

Board: 1	♠ KT875	Partner bids first.
Dealer: South	♥ Q	The opponents are silent.
Vul: None	♦ AQT75	
HCP: 11+2	♣ 98	

Board: 2	♠ A5	You bid first.
Dealer: North	♥ Q632	The opponents are silent.
Vul: N-S	♦ AQT	
HCP: 19	♣ AK82	

Board: 3	♠ Q83	Partner bids first.
Dealer: South	♥ A754	The opponents are silent.
Vul: E-W	♦ 2	
HCP: 12+1	♣ AQ864	

Board: 4	♠ AT852	Partner bids first.
Dealer: South	♥ QJ42	The opponents are silent.
Vul: Both	♦ 4	
HCP: 11+1	♣ AT8	

Board: 5	♠ AK9543	You bid first.
Dealer: North	♥ K8	The opponents are silent.
Vul: N-S	♦ AJ7	
HCP: 18+2	♣ K4	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ KT875	♠ AQ3				1 ♥
Vul: None	♥ Q	♥ AT985	Pass	1 ♠	Pass	2 ♣
North HCP: 11+2	♦ AQT75	♦ 9	Pass	2NT	Pass	3 ♠
South HCP: 17+1	♣ 98	♣ AQJ4	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ KJ42		1 ♣	Pass	1 ♥
Vul: N-S	♥ Q632	♥ AK54	Pass	4 ♥	All Pass	
North HCP: 19	♦ AQT	♦ J976				
South HCP: 12	♣ AK82	♣ 6				
Contract: 4 ♥ North						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ KJ5				1 ♦
Vul: E-W	♥ A754	♥ K2	Pass	1 ♥	Pass	2 ♦
North HCP: 12+1	♦ 2	♦ QT9543	Pass	3NT	All Pass	
South HCP: 13+2	♣ AQ864	♣ KJ				
Contract: 3NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ AT852	♠ KJ4				1 ♦
Vul: Both	♥ QJ42	♥ A	Pass	1 ♠	Pass	3NT
North HCP: 11+1	♦ 4	♦ AQJT85	All Pass			
South HCP: 20+2	♣ AT8	♣ KQ2				
Contract: 3NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ AK9543	♠ 7		1 ♠	Pass	1NT ¹
Vul: N-S	♥ K8	♥ AQJT6	Pass	3 ♠	Pass	4NT
North HCP: 18+2	♦ AJ7	♦ 842	Pass	5 ♣ ²	Pass	5 ♠
South HCP: 12+1	♣ K4	♣ AJ76	Pass	6 ♠	All Pass	
Contract: 6 ♠ North						

1. forcing 1NT

2. A=0/5 or 3/5

Board: 1	♠ AQ3	You bid first.
Dealer: South	♥ AT985	The opponents are silent.
Vul: None	♦ 9	
HCP: 17+1	♣ AQJ4	

Board: 2	♠ KJ42	Partner bids first.
Dealer: North	♥ AK54	The opponents are silent.
Vul: N-S	♦ J976	
HCP: 12	♣ 6	

Board: 3	♠ KJ5	You bid first.
Dealer: South	♥ K2	The opponents are silent.
Vul: E-W	♦ QT9543	
HCP: 13+2	♣ KJ	

Board: 4	♠ KJ4	You bid first.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ AQJT85	
HCP: 20+2	♣ KQ2	

Board: 5	♠ 7	Partner bids first.
Dealer: North	♥ AQJT6	The opponents are silent.
Vul: N-S	♦ 842	
HCP: 12+1	♣ AJ76	

Both hands (Answers Page)

Board: 1

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 17+1

Contract: 4 ♠ North

North:

♠ KT875

♥ Q

♦ AQT75

♣ 98

South:

♠ AQ3

♥ AT985

♦ 9

♣ AQJ4

W

N

E

S

1 ♥

Pass

1 ♠

Pass

2 ♣

Pass

2NT

Pass

3 ♠

Pass

4 ♠

All Pass

Board: 2

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 12

Contract: 4 ♥ North

North:

♠ A5

♥ Q632

♦ AQT

♣ AK82

South:

♠ KJ42

♥ AK54

♦ J976

♣ 6

W

N

E

S

1 ♣

Pass

1 ♥

Pass

4 ♥

All Pass

Board: 3

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 13+2

Contract: 3NT North

North:

♠ Q83

♥ A754

♦ 2

♣ AQ864

South:

♠ KJ5

♥ K2

♦ QT9543

♣ KJ

W

N

E

S

1 ♦

Pass

1 ♥

Pass

2 ♦

Pass

3NT

All Pass

Board: 4

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 20+2

Contract: 3NT South

North:

♠ AT852

♥ QJ42

♦ 4

♣ AT8

South:

♠ KJ4

♥ A

♦ AQJT85

♣ KQ2

W

N

E

S

1 ♦

Pass

1 ♠

Pass

3NT

All Pass

Board: 5

Dealer: North

Vul: N-S

North HCP: 18+2

South HCP: 12+1

Contract: 6 ♠ North

North:

♠ AK9543

♥ K8

♦ AJ7

♣ K4

South:

♠ 7

♥ AQJT6

♦ 842

♣ AJ76

W

N

E

S

1 ♠

Pass

1NT¹

Pass

3 ♠

Pass

4NT

Pass

5 ♣²

Pass

5 ♠

Pass

6 ♠

All Pass

1. forcing 1NT

2. A=0/5 or 3/5

Board: 6	♠ Q43	You bid first.
Dealer: North	♥ AQ6	The opponents are silent.
Vul: E-W	♦ 97	
HCP: 13+1	♣ AJ532	

Board: 7	♠ K3	You bid first.
Dealer: North	♥ AK76	The opponents are silent.
Vul: Both	♦ A7	
HCP: 19+1	♣ AJT97	

Board: 8	♠ 5	Partner bids first.
Dealer: South	♥ AT743	The opponents are silent.
Vul: None	♦ Q74	
HCP: 11+1	♣ AJ72	

Board: 9	♠ K	You bid first.
Dealer: North	♥ A76	The opponents are silent.
Vul: E-W	♦ AKT8	
HCP: 18+1	♣ A9432	

Both hands (Answers Page)

Board: 6

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 12+1

Contract: 4♥ South

North:

♠ Q43

♥ AQ6

♦ 97

♣ AJ532

South:

♠ A987

♥ KJ972

♦ AT84

♣ -

W N E S

1♣ Pass 1♥

Pass 1NT Pass 2♦¹

Pass 3♥² Pass 3♠

Pass 4♣ Pass 4♥

All Pass

1. New Minor Forcing

2. 3!H

Board: 7

Dealer: North

Vul: Both

North HCP: 19+1

South HCP: 11+1

Contract: 3NT North

North:

♠ K3

♥ AK76

♦ A7

♣ AJT97

South:

♠ AQJ8

♥ 852

♦ QT953

♣ Q

W N E S

1♣ Pass 1♦

Pass 2♥ Pass 2♠¹

Pass 3NT All Pass

1. Fourth suit game force

Board: 8

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 13+2

Contract: 4♠ North

North:

♠ 5

♥ AT743

♦ Q74

♣ AJ72

South:

♠ KJT764

♥ 6

♦ A5

♣ KQ96

W N E S

1♠

Pass 1NT¹ Pass 2♣

Pass 2NT Pass 3♠

Pass 4♠ All Pass

1. forcing 1NT

Board: 9

Dealer: North

Vul: E-W

North HCP: 18+1

South HCP: 12+1

Contract: 3NT North

North:

♠ K

♥ A76

♦ AKT8

♣ A9432

South:

♠ AQ986

♥ QT43

♦ J53

♣ K

W N E S

1♣ Pass 1♠

Pass 2♦ Pass 2♥¹

Pass 2NT Pass 3♠

Pass 3NT All Pass

1. Fourth suit game force

Board: 6	♠ A987	Partner bids first.
Dealer: North	♥ KJ972	The opponents are silent.
Vul: E-W	♦ AT84	
HCP: 12+1	♣ -	

Board: 7	♠ AQJ8	Partner bids first.
Dealer: North	♥ 852	The opponents are silent.
Vul: Both	♦ QT953	
HCP: 11+1	♣ Q	

Board: 8	♠ KJT764	You bid first.
Dealer: South	♥ 6	The opponents are silent.
Vul: None	♦ A5	
HCP: 13+2	♣ KQ96	

Board: 9	♠ AQ986	Partner bids first.
Dealer: North	♥ QT43	The opponents are silent.
Vul: E-W	♦ J53	
HCP: 12+1	♣ K	

Both hands (Answers Page)

Board: 6

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 12+1

Contract: 4♥ South

North:

♠ Q43

♥ AQ6

♦ 97

♣ AJ532

South:

♠ A987

♥ KJ972

♦ AT84

♣ -

W N E S

1♣ Pass 1♥

Pass 1NT Pass 2♦¹

Pass 3♥² Pass 3♠

Pass 4♣ Pass 4♥

All Pass

1. New Minor Forcing

2. 3!H

Board: 7

Dealer: North

Vul: Both

North HCP: 19+1

South HCP: 11+1

Contract: 3NT North

North:

♠ K3

♥ AK76

♦ A7

♣ AJT97

South:

♠ AQJ8

♥ 852

♦ QT953

♣ Q

W N E S

1♣ Pass 1♦

Pass 2♥ Pass 2♠¹

Pass 3NT All Pass

1. Fourth suit game force

Board: 8

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 13+2

Contract: 4♠ North

North:

♠ 5

♥ AT743

♦ Q74

♣ AJ72

South:

♠ KJT764

♥ 6

♦ A5

♣ KQ96

W N E S

1♠

Pass 1NT¹ Pass 2♣

Pass 2NT Pass 3♠

Pass 4♠ All Pass

1. forcing 1NT

Board: 9

Dealer: North

Vul: E-W

North HCP: 18+1

South HCP: 12+1

Contract: 3NT North

North:

♠ K

♥ A76

♦ AKT8

♣ A9432

South:

♠ AQ986

♥ QT43

♦ J53

♣ K

W N E S

1♣ Pass 1♠

Pass 2♦ Pass 2♥¹

Pass 2NT Pass 3♠

Pass 3NT All Pass

1. Fourth suit game force

Board: 10	♠ A432	Partner bids first.
Dealer: South	♥ 752	The opponents are silent.
Vul: Both	♦ J	
HCP: 12+1	♣ AKT43	

Board: 11	♠ AK97	Partner bids first.
Dealer: South	♥ 5432	The opponents are silent.
Vul: None	♦ T	
HCP: 11	♣ A875	

Board: 12	♠ AK4	You bid first.
Dealer: North	♥ Q2	The opponents are silent.
Vul: N-S	♦ Q87	
HCP: 14+1	♣ QJT75	

Board: 13	♠ T32	You bid first.
Dealer: North	♥ K75	The opponents are silent.
Vul: Both	♦ AQT65	
HCP: 13+1	♣ A6	

Board: 14	♠ AKJ43	You bid first.
Dealer: North	♥ JT7	The opponents are silent.
Vul: None	♦ A92	
HCP: 13+1	♣ T4	

Both hands (Answers Page)

Board: 10

	North:	South:	W	N	E	S
Dealer: South	♠ A432	♠ J6				1 ♦
Vul: Both	♥ 752	♥ AQ84	Pass	1 ♠	Pass	1NT
North HCP: 12+1	♦ J	♦ AQ432	Pass	3NT	All Pass	
South HCP: 13+1	♣ AKT43	♣ 76				
Contract: 3NT North						

Board: 11

	North:	South:	W	N	E	S
Dealer: South	♠ AK97	♠ Q82				1 ♦
Vul: None	♥ 5432	♥ KT	Pass	1 ♥	Pass	2 ♦
North HCP: 11	♦ T	♦ KJ9852	Pass	2NT	Pass	3NT
South HCP: 14+2	♣ A875	♣ KQ	All Pass			
Contract: 3NT South						

Board: 12

	North:	South:	W	N	E	S
Dealer: North	♠ AK4	♠ JT8763		1 ♣	Pass	1 ♠
Vul: N-S	♥ Q2	♥ KT65	Pass	1NT	Pass	2 ♦ ¹
North HCP: 14+1	♦ Q87	♦ AK	Pass	3 ♠ ²	Pass	4 ♠
South HCP: 11+2	♣ QJT75	♣ 3	All Pass			
Contract: 4 ♠ South						

1. New Minor Forcing

2. 3 !S

Board: 13

	North:	South:	W	N	E	S
Dealer: North	♠ T32	♠ Q76		1 ♦	Pass	1 ♥
Vul: Both	♥ K75	♥ QJ63	Pass	1NT	Pass	2NT
North HCP: 13+1	♦ AQT65	♦ 3	Pass	3 ♥	Pass	3NT
South HCP: 11+1	♣ A6	♣ KQJ82	All Pass			
Contract: 3NT South						

Board: 14

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ43	♠ 5		1 ♠	Pass	1NT ¹
Vul: None	♥ JT7	♥ K98	Pass	2 ♦	Pass	2NT
North HCP: 13+1	♦ A92	♦ KT7	All Pass			
South HCP: 12+2	♣ T4	♣ KQJ876				
Contract: 2NT South						

1. forcing 1NT

Board: 10	♠ J6	You bid first.
Dealer: South	♥ AQ84	The opponents are silent.
Vul: Both	♦ AQ432	
HCP: 13+1	♣ 76	

Board: 11	♠ Q82	You bid first.
Dealer: South	♥ KT	The opponents are silent.
Vul: None	♦ KJ9852	
HCP: 14+2	♣ KQ	

Board: 12	♠ JT8763	Partner bids first.
Dealer: North	♥ KT65	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 11+2	♣ 3	

Board: 13	♠ Q76	Partner bids first.
Dealer: North	♥ QJ63	The opponents are silent.
Vul: Both	♦ 3	
HCP: 11+1	♣ KQJ82	

Board: 14	♠ 5	Partner bids first.
Dealer: North	♥ K98	The opponents are silent.
Vul: None	♦ KT7	
HCP: 12+2	♣ KQJ876	

Both hands (Answers Page)

Board: 10

	North:	South:	W	N	E	S
Dealer: South	♠ A432	♠ J6				1 ♦
Vul: Both	♥ 752	♥ AQ84	Pass	1 ♠	Pass	1NT
North HCP: 12+1	♦ J	♦ AQ432	Pass	3NT	All Pass	
South HCP: 13+1	♣ AKT43	♣ 76				
Contract: 3NT North						

Board: 11

	North:	South:	W	N	E	S
Dealer: South	♠ AK97	♠ Q82				1 ♦
Vul: None	♥ 5432	♥ KT	Pass	1 ♥	Pass	2 ♦
North HCP: 11	♦ T	♦ KJ9852	Pass	2NT	Pass	3NT
South HCP: 14+2	♣ A875	♣ KQ	All Pass			
Contract: 3NT South						

Board: 12

	North:	South:	W	N	E	S
Dealer: North	♠ AK4	♠ JT8763		1 ♣	Pass	1 ♠
Vul: N-S	♥ Q2	♥ KT65	Pass	1NT	Pass	2 ♦ ¹
North HCP: 14+1	♦ Q87	♦ AK	Pass	3 ♠ ²	Pass	4 ♠
South HCP: 11+2	♣ QJT75	♣ 3	All Pass			
Contract: 4 ♠ South						

1. New Minor Forcing

2. 3 !S

Board: 13

	North:	South:	W	N	E	S
Dealer: North	♠ T32	♠ Q76		1 ♦	Pass	1 ♥
Vul: Both	♥ K75	♥ QJ63	Pass	1NT	Pass	2NT
North HCP: 13+1	♦ AQT65	♦ 3	Pass	3 ♥	Pass	3NT
South HCP: 11+1	♣ A6	♣ KQJ82	All Pass			
Contract: 3NT South						

Board: 14

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ43	♠ 5		1 ♠	Pass	1NT ¹
Vul: None	♥ JT7	♥ K98	Pass	2 ♦	Pass	2NT
North HCP: 13+1	♦ A92	♦ KT7	All Pass			
South HCP: 12+2	♣ T4	♣ KQJ876				
Contract: 2NT South						

1. forcing 1NT

Board: 15	♠ QT2	You bid first.
Dealer: North	♥ AQ7	The opponents are silent.
Vul: N-S	♦ 3	
HCP: 18+2	♣ AKQJ84	

Board: 16	♠ AQ965	Partner bids first.
Dealer: South	♥ K	The opponents are silent.
Vul: E-W	♦ QJ965	
HCP: 12+2	♣ 95	

Board: 17	♠ A974	Partner bids first.
Dealer: South	♥ KJ84	The opponents are silent.
Vul: None	♦ T	
HCP: 11	♣ KT52	

Board: 18	♠ KT9743	Partner bids first.
Dealer: South	♥ K	The opponents are silent.
Vul: N-S	♦ KQ73	
HCP: 11+2	♣ 72	

Board: 19	♠ 542	Partner bids first.
Dealer: South	♥ AKQ53	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 12+1	♣ J765	

Both hands (Answers Page)

Board: 15

Dealer: North

Vul: N-S

North HCP: 18+2

South HCP: 11+1

Contract: 3NT North

North:

♠ QT2

♥ AQ7

♦ 3

♣ AKQJ84

South:

♠ 9876

♥ K864

♦ AKJ74

♣ -

W	N	E	S
	1 ♣	Pass	1 ♦
Pass	3NT	All Pass	

Board: 16

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 16+1

Contract: 5 ♦ North

North:

♠ AQ965

♥ K

♦ QJ965

♣ 95

South:

♠ K

♥ A9862

♦ AK73

♣ QT6

W	N	E	S
			1 ♥
Pass	1 ♠	Pass	2 ♦
Pass	5 ♦	All Pass	

Board: 17

Dealer: South

Vul: None

North HCP: 11

South HCP: 14+1

Contract: 4 ♥ South

North:

♠ A974

♥ KJ84

♦ T

♣ KT52

South:

♠ 82

♥ A632

♦ AKQJ7

♣ 98

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

Board: 18

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 19+1

Contract: 3NT South

North:

♠ KT9743

♥ K

♦ KQ73

♣ 72

South:

♠ AQ

♥ AQT92

♦ AT2

♣ K96

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

Board: 19

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 13+1

Contract: 4 ♥ North

North:

♠ 542

♥ AKQ53

♦ Q

♣ J765

South:

♠ Q3

♥ 872

♦ A8654

♣ AKT

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

1. New Minor Forcing

2. 3 !H

Board: 15	♠ 9876	Partner bids first.
Dealer: North	♥ K864	The opponents are silent.
Vul: N-S	♦ AKJ74	
HCP: 11+1	♣ -	

Board: 16	♠ K	You bid first.
Dealer: South	♥ A9862	The opponents are silent.
Vul: E-W	♦ AK73	
HCP: 16+1	♣ QT6	

Board: 17	♠ 82	You bid first.
Dealer: South	♥ A632	The opponents are silent.
Vul: None	♦ AKQJ7	
HCP: 14+1	♣ 98	

Board: 18	♠ AQ	You bid first.
Dealer: South	♥ AQT92	The opponents are silent.
Vul: N-S	♦ AT2	
HCP: 19+1	♣ K96	

Board: 19	♠ Q3	You bid first.
Dealer: South	♥ 872	The opponents are silent.
Vul: E-W	♦ A8654	
HCP: 13+1	♣ AKT	

Both hands (Answers Page)

Board: 15

Dealer: North

Vul: N-S

North HCP: 18+2

South HCP: 11+1

Contract: 3NT North

North:

♠ QT2

♥ AQ7

♦ 3

♣ AKQJ84

South:

♠ 9876

♥ K864

♦ AKJ74

♣ -

W N E S

1 ♣ Pass 1 ♦

Pass 3NT All Pass

Board: 16

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 16+1

Contract: 5 ♦ North

North:

♠ AQ965

♥ K

♦ QJ965

♣ 95

South:

♠ K

♥ A9862

♦ AK73

♣ QT6

W N E S

1 ♥

Pass 1 ♠ Pass 2 ♦

Pass 5 ♦ All Pass

Board: 17

Dealer: South

Vul: None

North HCP: 11

South HCP: 14+1

Contract: 4 ♥ South

North:

♠ A974

♥ KJ84

♦ T

♣ KT52

South:

♠ 82

♥ A632

♦ AKQJ7

♣ 98

W N E S

1 ♦

Pass 1 ♥ Pass 3 ♥

Pass 3NT Pass 4 ♥

All Pass

Board: 18

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 19+1

Contract: 3NT South

North:

♠ KT9743

♥ K

♦ KQ73

♣ 72

South:

♠ AQ

♥ AQT92

♦ AT2

♣ K96

W N E S

1 ♥

Pass 1 ♠ Pass 2NT

Pass 3 ♦ Pass 3NT

All Pass

Board: 19

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 13+1

Contract: 4 ♥ North

North:

♠ 542

♥ AKQ53

♦ Q

♣ J765

South:

♠ Q3

♥ 872

♦ A8654

♣ AKT

W N E S

1 ♦

Pass 1 ♥ Pass 1NT

Pass 2 ♣¹ Pass 3 ♥²

Pass 4 ♥ All Pass

1. New Minor Forcing

2. 3 !H

Board: 20	♠ K942	Partner bids first.
Dealer: South	♥ KQJ954	The opponents are silent.
Vul: Both	♦ K3	
HCP: 12+2	♣ T	

Board: 21	♠ JT97	Partner bids first.
Dealer: South	♥ AKJ8543	The opponents are silent.
Vul: N-S	♦ -	
HCP: 11+3	♣ Q3	

Board: 22	♠ K643	You bid first.
Dealer: North	♥ AJ862	The opponents are silent.
Vul: E-W	♦ K	
HCP: 17+1	♣ AQ6	

Board: 23	♠ AKJT973	You bid first.
Dealer: North	♥ AT	The opponents are silent.
Vul: Both	♦ A6	
HCP: 19+3	♣ KT	

Board: 24	♠ AQT43	Partner bids first.
Dealer: South	♥ K	The opponents are silent.
Vul: E-W	♦ QT64	
HCP: 12+1	♣ J97	

Both hands (Answers Page)

Board: 20

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 16+1

Contract: 4 ♠ North

North:

♠ K942

♥ KQJ954

♦ K3

♣ T

South:

♠ QJT7

♥ A8

♦ 72

♣ AKQ52

W N E S

Pass 1 ♥ Pass 1 ♣

Pass 4 ♠ All Pass

Board: 21

Dealer: South

Vul: N-S

North HCP: 11+3

South HCP: 18+3

Contract: 4 ♥ North

North:

♠ JT97

♥ AKJ8543

♦ -

♣ Q3

South:

♠ A42

♥ 7

♦ AQJT743

♣ AK

W N E S

Pass 1 ♥ Pass 3NT

Pass 4 ♥ All Pass

Board: 22

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 11+1

Contract: 3NT South

North:

♠ K643

♥ AJ862

♦ K

♣ AQ6

South:

♠ AJ2

♥ 9

♦ AQ874

♣ T873

W N E S

Pass 1 ♥ Pass 1NT¹

Pass 2 ♠ Pass 3NT

All Pass

1. forcing 1NT

Board: 23

Dealer: North

Vul: Both

North HCP: 19+3

South HCP: 11+1

Contract: 4 ♠ North

North:

♠ AKJT973

♥ AT

♦ A6

♣ KT

South:

♠ 6

♥ KQ832

♦ KQ72

♣ J42

W N E S

Pass 1 ♠ Pass 1NT¹

Pass 4 ♠ All Pass

1. forcing 1NT

Board: 24

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 19+1

Contract: 3NT South

North:

♠ AQT43

♥ K

♦ QT64

♣ J97

South:

♠ 75

♥ AQJ54

♦ K3

♣ AKQ5

W N E S

Pass 1 ♠ Pass 3 ♣

Pass 3 ♦¹ Pass 3NT

All Pass

1. Fourth suit game force

Board: 20	♠ QJT7	You bid first.
Dealer: South	♥ A8	The opponents are silent.
Vul: Both	♦ 72	
HCP: 16+1	♣ AKQ52	

Board: 21	♠ A42	You bid first.
Dealer: South	♥ 7	The opponents are silent.
Vul: N-S	♦ AQJT743	
HCP: 18+3	♣ AK	

Board: 22	♠ AJ2	Partner bids first.
Dealer: North	♥ 9	The opponents are silent.
Vul: E-W	♦ AQ874	
HCP: 11+1	♣ T873	

Board: 23	♠ 6	Partner bids first.
Dealer: North	♥ KQ832	The opponents are silent.
Vul: Both	♦ KQ72	
HCP: 11+1	♣ J42	

Board: 24	♠ 75	You bid first.
Dealer: South	♥ AQJ54	The opponents are silent.
Vul: E-W	♦ K3	
HCP: 19+1	♣ AKQ5	

Both hands (Answers Page)

Board: 20

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 16+1

Contract: 4 ♠ North

North:

♠ K942

♥ KQJ954

♦ K3

♣ T

South:

♠ QJT7

♥ A8

♦ 72

♣ AKQ52

W N E S

Pass 1 ♥ Pass 1 ♣

Pass 4 ♠ All Pass

Board: 21

Dealer: South

Vul: N-S

North HCP: 11+3

South HCP: 18+3

Contract: 4 ♥ North

North:

♠ JT97

♥ AKJ8543

♦ -

♣ Q3

South:

♠ A42

♥ 7

♦ AQJT743

♣ AK

W N E S

Pass 1 ♥ Pass 3NT

Pass 4 ♥ All Pass

Board: 22

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 11+1

Contract: 3NT South

North:

♠ K643

♥ AJ862

♦ K

♣ AQ6

South:

♠ AJ2

♥ 9

♦ AQ874

♣ T873

W N E S

Pass 1 ♥ Pass 1NT¹

Pass 2 ♠ Pass 3NT

All Pass

1. forcing 1NT

Board: 23

Dealer: North

Vul: Both

North HCP: 19+3

South HCP: 11+1

Contract: 4 ♠ North

North:

♠ AKJT973

♥ AT

♦ A6

♣ KT

South:

♠ 6

♥ KQ832

♦ KQ72

♣ J42

W N E S

Pass 1 ♠ Pass 1NT¹

Pass 4 ♠ All Pass

1. forcing 1NT

Board: 24

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 19+1

Contract: 3NT South

North:

♠ AQT43

♥ K

♦ QT64

♣ J97

South:

♠ 75

♥ AQJ54

♦ K3

♣ AKQ5

W N E S

Pass 1 ♠ Pass 3 ♣

Pass 3 ♦¹ Pass 3NT

All Pass

1. Fourth suit game force

Board: 25 ♠ AQT8532 You bid first.
Dealer: North ♥ A8 The opponents are silent.
Vul: None ♦ J4
HCP: 14+3 ♣ K7

Board: 26 ♠ KQT64 Partner bids first.
Dealer: South ♥ AKT3 The opponents are silent.
Vul: N-S ♦ 3
HCP: 12+1 ♣ T92

Board: 27 ♠ AKQ97532 Partner bids first.
Dealer: South ♥ T The opponents are silent.
Vul: Both ♦ 84
HCP: 12+4 ♣ K4

Board: 28 ♠ AKQ64 You bid first.
Dealer: North ♥ 4 The opponents are silent.
Vul: None ♦ AK832
HCP: 18+2 ♣ Q9

Board: 29 ♠ K872 Partner bids first.
Dealer: South ♥ AQ52 The opponents are silent.
Vul: N-S ♦ K
HCP: 12 ♣ T985

Both hands (Answers Page)

Board: 25

Dealer: North

Vul: None

North HCP: 14+3

South HCP: 11+3

Contract: 4 ♠ North

North:

♠ AQT8532

♥ A8

♦ J4

♣ K7

South:

♠ K

♥ KQJ9653

♦ 985

♣ Q3

W N E S

1 ♠ Pass 1NT¹

Pass 4 ♠ All Pass

1. forcing 1NT

Board: 26

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 12+1

Contract: 3NT South

North:

♠ KQT64

♥ AKT3

♦ 3

♣ T92

South:

♠ 95

♥ QJ7

♦ AKQ96

♣ 654

W N E S

1 ♦

Pass 1 ♠ Pass 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 2 ♥ Pass 3NT

All Pass

1. New Minor Forcing

Board: 27

Dealer: South

Vul: Both

North HCP: 12+4

South HCP: 14+2

Contract: 4 ♠ North

North:

♠ AKQ97532

♥ T

♦ 84

♣ K4

South:

♠ -

♥ AQ965

♦ AK765

♣ JT9

W N E S

1 ♥

Pass 1 ♠ Pass 2 ♦

Pass 4 ♠ All Pass

Board: 28

Dealer: North

Vul: None

North HCP: 18+2

South HCP: 11+2

Contract: 3NT South

North:

♠ AKQ64

♥ 4

♦ AK832

♣ Q9

South:

♠ J

♥ KQ652

♦ 74

♣ AJ743

W N E S

1 ♠ Pass 1NT¹

Pass 3 ♦ Pass 3NT

All Pass

1. forcing 1NT

Board: 29

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 13+1

Contract: 4 ♥ North

North:

♠ K872

♥ AQ52

♦ K

♣ T985

South:

♠ T

♥ K874

♦ QJ863

♣ AK4

W N E S

1 ♦

Pass 1 ♥ Pass 2 ♥

Pass 4 ♥ All Pass

Board: 25	♠ K	Partner bids first.
Dealer: North	♥ KQJ9653	The opponents are silent.
Vul: None	♦ 985	
HCP: 11+3	♣ Q3	

Board: 26	♠ 95	You bid first.
Dealer: South	♥ QJ7	The opponents are silent.
Vul: N-S	♦ AKQ96	
HCP: 12+1	♣ 654	

Board: 27	♠ -	You bid first.
Dealer: South	♥ AQ965	The opponents are silent.
Vul: Both	♦ AK765	
HCP: 14+2	♣ JT9	

Board: 28	♠ J	Partner bids first.
Dealer: North	♥ KQ652	The opponents are silent.
Vul: None	♦ 74	
HCP: 11+2	♣ AJ743	

Board: 29	♠ T	You bid first.
Dealer: South	♥ K874	The opponents are silent.
Vul: N-S	♦ QJ863	
HCP: 13+1	♣ AK4	

Both hands (Answers Page)

Board: 25

Dealer: North

Vul: None

North HCP: 14+3

South HCP: 11+3

Contract: 4 ♠ North

North:

♠ AQT8532

♥ A8

♦ J4

♣ K7

South:

♠ K

♥ KQJ9653

♦ 985

♣ Q3

W N E S

1 ♠ Pass 1NT¹

Pass 4 ♠ All Pass

1. forcing 1NT

Board: 26

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 12+1

Contract: 3NT South

North:

♠ KQT64

♥ AKT3

♦ 3

♣ T92

South:

♠ 95

♥ QJ7

♦ AKQ96

♣ 654

W N E S

1 ♦

Pass 1 ♠ Pass 1NT

Pass 2 ♣¹ Pass 2 ♦

Pass 2 ♥ Pass 3NT

All Pass

1. New Minor Forcing

Board: 27

Dealer: South

Vul: Both

North HCP: 12+4

South HCP: 14+2

Contract: 4 ♠ North

North:

♠ AKQ97532

♥ T

♦ 84

♣ K4

South:

♠ -

♥ AQ965

♦ AK765

♣ JT9

W N E S

1 ♥

Pass 1 ♠ Pass 2 ♦

Pass 4 ♠ All Pass

Board: 28

Dealer: North

Vul: None

North HCP: 18+2

South HCP: 11+2

Contract: 3NT South

North:

♠ AKQ64

♥ 4

♦ AK832

♣ Q9

South:

♠ J

♥ KQ652

♦ 74

♣ AJ743

W N E S

1 ♠ Pass 1NT¹

Pass 3 ♦ Pass 3NT

All Pass

1. forcing 1NT

Board: 29

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 13+1

Contract: 4 ♥ North

North:

♠ K872

♥ AQ52

♦ K

♣ T985

South:

♠ T

♥ K874

♦ QJ863

♣ AK4

W N E S

1 ♦

Pass 1 ♥ Pass 2 ♥

Pass 4 ♥ All Pass

Board: 30	♠ 9	Partner bids first.
Dealer: South	♥ AK753	The opponents are silent.
Vul: E-W	♦ QT3	
HCP: 12+1	♣ QJ43	

Board: 31	♠ 6	Partner bids first.
Dealer: South	♥ Q62	The opponents are silent.
Vul: None	♦ A86	
HCP: 11+2	♣ AJ8432	

Board: 32	♠ -	Partner bids first.
Dealer: South	♥ AT8743	The opponents are silent.
Vul: N-S	♦ J2	
HCP: 12+3	♣ AK863	

Board: 33	♠ AQT93	Partner bids first.
Dealer: South	♥ 98	The opponents are silent.
Vul: E-W	♦ 8	
HCP: 12+2	♣ AQ972	

Board: 34	♠ Q832	You bid first.
Dealer: North	♥ AK72	The opponents are silent.
Vul: Both	♦ 97	
HCP: 12	♣ QJ2	

Both hands (Answers Page)

Board: 30

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 13+3

Contract: 2 ♠ South

North:

♠ 9

♥ AK753

♦ QT3

♣ QJ43

South:

♠ AQT8652

♥ 2

♦ K2

♣ A98

W N E S

Pass 1NT¹ Pass 2 ♠

All Pass

1. forcing 1NT

Board: 31

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 12+1

Contract: 2NT North

North:

♠ 6

♥ Q62

♦ A86

♣ AJ8432

South:

♠ AQT97

♥ T5

♦ K954

♣ K5

W N E S

Pass 1NT¹ Pass 2 ♦

Pass 2NT All Pass

1. forcing 1NT

Board: 32

Dealer: South

Vul: N-S

North HCP: 12+3

South HCP: 12+2

Contract: 3 ♠ South

North:

♠ -

♥ AT8743

♦ J2

♣ AK863

South:

♠ AKJ642

♥ J5

♦ KT98

♣ 4

W N E S

Pass 1NT¹ Pass 2 ♦

Pass 2NT Pass 3 ♠

All Pass

1. forcing 1NT

Board: 33

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 14+1

Contract: 5 ♣ South

North:

♠ AQT93

♥ 98

♦ 8

♣ AQ972

South:

♠ 7

♥ A653

♦ AK652

♣ KT4

W N E S

Pass 1 ♠ Pass 1NT

Pass 2 ♣¹ Pass 3 ♥

Pass 4 ♣ Pass 5 ♣

All Pass

1. New Minor Forcing

Board: 34

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12+3

Contract: 5 ♦ South

North:

♠ Q832

♥ AK72

♦ 97

♣ QJ2

South:

♠ K94

♥ 63

♦ AKQT854

♣ 7

W N E S

Pass 1 ♣ Pass 2 ♦

Pass 2 ♥ Pass 3 ♦

Pass 3NT Pass 5 ♦

All Pass

Board: 30 ♠ AQT8652 You bid first.
 Dealer: South ♥ 2 The opponents are silent.
 Vul: E-W ♦ K2
 HCP: 13+3 ♣ A98

Board: 31 ♠ AQT97 You bid first.
 Dealer: South ♥ T5 The opponents are silent.
 Vul: None ♦ K954
 HCP: 12+1 ♣ K5

Board: 32 ♠ AKJ642 You bid first.
 Dealer: South ♥ J5 The opponents are silent.
 Vul: N-S ♦ KT98
 HCP: 12+2 ♣ 4

Board: 33 ♠ 7 You bid first.
 Dealer: South ♥ A653 The opponents are silent.
 Vul: E-W ♦ AK652
 HCP: 14+1 ♣ KT4

Board: 34 ♠ K94 Partner bids first.
 Dealer: North ♥ 63 The opponents are silent.
 Vul: Both ♦ AKQT854
 HCP: 12+3 ♣ 7

Both hands (Answers Page)

Board: 30

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 13+3

Contract: 2 ♠ South

North:

♠ 9

♥ AK753

♦ QT3

♣ QJ43

South:

♠ AQT8652

♥ 2

♦ K2

♣ A98

W N E S

Pass 1NT¹ Pass 2 ♠

Pass 1NT¹ Pass 2 ♠

All Pass

1. forcing 1NT

Board: 31

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 12+1

Contract: 2NT North

North:

♠ 6

♥ Q62

♦ A86

♣ AJ8432

South:

♠ AQT97

♥ T5

♦ K954

♣ K5

W N E S

Pass 1NT¹ Pass 2 ♦

Pass 1NT¹ Pass 2 ♦

Pass 2NT All Pass

1. forcing 1NT

Board: 32

Dealer: South

Vul: N-S

North HCP: 12+3

South HCP: 12+2

Contract: 3 ♠ South

North:

♠ -

♥ AT8743

♦ J2

♣ AK863

South:

♠ AKJ642

♥ J5

♦ KT98

♣ 4

W N E S

Pass 1NT¹ Pass 2 ♦

Pass 1NT¹ Pass 2 ♦

Pass 2NT Pass 3 ♠

All Pass

1. forcing 1NT

Board: 33

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 14+1

Contract: 5 ♣ South

North:

♠ AQT93

♥ 98

♦ 8

♣ AQ972

South:

♠ 7

♥ A653

♦ AK652

♣ KT4

W N E S

Pass 1 ♠ Pass 1NT

Pass 1 ♠ Pass 1NT

Pass 2 ♣¹ Pass 3 ♥

Pass 2 ♣¹ Pass 3 ♥

All Pass

1. New Minor Forcing

Board: 34

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12+3

Contract: 5 ♦ South

North:

♠ Q832

♥ AK72

♦ 97

♣ QJ2

South:

♠ K94

♥ 63

♦ AKQT854

♣ 7

W N E S

Pass 1 ♣ Pass 2 ♦

Pass 1 ♣ Pass 2 ♦

Pass 2 ♥ Pass 3 ♦

Pass 2 ♥ Pass 3 ♦

All Pass

Board: 35	♠ KQ7	Partner bids first.
Dealer: South	♥ K85	The opponents are silent.
Vul: N-S	♦ 2	
HCP: 12+2	♣ AT9654	

Board: 36	♠ 2	You bid first.
Dealer: North	♥ AKQT5	The opponents are silent.
Vul: E-W	♦ A5432	
HCP: 13+2	♣ 52	

Board: 37	♠ T9	Partner bids first.
Dealer: South	♥ A52	The opponents are silent.
Vul: Both	♦ AQJT973	
HCP: 11+3	♣ 3	

Board: 38	♠ A	You bid first.
Dealer: North	♥ AKT87	The opponents are silent.
Vul: None	♦ KT82	
HCP: 14+1	♣ 832	

Board: 39	♠ AT82	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: E-W	♦ A42	
HCP: 11+1	♣ K7654	

Both hands (Answers Page)

Board: 35

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 13

Contract: 4♣ North

North:

♠ KQ7

♥ K85

♦ 2

♣ AT9654

South:

♠ A842

♥ QT6

♦ Q976

♣ KQ

W N E S

Pass 2NT Pass 1♦

Pass 4♣ All Pass 3♠

All Pass

Board: 36

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 12+3

Contract: 4♠ South

North:

♠ 2

♥ AKQT5

♦ A5432

♣ 52

South:

♠ KQJT73

♥ 9

♦ T

♣ AQ976

W N E S

Pass 1♥ Pass 1♠

Pass 2♦ Pass 4♠

All Pass

Board: 37

Dealer: South

Vul: Both

North HCP: 11+3

South HCP: 17+2

Contract: 6♦ South

North:

♠ T9

♥ A52

♦ AQJT973

♣ 3

South:

♠ KQ32

♥ K8

♦ K

♣ KQJ542

W N E S

Pass 2♦ Pass 2♠

Pass 3♦ Pass 4NT

Pass 5♠¹ Pass 6♦

All Pass

All Pass

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

Board: 38

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 12+2

Contract: 4♠ North

North:

♠ A

♥ AKT87

♦ KT82

♣ 832

South:

♠ KJ7642

♥ 9

♦ 543

♣ AKJ

W N E S

Pass 1♥ Pass 1♠

Pass 2♦ Pass 3♠

Pass 4♠ All Pass

Board: 39

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14+1

Contract: 4♠ South

North:

♠ AT82

♥ 2

♦ A42

♣ K7654

South:

♠ Q974

♥ AKQ65

♦ Q5

♣ J8

W N E S

Pass 1♠ Pass 1♥

Pass 3NT Pass 3♠

Pass 4♠

All Pass

Board: 35	♠ A842	You bid first.
Dealer: South	♥ QT6	The opponents are silent.
Vul: N-S	♦ Q976	
HCP: 13	♣ KQ	

Board: 36	♠ KQJT73	Partner bids first.
Dealer: North	♥ 9	The opponents are silent.
Vul: E-W	♦ T	
HCP: 12+3	♣ AQ976	

Board: 37	♠ KQ32	You bid first.
Dealer: South	♥ K8	The opponents are silent.
Vul: Both	♦ K	
HCP: 17+2	♣ KQJ542	

Board: 38	♠ KJ7642	Partner bids first.
Dealer: North	♥ 9	The opponents are silent.
Vul: None	♦ 543	
HCP: 12+2	♣ AKJ	

Board: 39	♠ Q974	You bid first.
Dealer: South	♥ AKQ65	The opponents are silent.
Vul: E-W	♦ Q5	
HCP: 14+1	♣ J8	

Both hands (Answers Page)

Board: 35

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 13

Contract: 4♣ North

North:

♠ KQ7

♥ K85

♦ 2

♣ AT9654

South:

♠ A842

♥ QT6

♦ Q976

♣ KQ

W N E S

Pass 2NT Pass 1♦

Pass 4♣ All Pass 3♠

All Pass

Board: 36

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 12+3

Contract: 4♠ South

North:

♠ 2

♥ AKQT5

♦ A5432

♣ 52

South:

♠ KQJT73

♥ 9

♦ T

♣ AQ976

W N E S

Pass 1♥ Pass 1♠

Pass 2♦ Pass 4♠

All Pass

Board: 37

Dealer: South

Vul: Both

North HCP: 11+3

South HCP: 17+2

Contract: 6♦ South

North:

♠ T9

♥ A52

♦ AQJT973

♣ 3

South:

♠ KQ32

♥ K8

♦ K

♣ KQJ542

W N E S

Pass 2♦ Pass 2♠

Pass 3♦ Pass 4NT

Pass 5♠¹ Pass 6♦

All Pass

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

Board: 38

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 12+2

Contract: 4♠ North

North:

♠ A

♥ AKT87

♦ KT82

♣ 832

South:

♠ KJ7642

♥ 9

♦ 543

♣ AKJ

W N E S

Pass 1♥ Pass 1♠

Pass 2♦ Pass 3♠

Pass 4♠ All Pass

Board: 39

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14+1

Contract: 4♠ South

North:

♠ AT82

♥ 2

♦ A42

♣ K7654

South:

♠ Q974

♥ AKQ65

♦ Q5

♣ J8

W N E S

Pass 1♠ Pass 1♥

Pass 3NT Pass 3♠

Pass 4♠

All Pass

Board: 40	♠ QJ763	You bid first.
Dealer: North	♥ AJ85	The opponents are silent.
Vul: Both	♦ Q4	
HCP: 15+1	♣ AJ	

Board: 41	♠ KJ6	Partner bids first.
Dealer: South	♥ T542	The opponents are silent.
Vul: None	♦ 7	
HCP: 11+1	♣ AKT32	

Board: 42	♠ 5	Partner bids first.
Dealer: South	♥ AJ43	The opponents are silent.
Vul: N-S	♦ A432	
HCP: 12	♣ QJ42	

Board: 43	♠ JT932	Partner bids first.
Dealer: South	♥ AK	The opponents are silent.
Vul: Both	♦ K96432	
HCP: 11+3	♣ -	

Board: 44	♠ K65	Partner bids first.
Dealer: South	♥ KQJ963	The opponents are silent.
Vul: None	♦ Q984	
HCP: 11+2	♣ -	

Both hands (Answers Page)

Board: 40

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 12+2

Contract: 3NT North

North:

♠ QJ763

♥ AJ85

♦ Q4

♣ AJ

South:

♠ A

♥ T42

♦ AKJT97

♣ T54

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

	1 ♠	Pass	1NT ¹
--	-----	------	------------------

Pass	2 ♥	Pass	2NT
------	-----	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

1. forcing 1NT

Board: 41

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12+1

Contract: 3 ♥ North

North:

♠ KJ6

♥ T542

♦ 7

♣ AKT32

South:

♠ 8754

♥ AK87

♦ KQT82

♣ -

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

			1 ♦
--	--	--	-----

Pass	1 ♥	Pass	2 ♥
------	-----	------	-----

Pass	3 ♥	All Pass	
------	-----	----------	--

Board: 42

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14+2

Contract: 4 ♥ North

North:

♠ 5

♥ AJ43

♦ A432

♣ QJ42

South:

♠ AJ863

♥ KQT82

♦ KJ

♣ T

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

			1 ♠
--	--	--	-----

Pass	1NT ¹	Pass	2 ♥
------	------------------	------	-----

Pass	4 ♥	All Pass	
------	-----	----------	--

1. forcing 1NT

Board: 43

Dealer: South

Vul: Both

North HCP: 11+3

South HCP: 14+1

Contract: 4 ♠ South

North:

♠ JT932

♥ AK

♦ K96432

♣ -

South:

♠ K7

♥ J953

♦ A7

♣ KQJ43

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

			1 ♣
--	--	--	-----

Pass	1 ♠	Pass	1NT
------	-----	------	-----

Pass	2 ♦ ¹	Pass	3 ♥
------	------------------	------	-----

Pass	4 ♦	Pass	4 ♠
------	-----	------	-----

All Pass

1. New Minor Forcing

Board: 44

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 17+2

Contract: 3NT South

North:

♠ K65

♥ KQJ963

♦ Q984

♣ -

South:

♠ AQ73

♥ 8

♦ AT

♣ AQJT52

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

			1 ♣
--	--	--	-----

Pass	1 ♥	Pass	1 ♠
------	-----	------	-----

Pass	3 ♥	Pass	3NT
------	-----	------	-----

All Pass

Board: 40	♠ A	Partner bids first.
Dealer: North	♥ T42	The opponents are silent.
Vul: Both	♦ AKJT97	
HCP: 12+2	♣ T54	

Board: 41	♠ 8754	You bid first.
Dealer: South	♥ AK87	The opponents are silent.
Vul: None	♦ KQT82	
HCP: 12+1	♣ -	

Board: 42	♠ AJ863	You bid first.
Dealer: South	♥ KQT82	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 14+2	♣ T	

Board: 43	♠ K7	You bid first.
Dealer: South	♥ J953	The opponents are silent.
Vul: Both	♦ A7	
HCP: 14+1	♣ KQJ43	

Board: 44	♠ AQ73	You bid first.
Dealer: South	♥ 8	The opponents are silent.
Vul: None	♦ AT	
HCP: 17+2	♣ AQJT52	

Both hands (Answers Page)

Board: 40

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 12+2

Contract: 3NT North

North:

♠ QJ763

♥ AJ85

♦ Q4

♣ AJ

South:

♠ A

♥ T42

♦ AKJT97

♣ T54

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

	1 ♠	Pass	1NT ¹
--	-----	------	------------------

Pass	2 ♥	Pass	2NT
------	-----	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

1. forcing 1NT

Board: 41

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12+1

Contract: 3 ♥ North

North:

♠ KJ6

♥ T542

♦ 7

♣ AKT32

South:

♠ 8754

♥ AK87

♦ KQT82

♣ -

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

			1 ♦
--	--	--	-----

Pass	1 ♥	Pass	2 ♥
------	-----	------	-----

Pass	3 ♥	All Pass	
------	-----	----------	--

Board: 42

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14+2

Contract: 4 ♥ North

North:

♠ 5

♥ AJ43

♦ A432

♣ QJ42

South:

♠ AJ863

♥ KQT82

♦ KJ

♣ T

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

			1 ♠
--	--	--	-----

Pass	1NT ¹	Pass	2 ♥
------	------------------	------	-----

Pass	4 ♥	All Pass	
------	-----	----------	--

1. forcing 1NT

Board: 43

Dealer: South

Vul: Both

North HCP: 11+3

South HCP: 14+1

Contract: 4 ♠ South

North:

♠ JT932

♥ AK

♦ K96432

♣ -

South:

♠ K7

♥ J953

♦ A7

♣ KQJ43

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

			1 ♣
--	--	--	-----

Pass	1 ♠	Pass	1NT
------	-----	------	-----

Pass	2 ♦ ¹	Pass	3 ♥
------	------------------	------	-----

Pass	4 ♦	Pass	4 ♠
------	-----	------	-----

All Pass

1. New Minor Forcing

Board: 44

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 17+2

Contract: 3NT South

North:

♠ K65

♥ KQJ963

♦ Q984

♣ -

South:

♠ AQ73

♥ 8

♦ AT

♣ AQJT52

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

			1 ♣
--	--	--	-----

Pass	1 ♥	Pass	1 ♠
------	-----	------	-----

Pass	3 ♥	Pass	3NT
------	-----	------	-----

All Pass

Board: 45	♠ AK82	Partner bids first.
Dealer: South	♥ Q983	The opponents are silent.
Vul: N-S	♦ Q952	
HCP: 11	♣ 5	

Board: 46	♠ -	Partner bids first.
Dealer: South	♥ QJ54	The opponents are silent.
Vul: E-W	♦ K976	
HCP: 11+1	♣ KQ865	

Board: 47	♠ AQ43	You bid first.
Dealer: North	♥ AQT72	The opponents are silent.
Vul: None	♦ 43	
HCP: 12+1	♣ 85	

Board: 48	♠ AK753	You bid first.
Dealer: North	♥ AQT	The opponents are silent.
Vul: N-S	♦ J8	
HCP: 14+1	♣ 754	

Both hands (Answers Page)

Board: 45

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 13+1

Contract: 4♥ North

North:

♠ AK82

♥ Q983

♦ Q952

♣ 5

South:

♠ 64

♥ KJ74

♦ 86

♣ AKQT2

W N E S

1♣

Pass 1♥ Pass 2♥

Pass 4♥ All Pass

Board: 46

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14+2

Contract: 4♥ North

North:

♠ -

♥ QJ54

♦ K976

♣ KQ865

South:

♠ A8543

♥ AT973

♦ Q

♣ A2

W N E S

1♠

Pass 1NT¹ Pass 2♥

Pass 4♥ All Pass

1. forcing 1NT

Board: 47

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 11+3

Contract: 3♣ South

North:

♠ AQ43

♥ AQT72

♦ 43

♣ 85

South:

♠ J8

♥ -

♦ A752

♣ KQJT643

W N E S

1♥ Pass 1NT¹

Pass 2♣ Pass 3♣

All Pass

1. forcing 1NT

Board: 48

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 12+2

Contract: 3NT South

North:

♠ AK753

♥ AQT

♦ J8

♣ 754

South:

♠ -

♥ J65

♦ Q963

♣ AKQ862

W N E S

1♠ Pass 1NT¹

Pass 2♣ Pass 3NT

All Pass

1. forcing 1NT

Board: 45	♠ 64	You bid first.
Dealer: South	♥ KJ74	The opponents are silent.
Vul: N-S	♦ 86	
HCP: 13+1	♣ AKQT2	

Board: 46	♠ A8543	You bid first.
Dealer: South	♥ AT973	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 14+2	♣ A2	

Board: 47	♠ J8	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: None	♦ A752	
HCP: 11+3	♣ KQJT643	

Board: 48	♠ -	Partner bids first.
Dealer: North	♥ J65	The opponents are silent.
Vul: N-S	♦ Q963	
HCP: 12+2	♣ AKQ862	

Both hands (Answers Page)

Board: 45

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 13+1

Contract: 4♥ North

North:

♠ AK82

♥ Q983

♦ Q952

♣ 5

South:

♠ 64

♥ KJ74

♦ 86

♣ AKQT2

W N E S

Pass 1♥ Pass 2♣

Pass 4♥ All Pass

Pass 4♥ All Pass

Pass 4♥ All Pass

Pass 4♥ All Pass

Board: 46

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14+2

Contract: 4♥ North

North:

♠ -

♥ QJ54

♦ K976

♣ KQ865

South:

♠ A8543

♥ AT973

♦ Q

♣ A2

W N E S

Pass 1NT¹ Pass 2♥

Pass 4♥ All Pass

Pass 4♥ All Pass

Pass 4♥ All Pass

Pass 4♥ All Pass

Pass 4♥ All Pass

Pass 4♥ All Pass

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Pass 4♥ All Pass

Pass 4♥ All Pass

Pass 4♥ All Pass

Board: 47

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 11+3

Contract: 3♣ South

North:

♠ AQ43

♥ AQT72

♦ 43

♣ 85

South:

♠ J8

♥ -

♦ A752

♣ KQJT643

W N E S

Pass 1♥ Pass 1NT¹

Pass 2♣ Pass 3♣

Pass 2♣ Pass 3♣

Pass 2♣ Pass 3♣

Pass 2♣ Pass 3♣

Pass 2♣ Pass 3♣

Pass 2♣ Pass 3♣

Pass 2♣ Pass 3♣

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Pass 2♣ Pass 3♣

Pass 2♣ Pass 3♣

Pass 2♣ Pass 3♣

Pass 2♣ Pass 3♣

Board: 48

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 12+2

Contract: 3NT South

North:

♠ AK753

♥ AQT

♦ J8

♣ 754

South:

♠ -

♥ J65

♦ Q963

♣ AKQ862

W N E S

Pass 1♠ Pass 1NT¹

Pass 2♣ Pass 3NT

Pass 2♣ Pass 3NT

Pass 2♣ Pass 3NT

Pass 2♣ Pass 3NT

Pass 2♣ Pass 3NT

Pass 2♣ Pass 3NT

Pass 2♣ Pass 3NT

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Pass 2♣ Pass 3NT

Pass 2♣ Pass 3NT

Board: 49	♠ AKJ976	Partner bids first.
Dealer: South	♥ T75	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 12+2	♣ A42	

Board: 50	♠ 952	You bid first.
Dealer: North	♥ 9	The opponents are silent.
Vul: Both	♦ AKQJ932	
HCP: 13+3	♣ K6	

Both hands (Answers Page)

Board: 49

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 18

Contract: 6♠ North

North:

♠ AKJ976

♥ T75

♦ 9

♣ A42

South:

♠ Q53

♥ AK

♦ KJ86

♣ KQT8

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

1. A=1/5 or 4/5

2. !S queen and !C king

Board: 50

Dealer: North

Vul: Both

North HCP: 13+3

South HCP: 11

Contract: 3NT North

North:

♠ 952

♥ 9

♦ AKQJ932

♣ K6

South:

♠ JT83

♥ AKJT

♦ 5

♣ Q982

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

Board: 49	♠ Q53	You bid first.
Dealer: South	♥ AK	The opponents are silent.
Vul: E-W	♦ KJ86	
HCP: 18	♣ KQT8	

Board: 50	♠ JT83	Partner bids first.
Dealer: North	♥ AKJT	The opponents are silent.
Vul: Both	♦ 5	
HCP: 11	♣ Q982	

Both hands (Answers Page)

Board: 49

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 18

Contract: 6♠ North

North:

♠ AKJ976

♥ T75

♦ 9

♣ A42

South:

♠ Q53

♥ AK

♦ KJ86

♣ KQT8

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

1. A=1/5 or 4/5

2. !S queen and !C king

Board: 50

Dealer: North

Vul: Both

North HCP: 13+3

South HCP: 11

Contract: 3NT North

North:

♠ 952

♥ 9

♦ AKQJ932

♣ K6

South:

♠ JT83

♥ AKJT

♦ 5

♣ Q982

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