

**Board: 1**

♠ AQ

You bid first.

Dealer: North

♥ 973

East (LHO) bids 1 ♠ if possible.

Vul: None

♦ AQ93

HCP: 16

♣ A952

**Board: 2**

♠ JT3

You bid first.

Dealer: North

♥ K

West (RHO) bids 3 ♠ if possible.

Vul: N-S

♦ AKJ92

HCP: 18+1

♣ AQ87

**Board: 3**

♠ T

Partner bids first.

Dealer: South

♥ AKQ9853

The opponents are silent.

Vul: E-W

♦ Q

HCP: 14+3

♣ K865

**Board: 4**

♠ 43

You bid first.

Dealer: North

♥ KQ986

West (RHO) Doubles 5 ♥ if possible.

Vul: Both

♦ AT

HCP: 17+1

♣ AKJT

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 16

South HCP: 9+3

Contract: 6♣ South

North:

♠ AQ

♥ 973

♦ AQ93

♣ A952

South:

♠ 75

♥ 5

♦ K75

♣ KQJT743

W N E S

1♣<sup>1</sup> 1♠ 2♠<sup>2</sup>

Pass 2NT Pass 4♣

Pass 5♣ Pass 6♣

All Pass

1. 16+ HCP

2. strength cue bid

### Board: 2

Dealer: North

Vul: N-S

North HCP: 18+1

South HCP: 9+2

Contract: 4♥ South

North:

♠ JT3

♥ K

♦ AKJ92

♣ AQ87

South:

♠ Q

♥ AQJT96

♦ T765

♣ T9

W N E S

1♣<sup>1</sup> Pass 1♥<sup>2</sup>

3♠ Pass Pass 4♥

All Pass

1. 16+ HCP

2. artificial

### Board: 3

Dealer: South

Vul: E-W

North HCP: 14+3

South HCP: 19

Contract: 7♥ North

North:

♠ T

♥ AKQ9853

♦ Q

♣ K865

South:

♠ AK4

♥ JT4

♦ AJT2

♣ AQ4

W N E S

1♣<sup>1</sup>

Pass 2♥ Pass 3♥

Pass 4NT Pass 5♣<sup>2</sup>

Pass 5NT<sup>3</sup> Pass 6♦<sup>4</sup>

Pass 7♥ All Pass

1. 16+ HCP

2. A=0/5 or 3/5

3. King ask by 5NT

4. K=1

### Board: 4

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 13+4

Contract: 5♠ North

North:

♠ 43

♥ KQ986

♦ AT

♣ AKJT

South:

♠ AKJT965

♥ -

♦ KQ875

♣ 7

W N E S

1♣<sup>1</sup> Pass 1♠

Pass 2♥ Pass 3♠

Pass 4NT Pass 5♥<sup>2</sup>

X 5♠ All Pass

1. 16+ HCP

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

|                 |           |                                  |
|-----------------|-----------|----------------------------------|
| <b>Board: 1</b> | ♠ 75      | Partner bids first.              |
| Dealer: North   | ♥ 5       | East (RHO) bids 1 ♠ if possible. |
| Vul: None       | ♦ K75     |                                  |
| HCP: 9+3        | ♣ KQJT743 |                                  |

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|                 |          |                                  |
|-----------------|----------|----------------------------------|
| <b>Board: 2</b> | ♠ Q      | Partner bids first.              |
| Dealer: North   | ♥ AQJT96 | West (LHO) bids 3 ♠ if possible. |
| Vul: N-S        | ♦ T765   |                                  |
| HCP: 9+2        | ♣ T9     |                                  |

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|                 |        |                           |
|-----------------|--------|---------------------------|
| <b>Board: 3</b> | ♠ AK4  | You bid first.            |
| Dealer: South   | ♥ JT4  | The opponents are silent. |
| Vul: E-W        | ♦ AJT2 |                           |
| HCP: 19         | ♣ AQ4  |                           |

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|                 |           |                                     |
|-----------------|-----------|-------------------------------------|
| <b>Board: 4</b> | ♠ AKJT965 | Partner bids first.                 |
| Dealer: North   | ♥ -       | West (LHO) Doubles 5 ♥ if possible. |
| Vul: Both       | ♦ KQ875   |                                     |
| HCP: 13+4       | ♣ 7       |                                     |

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 16

South HCP: 9+3

Contract: 6♣ South

North:

♠ AQ

♥ 973

♦ AQ93

♣ A952

South:

♠ 75

♥ 5

♦ K75

♣ KQJT743

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

1. 16+ HCP

2. strength cue bid

### Board: 2

Dealer: North

Vul: N-S

North HCP: 18+1

South HCP: 9+2

Contract: 4♥ South

North:

♠ JT3

♥ K

♦ AKJ92

♣ AQ87

South:

♠ Q

♥ AQJT96

♦ T765

♣ T9

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

1. 16+ HCP

2. artificial

### Board: 3

Dealer: South

Vul: E-W

North HCP: 14+3

South HCP: 19

Contract: 7♥ North

North:

♠ T

♥ AKQ9853

♦ Q

♣ K865

South:

♠ AK4

♥ JT4

♦ AJT2

♣ AQ4

| W    | N                | E        | S               |
|------|------------------|----------|-----------------|
|      |                  |          | 1♣ <sup>1</sup> |
| Pass | 2♥               | Pass     | 3♥              |
| Pass | 4NT              | Pass     | 5♣ <sup>2</sup> |
| Pass | 5NT <sup>3</sup> | Pass     | 6♦ <sup>4</sup> |
| Pass | 7♥               | All Pass |                 |

1. 16+ HCP

2. A=0/5 or 3/5

3. King ask by 5NT

4. K=1

### Board: 4

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 13+4

Contract: 5♠ North

North:

♠ 43

♥ KQ986

♦ AT

♣ AKJT

South:

♠ AKJT965

♥ -

♦ KQ875

♣ 7

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

1. 16+ HCP

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

|                 |          |                           |
|-----------------|----------|---------------------------|
| <b>Board: 5</b> | ♠ KQJ876 | Partner bids first.       |
| Dealer: South   | ♥ 85     | The opponents are silent. |
| Vul: N-S        | ♦ A64    |                           |
| HCP: 13+2       | ♣ QJ     |                           |

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|                 |          |                           |
|-----------------|----------|---------------------------|
| <b>Board: 6</b> | ♠ 96     | Partner bids first.       |
| Dealer: South   | ♥ A3     | The opponents are silent. |
| Vul: E-W        | ♦ QJT    |                           |
| HCP: 13+2       | ♣ KQJT87 |                           |

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|                 |          |                           |
|-----------------|----------|---------------------------|
| <b>Board: 7</b> | ♠ 3      | You bid first.            |
| Dealer: North   | ♥ KT95   | The opponents are silent. |
| Vul: Both       | ♦ AKQ876 |                           |
| HCP: 16+2       | ♣ A7     |                           |

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|                 |          |                           |
|-----------------|----------|---------------------------|
| <b>Board: 8</b> | ♠ KT9872 | You bid first.            |
| Dealer: North   | ♥ AK52   | The opponents are silent. |
| Vul: None       | ♦ A8     |                           |
| HCP: 16+2       | ♣ Q      |                           |

## Both hands (Answers Page)

### Board: 5

Dealer: South

Vul: N-S

North HCP: 13+2

South HCP: 18

Contract: 5 ♠ North

North:

♠ KQJ876

♥ 85

♦ A64

♣ QJ

South:

♠ AT

♥ KQJ6

♦ KQ97

♣ KT3

W N E S

1 ♣<sup>1</sup>

Pass 1 ♠ Pass 2NT

Pass 3 ♠ Pass 4NT

Pass 5 ♠<sup>2</sup> All Pass

1. 16+ HCP

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

### Board: 6

Dealer: South

Vul: E-W

North HCP: 13+2

South HCP: 18

Contract: 6 ♣ South

North:

♠ 96

♥ A3

♦ QJT

♣ KQJT87

South:

♠ AKQ5

♥ Q95

♦ AK5

♣ 943

W N E S

1 ♣<sup>1</sup>

Pass 2 ♣ Pass 3 ♣

Pass 4 ♣ Pass 4 ♦

Pass 4 ♥ Pass 4NT

Pass 5 ♠<sup>2</sup> Pass 6 ♣

All Pass

1. 16+ HCP

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

### Board: 7

Dealer: North

Vul: Both

North HCP: 16+2

South HCP: 9+2

Contract: 3NT North

North:

♠ 3

♥ KT95

♦ AKQ876

♣ A7

South:

♠ KQJ985

♥ QJ8

♦ 943

♣ 9

W N E S

1 ♣<sup>1</sup> Pass 1 ♥<sup>2</sup>

Pass 2 ♦ Pass 2 ♠

Pass 3 ♦ Pass 3 ♠

Pass 3NT All Pass

1. 16+ HCP

2. artificial

### Board: 8

Dealer: North

Vul: None

North HCP: 16+2

South HCP: 12+2

Contract: 6 ♦ North

North:

♠ KT9872

♥ AK52

♦ A8

♣ Q

South:

♠ 4

♥ Q6

♦ KQJ532

♣ AT63

W N E S

1 ♣<sup>1</sup> Pass 2 ♦

Pass 2 ♠ Pass 4 ♦

Pass 4NT Pass 5 ♠<sup>2</sup>

Pass 6 ♦ All Pass

1. 16+ HCP

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

|                 |        |                           |
|-----------------|--------|---------------------------|
| <b>Board: 5</b> | ♠ AT   | You bid first.            |
| Dealer: South   | ♥ KQJ6 | The opponents are silent. |
| Vul: N-S        | ♦ KQ97 |                           |
| HCP: 18         | ♣ KT3  |                           |

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|                 |        |                           |
|-----------------|--------|---------------------------|
| <b>Board: 6</b> | ♠ AKQ5 | You bid first.            |
| Dealer: South   | ♥ Q95  | The opponents are silent. |
| Vul: E-W        | ♦ AK5  |                           |
| HCP: 18         | ♣ 943  |                           |

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|                 |          |                           |
|-----------------|----------|---------------------------|
| <b>Board: 7</b> | ♠ KQJ985 | Partner bids first.       |
| Dealer: North   | ♥ QJ8    | The opponents are silent. |
| Vul: Both       | ♦ 943    |                           |
| HCP: 9+2        | ♣ 9      |                           |

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|                 |          |                           |
|-----------------|----------|---------------------------|
| <b>Board: 8</b> | ♠ 4      | Partner bids first.       |
| Dealer: North   | ♥ Q6     | The opponents are silent. |
| Vul: None       | ♦ KQJ532 |                           |
| HCP: 12+2       | ♣ AT63   |                           |

## Both hands (Answers Page)

### Board: 5

Dealer: South

Vul: N-S

North HCP: 13+2

South HCP: 18

Contract: 5 ♠ North

North:

♠ KQJ876

♥ 85

♦ A64

♣ QJ

South:

♠ AT

♥ KQJ6

♦ KQ97

♣ KT3

W N E S

1 ♣<sup>1</sup>

Pass 1 ♠ Pass 2NT

Pass 3 ♠ Pass 4NT

Pass 5 ♠<sup>2</sup> All Pass

1. 16+ HCP

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

### Board: 6

Dealer: South

Vul: E-W

North HCP: 13+2

South HCP: 18

Contract: 6 ♣ South

North:

♠ 96

♥ A3

♦ QJT

♣ KQJT87

South:

♠ AKQ5

♥ Q95

♦ AK5

♣ 943

W N E S

1 ♣<sup>1</sup>

Pass 2 ♣ Pass 3 ♣

Pass 4 ♣ Pass 4 ♦

Pass 4 ♥ Pass 4NT

Pass 5 ♠<sup>2</sup> Pass 6 ♣

All Pass

1. 16+ HCP

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

### Board: 7

Dealer: North

Vul: Both

North HCP: 16+2

South HCP: 9+2

Contract: 3NT North

North:

♠ 3

♥ KT95

♦ AKQ876

♣ A7

South:

♠ KQJ985

♥ QJ8

♦ 943

♣ 9

W N E S

1 ♣<sup>1</sup> Pass 1 ♥<sup>2</sup>

Pass 2 ♦ Pass 2 ♠

Pass 3 ♦ Pass 3 ♠

Pass 3NT All Pass

1. 16+ HCP

2. artificial

### Board: 8

Dealer: North

Vul: None

North HCP: 16+2

South HCP: 12+2

Contract: 6 ♦ North

North:

♠ KT9872

♥ AK52

♦ A8

♣ Q

South:

♠ 4

♥ Q6

♦ KQJ532

♣ AT63

W N E S

1 ♣<sup>1</sup> Pass 2 ♦

Pass 2 ♠ Pass 4 ♦

Pass 4NT Pass 5 ♠<sup>2</sup>

Pass 6 ♦ All Pass

1. 16+ HCP

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



|                  |           |                                  |
|------------------|-----------|----------------------------------|
| <b>Board: 9</b>  | ♠ KQJT62  | Partner bids first.              |
| Dealer: South    | ♥ 953     | The opponents are silent.        |
| Vul: E-W         | ♦ A       |                                  |
| HCP: 10+2        | ♣ T64     |                                  |
| <hr/>            |           |                                  |
| <b>Board: 10</b> | ♠ K72     | You bid first.                   |
| Dealer: North    | ♥ AK96    | East (LHO) bids 1 ♠ if possible. |
| Vul: Both        | ♦ Q       |                                  |
| HCP: 17+1        | ♣ AJT94   |                                  |
| <hr/>            |           |                                  |
| <b>Board: 11</b> | ♠ K32     | Partner bids first.              |
| Dealer: South    | ♥ T       | West (RHO) bids 2 ♣ if possible. |
| Vul: None        | ♦ AKQT432 |                                  |
| HCP: 12+3        | ♣ 93      |                                  |
| <hr/>            |           |                                  |
| <b>Board: 12</b> | ♠ AK9     | You bid first.                   |
| Dealer: North    | ♥ K865    | The opponents are silent.        |
| Vul: N-S         | ♦ KQ97    |                                  |
| HCP: 18          | ♣ K3      |                                  |

## Both hands (Answers Page)

### Board: 9

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 16+2

Contract: 4♥ South

North:

♠ KQJT62

♥ 953

♦ A

♣ T64

South:

♠ A

♥ KQJ876

♦ K43

♣ K95

W N E S

1♣<sup>1</sup>

Pass 1♥<sup>2</sup> Pass 2♥

Pass 3♥ Pass 3♠

Pass 4♦ Pass 4♥

All Pass

1. 16+ HCP

2. artificial

### Board: 10

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 12+4

Contract: 3♦ South

North:

♠ K72

♥ AK96

♦ Q

♣ AJT94

South:

♠ A5

♥ 7

♦ AKJ98642

♣ 52

W N E S

1♣<sup>1</sup> 1♠ 2♠<sup>2</sup>

Pass 3♣ Pass 3♦

All Pass

1. 16+ HCP

2. strength cue bid

### Board: 11

Dealer: South

Vul: None

North HCP: 12+3

South HCP: 16

Contract: 4♥ North

North:

♠ K32

♥ T

♦ AKQT432

♣ 93

South:

♠ AQJ5

♥ KQJ

♦ J965

♣ Q6

W N E S

1♣<sup>1</sup>

2♣ 3♣<sup>2</sup> Pass 3♦

Pass 4♥<sup>3</sup> All Pass

1. 16+ HCP

2. strength cue bid

3. Splinter

### Board: 12

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 12+3

Contract: 5♥ North

North:

♠ AK9

♥ K865

♦ KQ97

♣ K3

South:

♠ 7

♥ AQJ9732

♦ A2

♣ J75

W N E S

1♣<sup>1</sup> Pass 2♥

Pass 3♥ Pass 3♠

Pass 4♣ Pass 4NT

Pass 5♥<sup>2</sup> All Pass

1. 16+ HCP

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

|                  |            |                                  |
|------------------|------------|----------------------------------|
| <b>Board: 9</b>  | ♠ A        | You bid first.                   |
| Dealer: South    | ♥ KQJ876   | The opponents are silent.        |
| Vul: E-W         | ♦ K43      |                                  |
| HCP: 16+2        | ♣ K95      |                                  |
| <hr/>            |            |                                  |
| <b>Board: 10</b> | ♠ A5       | Partner bids first.              |
| Dealer: North    | ♥ 7        | East (RHO) bids 1 ♠ if possible. |
| Vul: Both        | ♦ AKJ98642 |                                  |
| HCP: 12+4        | ♣ 52       |                                  |
| <hr/>            |            |                                  |
| <b>Board: 11</b> | ♠ AQJ5     | You bid first.                   |
| Dealer: South    | ♥ KQJ      | West (LHO) bids 2 ♣ if possible. |
| Vul: None        | ♦ J965     |                                  |
| HCP: 16          | ♣ Q6       |                                  |
| <hr/>            |            |                                  |
| <b>Board: 12</b> | ♠ 7        | Partner bids first.              |
| Dealer: North    | ♥ AQJ9732  | The opponents are silent.        |
| Vul: N-S         | ♦ A2       |                                  |
| HCP: 12+3        | ♣ J75      |                                  |

## Both hands (Answers Page)

### Board: 9

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 16+2

Contract: 4♥ South

North:

♠ KQJT62

♥ 953

♦ A

♣ T64

South:

♠ A

♥ KQJ876

♦ K43

♣ K95

W N E S

1♣<sup>1</sup>

Pass 1♥<sup>2</sup> Pass 2♥

Pass 3♥ Pass 3♠

Pass 4♦ Pass 4♥

All Pass

1. 16+ HCP

2. artificial

### Board: 10

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 12+4

Contract: 3♦ South

North:

♠ K72

♥ AK96

♦ Q

♣ AJT94

South:

♠ A5

♥ 7

♦ AKJ98642

♣ 52

W N E S

1♣<sup>1</sup> 1♠ 2♠<sup>2</sup>

Pass 3♣ Pass 3♦

All Pass

1. 16+ HCP

2. strength cue bid

### Board: 11

Dealer: South

Vul: None

North HCP: 12+3

South HCP: 16

Contract: 4♥ North

North:

♠ K32

♥ T

♦ AKQT432

♣ 93

South:

♠ AQJ5

♥ KQJ

♦ J965

♣ Q6

W N E S

1♣<sup>1</sup>

2♣ 3♣<sup>2</sup> Pass 3♦

Pass 4♥<sup>3</sup> All Pass

1. 16+ HCP

2. strength cue bid

3. Splinter

### Board: 12

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 12+3

Contract: 5♥ North

North:

♠ AK9

♥ K865

♦ KQ97

♣ K3

South:

♠ 7

♥ AQJ9732

♦ A2

♣ J75

W N E S

1♣<sup>1</sup> Pass 2♥

Pass 3♥ Pass 3♠

Pass 4♣ Pass 4NT

Pass 5♥<sup>2</sup> All Pass

1. 16+ HCP

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

|                  |         |                                    |
|------------------|---------|------------------------------------|
| <b>Board: 13</b> | ♠ AKQ74 | You bid first.                     |
| Dealer: North    | ♥ KQJ4  | West (RHO) Doubles 3♦ if possible. |
| Vul: Both        | ♦ 5     |                                    |
| HCP: 16+1        | ♣ J42   |                                    |

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|                  |        |                                 |
|------------------|--------|---------------------------------|
| <b>Board: 14</b> | ♠ Q8   | You bid first.                  |
| Dealer: North    | ♥ KJ4  | West (RHO) bids 2♥ if possible. |
| Vul: None        | ♦ KT63 |                                 |
| HCP: 16          | ♣ AK42 |                                 |

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|                  |           |                           |
|------------------|-----------|---------------------------|
| <b>Board: 15</b> | ♠ T62     | Partner bids first.       |
| Dealer: South    | ♥ K9      | The opponents are silent. |
| Vul: N-S         | ♦ AQJ9632 |                           |
| HCP: 10+3        | ♣ 8       |                           |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 16</b> | ♠ K975 | You bid first.            |
| Dealer: North    | ♥ AKJ6 | The opponents are silent. |
| Vul: E-W         | ♦ 42   |                           |
| HCP: 18          | ♣ AKT  |                           |

## Both hands (Answers Page)

### Board: 13

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 10+2

Contract: 4 ♠ South

North:

♠ AKQ74

♥ KQJ4

♦ 5

♣ J42

South:

♠ J62

♥ T92

♦ 3

♣ AKQT96

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

1. 16+ HCP

2. artificial

3. Splinter

### Board: 14

Dealer: North

Vul: None

North HCP: 16

South HCP: 12+4

Contract: 6 ♠ South

North:

♠ Q8

♥ KJ4

♦ KT63

♣ AK42

South:

♠ AKJT9754

♥ 2

♦ A9

♣ 97

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

1. 16+ HCP

2. Two Way New Minor Forcing

### Board: 15

Dealer: South

Vul: N-S

North HCP: 10+3

South HCP: 18+2

Contract: 3NT North

North:

♠ T62

♥ K9

♦ AQJ9632

♣ 8

South:

♠ Q4

♥ AQ

♦ K85

♣ AK9732

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

1. 16+ HCP

2. artificial

### Board: 16

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 11+2

Contract: 6 ♦ South

North:

♠ K975

♥ AKJ6

♦ 42

♣ AKT

South:

♠ -

♥ Q83

♦ AKJ953

♣ J653

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

1. 16+ HCP

2. artificial

3. A=2 out of 4

**Board: 13**      ♠ J62      Partner bids first.  
Dealer: North      ♥ T92      West (LHO) Doubles 3 ♦ if possible.  
Vul: Both      ♦ 3  
HCP: 10+2      ♣ AKQT96

---

**Board: 14**      ♠ AKJT9754      Partner bids first.  
Dealer: North      ♥ 2      West (LHO) bids 2 ♥ if possible.  
Vul: None      ♦ A9  
HCP: 12+4      ♣ 97

---

**Board: 15**      ♠ Q4      You bid first.  
Dealer: South      ♥ AQ      The opponents are silent.  
Vul: N-S      ♦ K85  
HCP: 18+2      ♣ AK9732

---

**Board: 16**      ♠ -      Partner bids first.  
Dealer: North      ♥ Q83      The opponents are silent.  
Vul: E-W      ♦ AKJ953  
HCP: 11+2      ♣ J653

## Both hands (Answers Page)

### Board: 13

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 10+2

Contract: 4 ♠ South

North:

♠ AKQ74

♥ KQJ4

♦ 5

♣ J42

South:

♠ J62

♥ T92

♦ 3

♣ AKQT96

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

1. 16+ HCP

2. artificial

3. Splinter

### Board: 14

Dealer: North

Vul: None

North HCP: 16

South HCP: 12+4

Contract: 6 ♠ South

North:

♠ Q8

♥ KJ4

♦ KT63

♣ AK42

South:

♠ AKJT9754

♥ 2

♦ A9

♣ 97

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

1. 16+ HCP

2. Two Way New Minor Forcing

### Board: 15

Dealer: South

Vul: N-S

North HCP: 10+3

South HCP: 18+2

Contract: 3NT North

North:

♠ T62

♥ K9

♦ AQJ9632

♣ 8

South:

♠ Q4

♥ AQ

♦ K85

♣ AK9732

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

1. 16+ HCP

2. artificial

### Board: 16

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 11+2

Contract: 6 ♦ South

North:

♠ K975

♥ AKJ6

♦ 42

♣ AKT

South:

♠ -

♥ Q83

♦ AKJ953

♣ J653

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

1. 16+ HCP

2. artificial

3. A=2 out of 4



|                  |            |                                  |
|------------------|------------|----------------------------------|
| <b>Board: 17</b> | ♠ AK       | You bid first.                   |
| Dealer: North    | ♥ AQJT74   | The opponents are silent.        |
| Vul: None        | ♦ T        |                                  |
| HCP: 16+2        | ♣ QT84     |                                  |
| <hr/>            |            |                                  |
| <b>Board: 18</b> | ♠ -        | Partner bids first.              |
| Dealer: South    | ♥ QT5      | The opponents are silent.        |
| Vul: N-S         | ♦ Q6       |                                  |
| HCP: 12+4        | ♣ AKJ98742 |                                  |
| <hr/>            |            |                                  |
| <b>Board: 19</b> | ♠ A52      | Partner bids first.              |
| Dealer: South    | ♥ 74       | West (RHO) bids 3 ♠ if possible. |
| Vul: E-W         | ♦ AKJ9875  |                                  |
| HCP: 12+3        | ♣ T        |                                  |
| <hr/>            |            |                                  |
| <b>Board: 20</b> | ♠ AKQ6     | You bid first.                   |
| Dealer: North    | ♥ KQ952    | The opponents are silent.        |
| Vul: Both        | ♦ 96       |                                  |
| HCP: 17+1        | ♣ K3       |                                  |

## Both hands (Answers Page)

### Board: 17

Dealer: North

Vul: None

North HCP: 16+2

South HCP: 12+2

Contract: 4♥ South

North:

♠ AK

♥ AQJT74

♦ T

♣ QT84

South:

♠ Q87

♥ 65

♦ AKQ932

♣ J3

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

|  |                 |      |    |
|--|-----------------|------|----|
|  | 1♣ <sup>1</sup> | Pass | 2♦ |
|--|-----------------|------|----|

|      |    |      |    |
|------|----|------|----|
| Pass | 2♥ | Pass | 3♦ |
|------|----|------|----|

|      |    |      |    |
|------|----|------|----|
| Pass | 3♥ | Pass | 4♥ |
|------|----|------|----|

All Pass

1. 16+ HCP

### Board: 18

Dealer: South

Vul: N-S

North HCP: 12+4

South HCP: 16+2

Contract: 7♥ North

North:

♠ -

♥ QT5

♦ Q6

♣ AKJ98742

South:

♠ A64

♥ AKJ842

♦ A74

♣ T

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

|  |  |  |                 |
|--|--|--|-----------------|
|  |  |  | 1♣ <sup>1</sup> |
|--|--|--|-----------------|

|      |    |      |    |
|------|----|------|----|
| Pass | 2♣ | Pass | 2♥ |
|------|----|------|----|

|      |                 |      |                 |
|------|-----------------|------|-----------------|
| Pass | 5♠ <sup>2</sup> | Pass | 6♥ <sup>3</sup> |
|------|-----------------|------|-----------------|

|      |    |          |  |
|------|----|----------|--|
| Pass | 7♥ | All Pass |  |
|------|----|----------|--|

1. 16+ HCP

2. Exclusion, for !H

3. 3 out of 4

### Board: 19

Dealer: South

Vul: E-W

North HCP: 12+3

South HCP: 20+2

Contract: 6♦ North

North:

♠ A52

♥ 74

♦ AKJ9875

♣ T

South:

♠ T

♥ AKQJ6

♦ Q2

♣ AKJ32

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

|  |  |  |                 |
|--|--|--|-----------------|
|  |  |  | 1♣ <sup>1</sup> |
|--|--|--|-----------------|

|    |    |          |  |
|----|----|----------|--|
| 3♠ | 6♦ | All Pass |  |
|----|----|----------|--|

1. 16+ HCP

### Board: 20

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 14+2

Contract: 6♦ North

North:

♠ AKQ6

♥ KQ952

♦ 96

♣ K3

South:

♠ 84

♥ A

♦ AKQ875

♣ J765

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

|  |                 |      |    |
|--|-----------------|------|----|
|  | 1♣ <sup>1</sup> | Pass | 2♦ |
|--|-----------------|------|----|

|      |    |      |    |
|------|----|------|----|
| Pass | 2♥ | Pass | 4♦ |
|------|----|------|----|

|      |     |      |                 |
|------|-----|------|-----------------|
| Pass | 4NT | Pass | 5♣ <sup>2</sup> |
|------|-----|------|-----------------|

|      |    |      |                  |
|------|----|------|------------------|
| Pass | 5♥ | Pass | 5NT <sup>3</sup> |
|------|----|------|------------------|

|      |    |          |  |
|------|----|----------|--|
| Pass | 6♦ | All Pass |  |
|------|----|----------|--|

1. 16+ HCP

2. A=0/5 or 3/5

3. !D queen no !S king no !C king

|                  |          |                                 |
|------------------|----------|---------------------------------|
| <b>Board: 17</b> | ♠ Q87    | Partner bids first.             |
| Dealer: North    | ♥ 65     | The opponents are silent.       |
| Vul: None        | ♦ AKQ932 |                                 |
| HCP: 12+2        | ♣ J3     |                                 |
| <hr/>            |          |                                 |
| <b>Board: 18</b> | ♠ A64    | You bid first.                  |
| Dealer: South    | ♥ AKJ842 | The opponents are silent.       |
| Vul: N-S         | ♦ A74    |                                 |
| HCP: 16+2        | ♣ T      |                                 |
| <hr/>            |          |                                 |
| <b>Board: 19</b> | ♠ T      | You bid first.                  |
| Dealer: South    | ♥ AKQJ6  | West (LHO) bids 3♠ if possible. |
| Vul: E-W         | ♦ Q2     |                                 |
| HCP: 20+2        | ♣ AKJ32  |                                 |
| <hr/>            |          |                                 |
| <b>Board: 20</b> | ♠ 84     | Partner bids first.             |
| Dealer: North    | ♥ A      | The opponents are silent.       |
| Vul: Both        | ♦ AKQ875 |                                 |
| HCP: 14+2        | ♣ J765   |                                 |

## Both hands (Answers Page)

### Board: 17

Dealer: North

Vul: None

North HCP: 16+2

South HCP: 12+2

Contract: 4♥ South

North:

♠ AK

♥ AQJT74

♦ T

♣ QT84

South:

♠ Q87

♥ 65

♦ AKQ932

♣ J3

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

|  |                 |      |    |
|--|-----------------|------|----|
|  | 1♣ <sup>1</sup> | Pass | 2♦ |
|--|-----------------|------|----|

|      |    |      |    |
|------|----|------|----|
| Pass | 2♥ | Pass | 3♦ |
|------|----|------|----|

|      |    |      |    |
|------|----|------|----|
| Pass | 3♥ | Pass | 4♥ |
|------|----|------|----|

All Pass

1. 16+ HCP

### Board: 18

Dealer: South

Vul: N-S

North HCP: 12+4

South HCP: 16+2

Contract: 7♥ North

North:

♠ -

♥ QT5

♦ Q6

♣ AKJ98742

South:

♠ A64

♥ AKJ842

♦ A74

♣ T

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

1♣<sup>1</sup>

|      |    |      |    |
|------|----|------|----|
| Pass | 2♣ | Pass | 2♥ |
|------|----|------|----|

|      |                 |      |                 |
|------|-----------------|------|-----------------|
| Pass | 5♠ <sup>2</sup> | Pass | 6♥ <sup>3</sup> |
|------|-----------------|------|-----------------|

|      |    |          |  |
|------|----|----------|--|
| Pass | 7♥ | All Pass |  |
|------|----|----------|--|

1. 16+ HCP

2. Exclusion, for !H

3. 3 out of 4

### Board: 19

Dealer: South

Vul: E-W

North HCP: 12+3

South HCP: 20+2

Contract: 6♦ North

North:

♠ A52

♥ 74

♦ AKJ9875

♣ T

South:

♠ T

♥ AKQJ6

♦ Q2

♣ AKJ32

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

1♣<sup>1</sup>

|    |    |          |  |
|----|----|----------|--|
| 3♠ | 6♦ | All Pass |  |
|----|----|----------|--|

1. 16+ HCP

### Board: 20

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 14+2

Contract: 6♦ North

North:

♠ AKQ6

♥ KQ952

♦ 96

♣ K3

South:

♠ 84

♥ A

♦ AKQ875

♣ J765

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

|  |                 |      |    |
|--|-----------------|------|----|
|  | 1♣ <sup>1</sup> | Pass | 2♦ |
|--|-----------------|------|----|

|      |    |      |    |
|------|----|------|----|
| Pass | 2♥ | Pass | 4♦ |
|------|----|------|----|

|      |     |      |                 |
|------|-----|------|-----------------|
| Pass | 4NT | Pass | 5♣ <sup>2</sup> |
|------|-----|------|-----------------|

|      |    |      |                  |
|------|----|------|------------------|
| Pass | 5♥ | Pass | 5NT <sup>3</sup> |
|------|----|------|------------------|

|      |    |          |  |
|------|----|----------|--|
| Pass | 6♦ | All Pass |  |
|------|----|----------|--|

1. 16+ HCP

2. A=0/5 or 3/5

3. !D queen no !S king no !C king

|                  |          |                                  |
|------------------|----------|----------------------------------|
| <b>Board: 21</b> | ♠ KQJ842 | Partner bids first.              |
| Dealer: South    | ♥ AQJ    | East (LHO) bids 2NT if possible. |
| Vul: N-S         | ♦ 75     |                                  |
| HCP: 14+2        | ♣ J4     |                                  |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 22</b> | ♠ AT632 | You bid first.            |
| Dealer: North    | ♥ AKQJ6 | The opponents are silent. |
| Vul: E-W         | ♦ A2    |                           |
| HCP: 19+2        | ♣ J     |                           |

---

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 23</b> | ♠ A93    | You bid first.            |
| Dealer: North    | ♥ AKQJ92 | The opponents are silent. |
| Vul: Both        | ♦ AKT    |                           |
| HCP: 21+2        | ♣ 6      |                           |

---

|                  |         |                                 |
|------------------|---------|---------------------------------|
| <b>Board: 24</b> | ♠ J94   | You bid first.                  |
| Dealer: North    | ♥ K85   | West (RHO) bids 5♦ if possible. |
| Vul: None        | ♦ A9    |                                 |
| HCP: 17+1        | ♣ AKQ85 |                                 |

## Both hands (Answers Page)

### Board: 21

Dealer: South

Vul: N-S

North HCP: 14+2

South HCP: 17

Contract: 6♠ South

North:

♠ KQJ842

♥ AQJ

♦ 75

♣ J4

South:

♠ A75

♥ 9532

♦ AK4

♣ AQ2

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

1. 16+ HCP
2. Unusual 2NT
3. A=2/5 or 5/5, Q(S)=1

### Board: 22

Dealer: North

Vul: E-W

North HCP: 19+2

South HCP: 9+3

Contract: 3NT South

North:

♠ AT632

♥ AKQJ6

♦ A2

♣ J

South:

♠ K

♥ 43

♦ KQJ9865

♣ T32

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

1. 16+ HCP
2. artificial

### Board: 23

Dealer: North

Vul: Both

North HCP: 21+2

South HCP: 13+3

Contract: 6♣ South

North:

♠ A93

♥ AKQJ92

♦ AKT

♣ 6

South:

♠ KJ6

♥ -

♦ QJ2

♣ KQJT753

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

1. 16+ HCP

### Board: 24

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 10+3

Contract: 5♠ South

North:

♠ J94

♥ K85

♦ A9

♣ AKQ85

South:

♠ AKQT532

♥ JT3

♦ -

♣ 762

| W        | N               | E    | S               |
|----------|-----------------|------|-----------------|
|          | 1♣ <sup>1</sup> | Pass | 1♥ <sup>2</sup> |
| 5♦       | X               | Pass | 5♠              |
| All Pass |                 |      |                 |

1. 16+ HCP
2. artificial

|                  |        |                                  |
|------------------|--------|----------------------------------|
| <b>Board: 21</b> | ♠ A75  | You bid first.                   |
| Dealer: South    | ♥ 9532 | East (RHO) bids 2NT if possible. |
| Vul: N-S         | ♦ AK4  |                                  |
| HCP: 17          | ♣ AQ2  |                                  |

---

|                  |           |                           |
|------------------|-----------|---------------------------|
| <b>Board: 22</b> | ♠ K       | Partner bids first.       |
| Dealer: North    | ♥ 43      | The opponents are silent. |
| Vul: E-W         | ♦ KQJ9865 |                           |
| HCP: 9+3         | ♣ T32     |                           |

---

|                  |           |                           |
|------------------|-----------|---------------------------|
| <b>Board: 23</b> | ♠ KJ6     | Partner bids first.       |
| Dealer: North    | ♥ -       | The opponents are silent. |
| Vul: Both        | ♦ QJ2     |                           |
| HCP: 13+3        | ♣ KQJT753 |                           |

---

|                  |           |                                 |
|------------------|-----------|---------------------------------|
| <b>Board: 24</b> | ♠ AKQT532 | Partner bids first.             |
| Dealer: North    | ♥ JT3     | West (LHO) bids 5♦ if possible. |
| Vul: None        | ♦ -       |                                 |
| HCP: 10+3        | ♣ 762     |                                 |

## Both hands (Answers Page)

### Board: 21

Dealer: South

Vul: N-S

North HCP: 14+2

South HCP: 17

Contract: 6♠ South

North:

♠ KQJ842

♥ AQJ

♦ 75

♣ J4

South:

♠ A75

♥ 9532

♦ AK4

♣ AQ2

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

- 16+ HCP
- Unusual 2NT
- A=2/5 or 5/5, Q(S)=1

### Board: 22

Dealer: North

Vul: E-W

North HCP: 19+2

South HCP: 9+3

Contract: 3NT South

North:

♠ AT632

♥ AKQJ6

♦ A2

♣ J

South:

♠ K

♥ 43

♦ KQJ9865

♣ T32

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

- 16+ HCP
- artificial

### Board: 23

Dealer: North

Vul: Both

North HCP: 21+2

South HCP: 13+3

Contract: 6♣ South

North:

♠ A93

♥ AKQJ92

♦ AKT

♣ 6

South:

♠ KJ6

♥ -

♦ QJ2

♣ KQJT753

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

- 16+ HCP

### Board: 24

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 10+3

Contract: 5♠ South

North:

♠ J94

♥ K85

♦ A9

♣ AKQ85

South:

♠ AKQT532

♥ JT3

♦ -

♣ 762

| W        | N               | E    | S               |
|----------|-----------------|------|-----------------|
|          | 1♣ <sup>1</sup> | Pass | 1♥ <sup>2</sup> |
| 5♦       | X               | Pass | 5♠              |
| All Pass |                 |      |                 |

- 16+ HCP
- artificial



|                  |          |                                 |
|------------------|----------|---------------------------------|
| <b>Board: 25</b> | ♠ AQ632  | You bid first.                  |
| Dealer: North    | ♥ 97     | The opponents are silent.       |
| Vul: E-W         | ♦ K      |                                 |
| HCP: 16+2        | ♣ AQJT5  |                                 |
| <hr/>            |          |                                 |
| <b>Board: 26</b> | ♠ Q53    | Partner bids first.             |
| Dealer: South    | ♥ KQJ2   | The opponents are silent.       |
| Vul: Both        | ♦ -      |                                 |
| HCP: 14+2        | ♣ KQJT82 |                                 |
| <hr/>            |          |                                 |
| <b>Board: 27</b> | ♠ KQJ954 | Partner bids first.             |
| Dealer: South    | ♥ J872   | West (RHO) bids 1♥ if possible. |
| Vul: None        | ♦ Q      |                                 |
| HCP: 9+2         | ♣ 94     |                                 |
| <hr/>            |          |                                 |
| <b>Board: 28</b> | ♠ 98     | Partner bids first.             |
| Dealer: South    | ♥ AKJ732 | The opponents are silent.       |
| Vul: N-S         | ♦ 874    |                                 |
| HCP: 12+2        | ♣ A8     |                                 |

## Both hands (Answers Page)

### Board: 25

Dealer: North

Vul: E-W

North HCP: 16+2

South HCP: 9+2

Contract: 3NT North

North:

♠ AQ632

♥ 97

♦ K

♣ AQJT5

South:

♠ 4

♥ QT85

♦ AQJ975

♣ 82

W N E S

1 ♣<sup>1</sup> Pass 1 ♥<sup>2</sup>

Pass 1 ♠ Pass 2 ♦

Pass 3 ♣ Pass 3 ♦

Pass 3NT All Pass

1. 16+ HCP

2. artificial

### Board: 26

Dealer: South

Vul: Both

North HCP: 14+2

South HCP: 16

Contract: 6 ♣ South

North:

♠ Q53

♥ KQJ2

♦ -

♣ KQJT82

South:

♠ AT94

♥ A8

♦ A652

♣ A97

W N E S

1 ♣<sup>1</sup>

Pass 2 ♣ Pass 3 ♣

Pass 4 ♣ Pass 4NT

Pass 5 ♦<sup>2</sup> Pass 6 ♣

All Pass

1. 16+ HCP

2. A=1/5 or 4/5

### Board: 27

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 16+1

Contract: 2 ♠ North

North:

♠ KQJ954

♥ J872

♦ Q

♣ 94

South:

♠ 6

♥ AQ6

♦ KJ984

♣ AQT5

W N E S

1 ♣<sup>1</sup>

1 ♥ 1 ♠ Pass 2 ♦

Pass 2 ♠ All Pass

1. 16+ HCP

### Board: 28

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 16+3

Contract: 4 ♠ South

North:

♠ 98

♥ AKJ732

♦ 874

♣ A8

South:

♠ QJ652

♥ -

♦ AK

♣ KQJT95

W N E S

1 ♣<sup>1</sup>

Pass 2 ♥ Pass 3 ♣

Pass 3 ♥ Pass 4 ♠

All Pass

1. 16+ HCP

|                  |          |                                  |
|------------------|----------|----------------------------------|
| <b>Board: 25</b> | ♠ 4      | Partner bids first.              |
| Dealer: North    | ♥ QT85   | The opponents are silent.        |
| Vul: E-W         | ♦ AQJ975 |                                  |
| HCP: 9+2         | ♣ 82     |                                  |
| <hr/>            |          |                                  |
| <b>Board: 26</b> | ♠ AT94   | You bid first.                   |
| Dealer: South    | ♥ A8     | The opponents are silent.        |
| Vul: Both        | ♦ A652   |                                  |
| HCP: 16          | ♣ A97    |                                  |
| <hr/>            |          |                                  |
| <b>Board: 27</b> | ♠ 6      | You bid first.                   |
| Dealer: South    | ♥ AQ6    | West (LHO) bids 1 ♥ if possible. |
| Vul: None        | ♦ KJ984  |                                  |
| HCP: 16+1        | ♣ AQT5   |                                  |
| <hr/>            |          |                                  |
| <b>Board: 28</b> | ♠ QJ652  | You bid first.                   |
| Dealer: South    | ♥ -      | The opponents are silent.        |
| Vul: N-S         | ♦ AK     |                                  |
| HCP: 16+3        | ♣ KQJT95 |                                  |

## Both hands (Answers Page)

### Board: 25

Dealer: North

Vul: E-W

North HCP: 16+2

South HCP: 9+2

Contract: 3NT North

North:

♠ AQ632

♥ 97

♦ K

♣ AQJT5

South:

♠ 4

♥ QT85

♦ AQJ975

♣ 82

W N E S

1 ♣<sup>1</sup> Pass 1 ♥<sup>2</sup>

Pass 1 ♠ Pass 2 ♦

Pass 3 ♣ Pass 3 ♦

Pass 3NT All Pass

1. 16+ HCP

2. artificial

### Board: 26

Dealer: South

Vul: Both

North HCP: 14+2

South HCP: 16

Contract: 6 ♣ South

North:

♠ Q53

♥ KQJ2

♦ -

♣ KQJT82

South:

♠ AT94

♥ A8

♦ A652

♣ A97

W N E S

1 ♣<sup>1</sup>

Pass 2 ♣ Pass 3 ♣

Pass 4 ♣ Pass 4NT

Pass 5 ♦<sup>2</sup> Pass 6 ♣

All Pass

1. 16+ HCP

2. A=1/5 or 4/5

### Board: 27

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 16+1

Contract: 2 ♠ North

North:

♠ KQJ954

♥ J872

♦ Q

♣ 94

South:

♠ 6

♥ AQ6

♦ KJ984

♣ AQT5

W N E S

1 ♣<sup>1</sup>

1 ♥ 1 ♠ Pass 2 ♦

Pass 2 ♠ All Pass

1. 16+ HCP

### Board: 28

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 16+3

Contract: 4 ♠ South

North:

♠ 98

♥ AKJ732

♦ 874

♣ A8

South:

♠ QJ652

♥ -

♦ AK

♣ KQJT95

W N E S

1 ♣<sup>1</sup>

Pass 2 ♥ Pass 3 ♣

Pass 3 ♥ Pass 4 ♠

All Pass

1. 16+ HCP

**Board: 29**

♠ A

Partner bids first.

Dealer: South

♥ AQJT43

The opponents are silent.

Vul: Both

♦ KJ53

HCP: 15+2

♣ 72

**Board: 30**

♠ T3

You bid first.

Dealer: North

♥ AQJ6

West (RHO) bids 2NT if possible.

Vul: None

♦ AK8

HCP: 18

♣ A982

**Board: 31**

♠ AQT2

You bid first.

Dealer: North

♥ KT2

The opponents are silent.

Vul: N-S

♦ AK97

HCP: 16

♣ T5

**Board: 32**

♠ 6

Partner bids first.

Dealer: South

♥ JT9

East (LHO) bids 2♠ if possible.

Vul: E-W

♦ 862

HCP: 9+2

♣ AKJ852

## Both hands (Answers Page)

### Board: 29

Dealer: South

Vul: Both

North HCP: 15+2

South HCP: 19+2

Contract: 6♥ South

North:

♠ A

♥ AQJT43

♦ KJ53

♣ 72

South:

♠ KQJ

♥ K

♦ AQT984

♣ A43

W N E S

1♣<sup>1</sup>

Pass 2♥ Pass 3♦

Pass 3♥ Pass 4NT

Pass 5♠<sup>2</sup> Pass 6♥

All Pass

1. 16+ HCP

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

### Board: 30

Dealer: North

Vul: None

North HCP: 18

South HCP: 9+3

Contract: 4♠ South

North:

♠ T3

♥ AQJ6

♦ AK8

♣ A982

South:

♠ AKJ9642

♥ 87

♦ J4

♣ T7

W N E S

1♣<sup>1</sup> Pass 1♥<sup>2</sup>

2NT<sup>3</sup> 3NT Pass 4♠

All Pass

1. 16+ HCP

2. artificial

3. Unusual 2NT

### Board: 31

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 10+3

Contract: 4♠ North

North:

♠ AQT2

♥ KT2

♦ AK97

♣ T5

South:

♠ J873

♥ J

♦ T

♣ AKJ9632

W N E S

1♣<sup>1</sup> Pass 1♥<sup>2</sup>

Pass 1NT Pass 2♣<sup>3</sup>

Pass 2♠ Pass 3♠

Pass 4♠ All Pass

1. 16+ HCP

2. artificial

3. Stayman

### Board: 32

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 18

Contract: 3NT South

North:

♠ 6

♥ JT9

♦ 862

♣ AKJ852

South:

♠ AQ83

♥ AK86

♦ KQT9

♣ T

W N E S

1♣<sup>1</sup>

Pass 1♥<sup>2</sup> 2♠ 3NT

All Pass

1. 16+ HCP

2. artificial

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 29</b> | ♠ KQJ    | You bid first.            |
| Dealer: South    | ♥ K      | The opponents are silent. |
| Vul: Both        | ♦ AQT984 |                           |
| HCP: 19+2        | ♣ A43    |                           |

---

|                  |           |                                  |
|------------------|-----------|----------------------------------|
| <b>Board: 30</b> | ♠ AKJ9642 | Partner bids first.              |
| Dealer: North    | ♥ 87      | West (LHO) bids 2NT if possible. |
| Vul: None        | ♦ J4      |                                  |
| HCP: 9+3         | ♣ T7      |                                  |

---

|                  |           |                           |
|------------------|-----------|---------------------------|
| <b>Board: 31</b> | ♠ J873    | Partner bids first.       |
| Dealer: North    | ♥ J       | The opponents are silent. |
| Vul: N-S         | ♦ T       |                           |
| HCP: 10+3        | ♣ AKJ9632 |                           |

---

|                  |        |                                 |
|------------------|--------|---------------------------------|
| <b>Board: 32</b> | ♠ AQ83 | You bid first.                  |
| Dealer: South    | ♥ AK86 | East (RHO) bids 2♠ if possible. |
| Vul: E-W         | ♦ KQT9 |                                 |
| HCP: 18          | ♣ T    |                                 |

## Both hands (Answers Page)

### Board: 29

Dealer: South

Vul: Both

North HCP: 15+2

South HCP: 19+2

Contract: 6♥ South

North:

♠ A

♥ AQJT43

♦ KJ53

♣ 72

South:

♠ KQJ

♥ K

♦ AQT984

♣ A43

W N E S

1♣<sup>1</sup>

Pass 2♥ Pass 3♦

Pass 3♥ Pass 4NT

Pass 5♠<sup>2</sup> Pass 6♥

All Pass

1. 16+ HCP

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

### Board: 30

Dealer: North

Vul: None

North HCP: 18

South HCP: 9+3

Contract: 4♠ South

North:

♠ T3

♥ AQJ6

♦ AK8

♣ A982

South:

♠ AKJ9642

♥ 87

♦ J4

♣ T7

W N E S

1♣<sup>1</sup> Pass 1♥<sup>2</sup>

2NT<sup>3</sup> 3NT Pass 4♠

All Pass

1. 16+ HCP

2. artificial

3. Unusual 2NT

### Board: 31

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 10+3

Contract: 4♠ North

North:

♠ AQT2

♥ KT2

♦ AK97

♣ T5

South:

♠ J873

♥ J

♦ T

♣ AKJ9632

W N E S

1♣<sup>1</sup> Pass 1♥<sup>2</sup>

Pass 1NT Pass 2♣<sup>3</sup>

Pass 2♠ Pass 3♠

Pass 4♠ All Pass

1. 16+ HCP

2. artificial

3. Stayman

### Board: 32

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 18

Contract: 3NT South

North:

♠ 6

♥ JT9

♦ 862

♣ AKJ852

South:

♠ AQ83

♥ AK86

♦ KQT9

♣ T

W N E S

1♣<sup>1</sup>

Pass 1♥<sup>2</sup> 2♠ 3NT

All Pass

1. 16+ HCP

2. artificial



|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 33</b> | ♠ K932  | You bid first.            |
| Dealer: North    | ♥ AK    | The opponents are silent. |
| Vul: None        | ♦ AT632 |                           |
| HCP: 18+1        | ♣ A5    |                           |

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|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 34</b> | ♠ AKQJ64 | Partner bids first.       |
| Dealer: South    | ♥ J6     | The opponents are silent. |
| Vul: N-S         | ♦ Q86    |                           |
| HCP: 13+2        | ♣ 87     |                           |

---

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 35</b> | ♠ AKQJT3 | Partner bids first.       |
| Dealer: South    | ♥ 8      | The opponents are silent. |
| Vul: E-W         | ♦ J63    |                           |
| HCP: 12+2        | ♣ J74    |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 36</b> | ♠ AQJT5 | You bid first.            |
| Dealer: North    | ♥ 95    | The opponents are silent. |
| Vul: Both        | ♦ AJ85  |                           |
| HCP: 16+1        | ♣ A7    |                           |

## Both hands (Answers Page)

### Board: 33

Dealer: North

Vul: None

North HCP: 18+1

South HCP: 11+2

Contract: 4NT North

North:

♠ K932

♥ AK

♦ AT632

♣ A5

South:

♠ J8

♥ Q6

♦ Q54

♣ KQJ763

W N E S

1 ♣<sup>1</sup> Pass 1 ♥<sup>2</sup>

Pass 2NT Pass 4 ♣

Pass 4NT<sup>3</sup> All Pass

1. 16+ HCP

2. artificial

3. A=3 out of 4

### Board: 34

Dealer: South

Vul: N-S

North HCP: 13+2

South HCP: 18+2

Contract: 3NT South

North:

♠ AKQJ64

♥ J6

♦ Q86

♣ 87

South:

♠ -

♥ KQ743

♦ AK2

♣ KQJ92

W N E S

1 ♣<sup>1</sup>

Pass 1 ♠ Pass 2 ♥

Pass 3 ♠ Pass 3NT

All Pass

1. 16+ HCP

### Board: 35

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 17+1

Contract: 6 ♠ South

North:

♠ AKQJT3

♥ 8

♦ J63

♣ J74

South:

♠ 8754

♥ AKQ76

♦ A8

♣ AT

W N E S

1 ♣<sup>1</sup>

Pass 1 ♠ Pass 3 ♠

Pass 4 ♥ Pass 4NT

Pass 5 ♠<sup>2</sup> Pass 6 ♠

All Pass

1. 16+ HCP

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

### Board: 36

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 9+4

Contract: 4 ♥ South

North:

♠ AQJT5

♥ 95

♦ AJ85

♣ A7

South:

♠ 6

♥ AQJT8743

♦ Q932

♣ -

W N E S

1 ♣<sup>1</sup> Pass 1 ♥<sup>2</sup>

Pass 1 ♠ Pass 4 ♥

All Pass

1. 16+ HCP

2. artificial

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 33</b> | ♠ J8     | Partner bids first.       |
| Dealer: North    | ♥ Q6     | The opponents are silent. |
| Vul: None        | ♦ Q54    |                           |
| HCP: 11+2        | ♣ KQJ763 |                           |

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|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 34</b> | ♠ -     | You bid first.            |
| Dealer: South    | ♥ KQ743 | The opponents are silent. |
| Vul: N-S         | ♦ AK2   |                           |
| HCP: 18+2        | ♣ KQJ92 |                           |

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|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 35</b> | ♠ 8754  | You bid first.            |
| Dealer: South    | ♥ AKQ76 | The opponents are silent. |
| Vul: E-W         | ♦ A8    |                           |
| HCP: 17+1        | ♣ AT    |                           |

---

|                  |            |                           |
|------------------|------------|---------------------------|
| <b>Board: 36</b> | ♠ 6        | Partner bids first.       |
| Dealer: North    | ♥ AQJT8743 | The opponents are silent. |
| Vul: Both        | ♦ Q932     |                           |
| HCP: 9+4         | ♣ -        |                           |

## Both hands (Answers Page)

### Board: 33

Dealer: North

Vul: None

North HCP: 18+1

South HCP: 11+2

Contract: 4NT North

North:

♠ K932

♥ AK

♦ AT632

♣ A5

South:

♠ J8

♥ Q6

♦ Q54

♣ KQJ763

W N E S

1 ♣<sup>1</sup> Pass 1 ♥<sup>2</sup>

Pass 2NT Pass 4 ♣

Pass 4NT<sup>3</sup> All Pass

1. 16+ HCP

2. artificial

3. A=3 out of 4

### Board: 34

Dealer: South

Vul: N-S

North HCP: 13+2

South HCP: 18+2

Contract: 3NT South

North:

♠ AKQJ64

♥ J6

♦ Q86

♣ 87

South:

♠ -

♥ KQ743

♦ AK2

♣ KQJ92

W N E S

1 ♣<sup>1</sup>

Pass 1 ♠ Pass 2 ♥

Pass 3 ♠ Pass 3NT

All Pass

1. 16+ HCP

### Board: 35

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 17+1

Contract: 6 ♠ South

North:

♠ AKQJT3

♥ 8

♦ J63

♣ J74

South:

♠ 8754

♥ AKQ76

♦ A8

♣ AT

W N E S

1 ♣<sup>1</sup>

Pass 1 ♠ Pass 3 ♠

Pass 4 ♥ Pass 4NT

Pass 5 ♠<sup>2</sup> Pass 6 ♠

All Pass

1. 16+ HCP

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

### Board: 36

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 9+4

Contract: 4 ♥ South

North:

♠ AQJT5

♥ 95

♦ AJ85

♣ A7

South:

♠ 6

♥ AQJT8743

♦ Q932

♣ -

W N E S

1 ♣<sup>1</sup> Pass 1 ♥<sup>2</sup>

Pass 1 ♠ Pass 4 ♥

All Pass

1. 16+ HCP

2. artificial

**Board: 37**

♠ 3

You bid first.

Dealer: North

♥ AKT5

The opponents are silent.

Vul: N-S

♦ AQJ985

HCP: 16+2

♣ Q2

**Board: 38**

♠ A9842

Partner bids first.

Dealer: South

♥ 4

The opponents are silent.

Vul: E-W

♦ KQJT54

HCP: 10+3

♣ 2

**Board: 39**

♠ AK76

You bid first.

Dealer: North

♥ AKT76

The opponents are silent.

Vul: Both

♦ 73

HCP: 17+1

♣ K4

## Both hands (Answers Page)

### Board: 37

Dealer: North

Vul: N-S

North HCP: 16+2

South HCP: 14+2

Contract: 6♦ South

North:

♠ 3

♥ AKT5

♦ AQJ985

♣ Q2

South:

♠ AKQJ95

♥ J74

♦ 2

♣ KT4

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

1. 16+ HCP

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

### Board: 38

Dealer: South

Vul: E-W

North HCP: 10+3

South HCP: 16+1

Contract: 6♠ North

North:

♠ A9842

♥ 4

♦ KQJT54

♣ 2

South:

♠ KQT65

♥ AQ5

♦ A6

♣ J86

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

1. 16+ HCP

2. artificial

3. A=0/5 or 3/5

### Board: 39

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 13+2

Contract: 6♥ North

North:

♠ AK76

♥ AKT76

♦ 73

♣ K4

South:

♠ J4

♥ 543

♦ AKJ942

♣ AT

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

1. 16+ HCP

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

3. King ask by 5NT

4. K=1

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 37</b> | ♠ AKQJ95 | Partner bids first.       |
| Dealer: North    | ♥ J74    | The opponents are silent. |
| Vul: N-S         | ♦ 2      |                           |
| HCP: 14+2        | ♣ KT4    |                           |

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|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 38</b> | ♠ KQT65 | You bid first.            |
| Dealer: South    | ♥ AQ5   | The opponents are silent. |
| Vul: E-W         | ♦ A6    |                           |
| HCP: 16+1        | ♣ J86   |                           |

---

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 39</b> | ♠ J4     | Partner bids first.       |
| Dealer: North    | ♥ 543    | The opponents are silent. |
| Vul: Both        | ♦ AKJ942 |                           |
| HCP: 13+2        | ♣ AT     |                           |

## Both hands (Answers Page)

### Board: 37

Dealer: North

Vul: N-S

North HCP: 16+2

South HCP: 14+2

Contract: 6♦ South

North:

♠ 3

♥ AKT5

♦ AQJ985

♣ Q2

South:

♠ AKQJ95

♥ J74

♦ 2

♣ KT4

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

1. 16+ HCP

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

### Board: 38

Dealer: South

Vul: E-W

North HCP: 10+3

South HCP: 16+1

Contract: 6♠ North

North:

♠ A9842

♥ 4

♦ KQJT54

♣ 2

South:

♠ KQT65

♥ AQ5

♦ A6

♣ J86

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

1. 16+ HCP

2. artificial

3. A=0/5 or 3/5

### Board: 39

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 13+2

Contract: 6♥ North

North:

♠ AK76

♥ AKT76

♦ 73

♣ K4

South:

♠ J4

♥ 543

♦ AKJ942

♣ AT

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

1. 16+ HCP

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

3. King ask by 5NT

4. K=1



|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 40</b> | ♠ 952  | You bid first.            |
| Dealer: North    | ♥ A976 | The opponents are silent. |
| Vul: None        | ♦ AKQ  |                           |
| HCP: 19          | ♣ AQ8  |                           |

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|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 41</b> | ♠ Q     | You bid first.            |
| Dealer: North    | ♥ AT864 | The opponents are silent. |
| Vul: E-W         | ♦ AKQT5 |                           |
| HCP: 18+2        | ♣ K8    |                           |

---

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 42</b> | ♠ 9643   | Partner bids first.       |
| Dealer: South    | ♥ 74     | The opponents are silent. |
| Vul: Both        | ♦ T      |                           |
| HCP: 10+2        | ♣ AKQJ94 |                           |

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|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 43</b> | ♠ AKQ987 | Partner bids first.       |
| Dealer: South    | ♥ J32    | The opponents are silent. |
| Vul: None        | ♦ T872   |                           |
| HCP: 10+2        | ♣ -      |                           |

## Both hands (Answers Page)

### Board: 40

Dealer: North

Vul: None

North HCP: 19

South HCP: 11+3

Contract: 6♥ South

North:

♠ 952

♥ A976

♦ AKQ

♣ AQ8

South:

♠ KQ7

♥ KQJT842

♦ T

♣ 53

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

1. 16+ HCP

2. artificial

3. A=0/5 or 3/5

### Board: 41

Dealer: North

Vul: E-W

North HCP: 18+2

South HCP: 11+2

Contract: 3NT North

North:

♠ Q

♥ AT864

♦ AKQT5

♣ K8

South:

♠ AKJT73

♥ Q

♦ J986

♣ 97

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

1. 16+ HCP

2. artificial

### Board: 42

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 17+1

Contract: 3NT South

North:

♠ 9643

♥ 74

♦ T

♣ AKQJ94

South:

♠ KT8

♥ AKJ92

♦ AQ83

♣ 7

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

1. 16+ HCP

2. artificial

### Board: 43

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 16+3

Contract: 4♠ North

North:

♠ AKQ987

♥ J32

♦ T872

♣ -

South:

♠ -

♥ AKT

♦ KQ6

♣ KJT9742

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

1. 16+ HCP

2. artificial

|                  |           |                           |
|------------------|-----------|---------------------------|
| <b>Board: 40</b> | ♠ KQ7     | Partner bids first.       |
| Dealer: North    | ♥ KQJT842 | The opponents are silent. |
| Vul: None        | ♦ T       |                           |
| HCP: 11+3        | ♣ 53      |                           |

---

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 41</b> | ♠ AKJT73 | Partner bids first.       |
| Dealer: North    | ♥ Q      | The opponents are silent. |
| Vul: E-W         | ♦ J986   |                           |
| HCP: 11+2        | ♣ 97     |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 42</b> | ♠ KT8   | You bid first.            |
| Dealer: South    | ♥ AKJ92 | The opponents are silent. |
| Vul: Both        | ♦ AQ83  |                           |
| HCP: 17+1        | ♣ 7     |                           |

---

|                  |           |                           |
|------------------|-----------|---------------------------|
| <b>Board: 43</b> | ♠ -       | You bid first.            |
| Dealer: South    | ♥ AKT     | The opponents are silent. |
| Vul: None        | ♦ KQ6     |                           |
| HCP: 16+3        | ♣ KJT9742 |                           |

## Both hands (Answers Page)

### Board: 40

Dealer: North

Vul: None

North HCP: 19

South HCP: 11+3

Contract: 6♥ South

North:

♠ 952

♥ A976

♦ AKQ

♣ AQ8

South:

♠ KQ7

♥ KQJT842

♦ T

♣ 53

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

1. 16+ HCP

2. artificial

3. A=0/5 or 3/5

### Board: 41

Dealer: North

Vul: E-W

North HCP: 18+2

South HCP: 11+2

Contract: 3NT North

North:

♠ Q

♥ AT864

♦ AKQT5

♣ K8

South:

♠ AKJT73

♥ Q

♦ J986

♣ 97

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

1. 16+ HCP

2. artificial

### Board: 42

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 17+1

Contract: 3NT South

North:

♠ 9643

♥ 74

♦ T

♣ AKQJ94

South:

♠ KT8

♥ AKJ92

♦ AQ83

♣ 7

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

1. 16+ HCP

2. artificial

### Board: 43

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 16+3

Contract: 4♠ North

North:

♠ AKQ987

♥ J32

♦ T872

♣ -

South:

♠ -

♥ AKT

♦ KQ6

♣ KJT9742

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

1. 16+ HCP

2. artificial

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 44</b> | ♠ KT7   | You bid first.            |
| Dealer: North    | ♥ AKQ64 | The opponents are silent. |
| Vul: N-S         | ♦ AK54  |                           |
| HCP: 19+1        | ♣ 9     |                           |

---

|                  |           |                           |
|------------------|-----------|---------------------------|
| <b>Board: 45</b> | ♠ 8       | Partner bids first.       |
| Dealer: South    | ♥ AKQ9854 | The opponents are silent. |
| Vul: Both        | ♦ K64     |                           |
| HCP: 12+3        | ♣ 75      |                           |

---

|                  |           |                                  |
|------------------|-----------|----------------------------------|
| <b>Board: 46</b> | ♠ AKJ9863 | Partner bids first.              |
| Dealer: South    | ♥ 63      | West (RHO) bids 1 ♥ if possible. |
| Vul: None        | ♦ 98      |                                  |
| HCP: 10+3        | ♣ Q4      |                                  |

---

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 47</b> | ♠ Q      | You bid first.            |
| Dealer: North    | ♥ A43    | The opponents are silent. |
| Vul: N-S         | ♦ AKQT92 |                           |
| HCP: 19+2        | ♣ A73    |                           |

## Both hands (Answers Page)

### Board: 44

Dealer: North

Vul: N-S

North HCP: 19+1

South HCP: 10+2

Contract: 6♥ North

North:

♠ KT7

♥ AKQ64

♦ AK54

♣ 9

South:

♠ 63

♥ J83

♦ T2

♣ AKQ854

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

|  |                 |      |                 |
|--|-----------------|------|-----------------|
|  | 1♣ <sup>1</sup> | Pass | 1♥ <sup>2</sup> |
|--|-----------------|------|-----------------|

|      |    |      |    |
|------|----|------|----|
| Pass | 2♥ | Pass | 3♥ |
|------|----|------|----|

|      |     |      |                 |
|------|-----|------|-----------------|
| Pass | 4NT | Pass | 5♦ <sup>3</sup> |
|------|-----|------|-----------------|

|      |    |          |  |
|------|----|----------|--|
| Pass | 6♥ | All Pass |  |
|------|----|----------|--|

1. 16+ HCP

2. artificial

3. A=1/5 or 4/5

### Board: 45

Dealer: South

Vul: Both

North HCP: 12+3

South HCP: 16+1

Contract: 6♥ North

North:

♠ 8

♥ AKQ9854

♦ K64

♣ 75

South:

♠ AQT5

♥ 7

♦ A72

♣ AQT82

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

|  |  |  |                 |
|--|--|--|-----------------|
|  |  |  | 1♣ <sup>1</sup> |
|--|--|--|-----------------|

|      |    |      |    |
|------|----|------|----|
| Pass | 2♥ | Pass | 3♣ |
|------|----|------|----|

|      |    |          |  |
|------|----|----------|--|
| Pass | 6♥ | All Pass |  |
|------|----|----------|--|

1. 16+ HCP

### Board: 46

Dealer: South

Vul: None

North HCP: 10+3

South HCP: 17+3

Contract: 6♦ South

North:

♠ AKJ9863

♥ 63

♦ 98

♣ Q4

South:

♠ -

♥ K97

♦ AKQJT43

♣ A87

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

|  |  |  |                 |
|--|--|--|-----------------|
|  |  |  | 1♣ <sup>1</sup> |
|--|--|--|-----------------|

|    |    |      |    |
|----|----|------|----|
| 1♥ | 3♠ | Pass | 4♦ |
|----|----|------|----|

|      |    |      |    |
|------|----|------|----|
| Pass | 4♠ | Pass | 6♦ |
|------|----|------|----|

All Pass

1. 16+ HCP

### Board: 47

Dealer: North

Vul: N-S

North HCP: 19+2

South HCP: 14+2

Contract: 7NT North

North:

♠ Q

♥ A43

♦ AKQT92

♣ A73

South:

♠ AKJT86

♥ K9

♦ 3

♣ QJ54

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

|  |                 |      |    |
|--|-----------------|------|----|
|  | 1♣ <sup>1</sup> | Pass | 1♠ |
|--|-----------------|------|----|

|      |    |      |    |
|------|----|------|----|
| Pass | 2♦ | Pass | 3♣ |
|------|----|------|----|

|      |    |      |    |
|------|----|------|----|
| Pass | 3♦ | Pass | 4♠ |
|------|----|------|----|

|      |     |      |                 |
|------|-----|------|-----------------|
| Pass | 4NT | Pass | 5♥ <sup>2</sup> |
|------|-----|------|-----------------|

|      |                  |      |                 |
|------|------------------|------|-----------------|
| Pass | 5NT <sup>3</sup> | Pass | 6♦ <sup>4</sup> |
|------|------------------|------|-----------------|

|      |     |          |  |
|------|-----|----------|--|
| Pass | 7NT | All Pass |  |
|------|-----|----------|--|

1. 16+ HCP

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

3. King ask by 5NT

4. K=1

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 44</b> | ♠ 63     | Partner bids first.       |
| Dealer: North    | ♥ J83    | The opponents are silent. |
| Vul: N-S         | ♦ T2     |                           |
| HCP: 10+2        | ♣ AKQ854 |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 45</b> | ♠ AQT5  | You bid first.            |
| Dealer: South    | ♥ 7     | The opponents are silent. |
| Vul: Both        | ♦ A72   |                           |
| HCP: 16+1        | ♣ AQT82 |                           |

---

|                  |           |                                  |
|------------------|-----------|----------------------------------|
| <b>Board: 46</b> | ♠ -       | You bid first.                   |
| Dealer: South    | ♥ K97     | West (LHO) bids 1 ♥ if possible. |
| Vul: None        | ♦ AKQJT43 |                                  |
| HCP: 17+3        | ♣ A87     |                                  |

---

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 47</b> | ♠ AKJT86 | Partner bids first.       |
| Dealer: North    | ♥ K9     | The opponents are silent. |
| Vul: N-S         | ♦ 3      |                           |
| HCP: 14+2        | ♣ QJ54   |                           |

## Both hands (Answers Page)

### Board: 44

Dealer: North

Vul: N-S

North HCP: 19+1

South HCP: 10+2

Contract: 6♥ North

North:

♠ KT7

♥ AKQ64

♦ AK54

♣ 9

South:

♠ 63

♥ J83

♦ T2

♣ AKQ854

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

|  |                 |      |                 |
|--|-----------------|------|-----------------|
|  | 1♣ <sup>1</sup> | Pass | 1♥ <sup>2</sup> |
|--|-----------------|------|-----------------|

|      |    |      |    |
|------|----|------|----|
| Pass | 2♥ | Pass | 3♥ |
|------|----|------|----|

|      |     |      |                 |
|------|-----|------|-----------------|
| Pass | 4NT | Pass | 5♦ <sup>3</sup> |
|------|-----|------|-----------------|

|      |    |          |  |
|------|----|----------|--|
| Pass | 6♥ | All Pass |  |
|------|----|----------|--|

1. 16+ HCP

2. artificial

3. A=1/5 or 4/5

### Board: 45

Dealer: South

Vul: Both

North HCP: 12+3

South HCP: 16+1

Contract: 6♥ North

North:

♠ 8

♥ AKQ9854

♦ K64

♣ 75

South:

♠ AQT5

♥ 7

♦ A72

♣ AQT82

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

|  |  |  |                 |
|--|--|--|-----------------|
|  |  |  | 1♣ <sup>1</sup> |
|--|--|--|-----------------|

|      |    |      |    |
|------|----|------|----|
| Pass | 2♥ | Pass | 3♣ |
|------|----|------|----|

|      |    |          |  |
|------|----|----------|--|
| Pass | 6♥ | All Pass |  |
|------|----|----------|--|

1. 16+ HCP

### Board: 46

Dealer: South

Vul: None

North HCP: 10+3

South HCP: 17+3

Contract: 6♦ South

North:

♠ AKJ9863

♥ 63

♦ 98

♣ Q4

South:

♠ -

♥ K97

♦ AKQJT43

♣ A87

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

|  |  |  |                 |
|--|--|--|-----------------|
|  |  |  | 1♣ <sup>1</sup> |
|--|--|--|-----------------|

|    |    |      |    |
|----|----|------|----|
| 1♥ | 3♠ | Pass | 4♦ |
|----|----|------|----|

|      |    |      |    |
|------|----|------|----|
| Pass | 4♠ | Pass | 6♦ |
|------|----|------|----|

All Pass

1. 16+ HCP

### Board: 47

Dealer: North

Vul: N-S

North HCP: 19+2

South HCP: 14+2

Contract: 7NT North

North:

♠ Q

♥ A43

♦ AKQT92

♣ A73

South:

♠ AKJT86

♥ K9

♦ 3

♣ QJ54

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

|  |                 |      |    |
|--|-----------------|------|----|
|  | 1♣ <sup>1</sup> | Pass | 1♠ |
|--|-----------------|------|----|

|      |    |      |    |
|------|----|------|----|
| Pass | 2♦ | Pass | 3♣ |
|------|----|------|----|

|      |    |      |    |
|------|----|------|----|
| Pass | 3♦ | Pass | 4♠ |
|------|----|------|----|

|      |     |      |                 |
|------|-----|------|-----------------|
| Pass | 4NT | Pass | 5♥ <sup>2</sup> |
|------|-----|------|-----------------|

|      |                  |      |                 |
|------|------------------|------|-----------------|
| Pass | 5NT <sup>3</sup> | Pass | 6♦ <sup>4</sup> |
|------|------------------|------|-----------------|

|      |     |          |  |
|------|-----|----------|--|
| Pass | 7NT | All Pass |  |
|------|-----|----------|--|

1. 16+ HCP

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

3. King ask by 5NT

4. K=1



**Board: 48**

♠ AK6

You bid first.

Dealer: North

♥ AKQJ63

The opponents are silent.

Vul: E-W

♦ 8

HCP: 21+2

♣ AT7

**Board: 49**

♠ KQJT43

Partner bids first.

Dealer: South

♥ J54

West (RHO) bids 2♣ if possible.

Vul: None

♦ AJT6

HCP: 12+2

♣ -

**Board: 50**

♠ QT72

Partner bids first.

Dealer: South

♥ T7

The opponents are silent.

Vul: N-S

♦ AKJ762

HCP: 10+2

♣ 4

## Both hands (Answers Page)

### Board: 48

Dealer: North

Vul: E-W

North HCP: 21+2

South HCP: 10+2

Contract: 4♥ South

North:

♠ AK6

♥ AKQJ63

♦ 8

♣ AT7

South:

♠ QJT9

♥ 75

♦ AQJ654

♣ 6

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

1. 16+ HCP

2. artificial

### Board: 49

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 17

Contract: 5♠ North

North:

♠ KQJT43

♥ J54

♦ AJT6

♣ -

South:

♠ A5

♥ KQ32

♦ K875

♣ KQ4

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

1. 16+ HCP

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

### Board: 50

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 16+1

Contract: 3NT North

North:

♠ QT72

♥ T7

♦ AKJ762

♣ 4

South:

♠ AKJ

♥ KQJ

♦ T9

♣ Q7532

| W    | N               | E        | S               |
|------|-----------------|----------|-----------------|
|      |                 |          | 1♣ <sup>1</sup> |
| Pass | 1♥ <sup>2</sup> | Pass     | 1NT             |
| Pass | 2♣ <sup>3</sup> | Pass     | 2♦              |
| Pass | 3NT             | All Pass |                 |

1. 16+ HCP

2. artificial

3. Stayman

**Board: 48**

♠ QJT9

Partner bids first.

Dealer: North

♥ 75

The opponents are silent.

Vul: E-W

♦ AQJ654

HCP: 10+2

♣ 6

**Board: 49**

♠ A5

You bid first.

Dealer: South

♥ KQ32

West (LHO) bids 2♣ if possible.

Vul: None

♦ K875

HCP: 17

♣ KQ4

**Board: 50**

♠ AKJ

You bid first.

Dealer: South

♥ KQJ

The opponents are silent.

Vul: N-S

♦ T9

HCP: 16+1

♣ Q7532

## Both hands (Answers Page)

### Board: 48

Dealer: North

Vul: E-W

North HCP: 21+2

South HCP: 10+2

Contract: 4♥ South

North:

♠ AK6

♥ AKQJ63

♦ 8

♣ AT7

South:

♠ QJT9

♥ 75

♦ AQJ654

♣ 6

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

1. 16+ HCP

2. artificial

### Board: 49

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 17

Contract: 5♠ North

North:

♠ KQJT43

♥ J54

♦ AJT6

♣ -

South:

♠ A5

♥ KQ32

♦ K875

♣ KQ4

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

1. 16+ HCP

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

### Board: 50

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 16+1

Contract: 3NT North

North:

♠ QT72

♥ T7

♦ AKJ762

♣ 4

South:

♠ AKJ

♥ KQJ

♦ T9

♣ Q7532

| W    | N               | E        | S               |
|------|-----------------|----------|-----------------|
|      |                 |          | 1♣ <sup>1</sup> |
| Pass | 1♥ <sup>2</sup> | Pass     | 1NT             |
| Pass | 2♣ <sup>3</sup> | Pass     | 2♦              |
| Pass | 3NT             | All Pass |                 |

1. 16+ HCP

2. artificial

3. Stayman