

Board: 1	♠ J4	You bid first.
Dealer: North	♥ K7543	The opponents are silent.
Vul: None	♦ Q7	
HCP: 13+1	♣ AQJ7	

Board: 2	♠ AQT	Partner bids first.
Dealer: South	♥ 9	The opponents are silent.
Vul: N-S	♦ KT92	
HCP: 11+1	♣ QT752	

Board: 3	♠ A8	Partner bids first.
Dealer: South	♥ 5	The opponents are silent.
Vul: E-W	♦ KQ92	
HCP: 12+2	♣ QJ9654	

Board: 4	♠ QJ8	You bid first.
Dealer: North	♥ AQ643	The opponents are silent.
Vul: Both	♦ AJ	
HCP: 14+1	♣ 954	

Both hands (Answers Page)

Board: 1

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 11+1

Contract: 4♣ South

North:

♠ J4

♥ K7543

♦ Q7

♣ AQJ7

South:

♠ K86

♥ 9

♦ AJ42

♣ K9542

W N E S

1♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 3♥ Pass 4♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 2

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13+2

Contract: 5♣ South

North:

♠ AQT

♥ 9

♦ KT92

♣ QT752

South:

♠ J3

♥ AJ762

♦ 5

♣ AK986

W N E S

1♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3♥

Pass 4♣ Pass 5♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 3

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 12+1

Contract: 3NT North

North:

♠ A8

♥ 5

♦ KQ92

♣ QJ9654

South:

♠ 632

♥ AQJT2

♦ J4

♣ A82

W N E S

1♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3♥

Pass 3NT All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 4

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 12+2

Contract: 3NT North

North:

♠ QJ8

♥ AQ643

♦ AJ

♣ 954

South:

♠ 953

♥ 5

♦ KQ9

♣ AQJT32

W N E S

1♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 3NT All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 1	♠ K86	Partner bids first.
Dealer: North	♥ 9	The opponents are silent.
Vul: None	♦ AJ42	
HCP: 11+1	♣ K9542	

Board: 2	♠ J3	You bid first.
Dealer: South	♥ AJ762	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 13+2	♣ AK986	

Board: 3	♠ 632	You bid first.
Dealer: South	♥ AQJT2	The opponents are silent.
Vul: E-W	♦ J4	
HCP: 12+1	♣ A82	

Board: 4	♠ 953	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: Both	♦ KQ9	
HCP: 12+2	♣ AQJT32	

Both hands (Answers Page)

Board: 1

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 11+1

Contract: 4♣ South

North:

♠ J4

♥ K7543

♦ Q7

♣ AQJ7

South:

♠ K86

♥ 9

♦ AJ42

♣ K9542

W N E S

1♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 3♥ Pass 4♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 2

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13+2

Contract: 5♣ South

North:

♠ AQT

♥ 9

♦ KT92

♣ QT752

South:

♠ J3

♥ AJ762

♦ 5

♣ AK986

W N E S

1♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3♥

Pass 4♣ Pass 5♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 3

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 12+1

Contract: 3NT North

North:

♠ A8

♥ 5

♦ KQ92

♣ QJ9654

South:

♠ 632

♥ AQJT2

♦ J4

♣ A82

W N E S

1♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3♥

Pass 3NT All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 4

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 12+2

Contract: 3NT North

North:

♠ QJ8

♥ AQ643

♦ AJ

♣ 954

South:

♠ 953

♥ 5

♦ KQ9

♣ AQJT32

W N E S

1♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 3NT All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 5	♠ 764	Partner bids first.
Dealer: South	♥ 6	The opponents are silent.
Vul: E-W	♦ Q632	
HCP: 11+1	♣ AKQ83	

Board: 6	♠ 973	Partner bids first.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ A974	
HCP: 11+1	♣ QJ932	

Board: 7	♠ AT5	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: E-W	♦ KJ96	
HCP: 11+1	♣ QJ963	

Board: 8	♠ K8	You bid first.
Dealer: North	♥ AK652	The opponents are silent.
Vul: Both	♦ A6	
HCP: 14+1	♣ 9875	

Both hands (Answers Page)

Board: 5

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13+1

Contract: 3NT South

North:

♠ 764

♥ 6

♦ Q632

♣ AKQ83

South:

♠ AT

♥ Q8543

♦ AK9

♣ 974

W N E S

1 ♥

Pass 1NT¹ Pass 2 ♣

Pass 2 ♠² Pass 3NT

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 6

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 12+1

Contract: 4 ♣ North

North:

♠ 973

♥ A

♦ A974

♣ QJ932

South:

♠ Q54

♥ J9543

♦ Q3

♣ AKT

W N E S

1 ♥

Pass 1NT¹ Pass 2 ♣

Pass 2 ♠² Pass 3 ♥

Pass 4 ♣ All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 7

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13+1

Contract: 3NT South

North:

♠ AT5

♥ 2

♦ KJ96

♣ QJ963

South:

♠ K7

♥ AT653

♦ Q43

♣ AT8

W N E S

1 ♥

Pass 1NT¹ Pass 2 ♣

Pass 2 ♠² Pass 3NT

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 8

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 11+1

Contract: 3NT North

North:

♠ K8

♥ AK652

♦ A6

♣ 9875

South:

♠ AQJ

♥ 3

♦ QJ92

♣ JT643

W N E S

1 ♥ Pass 1NT¹

Pass 2 ♣ Pass 2 ♠²

Pass 3NT All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 5	♠ AT	You bid first.
Dealer: South	♥ Q8543	The opponents are silent.
Vul: E-W	♦ AK9	
HCP: 13+1	♣ 974	

Board: 6	♠ Q54	You bid first.
Dealer: South	♥ J9543	The opponents are silent.
Vul: Both	♦ Q3	
HCP: 12+1	♣ AKT	

Board: 7	♠ K7	You bid first.
Dealer: South	♥ AT653	The opponents are silent.
Vul: E-W	♦ Q43	
HCP: 13+1	♣ AT8	

Board: 8	♠ AQJ	Partner bids first.
Dealer: North	♥ 3	The opponents are silent.
Vul: Both	♦ QJ92	
HCP: 11+1	♣ JT643	

Both hands (Answers Page)

Board: 5

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13+1

Contract: 3NT South

North:

♠ 764

♥ 6

♦ Q632

♣ AKQ83

South:

♠ AT

♥ Q8543

♦ AK9

♣ 974

W N E S

1 ♥

Pass 1NT¹ Pass 2 ♣

Pass 2 ♠² Pass 3NT

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 6

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 12+1

Contract: 4 ♣ North

North:

♠ 973

♥ A

♦ A974

♣ QJ932

South:

♠ Q54

♥ J9543

♦ Q3

♣ AKT

W N E S

1 ♥

Pass 1NT¹ Pass 2 ♣

Pass 2 ♠² Pass 3 ♥

Pass 4 ♣ All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 7

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13+1

Contract: 3NT South

North:

♠ AT5

♥ 2

♦ KJ96

♣ QJ963

South:

♠ K7

♥ AT653

♦ Q43

♣ AT8

W N E S

1 ♥

Pass 1NT¹ Pass 2 ♣

Pass 2 ♠² Pass 3NT

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 8

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 11+1

Contract: 3NT North

North:

♠ K8

♥ AK652

♦ A6

♣ 9875

South:

♠ AQJ

♥ 3

♦ QJ92

♣ JT643

W N E S

1 ♥ Pass 1NT¹

Pass 2 ♣ Pass 2 ♠²

Pass 3NT All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 9	♠ A62	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: None	♦ K964	
HCP: 12+2	♣ AJT976	

Board: 10	♠ KT9	Partner bids first.
Dealer: South	♥ 7	The opponents are silent.
Vul: N-S	♦ Q954	
HCP: 11+1	♣ AQ953	

Board: 11	♠ AT7	You bid first.
Dealer: North	♥ QJT96	The opponents are silent.
Vul: None	♦ 97	
HCP: 11+1	♣ AT2	

Board: 12	♠ K8	You bid first.
Dealer: North	♥ QT762	The opponents are silent.
Vul: Both	♦ K52	
HCP: 14+1	♣ AQ6	

Both hands (Answers Page)

Board: 9

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 11+1

Contract: 3NT North

North:

♠ A62

♥ -

♦ K964

♣ AJT976

South:

♠ K73

♥ AJT73

♦ 83

♣ K52

W N E S

1 ♥

Pass 1NT¹ Pass 2 ♣

Pass 2 ♠² Pass 3 ♠

Pass 3NT All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 10

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12+1

Contract: 4 ♣ North

North:

♠ KT9

♥ 7

♦ Q954

♣ AQ953

South:

♠ J42

♥ AQJ84

♦ A8

♣ 842

W N E S

1 ♥

Pass 1NT¹ Pass 2 ♣

Pass 2 ♠² Pass 3 ♥

Pass 4 ♣ All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 11

Dealer: North

Vul: None

North HCP: 11+1

South HCP: 11+1

Contract: 4 ♣ South

North:

♠ AT7

♥ QJT96

♦ 97

♣ AT2

South:

♠ QJ8

♥ 8

♦ Q652

♣ KQJ76

W N E S

1 ♥ Pass 1NT¹

Pass 2 ♣ Pass 2 ♠²

Pass 3 ♠ Pass 4 ♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 12

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 12+2

Contract: 3NT North

North:

♠ K8

♥ QT762

♦ K52

♣ AQ6

South:

♠ Q53

♥ J

♦ AJ3

♣ KJ8432

W N E S

1 ♥ Pass 1NT¹

Pass 2 ♣ Pass 2 ♠²

Pass 3NT All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 9	♠ K73	You bid first.
Dealer: South	♥ AJT73	The opponents are silent.
Vul: None	♦ 83	
HCP: 11+1	♣ K52	

Board: 10	♠ J42	You bid first.
Dealer: South	♥ AQJ84	The opponents are silent.
Vul: N-S	♦ A8	
HCP: 12+1	♣ 842	

Board: 11	♠ QJ8	Partner bids first.
Dealer: North	♥ 8	The opponents are silent.
Vul: None	♦ Q652	
HCP: 11+1	♣ KQJ76	

Board: 12	♠ Q53	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: Both	♦ AJ3	
HCP: 12+2	♣ KJ8432	

Both hands (Answers Page)

Board: 9

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 11+1

Contract: 3NT North

North:

♠ A62

♥ -

♦ K964

♣ AJT976

South:

♠ K73

♥ AJT73

♦ 83

♣ K52

W N E S

1 ♥

Pass 1NT¹ Pass 2 ♣

Pass 2 ♠² Pass 3 ♠

Pass 3NT All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 10

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12+1

Contract: 4 ♣ North

North:

♠ KT9

♥ 7

♦ Q954

♣ AQ953

South:

♠ J42

♥ AQJ84

♦ A8

♣ 842

W N E S

1 ♥

Pass 1NT¹ Pass 2 ♣

Pass 2 ♠² Pass 3 ♥

Pass 4 ♣ All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 11

Dealer: North

Vul: None

North HCP: 11+1

South HCP: 11+1

Contract: 4 ♣ South

North:

♠ AT7

♥ QJT96

♦ 97

♣ AT2

South:

♠ QJ8

♥ 8

♦ Q652

♣ KQJ76

W N E S

1 ♥ Pass 1NT¹

Pass 2 ♣ Pass 2 ♠²

Pass 3 ♠ Pass 4 ♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 12

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 12+2

Contract: 3NT North

North:

♠ K8

♥ QT762

♦ K52

♣ AQ6

South:

♠ Q53

♥ J

♦ AJ3

♣ KJ8432

W N E S

1 ♥ Pass 1NT¹

Pass 2 ♣ Pass 2 ♠²

Pass 3NT All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 13	♠ A9	You bid first.
Dealer: North	♥ KQJ83	The opponents are silent.
Vul: Both	♦ J3	
HCP: 15+1	♣ AT84	

Board: 14	♠ A42	You bid first.
Dealer: North	♥ A9742	The opponents are silent.
Vul: Both	♦ QJ4	
HCP: 11+1	♣ 87	

Board: 15	♠ K6	Partner bids first.
Dealer: South	♥ J	The opponents are silent.
Vul: None	♦ KJ97542	
HCP: 12+3	♣ KJT	

Board: 16	♠ K5	You bid first.
Dealer: North	♥ KT972	The opponents are silent.
Vul: N-S	♦ A5	
HCP: 14+1	♣ KJ63	

Both hands (Answers Page)

Board: 13

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 11+1

Contract: 5♣ North

North:

♠ A9

♥ KQJ83

♦ J3

♣ AT84

South:

♠ Q83

♥ 7

♦ AQT4

♣ QJ532

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

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

Pass	2♣	Pass	2♠ ²
------	----	------	-----------------

Pass	4♥	Pass	4♠
------	----	------	----

Pass	5♣	All Pass	
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1. forcing 1NT

2. limit raise or better in !C

Board: 14

Dealer: North

Vul: Both

North HCP: 11+1

South HCP: 12+2

Contract: 3NT South

North:

♠ A42

♥ A9742

♦ QJ4

♣ 87

South:

♠ QJ5

♥ 3

♦ A87653

♣ AJ6

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

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

Pass	2♦	Pass	2♠ ²
------	----	------	-----------------

Pass	3♠	Pass	3NT
------	----	------	-----

All Pass			
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1. forcing 1NT

2. limit raise or better in !D

Board: 15

Dealer: South

Vul: None

North HCP: 12+3

South HCP: 14+1

Contract: 3NT South

North:

♠ K6

♥ J

♦ KJ97542

♣ KJT

South:

♠ AT9

♥ AT654

♦ Q86

♣ A5

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

			1♥
--	--	--	----

Pass	1NT ¹	Pass	2♦
------	------------------	------	----

Pass	2♠ ²	Pass	3NT
------	-----------------	------	-----

All Pass			
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1. forcing 1NT

2. limit raise or better in !D

Board: 16

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 11+1

Contract: 3NT North

North:

♠ K5

♥ KT972

♦ A5

♣ KJ63

South:

♠ QJT

♥ Q

♦ Q632

♣ A9742

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

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

Pass	2♣	Pass	2♠ ²
------	----	------	-----------------

Pass	3NT	All Pass	
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1. forcing 1NT

2. limit raise or better in !C

Board: 13	♠ Q83	Partner bids first.
Dealer: North	♥ 7	The opponents are silent.
Vul: Both	♦ AQT4	
HCP: 11+1	♣ QJ532	

Board: 14	♠ QJ5	Partner bids first.
Dealer: North	♥ 3	The opponents are silent.
Vul: Both	♦ A87653	
HCP: 12+2	♣ AJ6	

Board: 15	♠ AT9	You bid first.
Dealer: South	♥ AT654	The opponents are silent.
Vul: None	♦ Q86	
HCP: 14+1	♣ A5	

Board: 16	♠ QJT	Partner bids first.
Dealer: North	♥ Q	The opponents are silent.
Vul: N-S	♦ Q632	
HCP: 11+1	♣ A9742	

Both hands (Answers Page)

Board: 13

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 11+1

Contract: 5♣ North

North:

♠ A9

♥ KQJ83

♦ J3

♣ AT84

South:

♠ Q83

♥ 7

♦ AQT4

♣ QJ532

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

1. forcing 1NT

2. limit raise or better in !C

Board: 14

Dealer: North

Vul: Both

North HCP: 11+1

South HCP: 12+2

Contract: 3NT South

North:

♠ A42

♥ A9742

♦ QJ4

♣ 87

South:

♠ QJ5

♥ 3

♦ A87653

♣ AJ6

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

1. forcing 1NT

2. limit raise or better in !D

Board: 15

Dealer: South

Vul: None

North HCP: 12+3

South HCP: 14+1

Contract: 3NT South

North:

♠ K6

♥ J

♦ KJ97542

♣ KJT

South:

♠ AT9

♥ AT654

♦ Q86

♣ A5

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

1. forcing 1NT

2. limit raise or better in !D

Board: 16

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 11+1

Contract: 3NT North

North:

♠ K5

♥ KT972

♦ A5

♣ KJ63

South:

♠ QJT

♥ Q

♦ Q632

♣ A9742

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

1. forcing 1NT

2. limit raise or better in !C

Board: 17	♠ 32	You bid first.
Dealer: North	♥ KQT63	The opponents are silent.
Vul: E-W	♦ KJ2	
HCP: 12+1	♣ KT8	

Board: 18	♠ QT2	You bid first.
Dealer: North	♥ KQ764	The opponents are silent.
Vul: Both	♦ K8	
HCP: 14+1	♣ A54	

Board: 19	♠ AJ	You bid first.
Dealer: North	♥ AK643	The opponents are silent.
Vul: Both	♦ 7	
HCP: 13+2	♣ J8743	

Board: 20	♠ A2	Partner bids first.
Dealer: South	♥ 3	The opponents are silent.
Vul: None	♦ KJT9432	
HCP: 12+3	♣ A65	

Both hands (Answers Page)

Board: 17

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 11+1

Contract: 4♣ South

North:

♠ 32

♥ KQT63

♦ KJ2

♣ KT8

South:

♠ KJ8

♥ 5

♦ Q863

♣ AJ654

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

1. forcing 1NT

2. limit raise or better in !C

Board: 18

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 11+1

Contract: 3NT North

North:

♠ QT2

♥ KQ764

♦ K8

♣ A54

South:

♠ A86

♥ 9

♦ AQ42

♣ JT973

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

1. forcing 1NT

2. limit raise or better in !C

Board: 19

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 11+1

Contract: 6♣ North

North:

♠ AJ

♥ AK643

♦ 7

♣ J8743

South:

♠ 842

♥ T

♦ QT62

♣ AKQ62

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

1. forcing 1NT

2. limit raise or better in !C

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

Board: 20

Dealer: South

Vul: None

North HCP: 12+3

South HCP: 14+1

Contract: 6♦ North

North:

♠ A2

♥ 3

♦ KJT9432

♣ A65

South:

♠ K65

♥ KQT85

♦ AQ76

♣ 7

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

1. forcing 1NT

2. limit raise or better in !D

3. A=1/5 or 4/5

Board: 17	♠ KJ8	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: E-W	♦ Q863	
HCP: 11+1	♣ AJ654	

Board: 18	♠ A86	Partner bids first.
Dealer: North	♥ 9	The opponents are silent.
Vul: Both	♦ AQ42	
HCP: 11+1	♣ JT973	

Board: 19	♠ 842	Partner bids first.
Dealer: North	♥ T	The opponents are silent.
Vul: Both	♦ QT62	
HCP: 11+1	♣ AKQ62	

Board: 20	♠ K65	You bid first.
Dealer: South	♥ KQT85	The opponents are silent.
Vul: None	♦ AQ76	
HCP: 14+1	♣ 7	

Both hands (Answers Page)

Board: 17

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 11+1

Contract: 4♣ South

North:

♠ 32

♥ KQT63

♦ KJ2

♣ KT8

South:

♠ KJ8

♥ 5

♦ Q863

♣ AJ654

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

1. forcing 1NT

2. limit raise or better in !C

Board: 18

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 11+1

Contract: 3NT North

North:

♠ QT2

♥ KQ764

♦ K8

♣ A54

South:

♠ A86

♥ 9

♦ AQ42

♣ JT973

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

1. forcing 1NT

2. limit raise or better in !C

Board: 19

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 11+1

Contract: 6♣ North

North:

♠ AJ

♥ AK643

♦ 7

♣ J8743

South:

♠ 842

♥ T

♦ QT62

♣ AKQ62

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

1. forcing 1NT

2. limit raise or better in !C

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

Board: 20

Dealer: South

Vul: None

North HCP: 12+3

South HCP: 14+1

Contract: 6♦ North

North:

♠ A2

♥ 3

♦ KJT9432

♣ A65

South:

♠ K65

♥ KQT85

♦ AQ76

♣ 7

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

1. forcing 1NT

2. limit raise or better in !D

3. A=1/5 or 4/5

Board: 21	♠ AT3	Partner bids first.
Dealer: South	♥ 5	The opponents are silent.
Vul: N-S	♦ K84	
HCP: 12+2	♣ KQ5432	

Board: 22	♠ 73	You bid first.
Dealer: North	♥ AT974	The opponents are silent.
Vul: None	♦ A9	
HCP: 13+1	♣ AJ52	

Board: 23	♠ QT6	Partner bids first.
Dealer: South	♥ 7	The opponents are silent.
Vul: E-W	♦ AJT	
HCP: 12+2	♣ KQ6542	

Board: 24	♠ 853	Partner bids first.
Dealer: South	♥ 5	The opponents are silent.
Vul: Both	♦ K87	
HCP: 12+2	♣ AKQ643	

Both hands (Answers Page)

Board: 21

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 12+1

Contract: 3NT North

North:

♠ AT3

♥ 5

♦ K84

♣ KQ5432

South:

♠ Q54

♥ AKJ83

♦ J

♣ JT87

W N E S

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3♥

Pass 3NT All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 22

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 12+2

Contract: 3NT South

North:

♠ 73

♥ AT974

♦ A9

♣ AJ52

South:

♠ A86

♥ J

♦ Q74

♣ KQT986

W N E S

Pass 1♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 3♥ Pass 3NT

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 23

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 14+1

Contract: 3NT North

North:

♠ QT6

♥ 7

♦ AJT

♣ KQ6542

South:

♠ AK9

♥ QJ982

♦ 42

♣ A98

W N E S

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3♠

Pass 3NT All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 24

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 13+1

Contract: 5♣ South

North:

♠ 853

♥ 5

♦ K87

♣ AKQ643

South:

♠ A

♥ AQJT2

♦ J95

♣ J875

W N E S

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 5♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 21	♠ Q54	You bid first.
Dealer: South	♥ AKJ83	The opponents are silent.
Vul: N-S	♦ J	
HCP: 12+1	♣ JT87	

Board: 22	♠ A86	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: None	♦ Q74	
HCP: 12+2	♣ KQT986	

Board: 23	♠ AK9	You bid first.
Dealer: South	♥ QJ982	The opponents are silent.
Vul: E-W	♦ 42	
HCP: 14+1	♣ A98	

Board: 24	♠ A	You bid first.
Dealer: South	♥ AQJT2	The opponents are silent.
Vul: Both	♦ J95	
HCP: 13+1	♣ J875	

Both hands (Answers Page)

Board: 21

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 12+1

Contract: 3NT North

North:

♠ AT3

♥ 5

♦ K84

♣ KQ5432

South:

♠ Q54

♥ AKJ83

♦ J

♣ JT87

W N E S

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3♥

Pass 3NT All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 22

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 12+2

Contract: 3NT South

North:

♠ 73

♥ AT974

♦ A9

♣ AJ52

South:

♠ A86

♥ J

♦ Q74

♣ KQT986

W N E S

Pass 1♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 3♥ Pass 3NT

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 23

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 14+1

Contract: 3NT North

North:

♠ QT6

♥ 7

♦ AJT

♣ KQ6542

South:

♠ AK9

♥ QJ982

♦ 42

♣ A98

W N E S

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3♠

Pass 3NT All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 24

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 13+1

Contract: 5♣ South

North:

♠ 853

♥ 5

♦ K87

♣ AKQ643

South:

♠ A

♥ AQJT2

♦ J95

♣ J875

W N E S

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 5♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 25

♠ J65

You bid first.

Dealer: North

♥ AQ732

The opponents are silent.

Vul: None

♦ 62

HCP: 14+1

♣ AQJ

Board: 26

♠ A76

Partner bids first.

Dealer: South

♥ Q

The opponents are silent.

Vul: N-S

♦ AJT6

HCP: 11+1

♣ 86543

Board: 27

♠ KQJ

You bid first.

Dealer: North

♥ AJ864

The opponents are silent.

Vul: E-W

♦ QJ

HCP: 14+1

♣ 976

Board: 28

♠ A64

You bid first.

Dealer: North

♥ AJ432

The opponents are silent.

Vul: Both

♦ K7

HCP: 14+1

♣ Q86

Both hands (Answers Page)

Board: 25

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 11+1

Contract: 3♣ North

North:

♠ J65

♥ AQ732

♦ 62

♣ AQJ

South:

♠ KT3

♥ 8

♦ AJ93

♣ K9732

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

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

Pass	2♣	Pass	2♠ ²
------	----	------	-----------------

Pass	3♣	All Pass	
------	----	----------	--

1. forcing 1NT

2. limit raise or better in !C

Board: 26

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14+1

Contract: 5♣ South

North:

♠ A76

♥ Q

♦ AJT6

♣ 86543

South:

♠ K43

♥ AT965

♦ K

♣ A972

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

			1♥
--	--	--	----

Pass	1NT ¹	Pass	2♣
------	------------------	------	----

Pass	2♠ ²	Pass	3♥
------	-----------------	------	----

Pass	4♣	Pass	5♣
------	----	------	----

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 27

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 11+1

Contract: 4♣ South

North:

♠ KQJ

♥ AJ864

♦ QJ

♣ 976

South:

♠ A92

♥ 7

♦ A876

♣ KT542

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

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

Pass	2♣	Pass	2♠ ²
------	----	------	-----------------

Pass	3♠	Pass	4♣
------	----	------	----

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 28

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 12+2

Contract: 3NT North

North:

♠ A64

♥ AJ432

♦ K7

♣ Q86

South:

♠ KT3

♥ 5

♦ AJ2

♣ KJT954

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

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

Pass	2♣	Pass	2♠ ²
------	----	------	-----------------

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

1. forcing 1NT

2. limit raise or better in !C

Board: 25	♠ KT3	Partner bids first.
Dealer: North	♥ 8	The opponents are silent.
Vul: None	♦ AJ93	
HCP: 11+1	♣ K9732	

Board: 26	♠ K43	You bid first.
Dealer: South	♥ AT965	The opponents are silent.
Vul: N-S	♦ K	
HCP: 14+1	♣ A972	

Board: 27	♠ A92	Partner bids first.
Dealer: North	♥ 7	The opponents are silent.
Vul: E-W	♦ A876	
HCP: 11+1	♣ KT542	

Board: 28	♠ KT3	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: Both	♦ AJ2	
HCP: 12+2	♣ KJT954	

Both hands (Answers Page)

Board: 25

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 11+1

Contract: 3♣ North

North:

♠ J65

♥ AQ732

♦ 62

♣ AQJ

South:

♠ KT3

♥ 8

♦ AJ93

♣ K9732

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

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

Pass	2♣	Pass	2♠ ²
------	----	------	-----------------

Pass	3♣	All Pass	
------	----	----------	--

1. forcing 1NT

2. limit raise or better in !C

Board: 26

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14+1

Contract: 5♣ South

North:

♠ A76

♥ Q

♦ AJT6

♣ 86543

South:

♠ K43

♥ AT965

♦ K

♣ A972

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

			1♥
--	--	--	----

Pass	1NT ¹	Pass	2♣
------	------------------	------	----

Pass	2♠ ²	Pass	3♥
------	-----------------	------	----

Pass	4♣	Pass	5♣
------	----	------	----

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 27

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 11+1

Contract: 4♣ South

North:

♠ KQJ

♥ AJ864

♦ QJ

♣ 976

South:

♠ A92

♥ 7

♦ A876

♣ KT542

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

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

Pass	2♣	Pass	2♠ ²
------	----	------	-----------------

Pass	3♠	Pass	4♣
------	----	------	----

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 28

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 12+2

Contract: 3NT North

North:

♠ A64

♥ AJ432

♦ K7

♣ Q86

South:

♠ KT3

♥ 5

♦ AJ2

♣ KJT954

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

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

Pass	2♣	Pass	2♠ ²
------	----	------	-----------------

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

1. forcing 1NT

2. limit raise or better in !C

Board: 29	♠ KJ9	Partner bids first.
Dealer: South	♥ T	The opponents are silent.
Vul: E-W	♦ K92	
HCP: 12+2	♣ KQ9876	

Board: 30	♠ Q76	You bid first.
Dealer: North	♥ AT972	The opponents are silent.
Vul: Both	♦ A3	
HCP: 14+1	♣ A72	

Board: 31	♠ KJ5	Partner bids first.
Dealer: South	♥ 4	The opponents are silent.
Vul: None	♦ T652	
HCP: 11+1	♣ AQJ86	

Board: 32	♠ T84	Partner bids first.
Dealer: South	♥ 6	The opponents are silent.
Vul: E-W	♦ A765	
HCP: 11+1	♣ AQJ86	

Both hands (Answers Page)

Board: 29

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 12+1

Contract: 3NT North

North:

♠ KJ9

♥ T

♦ K92

♣ KQ9876

South:

♠ Q2

♥ AQ964

♦ AT8

♣ 543

W N E S

1 ♥

Pass 1NT¹ Pass 2 ♣

Pass 2 ♠² Pass 3 ♥

Pass 3NT All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 30

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 11+1

Contract: 3NT North

North:

♠ Q76

♥ AT972

♦ A3

♣ A72

South:

♠ K84

♥ 5

♦ KT42

♣ KQ986

W N E S

1 ♥ Pass 1NT¹

Pass 2 ♣ Pass 2 ♠²

Pass 3NT All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 31

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 14+1

Contract: 3NT South

North:

♠ KJ5

♥ 4

♦ T652

♣ AQJ86

South:

♠ QT3

♥ AQJ72

♦ AJ

♣ 752

W N E S

1 ♥

Pass 1NT¹ Pass 2 ♣

Pass 2 ♠² Pass 3NT

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 32

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12+1

Contract: 4 ♣ North

North:

♠ T84

♥ 6

♦ A765

♣ AQJ86

South:

♠ K93

♥ AQ983

♦ 8

♣ K943

W N E S

1 ♥

Pass 1NT¹ Pass 2 ♣

Pass 2 ♠² Pass 3 ♥

Pass 4 ♣ All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 29	♠ Q2	You bid first.
Dealer: South	♥ AQ964	The opponents are silent.
Vul: E-W	♦ AT8	
HCP: 12+1	♣ 543	

Board: 30	♠ K84	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: Both	♦ KT42	
HCP: 11+1	♣ KQ986	

Board: 31	♠ QT3	You bid first.
Dealer: South	♥ AQJ72	The opponents are silent.
Vul: None	♦ AJ	
HCP: 14+1	♣ 752	

Board: 32	♠ K93	You bid first.
Dealer: South	♥ AQ983	The opponents are silent.
Vul: E-W	♦ 8	
HCP: 12+1	♣ K943	

Both hands (Answers Page)

Board: 29

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 12+1

Contract: 3NT North

North:

♠ KJ9

♥ T

♦ K92

♣ KQ9876

South:

♠ Q2

♥ AQ964

♦ AT8

♣ 543

W N E S

1 ♥

Pass 1NT¹ Pass 2 ♣

Pass 2 ♠² Pass 3 ♥

Pass 3NT All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 30

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 11+1

Contract: 3NT North

North:

♠ Q76

♥ AT972

♦ A3

♣ A72

South:

♠ K84

♥ 5

♦ KT42

♣ KQ986

W N E S

1 ♥ Pass 1NT¹

Pass 2 ♣ Pass 2 ♠²

Pass 3NT All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 31

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 14+1

Contract: 3NT South

North:

♠ KJ5

♥ 4

♦ T652

♣ AQJ86

South:

♠ QT3

♥ AQJ72

♦ AJ

♣ 752

W N E S

1 ♥

Pass 1NT¹ Pass 2 ♣

Pass 2 ♠² Pass 3NT

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 32

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12+1

Contract: 4 ♣ North

North:

♠ T84

♥ 6

♦ A765

♣ AQJ86

South:

♠ K93

♥ AQ983

♦ 8

♣ K943

W N E S

1 ♥

Pass 1NT¹ Pass 2 ♣

Pass 2 ♠² Pass 3 ♥

Pass 4 ♣ All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 33	♠ AJ8	You bid first.
Dealer: North	♥ A9865	The opponents are silent.
Vul: Both	♦ Q5	
HCP: 14+1	♣ KT9	

Board: 34	♠ K93	Partner bids first.
Dealer: South	♥ 7	The opponents are silent.
Vul: N-S	♦ Q764	
HCP: 11+1	♣ AQ743	

Board: 35	♠ JT8	Partner bids first.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ QJ87	
HCP: 12+1	♣ KJ983	

Board: 36	♠ AJ5	You bid first.
Dealer: North	♥ QJ984	The opponents are silent.
Vul: Both	♦ 87	
HCP: 13+1	♣ KQ6	

Both hands (Answers Page)

Board: 33

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 12+2

Contract: 4♣ South

North:

♠ AJ8

♥ A9865

♦ Q5

♣ KT9

South:

♠ Q74

♥ K

♦ K87

♣ A86542

W N E S

1♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 3♠ Pass 4♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 34

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 11+1

Contract: 3♣ South

North:

♠ K93

♥ 7

♦ Q764

♣ AQ743

South:

♠ J42

♥ AKT93

♦ T9

♣ K95

W N E S

1♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 35

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13+1

Contract: 3NT South

North:

♠ JT8

♥ A

♦ QJ87

♣ KJ983

South:

♠ K7

♥ Q9652

♦ A52

♣ A52

W N E S

1♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3NT

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 36

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 11+1

Contract: 3NT South

North:

♠ AJ5

♥ QJ984

♦ 87

♣ KQ6

South:

♠ K72

♥ 7

♦ AT96

♣ A7542

W N E S

1♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 3♠ Pass 3NT

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 33	♠ Q74	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ K87	
HCP: 12+2	♣ A86542	

Board: 34	♠ J42	You bid first.
Dealer: South	♥ AKT93	The opponents are silent.
Vul: N-S	♦ T9	
HCP: 11+1	♣ K95	

Board: 35	♠ K7	You bid first.
Dealer: South	♥ Q9652	The opponents are silent.
Vul: Both	♦ A52	
HCP: 13+1	♣ A52	

Board: 36	♠ K72	Partner bids first.
Dealer: North	♥ 7	The opponents are silent.
Vul: Both	♦ AT96	
HCP: 11+1	♣ A7542	

Both hands (Answers Page)

Board: 33

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 12+2

Contract: 4♣ South

North:

♠ AJ8

♥ A9865

♦ Q5

♣ KT9

South:

♠ Q74

♥ K

♦ K87

♣ A86542

W N E S

1♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 3♠ Pass 4♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 34

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 11+1

Contract: 3♣ South

North:

♠ K93

♥ 7

♦ Q764

♣ AQ743

South:

♠ J42

♥ AKT93

♦ T9

♣ K95

W N E S

1♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 35

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13+1

Contract: 3NT South

North:

♠ JT8

♥ A

♦ QJ87

♣ KJ983

South:

♠ K7

♥ Q9652

♦ A52

♣ A52

W N E S

1♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3NT

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 36

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 11+1

Contract: 3NT South

North:

♠ AJ5

♥ QJ984

♦ 87

♣ KQ6

South:

♠ K72

♥ 7

♦ AT96

♣ A7542

W N E S

1♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 3♠ Pass 3NT

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 37	♠ QJ7	You bid first.
Dealer: North	♥ Q8765	The opponents are silent.
Vul: N-S	♦ AQ7	
HCP: 12+1	♣ J7	

Board: 38	♠ K72	You bid first.
Dealer: North	♥ AQT52	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 13+1	♣ J84	

Board: 39	♠ K97	You bid first.
Dealer: North	♥ AK962	The opponents are silent.
Vul: E-W	♦ 43	
HCP: 12+1	♣ Q94	

Board: 40	♠ AJ7	You bid first.
Dealer: North	♥ AKT43	The opponents are silent.
Vul: Both	♦ 6	
HCP: 12+1	♣ 9873	

Both hands (Answers Page)

Board: 37

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 11+3

Contract: 4♦ South

North:

♠ QJ7

♥ Q8765

♦ AQ7

♣ J7

South:

♠ AK

♥ J

♦ JT96543

♣ Q63

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

1. forcing 1NT

2. limit raise or better in !D

Board: 38

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 12+2

Contract: 3NT North

North:

♠ K72

♥ AQT52

♦ K6

♣ J84

South:

♠ QT

♥ K

♦ T852

♣ AKT653

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

1. forcing 1NT

2. limit raise or better in !C

Board: 39

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 12+2

Contract: 4♣ South

North:

♠ K97

♥ AK962

♦ 43

♣ Q94

South:

♠ J86

♥ 4

♦ AK5

♣ KJ7653

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

1. forcing 1NT

2. limit raise or better in !C

Board: 40

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 12+2

Contract: 3NT South

North:

♠ AJ7

♥ AKT43

♦ 6

♣ 9873

South:

♠ Q4

♥ 9

♦ 9832

♣ AKQJ64

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

1. forcing 1NT

2. limit raise or better in !C

Board: 37	♠ AK	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: N-S	♦ JT96543	
HCP: 11+3	♣ Q63	

Board: 38	♠ QT	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: E-W	♦ T852	
HCP: 12+2	♣ AKT653	

Board: 39	♠ J86	Partner bids first.
Dealer: North	♥ 4	The opponents are silent.
Vul: E-W	♦ AK5	
HCP: 12+2	♣ KJ7653	

Board: 40	♠ Q4	Partner bids first.
Dealer: North	♥ 9	The opponents are silent.
Vul: Both	♦ 9832	
HCP: 12+2	♣ AKQJ64	

Both hands (Answers Page)

Board: 37

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 11+3

Contract: 4♦ South

North:

♠ QJ7

♥ Q8765

♦ AQ7

♣ J7

South:

♠ AK

♥ J

♦ JT96543

♣ Q63

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

1. forcing 1NT

2. limit raise or better in !D

Board: 38

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 12+2

Contract: 3NT North

North:

♠ K72

♥ AQT52

♦ K6

♣ J84

South:

♠ QT

♥ K

♦ T852

♣ AKT653

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

1. forcing 1NT

2. limit raise or better in !C

Board: 39

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 12+2

Contract: 4♣ South

North:

♠ K97

♥ AK962

♦ 43

♣ Q94

South:

♠ J86

♥ 4

♦ AK5

♣ KJ7653

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

1. forcing 1NT

2. limit raise or better in !C

Board: 40

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 12+2

Contract: 3NT South

North:

♠ AJ7

♥ AKT43

♦ 6

♣ 9873

South:

♠ Q4

♥ 9

♦ 9832

♣ AKQJ64

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

1. forcing 1NT

2. limit raise or better in !C

Board: 41	♠ 843	You bid first.
Dealer: North	♥ AJT75	The opponents are silent.
Vul: N-S	♦ QJ4	
HCP: 13+1	♣ AJ	

Board: 42	♠ 83	You bid first.
Dealer: North	♥ AKJ43	The opponents are silent.
Vul: Both	♦ 853	
HCP: 13+1	♣ AJ7	

Board: 43	♠ 865	Partner bids first.
Dealer: South	♥ Q	The opponents are silent.
Vul: None	♦ AK8743	
HCP: 12+2	♣ K75	

Board: 44	♠ A96	Partner bids first.
Dealer: South	♥ 5	The opponents are silent.
Vul: N-S	♦ AQ74	
HCP: 11+1	♣ JT432	

Both hands (Answers Page)

Board: 41

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 11+2

Contract: 4♦ South

North:

♠ 843

♥ AJT75

♦ QJ4

♣ AJ

South:

♠ AQ

♥ 4

♦ 987652

♣ KQ65

W N E S

1♥ Pass 1NT¹

Pass 2♦ Pass 2♠²

Pass 3♥ Pass 4♦

All Pass

1. forcing 1NT

2. limit raise or better in !D

Board: 42

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 12+2

Contract: 3NT South

North:

♠ 83

♥ AKJ43

♦ 853

♣ AJ7

South:

♠ A64

♥ 5

♦ AJ7

♣ K65432

W N E S

1♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 3♥ Pass 3NT

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 43

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 13+1

Contract: 3NT North

North:

♠ 865

♥ Q

♦ AK8743

♣ K75

South:

♠ AQ

♥ AJ983

♦ T962

♣ Q2

W N E S

1♥

Pass 1NT¹ Pass 2♦

Pass 2♠² Pass 3♠

Pass 3NT All Pass

1. forcing 1NT

2. limit raise or better in !D

Board: 44

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12+1

Contract: 4♣ North

North:

♠ A96

♥ 5

♦ AQ74

♣ JT432

South:

♠ K73

♥ AT973

♦ T2

♣ KQ8

W N E S

1♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3♥

Pass 4♣ All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 41	♠ AQ	Partner bids first.
Dealer: North	♥ 4	The opponents are silent.
Vul: N-S	♦ 987652	
HCP: 11+2	♣ KQ65	

Board: 42	♠ A64	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: Both	♦ AJ7	
HCP: 12+2	♣ K65432	

Board: 43	♠ AQ	You bid first.
Dealer: South	♥ AJ983	The opponents are silent.
Vul: None	♦ T962	
HCP: 13+1	♣ Q2	

Board: 44	♠ K73	You bid first.
Dealer: South	♥ AT973	The opponents are silent.
Vul: N-S	♦ T2	
HCP: 12+1	♣ KQ8	

Both hands (Answers Page)

Board: 41

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 11+2

Contract: 4♦ South

North:

♠ 843

♥ AJT75

♦ QJ4

♣ AJ

South:

♠ AQ

♥ 4

♦ 987652

♣ KQ65

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

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

Pass	2♦	Pass	2♠ ²
------	----	------	-----------------

Pass	3♥	Pass	4♦
------	----	------	----

All Pass

1. forcing 1NT

2. limit raise or better in !D

Board: 42

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 12+2

Contract: 3NT South

North:

♠ 83

♥ AKJ43

♦ 853

♣ AJ7

South:

♠ A64

♥ 5

♦ AJ7

♣ K65432

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

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

Pass	2♣	Pass	2♠ ²
------	----	------	-----------------

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

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 43

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 13+1

Contract: 3NT North

North:

♠ 865

♥ Q

♦ AK8743

♣ K75

South:

♠ AQ

♥ AJ983

♦ T962

♣ Q2

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

			1♥
--	--	--	----

Pass	1NT ¹	Pass	2♦
------	------------------	------	----

Pass	2♠ ²	Pass	3♠
------	-----------------	------	----

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

1. forcing 1NT

2. limit raise or better in !D

Board: 44

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12+1

Contract: 4♣ North

North:

♠ A96

♥ 5

♦ AQ74

♣ JT432

South:

♠ K73

♥ AT973

♦ T2

♣ KQ8

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

			1♥
--	--	--	----

Pass	1NT ¹	Pass	2♣
------	------------------	------	----

Pass	2♠ ²	Pass	3♥
------	-----------------	------	----

Pass	4♣	All Pass	
------	----	----------	--

1. forcing 1NT

2. limit raise or better in !C

Board: 45

♠ KJ4

You bid first.

Dealer: North

♥ AJ987

The opponents are silent.

Vul: E-W

♦ QT6

HCP: 11+1

♣ 97

Board: 46

♠ K73

You bid first.

Dealer: North

♥ AJT87

The opponents are silent.

Vul: None

♦ J2

HCP: 14+1

♣ KQ5

Board: 47

♠ 543

You bid first.

Dealer: North

♥ K7654

The opponents are silent.

Vul: Both

♦ QJ7

HCP: 13+1

♣ AK

Board: 48

♠ A76

You bid first.

Dealer: North

♥ AT843

The opponents are silent.

Vul: N-S

♦ AQ

HCP: 14+1

♣ T72

Both hands (Answers Page)

Board: 45

Dealer: North

Vul: E-W

North HCP: 11+1

South HCP: 12+3

Contract: 4♦ South

North:

♠ KJ4

♥ AJ987

♦ QT6

♣ 97

South:

♠ T98

♥ K

♦ AKJ8532

♣ JT

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

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

Pass	2♦	Pass	2♠ ²
------	----	------	-----------------

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

All Pass

1. forcing 1NT

2. limit raise or better in !D

Board: 46

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 12+3

Contract: 3NT South

North:

♠ K73

♥ AJT87

♦ J2

♣ KQ5

South:

♠ A

♥ 5

♦ KT653

♣ AJT764

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

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

Pass	2♣	Pass	2♠ ²
------	----	------	-----------------

Pass	3♠	Pass	3NT
------	----	------	-----

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 47

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 12+2

Contract: 4♦ South

North:

♠ 543

♥ K7654

♦ QJ7

♣ AK

South:

♠ AKJ

♥ T

♦ A98542

♣ T84

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

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

Pass	2♦	Pass	2♠ ²
------	----	------	-----------------

Pass	3♥	Pass	4♦
------	----	------	----

All Pass

1. forcing 1NT

2. limit raise or better in !D

Board: 48

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 12+2

Contract: 3NT North

North:

♠ A76

♥ AT843

♦ AQ

♣ T72

South:

♠ J85

♥ 9

♦ KJT

♣ AQJ864

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

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

Pass	2♣	Pass	2♠ ²
------	----	------	-----------------

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

1. forcing 1NT

2. limit raise or better in !C

Board: 45	♠ T98	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: E-W	♦ AKJ8532	
HCP: 12+3	♣ JT	

Board: 46	♠ A	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: None	♦ KT653	
HCP: 12+3	♣ AJT764	

Board: 47	♠ AKJ	Partner bids first.
Dealer: North	♥ T	The opponents are silent.
Vul: Both	♦ A98542	
HCP: 12+2	♣ T84	

Board: 48	♠ J85	Partner bids first.
Dealer: North	♥ 9	The opponents are silent.
Vul: N-S	♦ KJT	
HCP: 12+2	♣ AQJ864	

Both hands (Answers Page)

Board: 45

Dealer: North

Vul: E-W

North HCP: 11+1

South HCP: 12+3

Contract: 4♦ South

North:

♠ KJ4

♥ AJ987

♦ QT6

♣ 97

South:

♠ T98

♥ K

♦ AKJ8532

♣ JT

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

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

Pass	2♦	Pass	2♠ ²
------	----	------	-----------------

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

All Pass

1. forcing 1NT

2. limit raise or better in !D

Board: 46

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 12+3

Contract: 3NT South

North:

♠ K73

♥ AJT87

♦ J2

♣ KQ5

South:

♠ A

♥ 5

♦ KT653

♣ AJT764

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

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

Pass	2♣	Pass	2♠ ²
------	----	------	-----------------

Pass	3♠	Pass	3NT
------	----	------	-----

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 47

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 12+2

Contract: 4♦ South

North:

♠ 543

♥ K7654

♦ QJ7

♣ AK

South:

♠ AKJ

♥ T

♦ A98542

♣ T84

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

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

Pass	2♦	Pass	2♠ ²
------	----	------	-----------------

Pass	3♥	Pass	4♦
------	----	------	----

All Pass

1. forcing 1NT

2. limit raise or better in !D

Board: 48

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 12+2

Contract: 3NT North

North:

♠ A76

♥ AT843

♦ AQ

♣ T72

South:

♠ J85

♥ 9

♦ KJT

♣ AQJ864

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

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

Pass	2♣	Pass	2♠ ²
------	----	------	-----------------

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

1. forcing 1NT

2. limit raise or better in !C

Board: 49

♠ Q8

You bid first.

Dealer: North

♥ A7532

The opponents are silent.

Vul: E-W

♦ KQ6

HCP: 12+1

♣ JT6

Board: 50

♠ T98

Partner bids first.

Dealer: South

♥ Q

The opponents are silent.

Vul: None

♦ AQ93

HCP: 11+1

♣ QJT75

Both hands (Answers Page)

Board: 49

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 12+2

Contract: 4♣ South

North:

♠ Q8

♥ A7532

♦ KQ6

♣ JT6

South:

♠ JT9

♥ 9

♦ AJ2

♣ AQ8754

W

N

E

S

1♥

Pass

1NT¹

Pass

2♣

Pass

2♠²

Pass

3♥

Pass

4♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 50

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 14+1

Contract: 4♣ North

North:

♠ T98

♥ Q

♦ AQ93

♣ QJT75

South:

♠ AK2

♥ AK432

♦ 75

♣ 862

W

N

E

S

1♥

Pass

1NT¹

Pass

2♣

Pass

2♠²

Pass

3♠

Pass

4♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 49

♠ JT9

Partner bids first.

Dealer: North

♥ 9

The opponents are silent.

Vul: E-W

♦ AJ2

HCP: 12+2

♣ AQ8754

Board: 50

♠ AK2

You bid first.

Dealer: South

♥ AK432

The opponents are silent.

Vul: None

♦ 75

HCP: 14+1

♣ 862

Both hands (Answers Page)

Board: 49

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 12+2

Contract: 4♣ South

North:

♠ Q8

♥ A7532

♦ KQ6

♣ JT6

South:

♠ JT9

♥ 9

♦ AJ2

♣ AQ8754

W

N

E

S

1♥

Pass

1NT¹

Pass

2♣

Pass

2♠²

Pass

3♥

Pass

4♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 50

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 14+1

Contract: 4♣ North

North:

♠ T98

♥ Q

♦ AQ93

♣ QJT75

South:

♠ AK2

♥ AK432

♦ 75

♣ 862

W

N

E

S

1♥

Pass

1NT¹

Pass

2♣

Pass

2♠²

Pass

3♠

Pass

4♣

All Pass

1. forcing 1NT

2. limit raise or better in !C