

Board: 1	♠ K42	Partner bids first.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: None	♦ Q54	
HCP: 12	♣ K876	

Board: 2	♠ KT5	Partner bids first.
Dealer: South	♥ K74	The opponents are silent.
Vul: E-W	♦ Q63	
HCP: 12	♣ A875	

Board: 3	♠ KT3	Partner bids first.
Dealer: South	♥ QJ3	The opponents are silent.
Vul: N-S	♦ K82	
HCP: 12	♣ QJ97	

Board: 4	♠ J9	You bid first.
Dealer: North	♥ A5	The opponents are silent.
Vul: N-S	♦ AK98642	
HCP: 12+3	♣ 86	

Board: 5	♠ QJ3	Partner bids first.
Dealer: South	♥ KT5	The opponents are silent.
Vul: E-W	♦ K86	
HCP: 12	♣ K854	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ K42	♠ A				1 ♦
Vul: None	♥ KJ6	♥ 954	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q54	♦ AKT76	All Pass			
South HCP: 16+1	♣ K876	♣ AJT2				
Contract: 3NT South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ 6				1 ♦
Vul: E-W	♥ K74	♥ A963	Pass	2NT	Pass	4 ♦
North HCP: 12	♦ Q63	♦ AKJ974	Pass	5 ♦	Pass	6 ♦
South HCP: 15+2	♣ A875	♣ K4	All Pass			
Contract: 6 ♦ South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ A762				1 ♦
Vul: N-S	♥ QJ3	♥ AT	Pass	2NT	Pass	3NT
North HCP: 12	♦ K82	♦ Q9753	All Pass			
South HCP: 14+1	♣ QJ97	♣ A4				
Contract: 3NT South						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ J9	♠ KT3		1 ♦	Pass	2NT
Vul: N-S	♥ A5	♥ KJ9	Pass	3 ♦	Pass	3NT
North HCP: 12+3	♦ AK98642	♦ QT7	All Pass			
South HCP: 12	♣ 86	♣ KT42				
Contract: 3NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ AK65				1 ♦
Vul: E-W	♥ KT5	♥ A942	Pass	2NT	Pass	3NT
North HCP: 12	♦ K86	♦ QJ3	All Pass			
South HCP: 18	♣ K854	♣ A2				
Contract: 3NT South						

South hands

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Board: 1	♠ A	You bid first.
Dealer: South	♥ 954	The opponents are silent.
Vul: None	♦ AKT76	
HCP: 16+1	♣ AJT2	

Board: 2	♠ 6	You bid first.
Dealer: South	♥ A963	The opponents are silent.
Vul: E-W	♦ AKJ974	
HCP: 15+2	♣ K4	

Board: 3	♠ A762	You bid first.
Dealer: South	♥ AT	The opponents are silent.
Vul: N-S	♦ Q9753	
HCP: 14+1	♣ A4	

Board: 4	♠ KT3	Partner bids first.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: N-S	♦ QT7	
HCP: 12	♣ KT42	

Board: 5	♠ AK65	You bid first.
Dealer: South	♥ A942	The opponents are silent.
Vul: E-W	♦ QJ3	
HCP: 18	♣ A2	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ K42	♠ A				1 ♦
Vul: None	♥ KJ6	♥ 954	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q54	♦ AKT76	All Pass			
South HCP: 16+1	♣ K876	♣ AJT2				
Contract: 3NT South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ 6				1 ♦
Vul: E-W	♥ K74	♥ A963	Pass	2NT	Pass	4 ♦
North HCP: 12	♦ Q63	♦ AKJ974	Pass	5 ♦	Pass	6 ♦
South HCP: 15+2	♣ A875	♣ K4	All Pass			
Contract: 6 ♦ South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ A762				1 ♦
Vul: N-S	♥ QJ3	♥ AT	Pass	2NT	Pass	3NT
North HCP: 12	♦ K82	♦ Q9753	All Pass			
South HCP: 14+1	♣ QJ97	♣ A4				
Contract: 3NT South						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ J9	♠ KT3		1 ♦	Pass	2NT
Vul: N-S	♥ A5	♥ KJ9	Pass	3 ♦	Pass	3NT
North HCP: 12+3	♦ AK98642	♦ QT7	All Pass			
South HCP: 12	♣ 86	♣ KT42				
Contract: 3NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ AK65				1 ♦
Vul: E-W	♥ KT5	♥ A942	Pass	2NT	Pass	3NT
North HCP: 12	♦ K86	♦ QJ3	All Pass			
South HCP: 18	♣ K854	♣ A2				
Contract: 3NT South						

Board: 6	♠ A5	You bid first.
Dealer: North	♥ AJT9	The opponents are silent.
Vul: Both	♦ K962	
HCP: 14	♣ Q54	

Board: 7	♠ QJ3	Partner bids first.
Dealer: South	♥ KJ2	The opponents are silent.
Vul: None	♦ QT9	
HCP: 12	♣ KT52	

Board: 8	♠ A62	You bid first.
Dealer: North	♥ 973	The opponents are silent.
Vul: E-W	♦ AQJT2	
HCP: 12+1	♣ J9	

Board: 9	♠ K85	Partner bids first.
Dealer: South	♥ K32	The opponents are silent.
Vul: E-W	♦ QT7	
HCP: 12	♣ A953	

Board: 10	♠ QJ54	You bid first.
Dealer: North	♥ AK84	The opponents are silent.
Vul: E-W	♦ A86	
HCP: 14	♣ 87	

Both hands (Answers Page)

Board: 6

	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ K97		1 ♦	Pass	2NT
Vul: Both	♥ AJT9	♥ K43	Pass	3NT	All Pass	
North HCP: 14	♦ K962	♦ Q43				
South HCP: 12	♣ Q54	♣ A872				
Contract: 3NT North						

Board: 7

	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ A972				1 ♦
Vul: None	♥ KJ2	♥ A93	Pass	2NT	Pass	3 ♠
North HCP: 12	♦ QT9	♦ AJ64	Pass	3NT	All Pass	
South HCP: 13	♣ KT52	♣ 76				
Contract: 3NT North						

Board: 8

	North:	South:	W	N	E	S
Dealer: North	♠ A62	♠ QJ4		1 ♦	Pass	2NT
Vul: E-W	♥ 973	♥ K86	Pass	3NT	All Pass	
North HCP: 12+1	♦ AQJT2	♦ K94				
South HCP: 12	♣ J9	♣ K765				
Contract: 3NT North						

Board: 9

	North:	South:	W	N	E	S
Dealer: South	♠ K85	♠ T63				1 ♦
Vul: E-W	♥ K32	♥ AQ	Pass	2NT	Pass	3 ♣
North HCP: 12	♦ QT7	♦ J986	Pass	3NT	All Pass	
South HCP: 12	♣ A953	♣ KQ42				
Contract: 3NT North						

Board: 10

	North:	South:	W	N	E	S
Dealer: North	♠ QJ54	♠ KT3		1 ♦	Pass	2NT
Vul: E-W	♥ AK84	♥ QJT	Pass	3NT	All Pass	
North HCP: 14	♦ A86	♦ K52				
South HCP: 12	♣ 87	♣ K963				
Contract: 3NT North						

Board: 6	♠ K97	Partner bids first.
Dealer: North	♥ K43	The opponents are silent.
Vul: Both	♦ Q43	
HCP: 12	♣ A872	

Board: 7	♠ A972	You bid first.
Dealer: South	♥ A93	The opponents are silent.
Vul: None	♦ AJ64	
HCP: 13	♣ 76	

Board: 8	♠ QJ4	Partner bids first.
Dealer: North	♥ K86	The opponents are silent.
Vul: E-W	♦ K94	
HCP: 12	♣ K765	

Board: 9	♠ T63	You bid first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: E-W	♦ J986	
HCP: 12	♣ KQ42	

Board: 10	♠ KT3	Partner bids first.
Dealer: North	♥ QJT	The opponents are silent.
Vul: E-W	♦ K52	
HCP: 12	♣ K963	

Both hands (Answers Page)

Board: 6

	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ K97		1 ♦	Pass	2NT
Vul: Both	♥ AJT9	♥ K43	Pass	3NT	All Pass	
North HCP: 14	♦ K962	♦ Q43				
South HCP: 12	♣ Q54	♣ A872				
Contract: 3NT North						

Board: 7

	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ A972				1 ♦
Vul: None	♥ KJ2	♥ A93	Pass	2NT	Pass	3 ♠
North HCP: 12	♦ QT9	♦ AJ64	Pass	3NT	All Pass	
South HCP: 13	♣ KT52	♣ 76				
Contract: 3NT North						

Board: 8

	North:	South:	W	N	E	S
Dealer: North	♠ A62	♠ QJ4		1 ♦	Pass	2NT
Vul: E-W	♥ 973	♥ K86	Pass	3NT	All Pass	
North HCP: 12+1	♦ AQJT2	♦ K94				
South HCP: 12	♣ J9	♣ K765				
Contract: 3NT North						

Board: 9

	North:	South:	W	N	E	S
Dealer: South	♠ K85	♠ T63				1 ♦
Vul: E-W	♥ K32	♥ AQ	Pass	2NT	Pass	3 ♣
North HCP: 12	♦ QT7	♦ J986	Pass	3NT	All Pass	
South HCP: 12	♣ A953	♣ KQ42				
Contract: 3NT North						

Board: 10

	North:	South:	W	N	E	S
Dealer: North	♠ QJ54	♠ KT3		1 ♦	Pass	2NT
Vul: E-W	♥ AK84	♥ QJT	Pass	3NT	All Pass	
North HCP: 14	♦ A86	♦ K52				
South HCP: 12	♣ 87	♣ K963				
Contract: 3NT North						

Board: 11	♠ K97	Partner bids first.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: None	♦ K94	
HCP: 12	♣ K643	

Board: 12	♠ Q2	You bid first.
Dealer: North	♥ A95	The opponents are silent.
Vul: Both	♦ AT43	
HCP: 13	♣ K863	

Board: 13	♠ A83	Partner bids first.
Dealer: South	♥ KT7	The opponents are silent.
Vul: None	♦ Q43	
HCP: 12	♣ K965	

Board: 14	♠ Q843	You bid first.
Dealer: North	♥ KT8	The opponents are silent.
Vul: E-W	♦ K942	
HCP: 12	♣ A7	

Board: 15	♠ K72	Partner bids first.
Dealer: South	♥ AT3	The opponents are silent.
Vul: None	♦ Q97	
HCP: 12	♣ QJ52	

Both hands (Answers Page)

Board: 11

	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ AQ62				1 ♦
Vul: None	♥ QJ9	♥ T	Pass	2NT	Pass	3 ♠
North HCP: 12	♦ K94	♦ J532	Pass	3NT	All Pass	
South HCP: 13	♣ K643	♣ AQT8				
Contract: 3NT North						

Board: 12

	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ KT9		1 ♦	Pass	2NT
Vul: Both	♥ A95	♥ QJ2	Pass	3 ♣	Pass	3NT
North HCP: 13	♦ AT43	♦ K95	All Pass			
South HCP: 12	♣ K863	♣ QJ54				
Contract: 3NT South						

Board: 13

	North:	South:	W	N	E	S
Dealer: South	♠ A83	♠ 7				1 ♦
Vul: None	♥ KT7	♥ J42	Pass	2NT	All Pass	
North HCP: 12	♦ Q43	♦ AK752				
South HCP: 13+1	♣ K965	♣ AJT8				
Contract: 2NT North						

Board: 14

	North:	South:	W	N	E	S
Dealer: North	♠ Q843	♠ K65		1 ♦	Pass	2NT
Vul: E-W	♥ KT8	♥ A42	All Pass			
North HCP: 12	♦ K942	♦ Q83				
South HCP: 12	♣ A7	♣ QJ96				
Contract: 2NT South						

Board: 15

	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ AQT4				1 ♦
Vul: None	♥ AT3	♥ 54	Pass	2NT	Pass	3 ♠
North HCP: 12	♦ Q97	♦ A862	Pass	3NT	All Pass	
South HCP: 13	♣ QJ52	♣ K97				
Contract: 3NT North						

Board: 11	♠ AQ62	You bid first.
Dealer: South	♥ T	The opponents are silent.
Vul: None	♦ J532	
HCP: 13	♣ AQT8	

Board: 12	♠ KT9	Partner bids first.
Dealer: North	♥ QJ2	The opponents are silent.
Vul: Both	♦ K95	
HCP: 12	♣ QJ54	

Board: 13	♠ 7	You bid first.
Dealer: South	♥ J42	The opponents are silent.
Vul: None	♦ AK752	
HCP: 13+1	♣ AJT8	

Board: 14	♠ K65	Partner bids first.
Dealer: North	♥ A42	The opponents are silent.
Vul: E-W	♦ Q83	
HCP: 12	♣ QJ96	

Board: 15	♠ AQT4	You bid first.
Dealer: South	♥ 54	The opponents are silent.
Vul: None	♦ A862	
HCP: 13	♣ K97	

Both hands (Answers Page)

Board: 11

	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ AQ62				1 ♦
Vul: None	♥ QJ9	♥ T	Pass	2NT	Pass	3 ♠
North HCP: 12	♦ K94	♦ J532	Pass	3NT	All Pass	
South HCP: 13	♣ K643	♣ AQT8				
Contract: 3NT North						

Board: 12

	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ KT9		1 ♦	Pass	2NT
Vul: Both	♥ A95	♥ QJ2	Pass	3 ♣	Pass	3NT
North HCP: 13	♦ AT43	♦ K95	All Pass			
South HCP: 12	♣ K863	♣ QJ54				
Contract: 3NT South						

Board: 13

	North:	South:	W	N	E	S
Dealer: South	♠ A83	♠ 7				1 ♦
Vul: None	♥ KT7	♥ J42	Pass	2NT	All Pass	
North HCP: 12	♦ Q43	♦ AK752				
South HCP: 13+1	♣ K965	♣ AJT8				
Contract: 2NT North						

Board: 14

	North:	South:	W	N	E	S
Dealer: North	♠ Q843	♠ K65		1 ♦	Pass	2NT
Vul: E-W	♥ KT8	♥ A42	All Pass			
North HCP: 12	♦ K942	♦ Q83				
South HCP: 12	♣ A7	♣ QJ96				
Contract: 2NT South						

Board: 15

	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ AQT4				1 ♦
Vul: None	♥ AT3	♥ 54	Pass	2NT	Pass	3 ♠
North HCP: 12	♦ Q97	♦ A862	Pass	3NT	All Pass	
South HCP: 13	♣ QJ52	♣ K97				
Contract: 3NT North						

Board: 16	♠ A52	You bid first.
Dealer: North	♥ 873	The opponents are silent.
Vul: E-W	♦ A975	
HCP: 13	♣ AJ2	

Board: 17	♠ QJ9	Partner bids first.
Dealer: South	♥ A93	The opponents are silent.
Vul: N-S	♦ Q72	
HCP: 12	♣ K752	

Board: 18	♠ 8	You bid first.
Dealer: North	♥ Q852	The opponents are silent.
Vul: E-W	♦ KJ54	
HCP: 12	♣ AQT5	

Board: 19	♠ K97	Partner bids first.
Dealer: South	♥ A93	The opponents are silent.
Vul: N-S	♦ Q65	
HCP: 12	♣ K865	

Board: 20	♠ 73	You bid first.
Dealer: North	♥ A52	The opponents are silent.
Vul: Both	♦ J752	
HCP: 12	♣ AQJ5	

Both hands (Answers Page)

Board: 16

	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ KT4		1 ♦	Pass	2NT
Vul: E-W	♥ 873	♥ K94	Pass	3NT	All Pass	
North HCP: 13	♦ A975	♦ KT8				
South HCP: 12	♣ AJ2	♣ K854				
Contract: 3NT North						

Board: 17

	North:	South:	W	N	E	S
Dealer: South	♠ QJ9	♠ 82				1 ♦
Vul: N-S	♥ A93	♥ KQT6	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q72	♦ AK93	All Pass			
South HCP: 18	♣ K752	♣ AQ9				
Contract: 3NT South						

Board: 18

	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ K75		1 ♦	Pass	2NT
Vul: E-W	♥ Q852	♥ K73	All Pass			
North HCP: 12	♦ KJ54	♦ Q72				
South HCP: 12	♣ AQT5	♣ KJ82				
Contract: 2NT South						

Board: 19

	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ T652				1 ♦
Vul: N-S	♥ A93	♥ KQ7	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q65	♦ AT32	All Pass			
South HCP: 13	♣ K865	♣ AT				
Contract: 3NT South						

Board: 20

	North:	South:	W	N	E	S
Dealer: North	♠ 73	♠ A42		1 ♦	Pass	2NT
Vul: Both	♥ A52	♥ KT4	Pass	3 ♣	Pass	3NT
North HCP: 12	♦ J752	♦ QT4	All Pass			
South HCP: 12	♣ AQJ5	♣ K976				
Contract: 3NT South						

Board: 16	♠ KT4	Partner bids first.
Dealer: North	♥ K94	The opponents are silent.
Vul: E-W	♦ KT8	
HCP: 12	♣ K854	

Board: 17	♠ 82	You bid first.
Dealer: South	♥ KQT6	The opponents are silent.
Vul: N-S	♦ AK93	
HCP: 18	♣ AQ9	

Board: 18	♠ K75	Partner bids first.
Dealer: North	♥ K73	The opponents are silent.
Vul: E-W	♦ Q72	
HCP: 12	♣ KJ82	

Board: 19	♠ T652	You bid first.
Dealer: South	♥ KQ7	The opponents are silent.
Vul: N-S	♦ AT32	
HCP: 13	♣ AT	

Board: 20	♠ A42	Partner bids first.
Dealer: North	♥ KT4	The opponents are silent.
Vul: Both	♦ QT4	
HCP: 12	♣ K976	

Both hands (Answers Page)

Board: 16

	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ KT4		1 ♦	Pass	2NT
Vul: E-W	♥ 873	♥ K94	Pass	3NT	All Pass	
North HCP: 13	♦ A975	♦ KT8				
South HCP: 12	♣ AJ2	♣ K854				
Contract: 3NT North						

Board: 17

	North:	South:	W	N	E	S
Dealer: South	♠ QJ9	♠ 82				1 ♦
Vul: N-S	♥ A93	♥ KQT6	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q72	♦ AK93	All Pass			
South HCP: 18	♣ K752	♣ AQ9				
Contract: 3NT South						

Board: 18

	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ K75		1 ♦	Pass	2NT
Vul: E-W	♥ Q852	♥ K73	All Pass			
North HCP: 12	♦ KJ54	♦ Q72				
South HCP: 12	♣ AQT5	♣ KJ82				
Contract: 2NT South						

Board: 19

	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ T652				1 ♦
Vul: N-S	♥ A93	♥ KQ7	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q65	♦ AT32	All Pass			
South HCP: 13	♣ K865	♣ AT				
Contract: 3NT South						

Board: 20

	North:	South:	W	N	E	S
Dealer: North	♠ 73	♠ A42		1 ♦	Pass	2NT
Vul: Both	♥ A52	♥ KT4	Pass	3 ♣	Pass	3NT
North HCP: 12	♦ J752	♦ QT4	All Pass			
South HCP: 12	♣ AQJ5	♣ K976				
Contract: 3NT South						

Board: 21	♠ K94	Partner bids first.
Dealer: South	♥ KT3	The opponents are silent.
Vul: None	♦ KT4	
HCP: 12	♣ KT86	

Board: 22	♠ AJ73	You bid first.
Dealer: North	♥ 63	The opponents are silent.
Vul: N-S	♦ AKJ32	
HCP: 13+1	♣ 87	

Board: 23	♠ K98	Partner bids first.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: Both	♦ Q82	
HCP: 12	♣ A875	

Board: 24	♠ J86	You bid first.
Dealer: North	♥ A632	The opponents are silent.
Vul: E-W	♦ AT985	
HCP: 12+1	♣ K	

Board: 25	♠ K95	Partner bids first.
Dealer: South	♥ QJT	The opponents are silent.
Vul: E-W	♦ QT7	
HCP: 12	♣ KJ72	

Both hands (Answers Page)

Board: 21

	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ AQ5				1 ♦
Vul: None	♥ KT3	♥ A8	Pass	2NT	Pass	3NT
North HCP: 12	♦ KT4	♦ Q976	All Pass			
South HCP: 13	♣ KT86	♣ J943				
Contract: 3NT South						

Board: 22

	North:	South:	W	N	E	S
Dealer: North	♠ AJ73	♠ KT2		1 ♦	Pass	2NT
Vul: N-S	♥ 63	♥ KT5	Pass	3 ♠	Pass	3NT
North HCP: 13+1	♦ AKJ32	♦ Q97	All Pass			
South HCP: 12	♣ 87	♣ AT53				
Contract: 3NT South						

Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ Q6				1 ♦
Vul: Both	♥ QJ9	♥ K8	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q82	♦ AKJ93	All Pass			
South HCP: 13+1	♣ A875	♣ T963				
Contract: 3NT South						

Board: 24

	North:	South:	W	N	E	S
Dealer: North	♠ J86	♠ K93		1 ♦	Pass	2NT
Vul: E-W	♥ A632	♥ QJT	Pass	3NT	All Pass	
North HCP: 12+1	♦ AT985	♦ QJ2				
South HCP: 12	♣ K	♣ QJ52				
Contract: 3NT North						

Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ K95	♠ AQJ8				1 ♦
Vul: E-W	♥ QJT	♥ 7654	Pass	2NT	Pass	3 ♥
North HCP: 12	♦ QT7	♦ A63	Pass	3NT	All Pass	
South HCP: 13	♣ KJ72	♣ Q9				
Contract: 3NT North						

South hands**1m-2N**

Board: 21	♠ AQ5	You bid first.
Dealer: South	♥ A8	The opponents are silent.
Vul: None	♦ Q976	
HCP: 13	♣ J943	

Board: 22	♠ KT2	Partner bids first.
Dealer: North	♥ KT5	The opponents are silent.
Vul: N-S	♦ Q97	
HCP: 12	♣ AT53	

Board: 23	♠ Q6	You bid first.
Dealer: South	♥ K8	The opponents are silent.
Vul: Both	♦ AKJ93	
HCP: 13+1	♣ T963	

Board: 24	♠ K93	Partner bids first.
Dealer: North	♥ QJT	The opponents are silent.
Vul: E-W	♦ QJ2	
HCP: 12	♣ QJ52	

Board: 25	♠ AQJ8	You bid first.
Dealer: South	♥ 7654	The opponents are silent.
Vul: E-W	♦ A63	
HCP: 13	♣ Q9	

Both hands (Answers Page)

Board: 21

	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ AQ5				1 ♦
Vul: None	♥ KT3	♥ A8	Pass	2NT	Pass	3NT
North HCP: 12	♦ KT4	♦ Q976	All Pass			
South HCP: 13	♣ KT86	♣ J943				
Contract: 3NT South						

Board: 22

	North:	South:	W	N	E	S
Dealer: North	♠ AJ73	♠ KT2		1 ♦	Pass	2NT
Vul: N-S	♥ 63	♥ KT5	Pass	3 ♠	Pass	3NT
North HCP: 13+1	♦ AKJ32	♦ Q97	All Pass			
South HCP: 12	♣ 87	♣ AT53				
Contract: 3NT South						

Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ Q6				1 ♦
Vul: Both	♥ QJ9	♥ K8	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q82	♦ AKJ93	All Pass			
South HCP: 13+1	♣ A875	♣ T963				
Contract: 3NT South						

Board: 24

	North:	South:	W	N	E	S
Dealer: North	♠ J86	♠ K93		1 ♦	Pass	2NT
Vul: E-W	♥ A632	♥ QJT	Pass	3NT	All Pass	
North HCP: 12+1	♦ AT985	♦ QJ2				
South HCP: 12	♣ K	♣ QJ52				
Contract: 3NT North						

Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ K95	♠ AQJ8				1 ♦
Vul: E-W	♥ QJT	♥ 7654	Pass	2NT	Pass	3 ♥
North HCP: 12	♦ QT7	♦ A63	Pass	3NT	All Pass	
South HCP: 13	♣ KJ72	♣ Q9				
Contract: 3NT North						

Board: 26	♠ AQ63	You bid first.
Dealer: North	♥ AT96	The opponents are silent.
Vul: E-W	♦ A94	
HCP: 14	♣ 84	

Board: 27	♠ K74	Partner bids first.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: Both	♦ K96	
HCP: 12	♣ K862	

Board: 28	♠ QT54	You bid first.
Dealer: North	♥ Q73	The opponents are silent.
Vul: N-S	♦ AJ92	
HCP: 13	♣ A5	

Board: 29	♠ KT5	Partner bids first.
Dealer: South	♥ A62	The opponents are silent.
Vul: N-S	♦ Q74	
HCP: 12	♣ K642	

Both hands (Answers Page)

Board: 26

	North:	South:	W	N	E	S
Dealer: North	♠ AQ63	♠ KJ4		1 ♦	Pass	2NT
Vul: E-W	♥ AT96	♥ K85	Pass	3NT	All Pass	
North HCP: 14	♦ A94	♦ Q53				
South HCP: 12	♣ 84	♣ QJT3				
Contract: 3NT North						

Board: 27

	North:	South:	W	N	E	S
Dealer: South	♠ K74	♠ A52				1 ♦
Vul: Both	♥ QJ4	♥ KT7	Pass	2NT	Pass	3NT
North HCP: 12	♦ K96	♦ AQ832	All Pass			
South HCP: 18+1	♣ K862	♣ AJ				
Contract: 3NT South						

Board: 28

	North:	South:	W	N	E	S
Dealer: North	♠ QT54	♠ K87		1 ♦	Pass	2NT
Vul: N-S	♥ Q73	♥ A98	Pass	3 ♠	Pass	3NT
North HCP: 13	♦ AJ92	♦ QT4	All Pass			
South HCP: 12	♣ A5	♣ KT76				
Contract: 3NT South						

Board: 29

	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ QJ62				1 ♦
Vul: N-S	♥ A62	♥ KQ8	Pass	2NT	Pass	3 ♦
North HCP: 12	♦ Q74	♦ K96532	Pass	3NT	All Pass	
South HCP: 11+2	♣ K642	♣ -				
Contract: 3NT North						

Board: 26	♠ KJ4	Partner bids first.
Dealer: North	♥ K85	The opponents are silent.
Vul: E-W	♦ Q53	
HCP: 12	♣ QJT3	

Board: 27	♠ A52	You bid first.
Dealer: South	♥ KT7	The opponents are silent.
Vul: Both	♦ AQ832	
HCP: 18+1	♣ AJ	

Board: 28	♠ K87	Partner bids first.
Dealer: North	♥ A98	The opponents are silent.
Vul: N-S	♦ QT4	
HCP: 12	♣ KT76	

Board: 29	♠ QJ62	You bid first.
Dealer: South	♥ KQ8	The opponents are silent.
Vul: N-S	♦ K96532	
HCP: 11+2	♣ -	

Both hands (Answers Page)

Board: 26

	North:	South:	W	N	E	S
Dealer: North	♠ AQ63	♠ KJ4		1 ♦	Pass	2NT
Vul: E-W	♥ AT96	♥ K85	Pass	3NT	All Pass	
North HCP: 14	♦ A94	♦ Q53				
South HCP: 12	♣ 84	♣ QJT3				
Contract: 3NT North						

Board: 27

	North:	South:	W	N	E	S
Dealer: South	♠ K74	♠ A52				1 ♦
Vul: Both	♥ QJ4	♥ KT7	Pass	2NT	Pass	3NT
North HCP: 12	♦ K96	♦ AQ832	All Pass			
South HCP: 18+1	♣ K862	♣ AJ				
Contract: 3NT South						

Board: 28

	North:	South:	W	N	E	S
Dealer: North	♠ QT54	♠ K87		1 ♦	Pass	2NT
Vul: N-S	♥ Q73	♥ A98	Pass	3 ♠	Pass	3NT
North HCP: 13	♦ AJ92	♦ QT4	All Pass			
South HCP: 12	♣ A5	♣ KT76				
Contract: 3NT South						

Board: 29

	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ QJ62				1 ♦
Vul: N-S	♥ A62	♥ KQ8	Pass	2NT	Pass	3 ♦
North HCP: 12	♦ Q74	♦ K96532	Pass	3NT	All Pass	
South HCP: 11+2	♣ K642	♣ -				
Contract: 3NT North						

Board: 30	♠ A97	Partner bids first.
Dealer: South	♥ K54	The opponents are silent.
Vul: N-S	♦ Q32	
HCP: 12	♣ K874	

Board: 31	♠ QJ3	Partner bids first.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: Both	♦ QT2	
HCP: 12	♣ QJ92	

Board: 32	♠ AQ8	You bid first.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: E-W	♦ 9872	
HCP: 13	♣ Q76	

Board: 33	♠ K53	Partner bids first.
Dealer: South	♥ K54	The opponents are silent.
Vul: Both	♦ K75	
HCP: 12	♣ KT42	

Both hands (Answers Page)

Board: 30

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 19

Contract: 6♣ South

North:

♠ A97

♥ K54

♦ Q32

♣ K874

South:

♠ 5

♥ AQ83

♦ AK98

♣ AQ63

W N E S

Pass 2NT Pass 1♦

Pass 3NT Pass 3♥

Pass 4♠ Pass 4♣

Pass 5♥¹ Pass 4NT

Pass 6♣

All Pass

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

Board: 31

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14+1

Contract: 3NT North

North:

♠ QJ3

♥ KJ6

♦ QT2

♣ QJ92

South:

♠ 5

♥ AQT9

♦ AKJ53

♣ T87

W N E S

Pass 2NT Pass 1♦

Pass 3NT Pass 3♥

Pass All Pass

Board: 32

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12

Contract: 3NT North

North:

♠ AQ8

♥ AJ8

♦ 9872

♣ Q76

South:

♠ K75

♥ K72

♦ Q43

♣ KJ92

W N E S

Pass 1♦ Pass 2NT

Pass 3NT All Pass

Board: 33

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14+1

Contract: 3NT South

North:

♠ K53

♥ K54

♦ K75

♣ KT42

South:

♠ Q42

♥ AQT9

♦ AQ963

♣ 7

W N E S

Pass 2NT Pass 1♦

Pass 3NT

All Pass

Board: 30	♠ 5	You bid first.
Dealer: South	♥ AQ83	The opponents are silent.
Vul: N-S	♦ AK98	
HCP: 19	♣ AQ63	

Board: 31	♠ 5	You bid first.
Dealer: South	♥ AQT9	The opponents are silent.
Vul: Both	♦ AKJ53	
HCP: 14+1	♣ T87	

Board: 32	♠ K75	Partner bids first.
Dealer: North	♥ K72	The opponents are silent.
Vul: E-W	♦ Q43	
HCP: 12	♣ KJ92	

Board: 33	♠ Q42	You bid first.
Dealer: South	♥ AQT9	The opponents are silent.
Vul: Both	♦ AQ963	
HCP: 14+1	♣ 7	

Both hands (Answers Page)

Board: 30

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 19

Contract: 6♣ South

North:

♠ A97

♥ K54

♦ Q32

♣ K874

South:

♠ 5

♥ AQ83

♦ AK98

♣ AQ63

W N E S

Pass 2NT Pass 1♦

Pass 3NT Pass 3♥

Pass 4♠ Pass 4♣

Pass 5♥¹ Pass 4NT

Pass 6♣

All Pass

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

Board: 31

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14+1

Contract: 3NT North

North:

♠ QJ3

♥ KJ6

♦ QT2

♣ QJ92

South:

♠ 5

♥ AQT9

♦ AKJ53

♣ T87

W N E S

Pass 2NT Pass 1♦

Pass 3NT Pass 3♥

Pass All Pass

Board: 32

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12

Contract: 3NT North

North:

♠ AQ8

♥ AJ8

♦ 9872

♣ Q76

South:

♠ K75

♥ K72

♦ Q43

♣ KJ92

W N E S

Pass 1♦ Pass 2NT

Pass 3NT All Pass

Board: 33

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14+1

Contract: 3NT South

North:

♠ K53

♥ K54

♦ K75

♣ KT42

South:

♠ Q42

♥ AQT9

♦ AQ963

♣ 7

W N E S

Pass 2NT Pass 1♦

Pass 3NT

All Pass

Board: 34	♠ K96	Partner bids first.
Dealer: South	♥ A83	The opponents are silent.
Vul: N-S	♦ QT7	
HCP: 12	♣ K742	

Board: 35	♠ K52	Partner bids first.
Dealer: South	♥ KT2	The opponents are silent.
Vul: None	♦ K73	
HCP: 12	♣ QJ94	

Board: 36	♠ A983	You bid first.
Dealer: North	♥ A9	The opponents are silent.
Vul: N-S	♦ AQ872	
HCP: 14+1	♣ 86	

Board: 37	♠ AT4	Partner bids first.
Dealer: South	♥ K53	The opponents are silent.
Vul: Both	♦ Q97	
HCP: 12	♣ K952	

Board: 38	♠ AJ5	You bid first.
Dealer: North	♥ A92	The opponents are silent.
Vul: None	♦ AJ9854	
HCP: 14+2	♣ 6	

Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ AT43				1 ♦
Vul: N-S	♥ A83	♥ Q5	Pass	2NT	Pass	3 ♠
North HCP: 12	♦ QT7	♦ AKJ643	Pass	3NT	Pass	4 ♦
South HCP: 15+2	♣ K742	♣ J	Pass	4 ♠	Pass	5 ♦
Contract: 6 ♦ North			Pass	6 ♦	All Pass	

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ AQ97				1 ♦
Vul: None	♥ KT2	♥ 87	Pass	2NT	Pass	3 ♠
North HCP: 12	♦ K73	♦ AQJ2	Pass	3NT	All Pass	
South HCP: 13	♣ QJ94	♣ 865				
Contract: 3NT North						

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ A983	♠ K62		1 ♦	Pass	2NT
Vul: N-S	♥ A9	♥ K75	Pass	3NT	All Pass	
North HCP: 14+1	♦ AQ872	♦ K95				
South HCP: 12	♣ 86	♣ K953				
Contract: 3NT North						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ AT4	♠ K63				1 ♦
Vul: Both	♥ K53	♥ QJ92	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q97	♦ AKT6	All Pass			
South HCP: 14	♣ K952	♣ J8				
Contract: 3NT South						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ K64		1 ♦	Pass	2NT
Vul: None	♥ A92	♥ QJ4	Pass	3NT	All Pass	
North HCP: 14+2	♦ AJ9854	♦ QT7				
South HCP: 12	♣ 6	♣ KJT5				
Contract: 3NT North						

Board: 34	♠ AT43	You bid first.
Dealer: South	♥ Q5	The opponents are silent.
Vul: N-S	♦ AKJ643	
HCP: 15+2	♣ J	

Board: 35	♠ AQ97	You bid first.
Dealer: South	♥ 87	The opponents are silent.
Vul: None	♦ AQJ2	
HCP: 13	♣ 865	

Board: 36	♠ K62	Partner bids first.
Dealer: North	♥ K75	The opponents are silent.
Vul: N-S	♦ K95	
HCP: 12	♣ K953	

Board: 37	♠ K63	You bid first.
Dealer: South	♥ QJ92	The opponents are silent.
Vul: Both	♦ AKT6	
HCP: 14	♣ J8	

Board: 38	♠ K64	Partner bids first.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: None	♦ QT7	
HCP: 12	♣ KJT5	

Both hands (Answers Page)

Board: 34

	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ AT43				1 ♦
Vul: N-S	♥ A83	♥ Q5	Pass	2NT	Pass	3 ♠
North HCP: 12	♦ QT7	♦ AKJ643	Pass	3NT	Pass	4 ♦
South HCP: 15+2	♣ K742	♣ J	Pass	4 ♠	Pass	5 ♦
Contract: 6 ♦ North			Pass	6 ♦	All Pass	

Board: 35

	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ AQ97				1 ♦
Vul: None	♥ KT2	♥ 87	Pass	2NT	Pass	3 ♠
North HCP: 12	♦ K73	♦ AQJ2	Pass	3NT	All Pass	
South HCP: 13	♣ QJ94	♣ 865				
Contract: 3NT North						

Board: 36

	North:	South:	W	N	E	S
Dealer: North	♠ A983	♠ K62		1 ♦	Pass	2NT
Vul: N-S	♥ A9	♥ K75	Pass	3NT	All Pass	
North HCP: 14+1	♦ AQ872	♦ K95				
South HCP: 12	♣ 86	♣ K953				
Contract: 3NT North						

Board: 37

	North:	South:	W	N	E	S
Dealer: South	♠ AT4	♠ K63				1 ♦
Vul: Both	♥ K53	♥ QJ92	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q97	♦ AKT6	All Pass			
South HCP: 14	♣ K952	♣ J8				
Contract: 3NT South						

Board: 38

	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ K64		1 ♦	Pass	2NT
Vul: None	♥ A92	♥ QJ4	Pass	3NT	All Pass	
North HCP: 14+2	♦ AJ9854	♦ QT7				
South HCP: 12	♣ 6	♣ KJT5				
Contract: 3NT North						

Board: 39	♠ KT4	Partner bids first.
Dealer: South	♥ K75	The opponents are silent.
Vul: Both	♦ Q76	
HCP: 12	♣ KJ42	

Board: 40	♠ A73	You bid first.
Dealer: North	♥ AQT3	The opponents are silent.
Vul: N-S	♦ AKJ7	
HCP: 19	♣ J3	

Board: 41	♠ QJ3	Partner bids first.
Dealer: South	♥ KT6	The opponents are silent.
Vul: None	♦ K98	
HCP: 12	♣ K873	

Board: 42	♠ QJ4	Partner bids first.
Dealer: South	♥ KT6	The opponents are silent.
Vul: N-S	♦ K74	
HCP: 12	♣ KT54	

Board: 43	♠ KT4	Partner bids first.
Dealer: South	♥ A92	The opponents are silent.
Vul: E-W	♦ Q96	
HCP: 12	♣ QJT4	

Both hands (Answers Page)

Board: 39

Dealer: South

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3NT South

North:

♠ KT4

♥ K75

♦ Q76

♣ KJ42

South:

♠ A86

♥ J62

♦ A843

♣ A73

W N E S

Pass 2NT Pass 3NT

All Pass

Board: 40

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 12

Contract: 4NT North

North:

♠ A73

♥ AQT3

♦ AKJ7

♣ J3

South:

♠ K84

♥ KJ8

♦ QT6

♣ K854

W N E S

Pass 4NT All Pass

All Pass

Board: 41

Dealer: South

Vul: None

North HCP: 12

South HCP: 14

Contract: 3NT South

North:

♠ QJ3

♥ KT6

♦ K98

♣ K873

South:

♠ K2

♥ 932

♦ AQT5

♣ AJ96

W N E S

Pass 2NT Pass 3NT

All Pass

Board: 42

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 15+1

Contract: 5♣ South

North:

♠ QJ4

♥ KT6

♦ K74

♣ KT54

South:

♠ AK5

♥ 8

♦ QJT53

♣ AJ82

W N E S

Pass 2NT Pass 5♣

All Pass

Board: 43

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 13+1

Contract: 3NT South

North:

♠ KT4

♥ A92

♦ Q96

♣ QJT4

South:

♠ 32

♥ KQJ4

♦ AK532

♣ 87

W N E S

Pass 2NT Pass 3NT

All Pass

Board: 39	♠ A86	You bid first.
Dealer: South	♥ J62	The opponents are silent.
Vul: Both	♦ A843	
HCP: 13	♣ A73	

Board: 40	♠ K84	Partner bids first.
Dealer: North	♥ KJ8	The opponents are silent.
Vul: N-S	♦ QT6	
HCP: 12	♣ K854	

Board: 41	♠ K2	You bid first.
Dealer: South	♥ 932	The opponents are silent.
Vul: None	♦ AQT5	
HCP: 14	♣ AJ96	

Board: 42	♠ AK5	You bid first.
Dealer: South	♥ 8	The opponents are silent.
Vul: N-S	♦ QJT53	
HCP: 15+1	♣ AJ82	

Board: 43	♠ 32	You bid first.
Dealer: South	♥ KQJ4	The opponents are silent.
Vul: E-W	♦ AK532	
HCP: 13+1	♣ 87	

Both hands (Answers Page)

Board: 39

Dealer: South

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3NT South

North:

♠ KT4

♥ K75

♦ Q76

♣ KJ42

South:

♠ A86

♥ J62

♦ A843

♣ A73

W N E S

Pass 2NT Pass 3NT

All Pass

Board: 40

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 12

Contract: 4NT North

North:

♠ A73

♥ AQT3

♦ AKJ7

♣ J3

South:

♠ K84

♥ KJ8

♦ QT6

♣ K854

W N E S

Pass 4NT All Pass

All Pass

Board: 41

Dealer: South

Vul: None

North HCP: 12

South HCP: 14

Contract: 3NT South

North:

♠ QJ3

♥ KT6

♦ K98

♣ K873

South:

♠ K2

♥ 932

♦ AQT5

♣ AJ96

W N E S

Pass 2NT Pass 3NT

All Pass

Board: 42

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 15+1

Contract: 5♣ South

North:

♠ QJ4

♥ KT6

♦ K74

♣ KT54

South:

♠ AK5

♥ 8

♦ QJT53

♣ AJ82

W N E S

Pass 2NT Pass 5♣

All Pass

Board: 43

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 13+1

Contract: 3NT South

North:

♠ KT4

♥ A92

♦ Q96

♣ QJT4

South:

♠ 32

♥ KQJ4

♦ AK532

♣ 87

W N E S

Pass 2NT Pass 3NT

All Pass

Board: 44	♠ K52	Partner bids first.
Dealer: South	♥ K32	The opponents are silent.
Vul: E-W	♦ KT3	
HCP: 12	♣ QJ92	

Board: 45	♠ A53	Partner bids first.
Dealer: South	♥ K82	The opponents are silent.
Vul: None	♦ QT9	
HCP: 12	♣ K542	

Board: 46	♠ 2	You bid first.
Dealer: North	♥ AT86	The opponents are silent.
Vul: E-W	♦ AT65	
HCP: 13	♣ AJT7	

Board: 47	♠ K76	Partner bids first.
Dealer: South	♥ KT7	The opponents are silent.
Vul: E-W	♦ Q87	
HCP: 12	♣ KJT3	

Board: 48	♠ QJ32	You bid first.
Dealer: North	♥ J3	The opponents are silent.
Vul: E-W	♦ A842	
HCP: 12	♣ A95	

Both hands (Answers Page)

Board: 44

	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ T7				1 ♦
Vul: E-W	♥ K32	♥ Q654	Pass	2NT	Pass	3 ♦
North HCP: 12	♦ KT3	♦ AJ9865	Pass	3NT	Pass	4 ♦
South HCP: 11+2	♣ QJ92	♣ A	All Pass			
Contract: 4 ♦ South						

Board: 45

	North:	South:	W	N	E	S
Dealer: South	♠ A53	♠ KJ2				1 ♦
Vul: None	♥ K82	♥ AQJ9	Pass	2NT	Pass	4NT
North HCP: 12	♦ QT9	♦ KJ52	All Pass			
South HCP: 19	♣ K542	♣ A7				
Contract: 4NT South						

Board: 46

	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ KJ6		1 ♦	Pass	2NT
Vul: E-W	♥ AT86	♥ K54	Pass	3 ♥	Pass	3NT
North HCP: 13	♦ AT65	♦ Q73	All Pass			
South HCP: 12	♣ AJT7	♣ K964				
Contract: 3NT South						

Board: 47

	North:	South:	W	N	E	S
Dealer: South	♠ K76	♠ Q9				1 ♦
Vul: E-W	♥ KT7	♥ AQ85	Pass	2NT	Pass	3 ♥
North HCP: 12	♦ Q87	♦ A542	Pass	3NT	All Pass	
South HCP: 14	♣ KJT3	♣ Q54				
Contract: 3NT North						

Board: 48

	North:	South:	W	N	E	S
Dealer: North	♠ QJ32	♠ K96		1 ♦	Pass	2NT
Vul: E-W	♥ J3	♥ K82	All Pass			
North HCP: 12	♦ A842	♦ K97				
South HCP: 12	♣ A95	♣ QJ43				
Contract: 2NT South						

Board: 44	♠ T7	You bid first.
Dealer: South	♥ Q654	The opponents are silent.
Vul: E-W	♦ AJ9865	
HCP: 11+2	♣ A	

Board: 45	♠ KJ2	You bid first.
Dealer: South	♥ AQJ9	The opponents are silent.
Vul: None	♦ KJ52	
HCP: 19	♣ A7	

Board: 46	♠ KJ6	Partner bids first.
Dealer: North	♥ K54	The opponents are silent.
Vul: E-W	♦ Q73	
HCP: 12	♣ K964	

Board: 47	♠ Q9	You bid first.
Dealer: South	♥ AQ85	The opponents are silent.
Vul: E-W	♦ A542	
HCP: 14	♣ Q54	

Board: 48	♠ K96	Partner bids first.
Dealer: North	♥ K82	The opponents are silent.
Vul: E-W	♦ K97	
HCP: 12	♣ QJ43	

Both hands (Answers Page)

Board: 44

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 11+2

Contract: 4 ♦ South

North:

♠ K52

♥ K32

♦ KT3

♣ QJ92

South:

♠ T7

♥ Q654

♦ AJ9865

♣ A

W N E S

Pass 2NT Pass 1 ♦

Pass 3NT Pass 3 ♦

All Pass 4 ♦

Board: 45

Dealer: South

Vul: None

North HCP: 12

South HCP: 19

Contract: 4NT South

North:

♠ A53

♥ K82

♦ QT9

♣ K542

South:

♠ KJ2

♥ AQJ9

♦ KJ52

♣ A7

W N E S

Pass 2NT Pass 1 ♦

All Pass 4NT

Board: 46

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ 2

♥ AT86

♦ AT65

♣ AJT7

South:

♠ KJ6

♥ K54

♦ Q73

♣ K964

W N E S

Pass 1 ♦ Pass 2NT

Pass 3 ♥ Pass 3NT

All Pass

Board: 47

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ K76

♥ KT7

♦ Q87

♣ KJT3

South:

♠ Q9

♥ AQ85

♦ A542

♣ Q54

W N E S

Pass 2NT Pass 1 ♦

Pass 3NT All Pass 3 ♥

Board: 48

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ QJ32

♥ J3

♦ A842

♣ A95

South:

♠ K96

♥ K82

♦ K97

♣ QJ43

W N E S

Pass 1 ♦ Pass 2NT

All Pass

Board: 49

♠ KJ8

Partner bids first.

Dealer: South

♥ K65

The opponents are silent.

Vul: Both

♦ Q64

HCP: 12

♣ QJT7

Board: 50

♠ QJ83

You bid first.

Dealer: North

♥ 32

The opponents are silent.

Vul: E-W

♦ AK32

HCP: 12

♣ Q43

Both hands (Answers Page)

Board: 49

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ KJ8

♥ K65

♦ Q64

♣ QJT7

South:

♠ AQ73

♥ Q2

♦ 9872

♣ A82

W N E S

1 ♦

Pass 2NT All Pass

Board: 50

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ QJ83

♥ 32

♦ AK32

♣ Q43

South:

♠ A92

♥ QJ9

♦ QT7

♣ K985

W N E S

1 ♦ Pass 2NT

All Pass

Board: 49	♠ AQ73	You bid first.
Dealer: South	♥ Q2	The opponents are silent.
Vul: Both	♦ 9872	
HCP: 12	♣ A82	

Board: 50	♠ A92	Partner bids first.
Dealer: North	♥ QJ9	The opponents are silent.
Vul: E-W	♦ QT7	
HCP: 12	♣ K985	

Both hands (Answers Page)

Board: 49

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ KJ8

♥ K65

♦ Q64

♣ QJT7

South:

♠ AQ73

♥ Q2

♦ 9872

♣ A82

W	N	E	S
			1 ♦
Pass	2NT	All Pass	

Board: 50

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ QJ83

♥ 32

♦ AK32

♣ Q43

South:

♠ A92

♥ QJ9

♦ QT7

♣ K985

W	N	E	S
	1 ♦	Pass	2NT
All Pass			