ 54	Pass	2NT	All Pass	
Contract: 2NT North			1. 16+ HCP			
			2. artificial			
			3. Stayman			

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ KJ985	♠ A42				1♣ ¹
Vul: Both	♥ T983	♥ AJQ	Pass	1♦ ²	Pass	2NT
North HCP: 6+1	♦ T52	♦ AJ	Pass	3♣ ³	Pass	3♦
South HCP: 20+1	♣ Q	♣ KJT73	Pass	3♠	Pass	4♠
Contract: 4♠ South			All Pass			
			1. 16+ HCP			
			2. artificial			
			3. Stayman			

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ Q94	♠ J852		1♣ ¹	Pass	1♦ ²
Vul: None	♥ AKJ4	♥ T95	1♠	Pass	Pass	1NT
North HCP: 17	♦ K74	♦ A53	All Pass			
South HCP: 6	♣ A97	♣ JT3				
Contract: 1NT South			1. 16+ HCP			
			2. artificial			

Board: 37	♠ 942	Partner bids first.
Dealer: North	♥ Q742	The opponents are silent.
Vul: None	♦ 542	
HCP: 6	♣ A86	

Board: 38	♠ KQ	You bid first.
Dealer: South	♥ AQ62	The opponents are silent.
Vul: E-W	♦ AQ983	
HCP: 17+1	♣ 54	

Board: 39	♠ A42	You bid first.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: Both	♦ AJ	
HCP: 20+1	♣ KJT73	

Board: 40	♠ J852	Partner bids first.
Dealer: North	♥ T95	West (LHO) bids 1♠ if possible.
Vul: None	♦ A53	
HCP: 6	♣ JT3	

Both hands (Answers Page)

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ AT73	♠ 942		1♣ ¹	Pass	1♦ ²
Vul: None	♥ AKJT	♥ Q742	Pass	1NT	Pass	2♣ ³
North HCP: 19	♦ AJT	♦ 542	Pass	2♥	All Pass	
South HCP: 6	♣ QT	♣ A86				
Contract: 2♥ North			1. 16+ HCP			
			2. artificial			
			3. Stayman			

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ 7654	♠ KQ				1♣ ¹
Vul: E-W	♥ J93	♥ AQ62	Pass	1♦ ²	Pass	1NT
North HCP: 7	♦ K74	♦ AQ983	Pass	2♣ ³	Pass	2♥
South HCP: 17+1	♣ K63	♣ 54	Pass	2NT	All Pass	
Contract: 2NT North			1. 16+ HCP			
			2. artificial			
			3. Stayman			

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ KJ985	♠ A42				1♣ ¹
Vul: Both	♥ T983	♥ AJQ	Pass	1♦ ²	Pass	2NT
North HCP: 6+1	♦ T52	♦ AJ	Pass	3♣ ³	Pass	3♦
South HCP: 20+1	♣ Q	♣ KJT73	Pass	3♠	Pass	4♠
Contract: 4♠ South			All Pass			
			1. 16+ HCP			
			2. artificial			
			3. Stayman			

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ Q94	♠ J852		1♣ ¹	Pass	1♦ ²
Vul: None	♥ AKJ4	♥ T95	1♠	Pass	Pass	1NT
North HCP: 17	♦ K74	♦ A53	All Pass			
South HCP: 6	♣ A97	♣ JT3				
Contract: 1NT South			1. 16+ HCP			
			2. artificial			

Board: 41	♠ AJ3
Dealer: North	♥ Q8
Vul: None	♦ K92
HCP: 19+1	♣ AKQ94

You bid first.
The opponents are silent.

Board: 42	♠ Q9
Dealer: North	♥ AKQ5
Vul: N-S	♦ 72
HCP: 18+1	♣ AQJ93

You bid first.
West (RHO) bids 1♠ if possible.

Board: 43	♠ KQ95
Dealer: North	♥ 742
Vul: E-W	♦ AT5
HCP: 16	♣ AK7

You bid first.
East (LHO) bids 2♥ if possible.
West (RHO) bids 4♥ if possible.
West (RHO) Doubles 5♣ if possible.

Board: 44	♠ 874
Dealer: South	♥ KJ974
Vul: None	♦ Q964
HCP: 6+1	♣ 5

Partner bids first.
The opponents are silent.

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ KT62		1♣ ¹	Pass	1♦ ²
Vul: None	♥ Q8	♥ 964	Pass	1NT	Pass	2♣ ³
North HCP: 19+1	♦ K92	♦ QJT	Pass	2♦	Pass	2NT
South HCP: 7	♣ AKQ94	♣ JT5	Pass	3NT	All Pass	
Contract: 3NT North						
			1. 16+ HCP			
			2. artificial			
			3. Stayman			

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ KT63		1♣ ¹	Pass	1♦ ²
Vul: N-S	♥ AKQ5	♥ 864	1♠	2♣	Pass	2NT
North HCP: 18+1	♦ 72	♦ JT6	Pass	3♥	Pass	3NT
South HCP: 7	♣ AQJ93	♣ K85	All Pass			
Contract: 3NT South			1. 16+ HCP			
			2. artificial			

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ KQ95	♠ T8		1♣ ¹	2♥	2NT ²
Vul: E-W	♥ 742	♥ 9	4♥	5♣	Pass	Pass
North HCP: 16	♦ AT5	♦ K63	X	All Pass		
South HCP: 5+3	♣ AK7	♣ Q965432				
Contract: 5♣X North			1. 16+ HCP			
			2. Rubensohl after 1m			

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 874	♠ AKQJ2				1♣ ¹
Vul: None	♥ KJ974	♥ A3	Pass	1♦ ²	Pass	2♠
North HCP: 6+1	♦ Q964	♦ AJ	Pass	4♠	All Pass	
South HCP: 22+1	♣ 5	♣ KT43				
Contract: 4♠ North			1. 16+ HCP			
			2. artificial			

Board: 41	♠ KT62	Partner bids first.
Dealer: North	♥ 964	The opponents are silent.
Vul: None	♦ QJT	
HCP: 7	♣ JT5	
Board: 42	♠ KT63	Partner bids first.
Dealer: North	♥ 864	West (LHO) bids 1♠ if possible.
Vul: N-S	♦ JT6	
HCP: 7	♣ K85	
Board: 43	♠ T8	Partner bids first.
Dealer: North	♥ 9	East (RHO) bids 2♥ if possible.
Vul: E-W	♦ K63	West (LHO) bids 4♥ if possible.
HCP: 5+3	♣ Q965432	West (LHO) Doubles 5♣ if possible.
Board: 44	♠ AKQJ2	You bid first.
Dealer: South	♥ A3	The opponents are silent.
Vul: None	♦ AJ	
HCP: 22+1	♣ KT43	

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ KT62		1♣ ¹	Pass	1♦ ²
Vul: None	♥ Q8	♥ 964	Pass	1NT	Pass	2♣ ³
North HCP: 19+1	♦ K92	♦ QJT	Pass	2♦	Pass	2NT
South HCP: 7	♣ AKQ94	♣ JT5	Pass	3NT	All Pass	
Contract: 3NT North				1. 16+ HCP		
				2. artificial		
				3. Stayman		

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ KT63		1♣ ¹	Pass	1♦ ²
Vul: N-S	♥ AKQ5	♥ 864	1♠	2♣	Pass	2NT
North HCP: 18+1	♦ 72	♦ JT6	Pass	3♥	Pass	3NT
South HCP: 7	♣ AQJ93	♣ K85	All Pass			
Contract: 3NT South				1. 16+ HCP		
				2. artificial		

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ KQ95	♠ T8		1♣ ¹	2♥	2NT ²
Vul: E-W	♥ 742	♥ 9	4♥	5♣	Pass	Pass
North HCP: 16	♦ AT5	♦ K63	X	All Pass		
South HCP: 5+3	♣ AK7	♣ Q965432		1. 16+ HCP		
Contract: 5♣X North				2. Rubensohl after 1m		

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 874	♠ AKQJ2			1♣ ¹	
Vul: None	♥ KJ974	♥ A3	Pass	1♦ ²	Pass	2♠
North HCP: 6+1	♦ Q964	♦ AJ	Pass	4♠	All Pass	
South HCP: 22+1	♣ 5	♣ KT43		1. 16+ HCP		
Contract: 4♠ North				2. artificial		

Board: 45 ♠ 975 RHO opens the bidding 1♣.

Dealer: West ♥ AK9653 You bid next.

Vul: E-W ♦ T3 East (LHO) Doubles 4♥ if possible.

HCP: 7+2 ♣ 93

Board: 46 ♠ 74 Partner bids first.

Dealer: South ♥ T543 The opponents are silent.

Vul: E-W ♦ 432

HCP: 6 ♣ AQ84

Board: 47 ♠ A752 You bid first.

Dealer: North ♥ A6 The opponents are silent.

Vul: N-S ♦ AQT76

HCP: 16+1 ♣ Q2

Board: 48 ♠ KJT873 You bid first.

Dealer: North ♥ AK874 East (LHO) bids 1♦ if possible.

Vul: E-W ♦ -

HCP: 16+3 ♣ AJ

Both hands (Answers Page)

Board: 45

	North:	South:	W	N	E	S
Dealer: West	♠ 975	♠ AQJ	1 ♣ ¹	2 ♥	Pass	4 ♥
Vul: E-W	♥ AK9653	♥ J874	Pass	Pass	X	All Pass
North HCP: 7+2	♦ T3	♦ J74				1. 16+ HCP
South HCP: 11	♣ 93	♣ QT7				
Contract: 4 ♥ X South						

Board: 46

	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ KT5				1 ♣ ¹
Vul: E-W	♥ T543	♥ AK86	Pass	1 ♦ ²	Pass	1NT
North HCP: 6	♦ 432	♦ AK	Pass	2 ♣ ³	Pass	2 ♥
South HCP: 17	♣ AQ84	♣ 9765	Pass	3 ♥	All Pass	
Contract: 3 ♥ North						
						1. 16+ HCP
						2. artificial
						3. Stayman

Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ A752	♠ KT843		1 ♣ ¹	Pass	1 ♦ ²
Vul: N-S	♥ A6	♥ K75	Pass	1NT	Pass	2 ♥
North HCP: 16+1	♦ AQT76	♦ 84	Pass	2 ♠	Pass	2NT
South HCP: 7+1	♣ Q2	♣ J76	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						
						1. 16+ HCP
						2. artificial

Board: 48

	North:	South:	W	N	E	S
Dealer: North	♠ KJT873	♠ Q4		1 ♣ ¹	1 ♦	1 ♥
Vul: E-W	♥ AK874	♥ T932	Pass	2 ♥	Pass	3 ♥
North HCP: 16+3	♦ -	♦ A2	Pass	4 ♥	All Pass	
South HCP: 6+1	♣ AJ	♣ T9832				1. 16+ HCP
Contract: 4 ♥ North						

Board: 45 ♠ A Q J LHO opens the bidding 1♣.

Dealer: West ♥ J 8 7 4 Partner bids next.

Vul: E-W ♦ J 7 4 East (RHO) Doubles 4♥ if possible.

HCP: 11 ♣ Q T 7

Board: 46 ♠ K T 5 You bid first.

Dealer: South ♥ A K 8 6 The opponents are silent.

Vul: E-W ♦ A K

HCP: 17 ♣ 9 7 6 5

Board: 47 ♠ K T 8 4 3 Partner bids first.

Dealer: North ♥ K 7 5 The opponents are silent.

Vul: N-S ♦ 8 4

HCP: 7+1 ♣ J 7 6

Board: 48 ♠ Q 4 Partner bids first.

Dealer: North ♥ T 9 3 2 East (RHO) bids 1♦ if possible.

Vul: E-W ♦ A 2

HCP: 6+1 ♣ T 9 8 3 2

Both hands (Answers Page)

Board: 45

	North:	South:	W	N	E	S
Dealer: West	♠ 975	♠ AQJ	1 ♣ ¹	2 ♥	Pass	4 ♥
Vul: E-W	♥ AK9653	♥ J874	Pass	Pass	X	All Pass
North HCP: 7+2	♦ T3	♦ J74				1. 16+ HCP
South HCP: 11	♣ 93	♣ QT7				
Contract: 4 ♥ X South						

Board: 46

	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ KT5				1 ♣ ¹
Vul: E-W	♥ T543	♥ AK86	Pass	1 ♦ ²	Pass	1NT
North HCP: 6	♦ 432	♦ AK	Pass	2 ♣ ³	Pass	2 ♥
South HCP: 17	♣ AQ84	♣ 9765	Pass	3 ♥	All Pass	
Contract: 3 ♥ North						
			1. 16+ HCP			
			2. artificial			
			3. Stayman			

Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ A752	♠ KT843		1 ♣ ¹	Pass	1 ♦ ²
Vul: N-S	♥ A6	♥ K75	Pass	1NT	Pass	2 ♥
North HCP: 16+1	♦ AQT76	♦ 84	Pass	2 ♠	Pass	2NT
South HCP: 7+1	♣ Q2	♣ J76	Pass	4 ♠	All Pass	
Contract: 4 ♠ North			1. 16+ HCP			
			2. artificial			

Board: 48

	North:	South:	W	N	E	S
Dealer: North	♠ KJT873	♠ Q4		1 ♣ ¹	1 ♦	1 ♥
Vul: E-W	♥ AK874	♥ T932	Pass	2 ♥	Pass	3 ♥
North HCP: 16+3	♦ -	♦ A2	Pass	4 ♥	All Pass	
South HCP: 6+1	♣ AJ	♣ T9832				1. 16+ HCP
Contract: 4 ♥ North						

Board: 49	♠ K65	You bid first.
Dealer: North	♥ AK8	The opponents are silent.
Vul: Both	♦ QJ82	
HCP: 16	♣ QJT	

Board: 50	♠ AT643	Partner bids first.
Dealer: South	♥ QT8	The opponents are silent.
Vul: None	♦ 52	
HCP: 6+1	♣ 432	

Both hands (Answers Page)

Board: 49

Dealer: North

North:

♠ K65

South:

♠ AT82

W
N
E
S

 1 ♣¹ Pass 1 ♦²

Vul: Both

♥ AK8

♥ J9542

Pass

1NT

Pass 2 ♦

North HCP: 16

♦ QJ82

♦ 654

Pass

2 ♥

All Pass

South HCP: 5+1

♣ QJT

♣ 9

1. 16+ HCP

2. artificial

Board: 50

Dealer: South

North:

♠ AT643

South:

♠ KJ87

W
N
E
S

 1 ♣¹

Vul: None

♥ QT8

♥ AKJ7

Pass

 1 ♦²

Pass 1NT

North HCP: 6+1

♦ 52

♦ K64

Pass

2 ♥

 Pass 3 ♠³

South HCP: 18

♣ 432

♣ K8

All Pass

Contract: 3 ♠ South

1. 16+ HCP

2. artificial

3. Super acceptance after NT

Board: 49	♠ AT82	Partner bids first.
Dealer: North	♥ J9542	The opponents are silent.
Vul: Both	♦ 654	
HCP: 5+1	♣ 9	

Board: 50	♠ KJ87	You bid first.
Dealer: South	♥ AKJ7	The opponents are silent.
Vul: None	♦ K64	
HCP: 18	♣ K8	

Both hands (Answers Page)

Board: 49

Dealer: North

North:

♠ K65

South:

♠ AT82

W
N
E
S

 1 ♣¹ Pass 1 ♦²

Vul: Both

♥ AK8

♥ J9542

Pass

1NT

Pass 2♦

North HCP: 16

♦ QJ82

♦ 654

Pass

2♥

All Pass

South HCP: 5+1

♣ QJT

♣ 9

1. 16+ HCP

2. artificial

Board: 50

Dealer: South

North:

♠ AT643

South:

♠ KJ87

W
N
E
S

 1 ♣¹

Vul: None

♥ QT8

♥ AKJ7

Pass

 1 ♦²

Pass 1NT

North HCP: 6+1

♦ 52

♦ K64

Pass

2♥

 Pass 3♠³

South HCP: 18

♣ 432

♣ K8

All Pass

Contract: 3♠ South

1. 16+ HCP

2. artificial

3. Super acceptance after NT