

Board: 1	♠ 9762	RHO opens the bidding 1♣.
Dealer: West	♥ AQ85	You bid next.
Vul: None	♦ 65	East (LHO) bids 1♦ if possible.
HCP: 10	♣ A92	

Board: 2	♠ 5	Partner bids first.
Dealer: South	♥ T964	The opponents are silent.
Vul: N-S	♦ AJT2	
HCP: 7	♣ Q743	

Board: 3	♠ 52	You bid first.
Dealer: North	♥ AJ	East (LHO) bids 1♥ if possible.
Vul: E-W	♦ KJT82	
HCP: 18+1	♣ AKQ7	

Board: 4	♠ T853	RHO opens the bidding 1♣.
Dealer: West	♥ 87	You bid next.
Vul: Both	♦ J9	East (LHO) bids 1♦ if possible.
HCP: 5+1	♣ AT863	

Board: 5	♠ -	Partner bids first.
Dealer: South	♥ Q654	East (LHO) bids 1♥ if possible.
Vul: Both	♦ QT765	
HCP: 6+1	♣ Q763	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ 9762	♠ T	1 ♣ ¹	Pass	1 ♦ ²	2NT ³
Vul: None	♥ AQ85	♥ 6	Pass	3 ♣	All Pass	
North HCP: 10	♦ 65	♦ AQJ874			1. 16+ HCP	
South HCP: 9+3	♣ A92	♣ Q8543			2. artificial	
Contract: 3 ♣ North					3. Unusual 2NT	

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AKJT974				1 ♣ ¹
Vul: N-S	♥ T964	♥ AK	Pass	1 ♦ ²	Pass	4 ♠
North HCP: 7	♦ AJT2	♦ KQ	All Pass			
South HCP: 24+3	♣ Q743	♣ KJ			1. 16+ HCP	
Contract: 4 ♠ South					2. artificial	

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ 52	♠ K973		1 ♣ ¹	1 ♥	X
Vul: E-W	♥ AJ	♥ 8542	Pass	2 ♦	Pass	3 ♦
North HCP: 18+1	♦ KJT82	♦ Q754	All Pass			
South HCP: 5	♣ AKQ7	♣ 9			1. 16+ HCP	
Contract: 3 ♦ South						

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ T853	♠ AKQJ762	1 ♣ ¹	Pass	1 ♦ ²	4 ♠
Vul: Both	♥ 87	♥ 64	All Pass			
North HCP: 5+1	♦ J9	♦ Q8			1. 16+ HCP	
South HCP: 12+3	♣ AT863	♣ 72			2. artificial	
Contract: 4 ♠ South						

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AK95				1 ♣ ¹
Vul: Both	♥ Q654	♥ J3	Pass	1 ♦ ²	1 ♥	X
North HCP: 6+1	♦ QT765	♦ AKJ8	Pass	3NT	All Pass	
South HCP: 21	♣ Q763	♣ AJ8			1. 16+ HCP	
Contract: 3NT North					2. artificial	

Board: 1	♠ T	LHO opens the bidding 1♣.
Dealer: West	♥ 6	Partner bids next.
Vul: None	♦ AQJ874	East (RHO) bids 1♦ if possible.
HCP: 9+3	♣ Q8543	

Board: 2	♠ AKJT974	You bid first.
Dealer: South	♥ AK	The opponents are silent.
Vul: N-S	♦ KQ	
HCP: 24+3	♣ KJ	

Board: 3	♠ K973	Partner bids first.
Dealer: North	♥ 8542	East (RHO) bids 1♥ if possible.
Vul: E-W	♦ Q754	
HCP: 5	♣ 9	

Board: 4	♠ AKQJ762	LHO opens the bidding 1♣.
Dealer: West	♥ 64	Partner bids next.
Vul: Both	♦ Q8	East (RHO) bids 1♦ if possible.
HCP: 12+3	♣ 72	

Board: 5	♠ AK95	You bid first.
Dealer: South	♥ J3	East (RHO) bids 1♥ if possible.
Vul: Both	♦ AKJ8	
HCP: 21	♣ AJ8	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ 9762	♠ T	1 ♣ ¹	Pass	1 ♦ ²	2NT ³
Vul: None	♥ AQ85	♥ 6	Pass	3 ♣	All Pass	
North HCP: 10	♦ 65	♦ AQJ874			1. 16+ HCP	
South HCP: 9+3	♣ A92	♣ Q8543			2. artificial	
Contract: 3 ♣ North					3. Unusual 2NT	

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AKJT974				1 ♣ ¹
Vul: N-S	♥ T964	♥ AK	Pass	1 ♦ ²	Pass	4 ♠
North HCP: 7	♦ AJT2	♦ KQ	All Pass			
South HCP: 24+3	♣ Q743	♣ KJ			1. 16+ HCP	
Contract: 4 ♠ South					2. artificial	

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ 52	♠ K973		1 ♣ ¹	1 ♥	X
Vul: E-W	♥ AJ	♥ 8542	Pass	2 ♦	Pass	3 ♦
North HCP: 18+1	♦ KJT82	♦ Q754	All Pass			
South HCP: 5	♣ AKQ7	♣ 9			1. 16+ HCP	
Contract: 3 ♦ South						

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ T853	♠ AKQJ762	1 ♣ ¹	Pass	1 ♦ ²	4 ♠
Vul: Both	♥ 87	♥ 64	All Pass			
North HCP: 5+1	♦ J9	♦ Q8			1. 16+ HCP	
South HCP: 12+3	♣ AT863	♣ 72			2. artificial	
Contract: 4 ♠ South						

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AK95				1 ♣ ¹
Vul: Both	♥ Q654	♥ J3	Pass	1 ♦ ²	1 ♥	X
North HCP: 6+1	♦ QT765	♦ AKJ8	Pass	3NT	All Pass	
South HCP: 21	♣ Q763	♣ AJ8			1. 16+ HCP	
Contract: 3NT North					2. artificial	

Board: 6	♠ Q942
Dealer: South	♥ AT72
Vul: None	♦ 8543
HCP: 6	♣ 9

Partner bids first.

The opponents are silent.

Board: 7	♠ 64
Dealer: West	♥ A3
Vul: N-S	♦ 85
HCP: 9+3	♣ AJ98542

RHO opens the bidding 1♣.

You bid next.

East (LHO) Doubles 3♣ if possible.

Board: 8	♠ AQ63
Dealer: South	♥ 9765
Vul: Both	♦ T542
HCP: 6	♣ T

Partner bids first.

The opponents are silent.

Board: 9	♠ A
Dealer: West	♥ KQT643
Vul: None	♦ A6
HCP: 13+2	♣ 9652

RHO opens the bidding 1♣.

You bid next.

East (LHO) Doubles 1♥ if possible.

West (RHO) bids 3♠ if possible.

West (RHO) Doubles 4♥ if possible.

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ Q942	♠ AT6				1♣ ¹
Vul: None	♥ AT72	♥ KQ4	Pass	1♦ ²	Pass	1NT
North HCP: 6	♦ 8543	♦ AJ62	Pass	2♣ ³	Pass	2♦
South HCP: 18	♣ 9	♣ AT4	Pass	2NT	All Pass	
Contract: 2NT North			1. 16+ HCP			
			2. artificial			
			3. Stayman			

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ 64	♠ QJ985	1♣ ¹	3♣	X	All Pass
Vul: N-S	♥ A3	♥ 764				
North HCP: 9+3	♦ 85	♦ Q6	1. 16+ HCP			
South HCP: 8+1	♣ AJ98542	♣ KT6				
Contract: 3♣X North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ AQ63	♠ J4				1♣ ¹
Vul: Both	♥ 9765	♥ AJT3	Pass	1♦ ²	Pass	1NT
North HCP: 6	♦ T542	♦ AK87	Pass	2♣ ³	Pass	2♥
South HCP: 17	♣ T	♣ A94	Pass	3♥	Pass	4♥
Contract: 4♥ South			All Pass			
			1. 16+ HCP			
			2. artificial			
			3. Stayman			

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ A	♠ Q943	1♣ ¹	1♥	X	3♥
Vul: None	♥ KQT643	♥ 9852	3♠	4♥	Pass	Pass
North HCP: 13+2	♦ A6	♦ 87	X	All Pass		
South HCP: 5	♣ 9652	♣ K43				
Contract: 4♥X North			1. 16+ HCP			

Board: 6 ♠ AT6
Dealer: South ♥ KQ4
Vul: None ♦ AJ62
HCP: 18 ♣ AT4

Board: 7 ♠ QJ985
Dealer: West ♥ 764
Vul: N-S ♦ Q6
HCP: 8+1 ♣ KT6

Board: 8 ♠ J4
Dealer: South ♥ AJT3
Vul: Both ♦ AK87
HCP: 17 ♣ A94

Board: 9 ♠ Q943
Dealer: West ♥ 9852
Vul: None ♦ 87
HCP: 5 ♣ K43

LHO opens the bidding 1♣.
Partner bids next.
East (RHO) Doubles 1♥ if possible.
West (LHO) bids 3♠ if possible.
West (LHO) Doubles 4♥ if possible.

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ Q942	♠ AT6				1♣ ¹
Vul: None	♥ AT72	♥ KQ4	Pass	1♦ ²	Pass	1NT
North HCP: 6	♦ 8543	♦ AJ62	Pass	2♣ ³	Pass	2♦
South HCP: 18	♣ 9	♣ AT4	Pass	2NT	All Pass	
Contract: 2NT North			1. 16+ HCP			
			2. artificial			
			3. Stayman			

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ 64	♠ QJ985	1♣ ¹	3♣	X	All Pass
Vul: N-S	♥ A3	♥ 764				
North HCP: 9+3	♦ 85	♦ Q6	1. 16+ HCP			
South HCP: 8+1	♣ AJ98542	♣ KT6				
Contract: 3♣X North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ AQ63	♠ J4				1♣ ¹
Vul: Both	♥ 9765	♥ AJT3	Pass	1♦ ²	Pass	1NT
North HCP: 6	♦ T542	♦ AK87	Pass	2♣ ³	Pass	2♥
South HCP: 17	♣ T	♣ A94	Pass	3♥	Pass	4♥
Contract: 4♥ South			All Pass			
			1. 16+ HCP			
			2. artificial			
			3. Stayman			

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ A	♠ Q943	1♣ ¹	1♥	X	3♥
Vul: None	♥ KQT643	♥ 9852	3♠	4♥	Pass	Pass
North HCP: 13+2	♦ A6	♦ 87	X	All Pass		
South HCP: 5	♣ 9652	♣ K43				
Contract: 4♥X North			1. 16+ HCP			

Board: 10 ♠ A4 LHO opens the bidding 1♣.

Dealer: East ♥ T8742 Partner bids next.

Vul: E-W ♦ QT East (LHO) Doubles 2♠ if possible.

HCP: 8+1 ♣ Q985

Board: 11 ♠ 9 You bid first.

Dealer: North ♥ KT987 West (RHO) bids 2♥ if possible.

Vul: E-W ♦ A2

HCP: 16+2 ♣ AKQ43

Board: 12 ♠ T764 Partner bids first.

Dealer: South ♥ J West (RHO) bids 1♦ if possible.

Vul: None ♦ KQ84

HCP: 7 ♣ J742

Board: 13 ♠ AJ82 You bid first.

Dealer: North ♥ AJ85 The opponents are silent.

Vul: N-S ♦ KT

HCP: 18 ♣ KQ4

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: East	♠ A4	♠ K98632			1♣ ¹	2♠
Vul: E-W	♥ T8742	♥ KQ65	Pass	Pass	X	All Pass
North HCP: 8+1	♦ QT	♦ 42				1. 16+ HCP
South HCP: 8+2	♣ Q985	♣ 3				
Contract: 2♠X South						

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ QJ75		1♣ ¹	Pass	1♦ ²
Vul: E-W	♥ KT987	♥ -	2♥	3♣	Pass	4♣
North HCP: 16+2	♦ A2	♦ Q9653			All Pass	
South HCP: 6+1	♣ AKQ43	♣ J987				1. 16+ HCP
Contract: 4♣ South						2. artificial

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ T764	♠ K32			1♣ ¹	
Vul: None	♥ J	♥ KQT732	1♦	2NT	Pass	3♥
North HCP: 7	♦ KQ84	♦ A	Pass	3♠	Pass	4♥
South HCP: 16+2	♣ J742	♣ AT8			All Pass	
Contract: 4♥ South						1. 16+ HCP

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ AJ82	♠ QT95		1♣ ¹	Pass	1♦ ²
Vul: N-S	♥ AJ85	♥ K	Pass	1NT	Pass	2♣ ³
North HCP: 18	♦ KT	♦ Q632	Pass	2♥	Pass	2NT
South HCP: 7	♣ KQ4	♣ T763	Pass	4♠	All Pass	
Contract: 4♠ North						1. 16+ HCP
						2. artificial
						3. Stayman

Board: 10 ♠ K98632 RHO opens the bidding 1♣.

Dealer: East ♥ KQ65 You bid next.

Vul: E-W ♦ 42 East (RHO) Doubles 2♠ if possible.

HCP: 8+2 ♣ 3

Board: 11 ♠ QJ75 Partner bids first.

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

Vul: E-W ♦ Q9653

HCP: 6+1 ♣ J987

Board: 12 ♠ K32 You bid first.

Dealer: South ♥ KQT732 West (LHO) bids 1♦ if possible.

Vul: None ♦ A

HCP: 16+2 ♣ AT8

Board: 13 ♠ QT95 Partner bids first.

Dealer: North ♥ K The opponents are silent.

Vul: N-S ♦ Q632

HCP: 7 ♣ T763

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: East	♠ A4	♠ K98632			1♣ ¹	2♠
Vul: E-W	♥ T8742	♥ KQ65	Pass	Pass	X	All Pass
North HCP: 8+1	♦ QT	♦ 42				1. 16+ HCP
South HCP: 8+2	♣ Q985	♣ 3				
Contract: 2♠X South						

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ QJ75		1♣ ¹	Pass	1♦ ²
Vul: E-W	♥ KT987	♥ -	2♥	3♣	Pass	4♣
North HCP: 16+2	♦ A2	♦ Q9653			All Pass	
South HCP: 6+1	♣ AKQ43	♣ J987				1. 16+ HCP
Contract: 4♣ South						2. artificial

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ T764	♠ K32			1♣ ¹	
Vul: None	♥ J	♥ KQT732	1♦	2NT	Pass	3♥
North HCP: 7	♦ KQ84	♦ A	Pass	3♠	Pass	4♥
South HCP: 16+2	♣ J742	♣ AT8			All Pass	
Contract: 4♥ South						1. 16+ HCP

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ AJ82	♠ QT95		1♣ ¹	Pass	1♦ ²
Vul: N-S	♥ AJ85	♥ K	Pass	1NT	Pass	2♣ ³
North HCP: 18	♦ KT	♦ Q632	Pass	2♥	Pass	2NT
South HCP: 7	♣ KQ4	♣ T763	Pass	4♠	All Pass	
Contract: 4♠ North						1. 16+ HCP
						2. artificial
						3. Stayman

Board: 14 ♠ K743

Partner bids first.

Dealer: South ♥ J987

East (LHO) bids 1♥ if possible.

Vul: E-W ♦ Q

HCP: 6 ♣ 8764

Board: 15 ♠ QJ92

You bid first.

Dealer: North ♥ A92

East (LHO) bids 1♥ if possible.

Vul: Both ♦ A

HCP: 16+1 ♣ AJ932

Board: 16 ♠ KQ65

You bid first.

Dealer: North ♥ AQT6

West (RHO) bids 1♠ if possible.

Vul: N-S ♦ A63

HCP: 18 ♣ K7

Board: 17 ♠ K8532

LHO opens the bidding 1♣.

Dealer: East ♥ A8

Partner bids next.

Vul: N-S ♦ T75

West (RHO) bids 1♦ if possible.

HCP: 11+1 ♣ A97

West (RHO) Doubles 1♠ if possible.

Both hands (Answers Page)

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ K743	♠ AJ				1♣ ¹
Vul: E-W	♥ J987	♥ Q53	Pass	1♦ ²	1♥	1NT
North HCP: 6	♦ Q	♦ AK754	Pass	2♣ ³	Pass	2♦
South HCP: 18+1	♣ 8764	♣ AT3	Pass	2NT	All Pass	
Contract: 2NT North						1. 16+ HCP
						2. artificial
						3. Stayman

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ QJ92	♠ 4		1♣ ¹	1♥	2♥ ²
Vul: Both	♥ A92	♥ T764	Pass	3♣	Pass	4♣
North HCP: 16+1	♦ A	♦ QJ87		All Pass		
South HCP: 6	♣ AJ932	♣ KT84				1. 16+ HCP
Contract: 4♣ South						2. strength cue bid

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ KQ65	♠ JT73		1♣ ¹	Pass	1♦ ²
Vul: N-S	♥ AQT6	♥ J	1♠	Pass	Pass	2NT
North HCP: 18	♦ A63	♦ KQ94	Pass	3NT	All Pass	
South HCP: 7	♣ K7	♣ 9532				1. 16+ HCP
Contract: 3NT North						2. artificial

Board: 17	North:	South:	W	N	E	S
Dealer: East	♠ K8532	♠ T94		1♣ ¹	Pass	
Vul: N-S	♥ A8	♥ K763	1♦ ²	1♠	Pass	Pass
North HCP: 11+1	♦ T75	♦ Q86	X	All Pass		
South HCP: 5	♣ A97	♣ 853				1. 16+ HCP
Contract: 1♠X North						2. artificial

Board: 14 ♠ AJ You bid first.

Dealer: South ♥ Q53 East (RHO) bids 1♥ if possible.

Vul: E-W ♦ AK754

HCP: 18+1 ♣ AT3

Board: 15 ♠ 4 Partner bids first.

Dealer: North ♥ T764 East (RHO) bids 1♥ if possible.

Vul: Both ♦ QJ87

HCP: 6 ♣ KT84

Board: 16 ♠ JT73 Partner bids first.

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

Vul: N-S ♦ KQ94

HCP: 7 ♣ 9532

Board: 17 ♠ T94 RHO opens the bidding 1♣.

Dealer: East ♥ K763 You bid next.

Vul: N-S ♦ Q86 West (LHO) bids 1♦ if possible.

HCP: 5 ♣ 853 West (LHO) Doubles 1♠ if possible.

Both hands (Answers Page)

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ K743	♠ AJ				1♣ ¹
Vul: E-W	♥ J987	♥ Q53	Pass	1♦ ²	1♥	1NT
North HCP: 6	♦ Q	♦ AK754	Pass	2♣ ³	Pass	2♦
South HCP: 18+1	♣ 8764	♣ AT3	Pass	2NT	All Pass	
Contract: 2NT North						1. 16+ HCP
						2. artificial
						3. Stayman

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ QJ92	♠ 4		1♣ ¹	1♥	2♥ ²
Vul: Both	♥ A92	♥ T764	Pass	3♣	Pass	4♣
North HCP: 16+1	♦ A	♦ QJ87		All Pass		
South HCP: 6	♣ AJ932	♣ KT84				1. 16+ HCP
Contract: 4♣ South						2. strength cue bid

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ KQ65	♠ JT73		1♣ ¹	Pass	1♦ ²
Vul: N-S	♥ AQT6	♥ J	1♠	Pass	Pass	2NT
North HCP: 18	♦ A63	♦ KQ94	Pass	3NT	All Pass	
South HCP: 7	♣ K7	♣ 9532				1. 16+ HCP
Contract: 3NT North						2. artificial

Board: 17	North:	South:	W	N	E	S
Dealer: East	♠ K8532	♠ T94		1♣ ¹	Pass	
Vul: N-S	♥ A8	♥ K763	1♦ ²	1♠	Pass	Pass
North HCP: 11+1	♦ T75	♦ Q86	X	All Pass		
South HCP: 5	♣ A97	♣ 853				1. 16+ HCP
Contract: 1♠X North						2. artificial

Board: 18	♠ A832	Partner bids first.
Dealer: South	♥ KT96	The opponents are silent.
Vul: Both	♦ -	
HCP: 7+1	♣ 98753	

Board: 19	♠ AKJ3	You bid first.
Dealer: North	♥ K86	West (RHO) bids 2♠ if possible.
Vul: None	♦ 2	
HCP: 17+1	♣ AQ642	

Board: 20	♠ 7	Partner bids first.
Dealer: South	♥ 8432	West (RHO) Doubles 1♠ if possible.
Vul: None	♦ A763	
HCP: 6	♣ QT84	

Board: 21	♠ AKQ9	You bid first.
Dealer: North	♥ AKT3	The opponents are silent.
Vul: Both	♦ T2	
HCP: 20	♣ A86	

Both hands (Answers Page)

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ A832	♠ JT9				1♣ ¹
Vul: Both	♥ KT96	♥ A82	Pass	1♦ ²	Pass	1NT
North HCP: 7+1	♦ -	♦ AKJT2	Pass	2♣ ³	Pass	2♦
South HCP: 17+1	♣ 98753	♣ A2	Pass	2NT	All Pass	
Contract: 2NT North			1. 16+ HCP			
			2. artificial			
			3. Stayman			

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ AKJ3	♠ 6		1♣ ¹	Pass	1♦ ²
Vul: None	♥ K86	♥ Q753	2♠	3♣	All Pass	
North HCP: 17+1	♦ 2	♦ K853				
South HCP: 5	♣ AQ642	♣ 9873	1. 16+ HCP			
Contract: 3♣ North			2. artificial			

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AKJ96				1♣ ¹
Vul: None	♥ 8432	♥ A6	Pass	1♦ ²	Pass	1♠
North HCP: 6	♦ A763	♦ K842	X	XX	All Pass	
South HCP: 19+1	♣ QT84	♣ KJ				
Contract: 1♠XX South			1. 16+ HCP			
			2. artificial			

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AKQ9	♠ 6		1♣ ¹	Pass	1♦ ²
Vul: Both	♥ AKT3	♥ J864	Pass	2NT	Pass	3♣ ³
North HCP: 20	♦ T2	♦ K843	Pass	3♥	Pass	4♥
South HCP: 5	♣ A86	♣ J742	All Pass			
Contract: 4♥ South			1. 16+ HCP			
			2. artificial			
			3. Stayman			

Board: 18 ♠ JT9 You bid first.

Dealer: South ♥ A82 The opponents are silent.

Vul: Both ♦ AKJT2

HCP: 17+1 ♣ A2

Board: 19 ♠ 6 Partner bids first.

Dealer: North ♥ Q753 West (LHO) bids 2♠ if possible.

Vul: None ♦ K853

HCP: 5 ♣ 9873

Board: 20 ♠ AKJ96 You bid first.

Dealer: South ♥ A6 West (LHO) Doubles 1♠ if possible.

Vul: None ♦ K842

HCP: 19+1 ♣ KJ

Board: 21 ♠ 6 Partner bids first.

Dealer: North ♥ J864 The opponents are silent.

Vul: Both ♦ K843

HCP: 5 ♣ J742

Both hands (Answers Page)

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ A832	♠ JT9				1♣ ¹
Vul: Both	♥ KT96	♥ A82	Pass	1♦ ²	Pass	1NT
North HCP: 7+1	♦ -	♦ AKJT2	Pass	2♣ ³	Pass	2♦
South HCP: 17+1	♣ 98753	♣ A2	Pass	2NT	All Pass	
Contract: 2NT North			1. 16+ HCP			
			2. artificial			
			3. Stayman			

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ AKJ3	♠ 6		1♣ ¹	Pass	1♦ ²
Vul: None	♥ K86	♥ Q753	2♠	3♣	All Pass	
North HCP: 17+1	♦ 2	♦ K853				
South HCP: 5	♣ AQ642	♣ 9873	1. 16+ HCP			
Contract: 3♣ North			2. artificial			

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AKJ96				1♣ ¹
Vul: None	♥ 8432	♥ A6	Pass	1♦ ²	Pass	1♠
North HCP: 6	♦ A763	♦ K842	X	XX	All Pass	
South HCP: 19+1	♣ QT84	♣ KJ				
Contract: 1♠XX South			1. 16+ HCP			
			2. artificial			

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AKQ9	♠ 6		1♣ ¹	Pass	1♦ ²
Vul: Both	♥ AKT3	♥ J864	Pass	2NT	Pass	3♣ ³
North HCP: 20	♦ T2	♦ K843	Pass	3♥	Pass	4♥
South HCP: 5	♣ A86	♣ J742	All Pass			
Contract: 4♥ South			1. 16+ HCP			
			2. artificial			
			3. Stayman			

Board: 22 ♠ T65 LHO opens the bidding 1♣.

Dealer: East ♥ KQ3 Partner bids next.

Vul: None ♦ Q952 West (RHO) Doubles 2♠ if possible.

HCP: 10 ♣ QJ8

Board: 23 ♠ AJ9852 RHO opens the bidding 1♣.

Dealer: West ♥ 83 You bid next.

Vul: N-S ♦ 842 East (LHO) Doubles 1♠ if possible.

HCP: 12+2 ♣ AK West (RHO) bids 2♥ if possible.

Board: 24 ♠ QT83 Partner bids first.

Dealer: South ♥ K873 The opponents are silent.

Vul: E-W ♦ Q

HCP: 7 ♣ 7532

Board: 25 ♠ 7 RHO opens the bidding 1♣.

Dealer: West ♥ QJ85 You bid next.

Vul: Both ♦ - West (RHO) Doubles 5♣ if possible.

HCP: 10+4 ♣ AQJT9864

Board: 26 ♠ AK6 You bid first.

Dealer: North ♥ 85 East (LHO) bids 1♥ if possible.

Vul: E-W ♦ AK842

HCP: 18+1 ♣ A97

Both hands (Answers Page)

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ T65	♠ AQJ873			1♣ ¹	2♠
Vul: None	♥ KQ3	♥ 9542	X	3♠	All Pass	
North HCP: 10	♦ Q952	♦ T				1. 16+ HCP
South HCP: 7+2	♣ QJ8	♣ 64				
Contract: 3♠ North						

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ AJ9852	♠ K64	1♣ ¹	1♠	X	Pass
Vul: N-S	♥ 83	♥ J94	2♥	2♠	Pass	3♠
North HCP: 12+2	♦ 842	♦ Q5		All Pass		
South HCP: 7+1	♣ AK	♣ JT632				1. 16+ HCP
Contract: 3♠ South						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ QT83	♠ AK4				1♣ ¹
Vul: E-W	♥ K873	♥ A	Pass	1♦ ²	Pass	2♣
North HCP: 7	♦ Q	♦ J653	Pass	4♣	All Pass	
South HCP: 18+1	♣ 7532	♣ AQT86				1. 16+ HCP
Contract: 4♣ North						2. artificial

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ 7	♠ K52	1♣ ¹	5♣	Pass	Pass
Vul: Both	♥ QJ85	♥ 93	X	All Pass		
North HCP: 10+4	♦ -	♦ JT8753				1. 16+ HCP
South HCP: 7+2	♣ AQJT9864	♣ K5				
Contract: 5♣X North						

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ AK6	♠ J875		1♣ ¹	1♥	X
Vul: E-W	♥ 85	♥ J9763	Pass	2♦	Pass	2NT
North HCP: 18+1	♦ AK842	♦ -	Pass	3NT	All Pass	
South HCP: 6+1	♣ A97	♣ KJ64				1. 16+ HCP
Contract: 3NT North						

Board: 22 ♠ AQJ873 RHO opens the bidding 1♣.

Dealer: East ♥ 9542 You bid next.

Vul: None ♦ T West (LHO) Doubles 2♠ if possible.

HCP: 7+2 ♣ 64

Board: 23 ♠ K64 LHO opens the bidding 1♣.

Dealer: West ♥ J94 Partner bids next.

Vul: N-S ♦ Q5 East (RHO) Doubles 1♠ if possible.

HCP: 7+1 ♣ JT632 West (LHO) bids 2♥ if possible.

Board: 24 ♠ AK4 You bid first.

Dealer: South ♥ A The opponents are silent.

Vul: E-W ♦ J653

HCP: 18+1 ♣ AQT86

Board: 25 ♠ K52 LHO opens the bidding 1♣.

Dealer: West ♥ 93 Partner bids next.

Vul: Both ♦ JT8753 West (LHO) Doubles 5♣ if possible.

HCP: 7+2 ♣ K5

Board: 26 ♠ J875 Partner bids first.

Dealer: North ♥ J9763 East (RHO) bids 1♥ if possible.

Vul: E-W ♦ -

HCP: 6+1 ♣ KJ64

Both hands (Answers Page)

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ T65	♠ AQJ873			1♣ ¹	2♠
Vul: None	♥ KQ3	♥ 9542	X	3♠	All Pass	
North HCP: 10	♦ Q952	♦ T				1. 16+ HCP
South HCP: 7+2	♣ QJ8	♣ 64				
Contract: 3♠ North						

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ AJ9852	♠ K64	1♣ ¹	1♠	X	Pass
Vul: N-S	♥ 83	♥ J94	2♥	2♠	Pass	3♠
North HCP: 12+2	♦ 842	♦ Q5		All Pass		
South HCP: 7+1	♣ AK	♣ JT632				1. 16+ HCP
Contract: 3♠ South						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ QT83	♠ AK4				1♣ ¹
Vul: E-W	♥ K873	♥ A	Pass	1♦ ²	Pass	2♣
North HCP: 7	♦ Q	♦ J653	Pass	4♣	All Pass	
South HCP: 18+1	♣ 7532	♣ AQT86				1. 16+ HCP
Contract: 4♣ North						2. artificial

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ 7	♠ K52	1♣ ¹	5♣	Pass	Pass
Vul: Both	♥ QJ85	♥ 93	X	All Pass		
North HCP: 10+4	♦ -	♦ JT8753				1. 16+ HCP
South HCP: 7+2	♣ AQJT9864	♣ K5				
Contract: 5♣X North						

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ AK6	♠ J875		1♣ ¹	1♥	X
Vul: E-W	♥ 85	♥ J9763	Pass	2♦	Pass	2NT
North HCP: 18+1	♦ AK842	♦ -	Pass	3NT	All Pass	
South HCP: 6+1	♣ A97	♣ KJ64				1. 16+ HCP
Contract: 3NT North						

Board: 27 ♠ AQ You bid first.

Dealer: North ♥ KQ94 West (RHO) bids 2♥ if possible.

Vul: Both ♦ QJ9

HCP: 18 ♣ A762

Board: 28 ♠ T843 Partner bids first.

Dealer: South ♥ K752 East (LHO) bids 1♥ if possible.

Vul: None ♦ K754 West (RHO) bids 3♥ if possible.

HCP: 6 ♣ 5

Board: 29 ♠ J Partner bids first.

Dealer: South ♥ 9874 West (RHO) bids 1♠ if possible.

Vul: Both ♦ J752

HCP: 5 ♣ K743

Board: 30 ♠ K953 You bid first.

Dealer: North ♥ AKT2 East (LHO) bids 2♥ if possible.

Vul: N-S ♦ KQ7 West (RHO) bids 3♥ if possible.

HCP: 20 ♣ KQ West (RHO) Doubles 5♥ if possible.

Both hands (Answers Page)

Board: 27

	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ K532		1♣ ¹	Pass	1♦ ²
Vul: Both	♥ KQ94	♥ 7	2♥	2NT	All Pass	
North HCP: 18	♦ QJ9	♦ 7654				1. 16+ HCP
South HCP: 5	♣ A762	♣ QT98				2. artificial
Contract: 2NT North						

Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ T843	♠ KJ9752				1♣ ¹
Vul: None	♥ K752	♥ T	Pass	1♦ ²	1♥	1♠
North HCP: 6	♦ K754	♦ A32	3♥	4♥ ³	Pass	4♠
South HCP: 17+2	♣ 5	♣ AKQ	All Pass			
Contract: 4♠ South						1. 16+ HCP
						2. artificial
						3. limit raise or better in !S

Board: 29

	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ K972				1♣ ¹
Vul: Both	♥ 9874	♥ AKQ32	1♠	X	Pass	2♠ ²
North HCP: 5	♦ J752	♦ 4	Pass	3♥	Pass	4♥
South HCP: 18+1	♣ K743	♣ AQT	All Pass			
Contract: 4♥ South						1. 16+ HCP
						2. limit raise or better in !H

Board: 30

	North:	South:	W	N	E	S
Dealer: North	♠ K953	♠ JT764		1♣ ¹	2♥	X
Vul: N-S	♥ AKT2	♥ -	3♥	4♥ ²	Pass	5♥ ³
North HCP: 20	♦ KQ7	♦ J654	X	Pass	Pass	5♠
South HCP: 7+1	♣ KQ	♣ AJ42	All Pass			
Contract: 5♠ South						1. 16+ HCP
						2. limit raise or better in !S
						3. Exclusion, for !S

Board: 27	♠ K532	Partner bids first.
Dealer: North	♥ 7	West (LHO) bids 2♥ if possible.
Vul: Both	♦ 7654	
HCP: 5	♣ QT98	
Board: 28	♠ KJ9752	You bid first.
Dealer: South	♥ T	East (RHO) bids 1♥ if possible.
Vul: None	♦ A32	West (LHO) bids 3♥ if possible.
HCP: 17+2	♣ AKQ	
Board: 29	♠ K972	You bid first.
Dealer: South	♥ AKQ32	West (LHO) bids 1♠ if possible.
Vul: Both	♦ 4	
HCP: 18+1	♣ AQT	
Board: 30	♠ JT764	Partner bids first.
Dealer: North	♥ -	East (RHO) bids 2♥ if possible.
Vul: N-S	♦ J654	West (LHO) bids 3♥ if possible.
HCP: 7+1	♣ AJ42	West (LHO) Doubles 5♥ if possible.

Both hands (Answers Page)

Board: 27

	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ K532		1♣ ¹	Pass	1♦ ²
Vul: Both	♥ KQ94	♥ 7	2♥	2NT	All Pass	
North HCP: 18	♦ QJ9	♦ 7654				1. 16+ HCP
South HCP: 5	♣ A762	♣ QT98				2. artificial
Contract: 2NT North						

Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ T843	♠ KJ9752				1♣ ¹
Vul: None	♥ K752	♥ T	Pass	1♦ ²	1♥	1♠
North HCP: 6	♦ K754	♦ A32	3♥	4♥ ³	Pass	4♠
South HCP: 17+2	♣ 5	♣ AKQ	All Pass			
Contract: 4♠ South						1. 16+ HCP
						2. artificial
						3. limit raise or better in !S

Board: 29

	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ K972				1♣ ¹
Vul: Both	♥ 9874	♥ AKQ32	1♠	X	Pass	2♠ ²
North HCP: 5	♦ J752	♦ 4	Pass	3♥	Pass	4♥
South HCP: 18+1	♣ K743	♣ AQT	All Pass			
Contract: 4♥ South						1. 16+ HCP
						2. limit raise or better in !H

Board: 30

	North:	South:	W	N	E	S
Dealer: North	♠ K953	♠ JT764		1♣ ¹	2♥	X
Vul: N-S	♥ AKT2	♥ -	3♥	4♥ ²	Pass	5♥ ³
North HCP: 20	♦ KQ7	♦ J654	X	Pass	Pass	5♠
South HCP: 7+1	♣ KQ	♣ AJ42	All Pass			
Contract: 5♠ South						1. 16+ HCP
						2. limit raise or better in !S
						3. Exclusion, for !S

Board: 31	♠ AK9642	You bid first.
Dealer: North	♥ -	East (LHO) bids 1♥ if possible.
Vul: None	♦ AK6	West (RHO) bids 3♦ if possible.
HCP: 17+2	♣ KT97	
Board: 32	♠ T943	LHO opens the bidding 1♣.
Dealer: East	♥ K83	Partner bids next.
Vul: E-W	♦ T84	West (RHO) Doubles 1♦ if possible.
HCP: 3	♣ 843	East (LHO) bids 3♣ if possible. West (RHO) bids 4♣ if possible. West (RHO) Doubles 5♦ if possible.
Board: 33	♠ 542	You bid first.
Dealer: North	♥ Q	West (RHO) bids 1♠ if possible.
Vul: E-W	♦ AJT6	East (LHO) bids 2♠ if possible.
HCP: 16+1	♣ AKQT3	West (RHO) bids 3♠ if possible.
Board: 34	♠ 9	LHO opens the bidding 1♣.
Dealer: East	♥ K86	Partner bids next.
Vul: None	♦ T985	West (RHO) bids 1♦ if possible.
HCP: 9+1	♣ KQJT7	East (LHO) bids 1♠ if possible. West (RHO) bids 3♣ if possible. East (LHO) bids 3♦ if possible. West (RHO) Doubles 5♣ if possible.

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ AK9642	♠ 5		1♣ ¹	1♥	Pass
Vul: None	♥ -	♥ A964		3♥	3♠	Pass 3NT
North HCP: 17+2	♦ AK6	♦ QT42	Pass	4♠	All Pass	
South HCP: 6	♣ KT97	♣ 8642				1. 16+ HCP
Contract: 4♠ North						

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ T943	♠ -			1 ♣ ¹	1 ♦
Vul: E-W	♥ K83	♥ A2	X	2 ♦	3 ♠	4 ♦
North HCP: 3	♦ T84	♦ AK97653	4 ♠	Pass	Pass	5 ♦
South HCP: 14+3	♣ 843	♣ QJ75	X	All Pass		
Contract: 5 ♦ X South				1. 16+ HCP		

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ 542	♠ K		1 ♣ ¹	Pass	1 ♦ ²
Vul: E-W	♥ Q	♥ J854	1 ♠	2 ♣	2 ♠	3 ♣
North HCP: 16+1	♦ AJT6	♦ 9853	3 ♠	Pass	Pass	4 ♣
South HCP: 5	♣ AKQT3	♣ J975	All Pass			
Contract: 4♣ South			1. 16+ HCP			
			2. artificial			

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ 9	♠ T54			1 ♣ ¹	Pass
Vul: None	♥ K86	♥ QJ52	1 ♦ ²	Pass	1 ♠	Pass
North HCP: 9+1	♦ T985	♦ 7	3 ♣ ³	X	3 ♦	5 ♣
South HCP: 7+1	♣ KQJT7	♣ A8532	X	All Pass		
Contract: 5♣X South			1. 16+ HCP			
			2. artificial			
			3. Splinter			

Board: 31	♠ 5	Partner bids first.
Dealer: North	♥ A964	East (RHO) bids 1♥ if possible.
Vul: None	♦ QT42	West (LHO) bids 3♥ if possible.
HCP: 6	♣ 8642	
Board: 32	♠ -	RHO opens the bidding 1♣.
Dealer: East	♥ A2	You bid next.
Vul: E-W	♦ AK97653	West (LHO) Doubles 1♦ if possible.
HCP: 14+3	♣ QJ75	East (RHO) bids 3♠ if possible. West (LHO) bids 4♠ if possible. West (LHO) Doubles 5♦ if possible.
Board: 33	♠ K	Partner bids first.
Dealer: North	♥ J854	West (LHO) bids 1♠ if possible.
Vul: E-W	♦ 9853	East (RHO) bids 2♠ if possible.
HCP: 5	♣ J975	West (LHO) bids 3♠ if possible.
Board: 34	♠ T54	RHO opens the bidding 1♣.
Dealer: East	♥ QJ52	You bid next.
Vul: None	♦ 7	West (LHO) bids 1♦ if possible.
HCP: 7+1	♣ A8532	East (RHO) bids 1♠ if possible. West (LHO) bids 3♣ if possible. East (RHO) bids 3♦ if possible. West (LHO) Doubles 5♣ if possible.

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ AK9642	♠ 5		1♣ ¹	1♥	Pass
Vul: None	♥ -	♥ A964		3♥	3♠	Pass 3NT
North HCP: 17+2	♦ AK6	♦ QT42	Pass	4♠	All Pass	
South HCP: 6	♣ KT97	♣ 8642				1. 16+ HCP
Contract: 4♠ North						

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ T943	♠ -			1 ♣ ¹	1 ♦
Vul: E-W	♥ K83	♥ A2	X	2 ♦	3 ♠	4 ♦
North HCP: 3	♦ T84	♦ AK97653	4 ♠	Pass	Pass	5 ♦
South HCP: 14+3	♣ 843	♣ QJ75	X	All Pass		
Contract: 5♦X South				1. 16+ HCP		

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ 542	♠ K		1 ♣ ¹	Pass	1 ♦ ²
Vul: E-W	♥ Q	♥ J854	1 ♠	2 ♣	2 ♠	3 ♣
North HCP: 16+1	♦ AJT6	♦ 9853	3 ♠	Pass	Pass	4 ♣
South HCP: 5	♣ AKQT3	♣ J975	All Pass			
Contract: 4♣ South			1. 16+ HCP			
			2. artificial			

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ 9	♠ T54			1 ♣ ¹	Pass
Vul: None	♥ K86	♥ QJ52	1 ♦ ²	Pass	1 ♠	Pass
North HCP: 9+1	♦ T985	♦ 7	3 ♣ ³	X	3 ♦	5 ♣
South HCP: 7+1	♣ KQJT7	♣ A8532	X	All Pass		
Contract: 5 ♣ X South			1. 16+ HCP			
			2. artificial			
			3. Splinter			

Board: 35	♠ AKJ86	You bid first.
Dealer: North	♥ A632	East (LHO) bids 1♦ if possible.
Vul: E-W	♦ 5	West (RHO) bids 1♥ if possible.
HCP: 17+1	♣ AJ3	East (LHO) bids 2♦ if possible.

Board: 36	♠ KQT86	You bid first.
Dealer: North	♥ KQ97	The opponents are silent.
Vul: N-S	♦ AK6	
HCP: 17+1	♣ 4	

Board: 37	♠ J985	You bid first.
Dealer: North	♥ Q9	The opponents are silent.
Vul: E-W	♦ AKQ	
HCP: 21	♣ AKQ2	

Board: 38	♠ 4	Partner bids first.
Dealer: South	♥ T987	West (RHO) bids 2♠ if possible.
Vul: Both	♦ QJ85	East (LHO) bids 3♠ if possible.
HCP: 6	♣ K865	

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AKJ86	♠ Q532		1♣ ¹	1♦	Pass
Vul: E-W	♥ A632	♥ 5	1♥	1♠	2♦	4♠
North HCP: 17+1	♦ 5	♦ 6432	All Pass			
South HCP: 5	♣ AJ3	♣ K964				1. 16+ HCP
Contract: 4♠ South						

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ KQT86	♠ 7		1♣ ¹	Pass	1♦ ²
Vul: N-S	♥ KQ97	♥ A852	Pass	1♠	Pass	3NT
North HCP: 17+1	♦ AK6	♦ Q975	All Pass			
South HCP: 7	♣ 4	♣ J865				1. 16+ HCP
Contract: 3NT South						2. artificial

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ J985	♠ 4		1♣ ¹	Pass	1♦ ²
Vul: E-W	♥ Q9	♥ A732	Pass	2NT	Pass	3♣ ³
North HCP: 21	♦ AKQ	♦ JT85	Pass	3♠	Pass	3NT
South HCP: 5	♣ AKQ2	♣ 8643	All Pass			
Contract: 3NT South						1. 16+ HCP
						2. artificial
						3. Stayman

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AK3				1♣ ¹
Vul: Both	♥ T987	♥ AQJ62	2♠	X	3♠	4♥
North HCP: 6	♦ QJ85	♦ T	All Pass			
South HCP: 16+1	♣ K865	♣ QT32				1. 16+ HCP
Contract: 4♥ South						

Board: 35	♠ Q532	Partner bids first.
Dealer: North	♥ 5	East (RHO) bids 1♦ if possible.
Vul: E-W	♦ 6432	West (LHO) bids 1♥ if possible.
HCP: 5	♣ K964	East (RHO) bids 2♦ if possible.

Board: 36	♠ 7	Partner bids first.
Dealer: North	♥ A852	The opponents are silent.
Vul: N-S	♦ Q975	
HCP: 7	♣ J865	

Board: 37	♠ 4	Partner bids first.
Dealer: North	♥ A732	The opponents are silent.
Vul: E-W	♦ JT85	
HCP: 5	♣ 8643	

Board: 38	♠ AK3	You bid first.
Dealer: South	♥ AQJ62	West (LHO) bids 2♠ if possible.
Vul: Both	♦ T	East (RHO) bids 3♠ if possible.
HCP: 16+1	♣ QT32	

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AKJ86	♠ Q532		1♣ ¹	1♦	Pass
Vul: E-W	♥ A632	♥ 5	1♥	1♠	2♦	4♠
North HCP: 17+1	♦ 5	♦ 6432	All Pass			
South HCP: 5	♣ AJ3	♣ K964				1. 16+ HCP
Contract: 4♠ South						

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ KQT86	♠ 7		1♣ ¹	Pass	1♦ ²
Vul: N-S	♥ KQ97	♥ A852	Pass	1♠	Pass	3NT
North HCP: 17+1	♦ AK6	♦ Q975	All Pass			
South HCP: 7	♣ 4	♣ J865				1. 16+ HCP
Contract: 3NT South						2. artificial

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ J985	♠ 4		1♣ ¹	Pass	1♦ ²
Vul: E-W	♥ Q9	♥ A732	Pass	2NT	Pass	3♣ ³
North HCP: 21	♦ AKQ	♦ JT85	Pass	3♠	Pass	3NT
South HCP: 5	♣ AKQ2	♣ 8643	All Pass			
Contract: 3NT South						1. 16+ HCP
						2. artificial
						3. Stayman

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AK3				1♣ ¹
Vul: Both	♥ T987	♥ AQJ62	2♠	X	3♠	4♥
North HCP: 6	♦ QJ85	♦ T	All Pass			
South HCP: 16+1	♣ K865	♣ QT32				1. 16+ HCP
Contract: 4♥ South						

Board: 39 ♠ AKJT97 RHO opens the bidding 1♣.

Dealer: West ♥ A87 You bid next.

Vul: None ♦ A63 East (LHO) Doubles 1♠ if possible.

HCP: 16+2 ♣ 4 West (RHO) bids 3♣ if possible.

East (LHO) Doubles 3♠ if possible.

Board: 40 ♠ - Partner bids first.

Dealer: South ♥ Q952 The opponents are silent.

Vul: E-W ♦ AT72

HCP: 6+1 ♣ 87543

Board: 41 ♠ 42 RHO opens the bidding 1♣.

Dealer: West ♥ KT8764 You bid next.

Vul: Both ♦ J6 East (LHO) Doubles 2♥ if possible.

HCP: 8+2 ♣ AT4 East (LHO) Doubles 3♥ if possible.

Board: 42 ♠ 9852 Partner bids first.

Dealer: South ♥ K876 The opponents are silent.

Vul: N-S ♦ KJ64

HCP: 7 ♣ 2

Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ AKJT97	♠ 5	1 ♣ ¹	1 ♠	X	Pass
Vul: None	♥ A87	♥ Q953	3 ♣	3 ♠	X	All Pass
North HCP: 16+2	♦ A63	♦ 9852				1. 16+ HCP
South HCP: 3	♣ 4	♣ JT76				
Contract: 3 ♠ X North						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AJT4				1 ♣ ¹
Vul: E-W	♥ Q952	♥ AK3	Pass	1 ♦ ²	Pass	1NT
North HCP: 6+1	♦ AT72	♦ K83	Pass	2 ♣ ³	Pass	2 ♠
South HCP: 19	♣ 87543	♣ A92	Pass	2NT	Pass	3NT
Contract: 3NT South						All Pass
						1. 16+ HCP
						2. artificial
						3. Stayman

Board: 41	North:	South:	W	N	E	S
Dealer: West	♠ 42	♠ T976	1 ♣ ¹	2 ♥	X	3 ♥
Vul: Both	♥ KT8764	♥ Q93	Pass	Pass	X	All Pass
North HCP: 8+2	♦ J6	♦ AK83				1. 16+ HCP
South HCP: 9	♣ AT4	♣ 76				
Contract: 3 ♥ X South						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ 9852	♠ A				1 ♣ ¹
Vul: N-S	♥ K876	♥ AQJ2	Pass	1 ♦ ²	Pass	2NT
North HCP: 7	♦ KJ64	♦ AT7	Pass	3 ♣ ³	Pass	3 ♥
South HCP: 20+1	♣ 2	♣ AJT73	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						
						1. 16+ HCP
						2. artificial
						3. Stayman

Board: 39 ♠ 5 LHO opens the bidding 1♣.

Dealer: West ♥ Q953 Partner bids next.

Vul: None ♦ 9852 East (RHO) Doubles 1♠ if possible.

HCP: 3 ♣ JT76 West (LHO) bids 3♣ if possible.

East (RHO) Doubles 3♠ if possible.

Board: 40 ♠ AJT4 You bid first.

Dealer: South ♥ AK3 The opponents are silent.

Vul: E-W ♦ K83

HCP: 19 ♣ A92

Board: 41 ♠ T976 LHO opens the bidding 1♣.

Dealer: West ♥ Q93 Partner bids next.

Vul: Both ♦ AK83 East (RHO) Doubles 2♥ if possible.

HCP: 9 ♣ 76 East (RHO) Doubles 3♥ if possible.

Board: 42 ♠ A You bid first.

Dealer: South ♥ AQJ2 The opponents are silent.

Vul: N-S ♦ AT7

HCP: 20+1 ♣ AJT73

Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ AKJT97	♠ 5	1 ♣ ¹	1 ♠	X	Pass
Vul: None	♥ A87	♥ Q953	3 ♣	3 ♠	X	All Pass
North HCP: 16+2	♦ A63	♦ 9852				1. 16+ HCP
South HCP: 3	♣ 4	♣ JT76				
Contract: 3 ♠ X North						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AJT4				1 ♣ ¹
Vul: E-W	♥ Q952	♥ AK3	Pass	1 ♦ ²	Pass	1NT
North HCP: 6+1	♦ AT72	♦ K83	Pass	2 ♣ ³	Pass	2 ♠
South HCP: 19	♣ 87543	♣ A92	Pass	2NT	Pass	3NT
Contract: 3NT South						All Pass
						1. 16+ HCP
						2. artificial
						3. Stayman

Board: 41	North:	South:	W	N	E	S
Dealer: West	♠ 42	♠ T976	1 ♣ ¹	2 ♥	X	3 ♥
Vul: Both	♥ KT8764	♥ Q93	Pass	Pass	X	All Pass
North HCP: 8+2	♦ J6	♦ AK83				1. 16+ HCP
South HCP: 9	♣ AT4	♣ 76				
Contract: 3 ♥ X South						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ 9852	♠ A				1 ♣ ¹
Vul: N-S	♥ K876	♥ AQJ2	Pass	1 ♦ ²	Pass	2NT
North HCP: 7	♦ KJ64	♦ AT7	Pass	3 ♣ ³	Pass	3 ♥
South HCP: 20+1	♣ 2	♣ AJT73	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						
						1. 16+ HCP
						2. artificial
						3. Stayman

Board: 43 ♠ A You bid first.

Dealer: North ♥ AK63 East (LHO) Doubles 2♣ if possible.

Vul: E-W ♦ KQ75

HCP: 16 ♣ T986

Board: 44 ♠ AK632 RHO opens the bidding 1♣.

Dealer: West ♥ 432 You bid next.

Vul: None ♦ T98 East (LHO) bids 1♦ if possible.

HCP: 7+1 ♣ 72

Board: 45 ♠ KQ4 LHO opens the bidding 1♣.

Dealer: East ♥ J753 Partner bids next.

Vul: E-W ♦ K52 West (RHO) bids 1♦ if possible.

HCP: 13 ♣ AT5 East (LHO) bids 1♠ if possible.

West (RHO) Redoubles if possible.

Board: 46 ♠ AJ87 Partner bids first.

Dealer: South ♥ - The opponents are silent.

Vul: E-W ♦ Q9864

HCP: 7+1 ♣ T972

Both hands (Answers Page)

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ Q753		1♣ ¹	Pass	1♦ ²
Vul: E-W	♥ AK63	♥ 2	Pass	1♥	Pass	1♠
North HCP: 16	♦ KQ75	♦ T643	Pass	2♣	X	2♦ ³
South HCP: 5	♣ T986	♣ K754	Pass	3♣	All Pass	
Contract: 3♣ North			1. 16+ HCP			
			2. artificial			
			3. limit raise or better in !C			

Board: 44	North:	South:	W	N	E	S
Dealer: West	♠ AK632	♠ T	1♣ ¹	Pass	1♦ ²	2♥
Vul: None	♥ 432	♥ AQT876	Pass	3♥	All Pass	
North HCP: 7+1	♦ T98	♦ Q7		1. 16+ HCP		
South HCP: 11+2	♣ 72	♣ QJ86	2. artificial			
Contract: 3♥ North						

Board: 45	North:	South:	W	N	E	S
Dealer: East	♠ KQ4	♠ 9532		1♣ ¹	Pass	
Vul: E-W	♥ J753	♥ KT86	1♦ ²	X	1♠	X
North HCP: 13	♦ K52	♦ 9	XX	2♥	All Pass	
South HCP: 6	♣ AT5	♣ K986		1. 16+ HCP		
Contract: 2♥ North			2. artificial			

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ AJ87	♠ KQ3			1♣ ¹	
Vul: E-W	♥ -	♥ AKJT86	Pass	1♦ ²	Pass	2♥
North HCP: 7+1	♦ Q9864	♦ J	Pass	3♦	Pass	3♥
South HCP: 21+2	♣ T972	♣ AK4	Pass	3♠	Pass	3NT
Contract: 3NT South			All Pass			
			1. 16+ HCP			
			2. artificial			

Board: 43	♠ Q753	Partner bids first.
Dealer: North	♥ 2	East (RHO) Doubles 2♣ if possible.
Vul: E-W	♦ T643	
HCP: 5	♣ K754	

Board: 44	♠ T	LHO opens the bidding 1♣.
Dealer: West	♥ AQT876	Partner bids next.
Vul: None	♦ Q7	East (RHO) bids 1♦ if possible.
HCP: 11+2	♣ QJ86	

Board: 45	♠ 9532	RHO opens the bidding 1♣.
Dealer: East	♥ KT86	You bid next.
Vul: E-W	♦ 9	West (LHO) bids 1♦ if possible.
HCP: 6	♣ K986	East (RHO) bids 1♠ if possible.
		West (LHO) Redoubles if possible.

Board: 46	♠ KQ3	You bid first.
Dealer: South	♥ AKJT86	The opponents are silent.
Vul: E-W	♦ J	
HCP: 21+2	♣ AK4	

Both hands (Answers Page)

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ Q753		1♣ ¹	Pass	1♦ ²
Vul: E-W	♥ AK63	♥ 2	Pass	1♥	Pass	1♠
North HCP: 16	♦ KQ75	♦ T643	Pass	2♣	X	2♦ ³
South HCP: 5	♣ T986	♣ K754	Pass	3♣	All Pass	
Contract: 3♣ North				1. 16+ HCP		
				2. artificial		
				3. limit raise or better in !C		

Board: 44	North:	South:	W	N	E	S
Dealer: West	♠ AK632	♠ T	1♣ ¹	Pass	1♦ ²	2♥
Vul: None	♥ 432	♥ AQT876	Pass	3♥	All Pass	
North HCP: 7+1	♦ T98	♦ Q7		1. 16+ HCP		
South HCP: 11+2	♣ 72	♣ QJ86		2. artificial		
Contract: 3♥ North						

Board: 45	North:	South:	W	N	E	S
Dealer: East	♠ KQ4	♠ 9532		1♣ ¹	Pass	
Vul: E-W	♥ J753	♥ KT86	1♦ ²	X	1♠	X
North HCP: 13	♦ K52	♦ 9	XX	2♥	All Pass	
South HCP: 6	♣ AT5	♣ K986		1. 16+ HCP		
Contract: 2♥ North				2. artificial		

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ AJ87	♠ KQ3			1♣ ¹	
Vul: E-W	♥ -	♥ AKJT86	Pass	1♦ ²	Pass	2♥
North HCP: 7+1	♦ Q9864	♦ J	Pass	3♦	Pass	3♥
South HCP: 21+2	♣ T972	♣ AK4	Pass	3♠	Pass	3NT
Contract: 3NT South				All Pass		
				1. 16+ HCP		
				2. artificial		

Board: 47	♠ QJT82	You bid first.
Dealer: North	♥ KQ9	West (RHO) bids 1♥ if possible.
Vul: N-S	♦ AQJ4	East (LHO) bids 4♦ if possible.
HCP: 19+1	♣ A	

Board: 48	♠ A542	Partner bids first.
Dealer: South	♥ T	The opponents are silent.
Vul: E-W	♦ 9852	
HCP: 7	♣ K753	

Board: 49	♠ AK87	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: None	♦ KQT	
HCP: 19+1	♣ A9763	

Board: 50	♠ T943	Partner bids first.
Dealer: South	♥ J962	The opponents are silent.
Vul: E-W	♦ A972	
HCP: 5	♣ T	

Both hands (Answers Page)

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ QJT82	♠ A763		1♣ ¹	Pass	1♦ ²
Vul: N-S	♥ KQ9	♥ -	1♥	2♠	4♥	4♠
North HCP: 19+1	♦ AQJ4	♦ T8632	All Pass			
South HCP: 7+1	♣ A	♣ QJ42				1. 16+ HCP
Contract: 4♠ South						2. artificial

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ A542	♠ T98				1♣ ¹
Vul: E-W	♥ T	♥ KQJ4	Pass	1♦ ²	Pass	1NT
North HCP: 7	♦ 9852	♦ AK74	Pass	2♣ ³	Pass	2♥
South HCP: 17	♣ K753	♣ A8	Pass	2NT	All Pass	
Contract: 2NT North						1. 16+ HCP
						2. artificial
						3. Stayman

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ AK87	♠ J643		1♣ ¹	Pass	1♦ ²
Vul: None	♥ K	♥ 87542	Pass	2♣	Pass	2NT
North HCP: 19+1	♦ KQT	♦ A632	Pass	3♠	Pass	4♠
South HCP: 5+1	♣ A9763	♣ -	All Pass			
Contract: 4♠ South						1. 16+ HCP
						2. artificial

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ T943	♠ AJ86				1♣ ¹
Vul: E-W	♥ J962	♥ Q83	Pass	1♦ ²	Pass	1NT
North HCP: 5	♦ A972	♦ KT	All Pass			
South HCP: 17	♣ T	♣ AQJ4				1. 16+ HCP
Contract: 1NT South						2. artificial

Board: 47 ♠ A763 Partner bids first.

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

Vul: N-S ♦ T8632 East (RHO) bids 4♦ if possible.

HCP: 7+1 ♣ QJ42

Board: 48 ♠ T98 You bid first.

Dealer: South ♥ KQJ4 The opponents are silent.

Vul: E-W ♦ AK74

HCP: 17 ♣ A8

Board: 49 ♠ J643 Partner bids first.

Dealer: North ♥ 87542 The opponents are silent.

Vul: None ♦ A632

HCP: 5+1 ♣ -

Board: 50 ♠ AJ86 You bid first.

Dealer: South ♥ Q83 The opponents are silent.

Vul: E-W ♦ KT

HCP: 17 ♣ AQJ4

Both hands (Answers Page)

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ QJT82	♠ A763		1♣ ¹	Pass	1♦ ²
Vul: N-S	♥ KQ9	♥ -	1♥	2♠	4♥	4♠
North HCP: 19+1	♦ AQJ4	♦ T8632	All Pass			
South HCP: 7+1	♣ A	♣ QJ42				1. 16+ HCP
Contract: 4♠ South						2. artificial

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ A542	♠ T98				1♣ ¹
Vul: E-W	♥ T	♥ KQJ4	Pass	1♦ ²	Pass	1NT
North HCP: 7	♦ 9852	♦ AK74	Pass	2♣ ³	Pass	2♥
South HCP: 17	♣ K753	♣ A8	Pass	2NT	All Pass	
Contract: 2NT North						1. 16+ HCP
						2. artificial
						3. Stayman

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ AK87	♠ J643		1♣ ¹	Pass	1♦ ²
Vul: None	♥ K	♥ 87542	Pass	2♣	Pass	2NT
North HCP: 19+1	♦ KQT	♦ A632	Pass	3♠	Pass	4♠
South HCP: 5+1	♣ A9763	♣ -	All Pass			
Contract: 4♠ South						1. 16+ HCP
						2. artificial

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ T943	♠ AJ86				1♣ ¹
Vul: E-W	♥ J962	♥ Q83	Pass	1♦ ²	Pass	1NT
North HCP: 5	♦ A972	♦ KT	All Pass			
South HCP: 17	♣ T	♣ AQJ4				1. 16+ HCP
Contract: 1NT South						2. artificial