

Board: 1	♠ AQ76	Partner bids first.
Dealer: South	♥ KQ762	The opponents are silent.
Vul: None	♦ Q	
HCP: 18+1	♣ KQ8	

Board: 2	♠ KJ932	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: N-S	♦ AKJ7	
HCP: 12+1	♣ T95	

Board: 3	♠ 2	You bid first.
Dealer: North	♥ KQJ852	The opponents are silent.
Vul: E-W	♦ A2	
HCP: 13+2	♣ QJ92	

Board: 4	♠ AQ2	Partner bids first.
Dealer: South	♥ AQJT3	The opponents are silent.
Vul: Both	♦ K963	
HCP: 16+1	♣ 2	

Both hands (Answers Page)

Board: 1

Dealer: South

Vul: None

North HCP: 18+1

South HCP: 14+1

Contract: 6♥ North

North:

♠ AQ76

♥ KQ762

♦ Q

♣ KQ8

South:

♠ J2

♥ A53

♦ AKJ87

♣ J74

W N E S

1♦

Pass 1♥ Pass 1NT

Pass 2♣¹ Pass 3♥²

Pass 4NT Pass 5♥³

Pass 6♥ All Pass

1. New Minor Forcing

2. 3!H

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

Board: 2

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13+1

Contract: 3♦ North

North:

♠ KJ932

♥ 2

♦ AKJ7

♣ T95

South:

♠ Q4

♥ AJT85

♦ 9653

♣ AQ

W N E S

1♥

Pass 1♠ Pass 2♦

Pass 3♦ All Pass

Board: 3

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 12+1

Contract: 4♥ North

North:

♠ 2

♥ KQJ852

♦ A2

♣ QJ92

South:

♠ Q6543

♥ A

♦ KQJ6

♣ 765

W N E S

1♥ Pass 1♠

Pass 2♣ Pass 2NT

Pass 4♥ All Pass

Board: 4

Dealer: South

Vul: Both

North HCP: 16+1

South HCP: 14+1

Contract: 5♦ South

North:

♠ AQ2

♥ AQJT3

♦ K963

♣ 2

South:

♠ K7

♥ 86

♦ QT87

♣ AKQ74

W N E S

1♣

Pass 2♥ Pass 3♦

Pass 4NT Pass 5♦¹

All Pass

1. A=1/5 or 4/5

Board: 1	♠ J2	You bid first.
Dealer: South	♥ A53	The opponents are silent.
Vul: None	♦ AKJ87	
HCP: 14+1	♣ J74	

Board: 2	♠ Q4	You bid first.
Dealer: South	♥ AJT85	The opponents are silent.
Vul: N-S	♦ 9653	
HCP: 13+1	♣ AQ	

Board: 3	♠ Q6543	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ KQJ6	
HCP: 12+1	♣ 765	

Board: 4	♠ K7	You bid first.
Dealer: South	♥ 86	The opponents are silent.
Vul: Both	♦ QT87	
HCP: 14+1	♣ AKQ74	

Both hands (Answers Page)

Board: 1

Dealer: South

Vul: None

North HCP: 18+1

South HCP: 14+1

Contract: 6♥ North

North:

♠ AQ76

♥ KQ762

♦ Q

♣ KQ8

South:

♠ J2

♥ A53

♦ AKJ87

♣ J74

W N E S

1♦

Pass 1♥ Pass 1NT

Pass 2♣¹ Pass 3♥²

Pass 4NT Pass 5♥³

Pass 6♥ All Pass

1. New Minor Forcing

2. 3!H

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

Board: 2

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13+1

Contract: 3♦ North

North:

♠ KJ932

♥ 2

♦ AKJ7

♣ T95

South:

♠ Q4

♥ AJT85

♦ 9653

♣ AQ

W N E S

1♥

Pass 1♠ Pass 2♦

Pass 3♦ All Pass

Board: 3

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 12+1

Contract: 4♥ North

North:

♠ 2

♥ KQJ852

♦ A2

♣ QJ92

South:

♠ Q6543

♥ A

♦ KQJ6

♣ 765

W N E S

1♥ Pass 1♠

Pass 2♣ Pass 2NT

Pass 4♥ All Pass

Board: 4

Dealer: South

Vul: Both

North HCP: 16+1

South HCP: 14+1

Contract: 5♦ South

North:

♠ AQ2

♥ AQJT3

♦ K963

♣ 2

South:

♠ K7

♥ 86

♦ QT87

♣ AKQ74

W N E S

1♣

Pass 2♥ Pass 3♦

Pass 4NT Pass 5♦¹

All Pass

1. A=1/5 or 4/5

Board: 5	♠ QJ6	You bid first.
Dealer: North	♥ AT87642	The opponents are silent.
Vul: N-S	♦ AQ	
HCP: 13+3	♣ 2	

Board: 6	♠ 754	You bid first.
Dealer: North	♥ KQ952	The opponents are silent.
Vul: E-W	♦ Q7	
HCP: 14+1	♣ AK3	

Board: 7	♠ J953	Partner bids first.
Dealer: South	♥ K64	The opponents are silent.
Vul: Both	♦ J	
HCP: 12+1	♣ AKT95	

Board: 8	♠ A762	You bid first.
Dealer: North	♥ KQ963	The opponents are silent.
Vul: None	♦ KJ	
HCP: 13+1	♣ T9	

Board: 9	♠ 8	Partner bids first.
Dealer: South	♥ 86	The opponents are silent.
Vul: E-W	♦ AKJT8	
HCP: 12+2	♣ KJT62	

Both hands (Answers Page)

Board: 5

Dealer: North

Vul: N-S

North HCP: 13+3

South HCP: 12+3

Contract: 4♥ North

North:

♠ QJ6

♥ AT87642

♦ AQ

♣ 2

South:

♠ 9

♥ J

♦ K987643

♣ AKJ5

W	N	E	S
	1♥	Pass	2♦
Pass	4♥	All Pass	

Board: 6

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 11+1

Contract: 4♠ South

North:

♠ 754

♥ KQ952

♦ Q7

♣ AK3

South:

♠ KQJT8

♥ 6

♦ A643

♣ J72

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

1. New Minor Forcing

2. 3!S

Board: 7

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 15+2

Contract: 4♠ South

North:

♠ J953

♥ K64

♦ J

♣ AKT95

South:

♠ KQT6

♥ A92

♦ AQT543

♣ -

W	N	E	S
			1♦
Pass	1♠	Pass	4♠
All Pass			

Board: 8

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 11+2

Contract: 5♦ North

North:

♠ A762

♥ KQ963

♦ KJ

♣ T9

South:

♠ J83

♥ A

♦ AQT953

♣ 842

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

1. forcing 1NT

Board: 9

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 15+2

Contract: 3NT North

North:

♠ 8

♥ 86

♦ AKJT8

♣ KJT62

South:

♠ AKT97

♥ AT754

♦ 6

♣ A4

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

1. forcing 1NT

Board: 5	♠ 9	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: N-S	♦ K987643	
HCP: 12+3	♣ AKJ5	

Board: 6	♠ KQJT8	Partner bids first.
Dealer: North	♥ 6	The opponents are silent.
Vul: E-W	♦ A643	
HCP: 11+1	♣ J72	

Board: 7	♠ KQT6	You bid first.
Dealer: South	♥ A92	The opponents are silent.
Vul: Both	♦ AQT543	
HCP: 15+2	♣ -	

Board: 8	♠ J83	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: None	♦ AQT953	
HCP: 11+2	♣ 842	

Board: 9	♠ AKT97	You bid first.
Dealer: South	♥ AT754	The opponents are silent.
Vul: E-W	♦ 6	
HCP: 15+2	♣ A4	

Both hands (Answers Page)

Board: 5

Dealer: North

Vul: N-S

North HCP: 13+3

South HCP: 12+3

Contract: 4♥ North

North:

♠ QJ6

♥ AT87642

♦ AQ

♣ 2

South:

♠ 9

♥ J

♦ K987643

♣ AKJ5

W	N	E	S
	1♥	Pass	2♦
Pass	4♥	All Pass	

Board: 6

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 11+1

Contract: 4♠ South

North:

♠ 754

♥ KQ952

♦ Q7

♣ AK3

South:

♠ KQJT8

♥ 6

♦ A643

♣ J72

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

1. New Minor Forcing

2. 3!S

Board: 7

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 15+2

Contract: 4♠ South

North:

♠ J953

♥ K64

♦ J

♣ AKT95

South:

♠ KQT6

♥ A92

♦ AQT543

♣ -

W	N	E	S
			1♦
Pass	1♠	Pass	4♠
All Pass			

Board: 8

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 11+2

Contract: 5♦ North

North:

♠ A762

♥ KQ963

♦ KJ

♣ T9

South:

♠ J83

♥ A

♦ AQT953

♣ 842

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

1. forcing 1NT

Board: 9

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 15+2

Contract: 3NT North

North:

♠ 8

♥ 86

♦ AKJT8

♣ KJT62

South:

♠ AKT97

♥ AT754

♦ 6

♣ A4

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

1. forcing 1NT

Board: 10	♠ A73	You bid first.
Dealer: North	♥ QJT	The opponents are silent.
Vul: Both	♦ KT862	
HCP: 14+1	♣ KJ	

Board: 11	♠ AKQT984	You bid first.
Dealer: North	♥ A	The opponents are silent.
Vul: None	♦ T32	
HCP: 14+3	♣ J2	

Board: 12	♠ K874	Partner bids first.
Dealer: South	♥ AJ2	The opponents are silent.
Vul: N-S	♦ 3	
HCP: 8+1	♣ T8743	

Board: 13	♠ Q64	Partner bids first.
Dealer: South	♥ 8	The opponents are silent.
Vul: Both	♦ A653	
HCP: 12+1	♣ KQJ96	

Both hands (Answers Page)

Board: 10

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 12+3

Contract: 4♥ South

North:

♠ A73

♥ QJT

♦ KT862

♣ KJ

South:

♠ KQJ

♥ A876432

♦ Q

♣ 97

W N E S

1♦ Pass 1♥

Pass 1NT Pass 2♣¹

Pass 3♥² Pass 4♥

All Pass

1. New Minor Forcing

2. 3!H

Board: 11

Dealer: North

Vul: None

North HCP: 14+3

South HCP: 13+2

Contract: 4♠ North

North:

♠ AKQT984

♥ A

♦ T32

♣ J2

South:

♠ -

♥ KJT532

♦ AQ54

♣ KT3

W N E S

1♠ Pass 2♥

Pass 4♠ All Pass

Board: 12

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 13+2

Contract: 2♦ South

North:

♠ K874

♥ AJ2

♦ 3

♣ T8743

South:

♠ A

♥ K543

♦ AJ8654

♣ J6

W N E S

1♦

Pass 1♠ Pass 2♦

All Pass

Board: 13

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12+1

Contract: 2NT North

North:

♠ Q64

♥ 8

♦ A653

♣ KQJ96

South:

♠ JT8

♥ AQT73

♦ KQ87

♣ T

W N E S

1♥

Pass 1NT¹ Pass 2♦

Pass 2NT All Pass

1. forcing 1NT

Board: 10	♠ KQJ	Partner bids first.
Dealer: North	♥ A876432	The opponents are silent.
Vul: Both	♦ Q	
HCP: 12+3	♣ 97	

Board: 11	♠ -	Partner bids first.
Dealer: North	♥ KJT532	The opponents are silent.
Vul: None	♦ AQ54	
HCP: 13+2	♣ KT3	

Board: 12	♠ A	You bid first.
Dealer: South	♥ K543	The opponents are silent.
Vul: N-S	♦ AJ8654	
HCP: 13+2	♣ J6	

Board: 13	♠ JT8	You bid first.
Dealer: South	♥ AQT73	The opponents are silent.
Vul: Both	♦ KQ87	
HCP: 12+1	♣ T	

Both hands (Answers Page)

Board: 10

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 12+3

Contract: 4♥ South

North:

♠ A73

♥ QJT

♦ KT862

♣ KJ

South:

♠ KQJ

♥ A876432

♦ Q

♣ 97

W N E S

1♦ Pass 1♥

Pass 1NT Pass 2♣¹

Pass 3♥² Pass 4♥

All Pass

1. New Minor Forcing

2. 3!H

Board: 11

Dealer: North

Vul: None

North HCP: 14+3

South HCP: 13+2

Contract: 4♠ North

North:

♠ AKQT984

♥ A

♦ T32

♣ J2

South:

♠ -

♥ KJT532

♦ AQ54

♣ KT3

W N E S

1♠ Pass 2♥

Pass 4♠ All Pass

Board: 12

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 13+2

Contract: 2♦ South

North:

♠ K874

♥ AJ2

♦ 3

♣ T8743

South:

♠ A

♥ K543

♦ AJ8654

♣ J6

W N E S

1♦

Pass 1♠ Pass 2♦

All Pass

Board: 13

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12+1

Contract: 2NT North

North:

♠ Q64

♥ 8

♦ A653

♣ KQJ96

South:

♠ JT8

♥ AQT73

♦ KQ87

♣ T

W N E S

1♥

Pass 1NT¹ Pass 2♦

Pass 2NT All Pass

1. forcing 1NT

Board: 14	♠ J9	You bid first.
Dealer: North	♥ AKT4	The opponents are silent.
Vul: None	♦ 7	
HCP: 13+2	♣ KQT963	

Board: 15	♠ KJ9853	Partner bids first.
Dealer: South	♥ T65	The opponents are silent.
Vul: N-S	♦ A	
HCP: 12+2	♣ A82	

Board: 16	♠ KQJ42	You bid first.
Dealer: North	♥ 8	The opponents are silent.
Vul: E-W	♦ 65	
HCP: 13+2	♣ AQJ75	

Board: 17	♠ AJ2	You bid first.
Dealer: North	♥ T	The opponents are silent.
Vul: None	♦ KJ754	
HCP: 14+1	♣ KQ83	

Both hands (Answers Page)

Board: 14

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 15+1

Contract: 5♥ North

North:

♠ J9

♥ AKT4

♦ 7

♣ KQT963

South:

♠ AKQ4

♥ Q9765

♦ KJ3

♣ 7

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

1. A=1/5 or 4/5

Board: 15

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 12

Contract: 4♠ North

North:

♠ KJ9853

♥ T65

♦ A

♣ A82

South:

♠ T62

♥ 92

♦ KQJ5

♣ KQJ7

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

1. New Minor Forcing

2. 3!S

Board: 16

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 17+3

Contract: 3NT South

North:

♠ KQJ42

♥ 8

♦ 65

♣ AQJ75

South:

♠ 7

♥ AQJ92

♦ AKT743

♣ K

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

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

Board: 17

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 10

Contract: 3NT North

North:

♠ AJ2

♥ T

♦ KJ754

♣ KQ83

South:

♠ K965

♥ A862

♦ Q

♣ JT64

Board: 14	♠ AKQ4	Partner bids first.
Dealer: North	♥ Q9765	The opponents are silent.
Vul: None	♦ KJ3	
HCP: 15+1	♣ 7	

Board: 15	♠ T62	You bid first.
Dealer: South	♥ 92	The opponents are silent.
Vul: N-S	♦ KQJ5	
HCP: 12	♣ KQJ7	

Board: 16	♠ 7	Partner bids first.
Dealer: North	♥ AQJ92	The opponents are silent.
Vul: E-W	♦ AKT743	
HCP: 17+3	♣ K	

Board: 17	♠ K965	Partner bids first.
Dealer: North	♥ A862	The opponents are silent.
Vul: None	♦ Q	
HCP: 10	♣ JT64	

Both hands (Answers Page)

Board: 14

Dealer: North
 Vul: None
 North HCP: 13+2
 South HCP: 15+1
 Contract: 5♥ North

North:

♠ J9
 ♥ AKT4
 ♦ 7
 ♣ KQT963

South:

♠ AKQ4
 ♥ Q9765
 ♦ KJ3
 ♣ 7

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

1. A=1/5 or 4/5

Board: 15

Dealer: South
 Vul: N-S
 North HCP: 12+2
 South HCP: 12
 Contract: 4♠ North

North:

♠ KJ9853
 ♥ T65
 ♦ A
 ♣ A82

South:

♠ T62
 ♥ 92
 ♦ KQJ5
 ♣ KQJ7

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

1. New Minor Forcing
 2. 3!S

Board: 16

Dealer: North
 Vul: E-W
 North HCP: 13+2
 South HCP: 17+3
 Contract: 3NT South

North:

♠ KQJ42
 ♥ 8
 ♦ 65
 ♣ AQJ75

South:

♠ 7
 ♥ AQJ92
 ♦ AKT743
 ♣ K

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

Board: 17

Dealer: North
 Vul: None
 North HCP: 14+1
 South HCP: 10
 Contract: 3NT North

North:

♠ AJ2
 ♥ T
 ♦ KJ754
 ♣ KQ83

South:

♠ K965
 ♥ A862
 ♦ Q
 ♣ JT64

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

Board: 18	♠ KQJ853	You bid first.
Dealer: North	♥ A3	The opponents are silent.
Vul: N-S	♦ A963	
HCP: 14+2	♣ 9	

Board: 19	♠ 864	Partner bids first.
Dealer: South	♥ QJ62	The opponents are silent.
Vul: E-W	♦ A	
HCP: 11+1	♣ KJ974	

Board: 20	♠ A8432	Partner bids first.
Dealer: South	♥ KT762	The opponents are silent.
Vul: Both	♦ T	
HCP: 7+2	♣ 65	

Board: 21	♠ J9	You bid first.
Dealer: North	♥ A75	The opponents are silent.
Vul: N-S	♦ AKT76	
HCP: 12+1	♣ 954	

Board: 22	♠ A9854	Partner bids first.
Dealer: South	♥ AQ93	The opponents are silent.
Vul: E-W	♦ 4	
HCP: 13+1	♣ QJ2	

Both hands (Answers Page)

Board: 18

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ853	♠ T		1 ♠	Pass	2 ♥
Vul: N-S	♥ A3	♥ KQJT6	Pass	3 ♠	Pass	3NT
North HCP: 14+2	♦ A963	♦ QJ7	All Pass			
South HCP: 12+1	♣ 9	♣ K852				
Contract: 3NT South						

Board: 19

	North:	South:	W	N	E	S
Dealer: South	♠ 864	♠ KQ32				1 ♦
Vul: E-W	♥ QJ62	♥ K93	Pass	1 ♥	Pass	1 ♠
North HCP: 11+1	♦ A	♦ KJT7	Pass	1NT	All Pass	
South HCP: 12	♣ KJ974	♣ 86				
Contract: 1NT North						

Board: 20

	North:	South:	W	N	E	S
Dealer: South	♠ A8432	♠ 5				1 ♦
Vul: Both	♥ KT762	♥ AQ	Pass	1 ♠	Pass	2 ♣
North HCP: 7+2	♦ T	♦ A7543	All Pass			
South HCP: 14+2	♣ 65	♣ KJ743				
Contract: 2 ♣ South						

Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ J9	♠ A5432		1 ♦	Pass	1 ♠
Vul: N-S	♥ A75	♥ Q862	Pass	1NT	Pass	2 ♣ ¹
North HCP: 12+1	♦ AKT76	♦ 5	Pass	2 ♦	Pass	2 ♥
South HCP: 15+1	♣ 954	♣ AKQ	Pass	2NT	Pass	3NT
Contract: 3NT South			All Pass			

1. New Minor Forcing

Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ A9854	♠ KQ				1 ♦
Vul: E-W	♥ AQ93	♥ J542	Pass	1 ♠	Pass	1NT
North HCP: 13+1	♦ 4	♦ AQJ92	Pass	2 ♣ ¹	Pass	3 ♥
South HCP: 13+1	♣ QJ2	♣ 43	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

1. New Minor Forcing

Board: 18	♠ T	Partner bids first.
Dealer: North	♥ KQJT6	The opponents are silent.
Vul: N-S	♦ QJ7	
HCP: 12+1	♣ K852	

Board: 19	♠ KQ32	You bid first.
Dealer: South	♥ K93	The opponents are silent.
Vul: E-W	♦ KJT7	
HCP: 12	♣ 86	

Board: 20	♠ 5	You bid first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: Both	♦ A7543	
HCP: 14+2	♣ KJ743	

Board: 21	♠ A5432	Partner bids first.
Dealer: North	♥ Q862	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 15+1	♣ AKQ	

Board: 22	♠ KQ	You bid first.
Dealer: South	♥ J542	The opponents are silent.
Vul: E-W	♦ AQJ92	
HCP: 13+1	♣ 43	

Both hands (Answers Page)

Board: 18

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ853	♠ T		1 ♠	Pass	2 ♥
Vul: N-S	♥ A3	♥ KQJT6	Pass	3 ♠	Pass	3NT
North HCP: 14+2	♦ A963	♦ QJ7	All Pass			
South HCP: 12+1	♣ 9	♣ K852				
Contract: 3NT South						

Board: 19

	North:	South:	W	N	E	S
Dealer: South	♠ 864	♠ KQ32				1 ♦
Vul: E-W	♥ QJ62	♥ K93	Pass	1 ♥	Pass	1 ♠
North HCP: 11+1	♦ A	♦ KJT7	Pass	1NT	All Pass	
South HCP: 12	♣ KJ974	♣ 86				
Contract: 1NT North						

Board: 20

	North:	South:	W	N	E	S
Dealer: South	♠ A8432	♠ 5				1 ♦
Vul: Both	♥ KT762	♥ AQ	Pass	1 ♠	Pass	2 ♣
North HCP: 7+2	♦ T	♦ A7543	All Pass			
South HCP: 14+2	♣ 65	♣ KJ743				
Contract: 2 ♣ South						

Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ J9	♠ A5432		1 ♦	Pass	1 ♠
Vul: N-S	♥ A75	♥ Q862	Pass	1NT	Pass	2 ♣ ¹
North HCP: 12+1	♦ AKT76	♦ 5	Pass	2 ♦	Pass	2 ♥
South HCP: 15+1	♣ 954	♣ AKQ	Pass	2NT	Pass	3NT
Contract: 3NT South			All Pass			

1. New Minor Forcing

Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ A9854	♠ KQ				1 ♦
Vul: E-W	♥ AQ93	♥ J542	Pass	1 ♠	Pass	1NT
North HCP: 13+1	♦ 4	♦ AQJ92	Pass	2 ♣ ¹	Pass	3 ♥
South HCP: 13+1	♣ QJ2	♣ 43	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

1. New Minor Forcing

Board: 23	♠ T	You bid first.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: Both	♦ Q82	
HCP: 12+2	♣ AJ9865	

Board: 24	♠ AJ987	Partner bids first.
Dealer: South	♥ T	The opponents are silent.
Vul: None	♦ KT2	
HCP: 12+1	♣ AT65	

Board: 25	♠ A2	You bid first.
Dealer: North	♥ KQT8	The opponents are silent.
Vul: E-W	♦ AT76	
HCP: 13	♣ 872	

Board: 26	♠ 42	You bid first.
Dealer: North	♥ AK5	The opponents are silent.
Vul: Both	♦ KJT86	
HCP: 14+1	♣ K52	

Both hands (Answers Page)

Board: 23

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 13+1

Contract: 3NT North

North:

♠ T

♥ KQ3

♦ Q82

♣ AJ9865

South:

♠ AJ753

♥ AJ92

♦ K76

♣ 7

W

N

E

S

1 ♣

Pass

1 ♠

Pass

2 ♣

Pass

3 ♥

Pass

3NT

All Pass

Board: 24

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12+2

Contract: 2 ♥ South

North:

♠ AJ987

♥ T

♦ KT2

♣ AT65

South:

♠ T6

♥ AKJ962

♦ A5

♣ 943

W

N

E

S

1 ♥

Pass

1 ♠

Pass

2 ♥

All Pass

Board: 25

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 9+2

Contract: 1NT North

North:

♠ A2

♥ KQT8

♦ AT76

♣ 872

South:

♠ JT965

♥ J9

♦ K

♣ KJ643

W

N

E

S

1 ♦

Pass

1 ♠

Pass

1NT

All Pass

Board: 26

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 15+1

Contract: 3NT South

North:

♠ 42

♥ AK5

♦ KJT86

♣ K52

South:

♠ AQJ63

♥ J86

♦ Q

♣ AJT4

W

N

E

S

1 ♦

Pass

2 ♠

Pass

3 ♦

Pass

3NT

All Pass

Board: 23	♠ AJ753	Partner bids first.
Dealer: North	♥ AKJ92	The opponents are silent.
Vul: Both	♦ K76	
HCP: 13+1	♣ 7	

Board: 24	♠ T6	You bid first.
Dealer: South	♥ AKJ962	The opponents are silent.
Vul: None	♦ A5	
HCP: 12+2	♣ 943	

Board: 25	♠ JT965	Partner bids first.
Dealer: North	♥ J9	The opponents are silent.
Vul: E-W	♦ K	
HCP: 9+2	♣ KJ643	

Board: 26	♠ AQJ63	Partner bids first.
Dealer: North	♥ J86	The opponents are silent.
Vul: Both	♦ Q	
HCP: 15+1	♣ AJT4	

Both hands (Answers Page)

Board: 23

	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ AJ753		1 ♣	Pass	1 ♠
Vul: Both	♥ KQ3	♥ AJ92	Pass	2 ♣	Pass	3 ♥
North HCP: 12+2	♦ Q82	♦ K76	Pass	3NT	All Pass	
South HCP: 13+1	♣ AJ9865	♣ 7				
Contract: 3NT North						

Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ AJ987	♠ T6				1 ♥
Vul: None	♥ T	♥ AKJ962	Pass	1 ♠	Pass	2 ♥
North HCP: 12+1	♦ KT2	♦ A5	All Pass			
South HCP: 12+2	♣ AT65	♣ 943				
Contract: 2 ♥ South						

Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ JT965		1 ♦	Pass	1 ♠
Vul: E-W	♥ KQT8	♥ J9	Pass	1NT	All Pass	
North HCP: 13	♦ AT76	♦ K				
South HCP: 9+2	♣ 872	♣ KJ643				
Contract: 1NT North						

Board: 26

	North:	South:	W	N	E	S
Dealer: North	♠ 42	♠ AQJ63		1 ♦	Pass	2 ♠
Vul: Both	♥ AK5	♥ J86	Pass	3 ♦	Pass	3NT
North HCP: 14+1	♦ KJT86	♦ Q	All Pass			
South HCP: 15+1	♣ K52	♣ AJT4				
Contract: 3NT South						

Board: 27	♠ -	Partner bids first.
Dealer: South	♥ KQJ93	The opponents are silent.
Vul: None	♦ AK	
HCP: 17+3	♣ A98543	

Board: 28	♠ J9	You bid first.
Dealer: North	♥ A85	The opponents are silent.
Vul: N-S	♦ AKJ6	
HCP: 14	♣ JT87	

Board: 29	♠ AT8	Partner bids first.
Dealer: South	♥ AQ742	The opponents are silent.
Vul: Both	♦ AK93	
HCP: 17+1	♣ T	

Board: 30	♠ 82	Partner bids first.
Dealer: South	♥ A862	The opponents are silent.
Vul: None	♦ AQJ983	
HCP: 11+2	♣ 3	

Both hands (Answers Page)

Board: 27

Dealer: South

Vul: None

North HCP: 17+3

South HCP: 14+3

Contract: 6♥ South

North:

♠ -

♥ KQJ93

♦ AK

♣ A98543

South:

♠ AKQ8643

♥ A86

♦ J8

♣ T

W N E S

Pass 2♥ Pass 1♠

Pass 4♦ Pass 4♣¹

Pass 5♣² Pass 4NT

Pass 6♦³ Pass 5♦

Pass 6♥

All Pass

1. Splinter

2. A=0/5 or 3/5

3. !H queen and !D king

Board: 28

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 15+2

Contract: 4♥ North

North:

♠ J9

♥ A85

♦ AKJ6

♣ JT87

South:

♠ K872

♥ QJT972

♦ Q

♣ AK

W N E S

Pass 1♦ Pass 1♥

Pass 1NT Pass 3♥

Pass 4♥ All Pass

Board: 29

Dealer: South

Vul: Both

North HCP: 17+1

South HCP: 12

Contract: 4♥ South

North:

♠ AT8

♥ AQ742

♦ AK93

♣ T

South:

♠ K32

♥ KJ6

♦ Q52

♣ K962

W N E S

Pass 2♥ Pass 1♣

Pass 4♥

All Pass

Board: 30

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 13+1

Contract: 3NT South

North:

♠ 82

♥ A862

♦ AQJ983

♣ 3

South:

♠ A974

♥ QJ9

♦ 6

♣ AQ652

W N E S

Pass 1♦ Pass 1♣

Pass 3♦ Pass 1♠

Pass 3NT

All Pass

Board: 27	♠ AKQ8643	You bid first.
Dealer: South	♥ A86	The opponents are silent.
Vul: None	♦ J8	
HCP: 14+3	♣ T	

Board: 28	♠ K872	Partner bids first.
Dealer: North	♥ QJT972	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 15+2	♣ AK	

Board: 29	♠ K32	You bid first.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: Both	♦ Q52	
HCP: 12	♣ K962	

Board: 30	♠ A974	You bid first.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: None	♦ 6	
HCP: 13+1	♣ AQ652	

Both hands (Answers Page)

Board: 27

Dealer: South

Vul: None

North HCP: 17+3

South HCP: 14+3

Contract: 6♥ South

North:

♠ -

♥ KQJ93

♦ AK

♣ A98543

South:

♠ AKQ8643

♥ A86

♦ J8

♣ T

W N E S

Pass 2♥ Pass 1♠

Pass 4♦ Pass 4♣¹

Pass 5♣² Pass 4NT

Pass 6♦³ Pass 5♦

Pass 6♥

All Pass

1. Splinter

2. A=0/5 or 3/5

3. !H queen and !D king

Board: 28

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 15+2

Contract: 4♥ North

North:

♠ J9

♥ A85

♦ AKJ6

♣ JT87

South:

♠ K872

♥ QJT972

♦ Q

♣ AK

W N E S

Pass 1♦ Pass 1♥

Pass 1NT Pass 3♥

Pass 4♥ All Pass

Board: 29

Dealer: South

Vul: Both

North HCP: 17+1

South HCP: 12

Contract: 4♥ South

North:

♠ AT8

♥ AQ742

♦ AK93

♣ T

South:

♠ K32

♥ KJ6

♦ Q52

♣ K962

W N E S

Pass 2♥ Pass 1♣

Pass 4♥

All Pass

Board: 30

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 13+1

Contract: 3NT South

North:

♠ 82

♥ A862

♦ AQJ983

♣ 3

South:

♠ A974

♥ QJ9

♦ 6

♣ AQ652

W N E S

Pass 1♦ Pass 1♣

Pass 3♦ Pass 1♠

Pass 3NT

All Pass

Board: 31	♠ QJ53	Partner bids first.
Dealer: South	♥ AKQT42	The opponents are silent.
Vul: N-S	♦ 4	
HCP: 12+2	♣ 62	

Board: 32	♠ J4	You bid first.
Dealer: North	♥ 842	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 12+2	♣ A75432	

Board: 33	♠ QJ832	You bid first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: None	♦ J3	
HCP: 13+1	♣ K874	

Board: 34	♠ 5	Partner bids first.
Dealer: South	♥ AT973	The opponents are silent.
Vul: N-S	♦ J8	
HCP: 11+2	♣ KQJ53	

Board: 35	♠ KT32	You bid first.
Dealer: North	♥ AT753	The opponents are silent.
Vul: E-W	♦ QJ5	
HCP: 13+1	♣ K	

Both hands (Answers Page)

Board: 31

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 12+2

Contract: 3♥ North

North:

♠ QJ53

♥ AKQT42

♦ 4

♣ 62

South:

♠ AT9

♥ 5

♦ KQ8763

♣ K87

W N E S

Pass 1♥ Pass 2♦

Pass 3♥ All Pass

Board: 32

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 14+1

Contract: 3NT South

North:

♠ J4

♥ 842

♦ AK

♣ A75432

South:

♠ AKQ

♥ QJT96

♦ QT74

♣ 9

W N E S

Pass 1♣ Pass 1♥

Pass 2♣ Pass 3NT

All Pass

Board: 33

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 15+2

Contract: 3NT North

North:

♠ QJ832

♥ AQ

♦ J3

♣ K874

South:

♠ -

♥ KJ764

♦ AQ752

♣ AJ9

W N E S

Pass 1♠ Pass 2♥

Pass 2NT Pass 3♦

Pass 3NT All Pass

Board: 34

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 14+2

Contract: 4♠ South

North:

♠ 5

♥ AT973

♦ J8

♣ KQJ53

South:

♠ KQ9873

♥ Q2

♦ AK95

♣ 2

W N E S

Pass 1NT¹ Pass 2♦

Pass 2NT Pass 3♦

Pass 3♥ Pass 4♠

All Pass

1. forcing 1NT

Board: 35

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 9+1

Contract: 2♦ North

North:

♠ KT32

♥ AT753

♦ QJ5

♣ K

South:

♠ AJ8

♥ Q

♦ T983

♣ QT982

W N E S

Pass 1♥ Pass 1NT¹

Pass 2♦ All Pass

1. forcing 1NT

Board: 31	♠ AT9	You bid first.
Dealer: South	♥ 5	The opponents are silent.
Vul: N-S	♦ KQ8763	
HCP: 12+2	♣ K87	

Board: 32	♠ AKQ	Partner bids first.
Dealer: North	♥ QJT96	The opponents are silent.
Vul: E-W	♦ QT74	
HCP: 14+1	♣ 9	

Board: 33	♠ -	Partner bids first.
Dealer: North	♥ KJ764	The opponents are silent.
Vul: None	♦ AQ752	
HCP: 15+2	♣ AJ9	

Board: 34	♠ KQ9873	You bid first.
Dealer: South	♥ Q2	The opponents are silent.
Vul: N-S	♦ AK95	
HCP: 14+2	♣ 2	

Board: 35	♠ AJ8	Partner bids first.
Dealer: North	♥ Q	The opponents are silent.
Vul: E-W	♦ T983	
HCP: 9+1	♣ QT982	

Both hands (Answers Page)

Board: 31

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 12+2

Contract: 3♥ North

North:

♠ QJ53

♥ AKQT42

♦ 4

♣ 62

South:

♠ AT9

♥ 5

♦ KQ8763

♣ K87

W N E S

Pass 1♥ Pass 1♦

Pass 3♥ All Pass

Pass 2♦

Board: 32

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 14+1

Contract: 3NT South

North:

♠ J4

♥ 842

♦ AK

♣ A75432

South:

♠ AKQ

♥ QJT96

♦ QT74

♣ 9

W N E S

Pass 1♣ Pass 1♥

Pass 2♣ Pass 3NT

All Pass

Board: 33

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 15+2

Contract: 3NT North

North:

♠ QJ832

♥ AQ

♦ J3

♣ K874

South:

♠ -

♥ KJ764

♦ AQ752

♣ AJ9

W N E S

Pass 1♠ Pass 2♥

Pass 2NT Pass 3♦

Pass 3NT All Pass

Board: 34

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 14+2

Contract: 4♠ South

North:

♠ 5

♥ AT973

♦ J8

♣ KQJ53

South:

♠ KQ9873

♥ Q2

♦ AK95

♣ 2

W N E S

Pass 1NT¹ Pass 1♠

Pass 2NT Pass 2♦

Pass 3♥ Pass 3♦

Pass 4♠

All Pass

1. forcing 1NT

Board: 35

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 9+1

Contract: 2♦ North

North:

♠ KT32

♥ AT753

♦ QJ5

♣ K

South:

♠ AJ8

♥ Q

♦ T983

♣ QT982

W N E S

Pass 1♥ Pass 1NT¹

Pass 2♦ All Pass

1. forcing 1NT

Board: 36	♠ 97	You bid first.
Dealer: North	♥ AKQ3	The opponents are silent.
Vul: Both	♦ A832	
HCP: 13	♣ 632	

Board: 37	♠ KJ854	Partner bids first.
Dealer: South	♥ A87	The opponents are silent.
Vul: N-S	♦ AT94	
HCP: 12+1	♣ 8	

Board: 38	♠ 532	You bid first.
Dealer: North	♥ AT8	The opponents are silent.
Vul: E-W	♦ KQ43	
HCP: 13	♣ AT9	

Board: 39	♠ Q96	You bid first.
Dealer: North	♥ 95	The opponents are silent.
Vul: Both	♦ KT5	
HCP: 12+1	♣ AK986	

Board: 40	♠ A8	You bid first.
Dealer: North	♥ KJ8743	The opponents are silent.
Vul: None	♦ 2	
HCP: 12+2	♣ A632	

Both hands (Answers Page)

Board: 36

	North:	South:	W	N	E	S
Dealer: North	♠ 97	♠ AQJ6532		1 ♦	Pass	1 ♠
Vul: Both	♥ AKQ3	♥ 65	Pass	1NT	Pass	4 ♠
North HCP: 13	♦ A832	♦ 9	All Pass			
South HCP: 8+3	♣ 632	♣ J87				
Contract: 4 ♠ South						

Board: 37

	North:	South:	W	N	E	S
Dealer: South	♠ KJ854	♠ A				1 ♣
Vul: N-S	♥ A87	♥ QT	Pass	1 ♠	Pass	3 ♣
North HCP: 12+1	♦ AT94	♦ Q632	Pass	3NT	All Pass	
South HCP: 15+2	♣ 8	♣ AQJ954				
Contract: 3NT North						

Board: 38

	North:	South:	W	N	E	S
Dealer: North	♠ 532	♠ AKQJ8		1 ♦	Pass	2 ♠
Vul: E-W	♥ AT8	♥ J74	Pass	3 ♠	Pass	4 ♣
North HCP: 13	♦ KQ43	♦ J	Pass	4 ♦	Pass	4NT
South HCP: 17+1	♣ AT9	♣ KQ62	Pass	5 ♥ ¹	Pass	5 ♠
Contract: 5 ♠ South			All Pass			

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

Board: 39

	North:	South:	W	N	E	S
Dealer: North	♠ Q96	♠ A853		1 ♣	Pass	1 ♥
Vul: Both	♥ 95	♥ A642	Pass	1NT	All Pass	
North HCP: 12+1	♦ KT5	♦ J732				
South HCP: 9	♣ AK986	♣ 3				
Contract: 1NT North						

Board: 40

	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ JT764		1 ♥	Pass	1 ♠
Vul: None	♥ KJ8743	♥ 9	Pass	2 ♣	Pass	3NT
North HCP: 12+2	♦ 2	♦ AKQ65	All Pass			
South HCP: 13+2	♣ A632	♣ K9				
Contract: 3NT South						

Board: 36 ♠ AQJ6532 Partner bids first.
 Dealer: North ♥ 65 The opponents are silent.
 Vul: Both ♦ 9
 HCP: 8+3 ♣ J87

Board: 37 ♠ A You bid first.
 Dealer: South ♥ QT The opponents are silent.
 Vul: N-S ♦ Q632
 HCP: 15+2 ♣ AQJ954

Board: 38 ♠ AKQJ8 Partner bids first.
 Dealer: North ♥ J74 The opponents are silent.
 Vul: E-W ♦ J
 HCP: 17+1 ♣ KQ62

Board: 39 ♠ A853 Partner bids first.
 Dealer: North ♥ A642 The opponents are silent.
 Vul: Both ♦ J732
 HCP: 9 ♣ 3

Board: 40 ♠ JT764 Partner bids first.
 Dealer: North ♥ 9 The opponents are silent.
 Vul: None ♦ AKQ65
 HCP: 13+2 ♣ K9

Both hands (Answers Page)

Board: 36

	North:	South:	W	N	E	S
Dealer: North	♠ 97	♠ AQJ6532		1 ♦	Pass	1 ♠
Vul: Both	♥ AKQ3	♥ 65	Pass	1NT	Pass	4 ♠
North HCP: 13	♦ A832	♦ 9	All Pass			
South HCP: 8+3	♣ 632	♣ J87				
Contract: 4 ♠ South						

Board: 37

	North:	South:	W	N	E	S
Dealer: South	♠ KJ854	♠ A				1 ♣
Vul: N-S	♥ A87	♥ QT	Pass	1 ♠	Pass	3 ♣
North HCP: 12+1	♦ AT94	♦ Q632	Pass	3NT	All Pass	
South HCP: 15+2	♣ 8	♣ AQJ954				
Contract: 3NT North						

Board: 38

	North:	South:	W	N	E	S
Dealer: North	♠ 532	♠ AKQJ8		1 ♦	Pass	2 ♠
Vul: E-W	♥ AT8	♥ J74	Pass	3 ♠	Pass	4 ♣
North HCP: 13	♦ KQ43	♦ J	Pass	4 ♦	Pass	4NT
South HCP: 17+1	♣ AT9	♣ KQ62	Pass	5 ♥ ¹	Pass	5 ♠
Contract: 5 ♠ South			All Pass			

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

Board: 39

	North:	South:	W	N	E	S
Dealer: North	♠ Q96	♠ A853		1 ♣	Pass	1 ♥
Vul: Both	♥ 95	♥ A642	Pass	1NT	All Pass	
North HCP: 12+1	♦ KT5	♦ J732				
South HCP: 9	♣ AK986	♣ 3				
Contract: 1NT North						

Board: 40

	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ JT764		1 ♥	Pass	1 ♠
Vul: None	♥ KJ8743	♥ 9	Pass	2 ♣	Pass	3NT
North HCP: 12+2	♦ 2	♦ AKQ65	All Pass			
South HCP: 13+2	♣ A632	♣ K9				
Contract: 3NT South						

Board: 41	♠ Q2	You bid first.
Dealer: North	♥ Q86542	The opponents are silent.
Vul: E-W	♦ AKT	
HCP: 15+2	♣ A7	

Board: 42	♠ AKJT	Partner bids first.
Dealer: South	♥ AK74	The opponents are silent.
Vul: Both	♦ T9643	
HCP: 15+1	♣ -	

Board: 43	♠ AQ5	Partner bids first.
Dealer: South	♥ K9865	The opponents are silent.
Vul: None	♦ KJT2	
HCP: 13+1	♣ 7	

Board: 44	♠ 7	You bid first.
Dealer: North	♥ AJT4	The opponents are silent.
Vul: N-S	♦ KQ6	
HCP: 15+1	♣ KQ987	

Board: 45	♠ J	You bid first.
Dealer: North	♥ J86	The opponents are silent.
Vul: Both	♦ KJ9764	
HCP: 13+2	♣ AK5	

Both hands (Answers Page)

Board: 41

Dealer: North

Vul: E-W

North HCP: 15+2

South HCP: 11

Contract: 4♥ South

North:

♠ Q2

♥ Q86542

♦ AKT

♣ A7

South:

♠ A754

♥ A

♦ Q654

♣ JT86

W	N	E	S
	1♥	Pass	1♠
Pass	3♥	Pass	4♥
All Pass			

Board: 42

Dealer: South

Vul: Both

North HCP: 15+1

South HCP: 14+1

Contract: 4♠ North

North:

♠ AKJT

♥ AK74

♦ T9643

♣ -

South:

♠ Q742

♥ Q3

♦ AQ

♣ KJT82

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

1. Fourth suit game force

Board: 43

Dealer: South

Vul: None

North HCP: 13+1

South HCP: 12+1

Contract: 4♥ South

North:

♠ AQ5

♥ K9865

♦ KJT2

♣ 7

South:

♠ 32

♥ Q432

♦ A8

♣ KQJ64

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

Board: 44

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 13+1

Contract: 4♥ North

North:

♠ 7

♥ AJT4

♦ KQ6

♣ KQ987

South:

♠ AKJT

♥ KQ832

♦ 854

♣ T

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

Board: 45

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 10+1

Contract: 2♦ North

North:

♠ J

♥ J86

♦ KJ9764

♣ AK5

South:

♠ AT93

♥ KQ952

♦ -

♣ J982

W	N	E	S
	1♦	Pass	1♥
Pass	2♦	All Pass	

Board: 41	♠ A754	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ Q654	
HCP: 11	♣ JT86	

Board: 42	♠ Q742	You bid first.
Dealer: South	♥ Q3	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 14+1	♣ KJT82	

Board: 43	♠ 32	You bid first.
Dealer: South	♥ Q432	The opponents are silent.
Vul: None	♦ A8	
HCP: 12+1	♣ KQJ64	

Board: 44	♠ AKJT	Partner bids first.
Dealer: North	♥ KQ832	The opponents are silent.
Vul: N-S	♦ 854	
HCP: 13+1	♣ T	

Board: 45	♠ AT93	Partner bids first.
Dealer: North	♥ KQ952	The opponents are silent.
Vul: Both	♦ -	
HCP: 10+1	♣ J982	

Both hands (Answers Page)

Board: 41

	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ A754		1 ♥	Pass	1 ♠
Vul: E-W	♥ Q86542	♥ A	Pass	3 ♥	Pass	4 ♥
North HCP: 15+2	♦ AKT	♦ Q654	All Pass			
South HCP: 11	♣ A7	♣ JT86				
Contract: 4 ♥ South						

Board: 42

	North:	South:	W	N	E	S
Dealer: South	♠ AKJT	♠ Q742				1 ♣
Vul: Both	♥ AK74	♥ Q3	Pass	1 ♦	Pass	1 ♠
North HCP: 15+1	♦ T9643	♦ AQ	Pass	2 ♥ ¹	Pass	3 ♣
South HCP: 14+1	♣ -	♣ KJT82	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

1. Fourth suit game force

Board: 43

	North:	South:	W	N	E	S
Dealer: South	♠ AQ5	♠ 32				1 ♣
Vul: None	♥ K9865	♥ Q432	Pass	1 ♥	Pass	2 ♥
North HCP: 13+1	♦ KJT2	♦ A8	Pass	2 ♠	Pass	3 ♣
South HCP: 12+1	♣ 7	♣ KQJ64	Pass	3 ♦	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

Board: 44

	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ AKJT		1 ♣	Pass	1 ♥
Vul: N-S	♥ AJT4	♥ KQ832	Pass	3 ♥	Pass	3NT
North HCP: 15+1	♦ KQ6	♦ 854	Pass	4 ♥	All Pass	
South HCP: 13+1	♣ KQ987	♣ T				
Contract: 4 ♥ North						

Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ AT93		1 ♦	Pass	1 ♥
Vul: Both	♥ J86	♥ KQ952	Pass	2 ♦	All Pass	
North HCP: 13+2	♦ KJ9764	♦ -				
South HCP: 10+1	♣ AK5	♣ J982				
Contract: 2 ♦ North						

Board: 46	♠ 4	Partner bids first.
Dealer: South	♥ Q653	The opponents are silent.
Vul: None	♦ Q9543	
HCP: 9+1	♣ AJ2	

Board: 47	♠ AQT93	You bid first.
Dealer: North	♥ J7	The opponents are silent.
Vul: N-S	♦ AK973	
HCP: 14+2	♣ 2	

Board: 48	♠ KQ6	You bid first.
Dealer: North	♥ AQ864	The opponents are silent.
Vul: E-W	♦ Q87	
HCP: 13+1	♣ T8	

Board: 49	♠ K8753	Partner bids first.
Dealer: South	♥ 8	The opponents are silent.
Vul: None	♦ K653	
HCP: 10+1	♣ A82	

Board: 50	♠ AQJT4	Partner bids first.
Dealer: South	♥ 874	The opponents are silent.
Vul: N-S	♦ A	
HCP: 12+1	♣ J832	

Both hands (Answers Page)

Board: 46

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15+1

Contract: 2 ♠ North

North:

♠ 4

♥ Q653

♦ Q9543

♣ AJ2

South:

♠ Q9852

♥ AK8

♦ K

♣ K763

W N E S

Pass 1NT¹ Pass 2 ♣

Pass 2 ♠ All Pass

1. forcing 1NT

Board: 47

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 15+2

Contract: 3NT North

North:

♠ AQT93

♥ J7

♦ AK973

♣ 2

South:

♠ 8

♥ AKQ9

♦ J6

♣ KQT963

W N E S

Pass 1 ♠ Pass 2 ♣

Pass 3 ♦ Pass 3 ♥

Pass 3NT All Pass

Board: 48

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 11+1

Contract: 4 ♠ South

North:

♠ KQ6

♥ AQ864

♦ Q87

♣ T8

South:

♠ A5432

♥ 3

♦ KJ42

♣ K72

W N E S

Pass 1 ♥ Pass 1 ♠

Pass 1NT Pass 2 ♦¹

Pass 3 ♠² Pass 4 ♠

All Pass

1. New Minor Forcing

2. 3 !S

Board: 49

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15+2

Contract: 3 ♠ North

North:

♠ K8753

♥ 8

♦ K653

♣ A82

South:

♠ 9

♥ AKQJ75

♦ AT84

♣ J7

W N E S

Pass 1 ♠ Pass 2 ♥

Pass 3 ♦ Pass 3 ♥

Pass 3 ♠ All Pass

Board: 50

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13+1

Contract: 3NT North

North:

♠ AQJT4

♥ 874

♦ A

♣ J832

South:

♠ 52

♥ AKT3

♦ KJ983

♣ Q6

W N E S

Pass 1 ♠ Pass 1NT

Pass 2 ♣¹ Pass 3 ♥

Pass 3NT All Pass

1. New Minor Forcing

Board: 46	♠ Q9852	You bid first.
Dealer: South	♥ AK8	The opponents are silent.
Vul: None	♦ K	
HCP: 15+1	♣ K763	

Board: 47	♠ 8	Partner bids first.
Dealer: North	♥ AKQ9	The opponents are silent.
Vul: N-S	♦ J6	
HCP: 15+2	♣ KQT963	

Board: 48	♠ A5432	Partner bids first.
Dealer: North	♥ 3	The opponents are silent.
Vul: E-W	♦ KJ42	
HCP: 11+1	♣ K72	

Board: 49	♠ 9	You bid first.
Dealer: South	♥ AKQJ75	The opponents are silent.
Vul: None	♦ AT84	
HCP: 15+2	♣ J7	

Board: 50	♠ 52	You bid first.
Dealer: South	♥ AKT3	The opponents are silent.
Vul: N-S	♦ KJ983	
HCP: 13+1	♣ Q6	

Both hands (Answers Page)

Board: 46

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15+1

Contract: 2 ♠ North

North:

♠ 4

♥ Q653

♦ Q9543

♣ AJ2

South:

♠ Q9852

♥ AK8

♦ K

♣ K763

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

			1 ♠
--	--	--	-----

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

Pass	2 ♠	All Pass	
------	-----	----------	--

1. forcing 1NT

Board: 47

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 15+2

Contract: 3NT North

North:

♠ AQT93

♥ J7

♦ AK973

♣ 2

South:

♠ 8

♥ AKQ9

♦ J6

♣ KQT963

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

	1 ♠	Pass	2 ♣
--	-----	------	-----

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

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

Board: 48

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 11+1

Contract: 4 ♠ South

North:

♠ KQ6

♥ AQ864

♦ Q87

♣ T8

South:

♠ A5432

♥ 3

♦ KJ42

♣ K72

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

	1 ♥	Pass	1 ♠
--	-----	------	-----

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

Pass	3 ♠ ²	Pass	4 ♠
------	------------------	------	-----

All Pass

1. New Minor Forcing

2. 3 !S

Board: 49

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15+2

Contract: 3 ♠ North

North:

♠ K8753

♥ 8

♦ K653

♣ A82

South:

♠ 9

♥ AKQJ75

♦ AT84

♣ J7

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

			1 ♥
--	--	--	-----

Pass	1 ♠	Pass	2 ♦
------	-----	------	-----

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

Pass	3 ♠	All Pass	
------	-----	----------	--

Board: 50

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13+1

Contract: 3NT North

North:

♠ AQJT4

♥ 874

♦ A

♣ J832

South:

♠ 52

♥ AKT3

♦ KJ983

♣ Q6

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

			1 ♦
--	--	--	-----

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

Pass	2 ♣ ¹	Pass	3 ♥
------	------------------	------	-----

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

1. New Minor Forcing