

<b>Board: 1</b>	♠ Q4	You bid first.
Dealer: North	♥ A97	The opponents are silent.
Vul: None	♦ KT76	
HCP: 13	♣ A964	

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<b>Board: 2</b>	♠ KQJ87	Partner bids first.
Dealer: South	♥ 9	The opponents are silent.
Vul: N-S	♦ A832	
HCP: 10+1	♣ T75	

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<b>Board: 3</b>	♠ 864	Partner bids first.
Dealer: South	♥ A98	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 10+2	♣ AQ9872	

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<b>Board: 4</b>	♠ QT87	Partner bids first.
Dealer: South	♥ 7532	The opponents are silent.
Vul: Both	♦ AJ974	
HCP: 7+1	♣ -	

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<b>Board: 5</b>	♠ Q6	You bid first.
Dealer: North	♥ KQ	The opponents are silent.
Vul: N-S	♦ AKJ842	
HCP: 19+2	♣ KJ9	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ JT962		1 ♦	Pass	1 ♠
Vul: None	♥ A97	♥ QJ5	Pass	1NT	All Pass	
North HCP: 13	♦ KT76	♦ 8				
South HCP: 7+1	♣ A964	♣ QJT8				
Contract: 1NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ KQJ87	♠ A62				1 ♥
Vul: N-S	♥ 9	♥ AJ432	Pass	1 ♠	Pass	2 ♣
North HCP: 10+1	♦ A832	♦ K	All Pass			
South HCP: 17+1	♣ T75	♣ KQ82				
Contract: 2 ♣ South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ 864	♠ AK7				1 ♦
Vul: E-W	♥ A98	♥ KT5	Pass	1NT	Pass	3 ♦
North HCP: 10+2	♦ 5	♦ AQT432	Pass	3NT	All Pass	
South HCP: 17+2	♣ AQ9872	♣ J				
Contract: 3NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ QT87	♠ A432				1 ♣
Vul: Both	♥ 7532	♥ A4	Pass	1 ♦	Pass	2 ♠
North HCP: 7+1	♦ AJ974	♦ Q	Pass	4 ♠	All Pass	
South HCP: 18+2	♣ -	♣ AKJ654				
Contract: 4 ♠ North						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ KJ53		1 ♦	Pass	1 ♥
Vul: N-S	♥ KQ	♥ A8754	Pass	3NT	All Pass	
North HCP: 19+2	♦ AKJ842	♦ Q				
South HCP: 10+1	♣ KJ9	♣ 876				
Contract: 3NT North						

<b>Board: 1</b>	♠ JT962	Partner bids first.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: None	♦ 8	
HCP: 7+1	♣ QJT8	

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<b>Board: 2</b>	♠ A62	You bid first.
Dealer: South	♥ AJ432	The opponents are silent.
Vul: N-S	♦ K	
HCP: 17+1	♣ KQ82	

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<b>Board: 3</b>	♠ AK7	You bid first.
Dealer: South	♥ KT5	The opponents are silent.
Vul: E-W	♦ AQT432	
HCP: 17+2	♣ J	

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<b>Board: 4</b>	♠ A432	You bid first.
Dealer: South	♥ A4	The opponents are silent.
Vul: Both	♦ Q	
HCP: 18+2	♣ AKJ654	

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<b>Board: 5</b>	♠ KJ53	Partner bids first.
Dealer: North	♥ A8754	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 10+1	♣ 876	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ JT962		1 ♦	Pass	1 ♠
Vul: None	♥ A97	♥ QJ5	Pass	1NT	All Pass	
North HCP: 13	♦ KT76	♦ 8				
South HCP: 7+1	♣ A964	♣ QJT8				
Contract: 1NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ KQJ87	♠ A62				1 ♥
Vul: N-S	♥ 9	♥ AJ432	Pass	1 ♠	Pass	2 ♣
North HCP: 10+1	♦ A832	♦ K	All Pass			
South HCP: 17+1	♣ T75	♣ KQ82				
Contract: 2 ♣ South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ 864	♠ AK7				1 ♦
Vul: E-W	♥ A98	♥ KT5	Pass	1NT	Pass	3 ♦
North HCP: 10+2	♦ 5	♦ AQT432	Pass	3NT	All Pass	
South HCP: 17+2	♣ AQ9872	♣ J				
Contract: 3NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ QT87	♠ A432				1 ♣
Vul: Both	♥ 7532	♥ A4	Pass	1 ♦	Pass	2 ♠
North HCP: 7+1	♦ AJ974	♦ Q	Pass	4 ♠	All Pass	
South HCP: 18+2	♣ -	♣ AKJ654				
Contract: 4 ♠ North						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ KJ53		1 ♦	Pass	1 ♥
Vul: N-S	♥ KQ	♥ A8754	Pass	3NT	All Pass	
North HCP: 19+2	♦ AKJ842	♦ Q				
South HCP: 10+1	♣ KJ9	♣ 876				
Contract: 3NT North						

<b>Board: 6</b>	♠ 83	You bid first.
Dealer: North	♥ KQJ54	The opponents are silent.
Vul: E-W	♦ A42	
HCP: 19+1	♣ AKQ	

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<b>Board: 7</b>	♠ -	Partner bids first.
Dealer: South	♥ 64	The opponents are silent.
Vul: Both	♦ J842	
HCP: 6+3	♣ AJ97652	

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<b>Board: 8</b>	♠ K	You bid first.
Dealer: North	♥ AT94	The opponents are silent.
Vul: None	♦ AKQT97	
HCP: 16+2	♣ 86	

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<b>Board: 9</b>	♠ AJ6	You bid first.
Dealer: North	♥ KT5	The opponents are silent.
Vul: E-W	♦ AKQ98	
HCP: 18+1	♣ J8	

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<b>Board: 10</b>	♠ QJ72	Partner bids first.
Dealer: South	♥ JT6	The opponents are silent.
Vul: Both	♦ J	
HCP: 10+1	♣ KQT93	

## Both hands (Answers Page)

### Board: 6

Dealer: North

Vul: E-W

North HCP: 19+1

South HCP: 8+1

Contract: 3NT North

North:

♠ 83

♥ KQJ54

♦ A42

♣ AKQ

South:

♠ Q96

♥ 2

♦ KQJT7

♣ T842

W N E S

1 ♥ Pass 1NT<sup>1</sup>

Pass 3NT All Pass

1. forcing 1NT

### Board: 7

Dealer: South

Vul: Both

North HCP: 6+3

South HCP: 19+2

Contract: 3♣ North

North:

♠ -

♥ 64

♦ J842

♣ AJ97652

South:

♠ AKT76

♥ AJ985

♦ KQ

♣ Q

W N E S

1 ♠

Pass 3♣<sup>1</sup> All Pass

1. Weak Jump Shifts 3

### Board: 8

Dealer: North

Vul: None

North HCP: 16+2

South HCP: 9+2

Contract: 3NT South

North:

♠ K

♥ AT94

♦ AKQT97

♣ 86

South:

♠ Q7542

♥ 83

♦ J

♣ AQT97

W N E S

1 ♦ Pass 1 ♠

Pass 2 ♥ Pass 3♣<sup>1</sup>

Pass 3 ♦ Pass 3NT

All Pass

1. Fourth suit game force

### Board: 9

Dealer: North

Vul: E-W

North HCP: 18+1

South HCP: 6+1

Contract: 3NT North

North:

♠ AJ6

♥ KT5

♦ AKQ98

♣ J8

South:

♠ K854

♥ J64

♦ 5

♣ Q9754

W N E S

1 ♦ Pass 1 ♠

Pass 2NT Pass 3♣

Pass 3NT All Pass

### Board: 10

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 14+2

Contract: 2♦ South

North:

♠ QJ72

♥ JT6

♦ J

♣ KQT93

South:

♠ 86

♥ KQ9

♦ KQ7653

♣ A4

W N E S

1 ♦

Pass 1 ♠ Pass 2 ♦

All Pass

<b>Board: 6</b>	♠ Q96	Partner bids first.
Dealer: North	♥ 2	The opponents are silent.
Vul: E-W	♦ KQJT7	
HCP: 8+1	♣ T842	

---

<b>Board: 7</b>	♠ AKT76	You bid first.
Dealer: South	♥ AJ985	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 19+2	♣ Q	

---

<b>Board: 8</b>	♠ Q7542	Partner bids first.
Dealer: North	♥ 83	The opponents are silent.
Vul: None	♦ J	
HCP: 9+2	♣ AQT97	

---

<b>Board: 9</b>	♠ K854	Partner bids first.
Dealer: North	♥ J64	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 6+1	♣ Q9754	

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<b>Board: 10</b>	♠ 86	You bid first.
Dealer: South	♥ KQ9	The opponents are silent.
Vul: Both	♦ KQ7653	
HCP: 14+2	♣ A4	

## Both hands (Answers Page)

### Board: 6

Dealer: North

Vul: E-W

North HCP: 19+1

South HCP: 8+1

Contract: 3NT North

North:

♠ 83

♥ KQJ54

♦ A42

♣ AKQ

South:

♠ Q96

♥ 2

♦ KQJT7

♣ T842

W N E S

1 ♥ Pass 1NT<sup>1</sup>

Pass 3NT All Pass

1. forcing 1NT

### Board: 7

Dealer: South

Vul: Both

North HCP: 6+3

South HCP: 19+2

Contract: 3♣ North

North:

♠ -

♥ 64

♦ J842

♣ AJ97652

South:

♠ AKT76

♥ AJ985

♦ KQ

♣ Q

W N E S

1 ♠

Pass 3♣<sup>1</sup> All Pass

1. Weak Jump Shifts 3

### Board: 8

Dealer: North

Vul: None

North HCP: 16+2

South HCP: 9+2

Contract: 3NT South

North:

♠ K

♥ AT94

♦ AKQT97

♣ 86

South:

♠ Q7542

♥ 83

♦ J

♣ AQT97

W N E S

1 ♦ Pass 1 ♠

Pass 2 ♥ Pass 3♣<sup>1</sup>

Pass 3 ♦ Pass 3NT

All Pass

1. Fourth suit game force

### Board: 9

Dealer: North

Vul: E-W

North HCP: 18+1

South HCP: 6+1

Contract: 3NT North

North:

♠ AJ6

♥ KT5

♦ AKQ98

♣ J8

South:

♠ K854

♥ J64

♦ 5

♣ Q9754

W N E S

1 ♦ Pass 1 ♠

Pass 2NT Pass 3♣

Pass 3NT All Pass

### Board: 10

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 14+2

Contract: 2♦ South

North:

♠ QJ72

♥ JT6

♦ J

♣ KQT93

South:

♠ 86

♥ KQ9

♦ KQ7653

♣ A4

W N E S

1 ♦

Pass 1 ♠ Pass 2 ♦

All Pass



<b>Board: 11</b>	♠ AT83	Partner bids first.
Dealer: South	♥ QT652	The opponents are silent.
Vul: None	♦ 8	
HCP: 9+1	♣ QJ2	

---

<b>Board: 12</b>	♠ A6432	You bid first.
Dealer: North	♥ AJ4	The opponents are silent.
Vul: N-S	♦ 9	
HCP: 15+1	♣ AQ96	

---

<b>Board: 13</b>	♠ AT6	You bid first.
Dealer: North	♥ 97654	The opponents are silent.
Vul: Both	♦ Q3	
HCP: 12+1	♣ AQ6	

---

<b>Board: 14</b>	♠ KQJ6	You bid first.
Dealer: North	♥ 98	The opponents are silent.
Vul: None	♦ QJT76	
HCP: 12+1	♣ K3	

---

<b>Board: 15</b>	♠ AJ6	You bid first.
Dealer: North	♥ AJT93	The opponents are silent.
Vul: N-S	♦ T9	
HCP: 14+1	♣ A96	

## Both hands (Answers Page)

### Board: 11

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15+2

Contract: 3NT North

North:

♠ AT83

♥ QT652

♦ 8

♣ QJ2

South:

♠ 75

♥ AK

♦ KJ9653

♣ A43

W N E S

Pass 1♥ Pass 1♦

Pass 3NT All Pass

Pass 3NT All Pass

### Board: 12

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8+3

Contract: 2♦ South

North:

♠ A6432

♥ AJ4

♦ 9

♣ AQ96

South:

♠ -

♥ Q8732

♦ KT6542

♣ K4

W N E S

Pass 1♠ Pass 1NT<sup>1</sup>

Pass 2♣ Pass 2♦

All Pass

1. forcing 1NT

### Board: 13

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 10+1

Contract: 1NT North

North:

♠ AT6

♥ 97654

♦ Q3

♣ AQ6

South:

♠ KQ94

♥ T

♦ AJ654

♣ 753

W N E S

Pass 1♥ Pass 1♠

Pass 1NT All Pass

### Board: 14

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 10+1

Contract: 2♠ North

North:

♠ KQJ6

♥ 98

♦ QJT76

♣ K3

South:

♠ 9532

♥ AK2

♦ 4

♣ QJT76

W N E S

Pass 1♦ Pass 1♠

Pass 2♠ All Pass

### Board: 15

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 8+1

Contract: 2♣ North

North:

♠ AJ6

♥ AJT93

♦ T9

♣ A96

South:

♠ 843

♥ 7

♦ K832

♣ KQ842

W N E S

Pass 1♥ Pass 1NT<sup>1</sup>

Pass 2♣ All Pass

1. forcing 1NT

<b>Board: 11</b>	♠ 75	You bid first.
Dealer: South	♥ AK	The opponents are silent.
Vul: None	♦ KJ9653	
HCP: 15+2	♣ A43	

---

<b>Board: 12</b>	♠ -	Partner bids first.
Dealer: North	♥ Q8732	The opponents are silent.
Vul: N-S	♦ KT6542	
HCP: 8+3	♣ K4	

---

<b>Board: 13</b>	♠ KQ94	Partner bids first.
Dealer: North	♥ T	The opponents are silent.
Vul: Both	♦ AJ654	
HCP: 10+1	♣ 753	

---

<b>Board: 14</b>	♠ 9532	Partner bids first.
Dealer: North	♥ AK2	The opponents are silent.
Vul: None	♦ 4	
HCP: 10+1	♣ QJT76	

---

<b>Board: 15</b>	♠ 843	Partner bids first.
Dealer: North	♥ 7	The opponents are silent.
Vul: N-S	♦ K832	
HCP: 8+1	♣ KQ842	

## Both hands (Answers Page)

### Board: 11

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15+2

Contract: 3NT North

North:

♠ AT83

♥ QT652

♦ 8

♣ QJ2

South:

♠ 75

♥ AK

♦ KJ9653

♣ A43

W N E S

Pass 1♥ Pass 1♦

Pass 3NT All Pass

Pass 3NT All Pass

### Board: 12

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8+3

Contract: 2♦ South

North:

♠ A6432

♥ AJ4

♦ 9

♣ AQ96

South:

♠ -

♥ Q8732

♦ KT6542

♣ K4

W N E S

Pass 1♠ Pass 1NT<sup>1</sup>

Pass 2♣ Pass 2♦

All Pass

1. forcing 1NT

### Board: 13

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 10+1

Contract: 1NT North

North:

♠ AT6

♥ 97654

♦ Q3

♣ AQ6

South:

♠ KQ94

♥ T

♦ AJ654

♣ 753

W N E S

Pass 1♥ Pass 1♠

Pass 1NT All Pass

### Board: 14

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 10+1

Contract: 2♠ North

North:

♠ KQJ6

♥ 98

♦ QJT76

♣ K3

South:

♠ 9532

♥ AK2

♦ 4

♣ QJT76

W N E S

Pass 1♦ Pass 1♠

Pass 2♠ All Pass

### Board: 15

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 8+1

Contract: 2♣ North

North:

♠ AJ6

♥ AJT93

♦ T9

♣ A96

South:

♠ 843

♥ 7

♦ K832

♣ KQ842

W N E S

Pass 1♥ Pass 1NT<sup>1</sup>

Pass 2♣ All Pass

1. forcing 1NT

<b>Board: 16</b>	♠ 7653	Partner bids first.
Dealer: South	♥ KT92	The opponents are silent.
Vul: E-W	♦ AT92	
HCP: 7	♣ 6	

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<b>Board: 17</b>	♠ JT976	Partner bids first.
Dealer: South	♥ 93	The opponents are silent.
Vul: None	♦ 5	
HCP: 10+2	♣ AKQ65	

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<b>Board: 18</b>	♠ A64	Partner bids first.
Dealer: South	♥ QT97	The opponents are silent.
Vul: N-S	♦ T	
HCP: 10+1	♣ A9762	

---

<b>Board: 19</b>	♠ A	You bid first.
Dealer: North	♥ AQ98654	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 17+3	♣ AK54	

---

<b>Board: 20</b>	♠ Q932	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: Both	♦ KT83	
HCP: 6+1	♣ J8752	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 14+2

Contract: 2♣ South

North:

♠ 7653

♥ KT92

♦ AT92

♣ 6

South:

♠ K8

♥ QJ6

♦ J8

♣ AK9873

W N E S

Pass 1♥ Pass 1♣

Pass 1♥ Pass 2♣

All Pass

### Board: 17

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 19

Contract: 4♠ South

North:

♠ JT976

♥ 93

♦ 5

♣ AKQ65

South:

♠ AKQ8

♥ Q862

♦ AKJ3

♣ 7

W N E S

Pass 1♠ Pass 1♦<sup>1</sup>

Pass 4♦ Pass 4♠

All Pass

1. Splinter

### Board: 18

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 19+2

Contract: 3NT South

North:

♠ A64

♥ QT97

♦ T

♣ A9762

South:

♠ Q

♥ AK

♦ AKQJ64

♣ T854

W N E S

Pass 1♥ Pass 1♦

Pass 1♥ Pass 3NT

All Pass

### Board: 19

Dealer: North

Vul: E-W

North HCP: 17+3

South HCP: 8+1

Contract: 4♥ North

North:

♠ A

♥ AQ98654

♦ 9

♣ AK54

South:

♠ QT87

♥ J

♦ KQ832

♣ 832

W N E S

Pass 1♥ Pass 1♠

Pass 4♥ All Pass

### Board: 20

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 19+1

Contract: 5♣ South

North:

♠ Q932

♥ -

♦ KT83

♣ J8752

South:

♠ AK

♥ AK754

♦ 92

♣ KQ94

W N E S

Pass 1♥ Pass 1♠

Pass 4♣ Pass 3♣

Pass 4♣ Pass 5♣

All Pass

<b>Board: 16</b>	♠ K8	You bid first.
Dealer: South	♥ QJ6	The opponents are silent.
Vul: E-W	♦ J8	
HCP: 14+2	♣ AK9873	

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<b>Board: 17</b>	♠ AKQ8	You bid first.
Dealer: South	♥ Q862	The opponents are silent.
Vul: None	♦ AKJ3	
HCP: 19	♣ 7	

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<b>Board: 18</b>	♠ Q	You bid first.
Dealer: South	♥ AK	The opponents are silent.
Vul: N-S	♦ AKQJ64	
HCP: 19+2	♣ T854	

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<b>Board: 19</b>	♠ QT87	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: E-W	♦ KQ832	
HCP: 8+1	♣ 832	

---

<b>Board: 20</b>	♠ AK	You bid first.
Dealer: South	♥ AK754	The opponents are silent.
Vul: Both	♦ 92	
HCP: 19+1	♣ KQ94	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 14+2

Contract: 2♣ South

North:

♠ 7653

♥ KT92

♦ AT92

♣ 6

South:

♠ K8

♥ QJ6

♦ J8

♣ AK9873

W N E S

Pass 1♥ Pass 1♣

Pass 1♥ Pass 2♣

All Pass

### Board: 17

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 19

Contract: 4♠ South

North:

♠ JT976

♥ 93

♦ 5

♣ AKQ65

South:

♠ AKQ8

♥ Q862

♦ AKJ3

♣ 7

W N E S

Pass 1♠ Pass 1♦<sup>1</sup>

Pass 4♦ Pass 4♠

All Pass

1. Splinter

### Board: 18

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 19+2

Contract: 3NT South

North:

♠ A64

♥ QT97

♦ T

♣ A9762

South:

♠ Q

♥ AK

♦ AKQJ64

♣ T854

W N E S

Pass 1♥ Pass 1♦

Pass 1♥ Pass 3NT

All Pass

### Board: 19

Dealer: North

Vul: E-W

North HCP: 17+3

South HCP: 8+1

Contract: 4♥ North

North:

♠ A

♥ AQ98654

♦ 9

♣ AK54

South:

♠ QT87

♥ J

♦ KQ832

♣ 832

W N E S

Pass 1♥ Pass 1♠

Pass 4♥ All Pass

### Board: 20

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 19+1

Contract: 5♣ South

North:

♠ Q932

♥ -

♦ KT83

♣ J8752

South:

♠ AK

♥ AK754

♦ 92

♣ KQ94

W N E S

Pass 1♥ Pass 1♠

Pass 4♣ Pass 3♣

Pass 4♣ Pass 5♣

All Pass



<b>Board: 21</b>	♠ AKT974	Partner bids first.
Dealer: South	♥ T982	The opponents are silent.
Vul: N-S	♦ 86	
HCP: 7+2	♣ 6	

---

<b>Board: 22</b>	♠ J532	Partner bids first.
Dealer: South	♥ KQ73	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 6	♣ 9643	

---

<b>Board: 23</b>	♠ 2	Partner bids first.
Dealer: South	♥ JT6	The opponents are silent.
Vul: Both	♦ J9862	
HCP: 8+1	♣ AQ97	

---

<b>Board: 24</b>	♠ K4	You bid first.
Dealer: North	♥ AT	The opponents are silent.
Vul: None	♦ KQJ8	
HCP: 18+1	♣ AJT43	

---

<b>Board: 25</b>	♠ 52	You bid first.
Dealer: North	♥ AKJ983	The opponents are silent.
Vul: E-W	♦ A8	
HCP: 12+2	♣ T54	

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: South	♠ AKT974	♠ 8				1 ♣
Vul: N-S	♥ T982	♥ AKJ	Pass	1 ♠	Pass	2 ♦
North HCP: 7+2	♦ 86	♦ KJ74	Pass	2 ♠	All Pass	
South HCP: 16+1	♣ 6	♣ KJ982				
Contract: 2 ♠ North						

### Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ J532	♠ A7				1 ♦
Vul: E-W	♥ KQ73	♥ AT4	Pass	1 ♥	Pass	2NT
North HCP: 6	♦ 9	♦ A865	All Pass			
South HCP: 19	♣ 9643	♣ AK75				
Contract: 2NT South						

### Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ QT983				1 ♠
Vul: Both	♥ JT6	♥ AKQ	Pass	1NT <sup>1</sup>	Pass	3NT
North HCP: 8+1	♦ J9862	♦ AK	All Pass			
South HCP: 19+1	♣ AQ97	♣ J43				
Contract: 3NT South						

1. forcing 1NT

### Board: 24

	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ QJT532		1 ♣	Pass	1 ♠
Vul: None	♥ AT	♥ 432	Pass	2NT	Pass	3 ♦
North HCP: 18+1	♦ KQJ8	♦ AT64	Pass	3NT	Pass	4 ♠
South HCP: 7+2	♣ AJT43	♣ -	All Pass			
Contract: 4 ♠ South						

### Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ 52	♠ AQ94		1 ♥	Pass	1 ♠
Vul: E-W	♥ AKJ983	♥ 5	Pass	2 ♥	All Pass	
North HCP: 12+2	♦ A8	♦ KT973				
South HCP: 10+1	♣ T54	♣ J62				
Contract: 2 ♥ North						

<b>Board: 21</b>	♠ 8	You bid first.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: N-S	♦ KJ74	
HCP: 16+1	♣ KJ982	

---

<b>Board: 22</b>	♠ A7	You bid first.
Dealer: South	♥ AT4	The opponents are silent.
Vul: E-W	♦ A865	
HCP: 19	♣ AK75	

---

<b>Board: 23</b>	♠ QT983	You bid first.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: Both	♦ AK	
HCP: 19+1	♣ J43	

---

<b>Board: 24</b>	♠ QJT532	Partner bids first.
Dealer: North	♥ 432	The opponents are silent.
Vul: None	♦ AT64	
HCP: 7+2	♣ -	

---

<b>Board: 25</b>	♠ AQ94	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: E-W	♦ KT973	
HCP: 10+1	♣ J62	

## Both hands (Answers Page)

### Board: 21

Dealer: South

Vul: N-S

North HCP: 7+2

South HCP: 16+1

Contract: 2♠ North

North:

♠ AKT974

♥ T982

♦ 86

♣ 6

South:

♠ 8

♥ AKJ

♦ KJ74

♣ KJ982

W N E S

Pass 1♠ Pass 1♣

Pass 2♠ All Pass

Pass 2♠ All Pass

Pass 2♠ All Pass

### Board: 22

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 19

Contract: 2NT South

North:

♠ J532

♥ KQ73

♦ 9

♣ 9643

South:

♠ A7

♥ AT4

♦ A865

♣ AK75

W N E S

Pass 1♥ Pass 1♦

Pass 1♥ Pass 2NT

All Pass

All Pass

### Board: 23

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 19+1

Contract: 3NT South

North:

♠ 2

♥ JT6

♦ J9862

♣ AQ97

South:

♠ QT983

♥ AKQ

♦ AK

♣ J43

W N E S

Pass 1NT<sup>1</sup> Pass 1♠

Pass 1NT<sup>1</sup> Pass 3NT

All Pass

1. forcing 1NT

### Board: 24

Dealer: North

Vul: None

North HCP: 18+1

South HCP: 7+2

Contract: 4♠ South

North:

♠ K4

♥ AT

♦ KQJ8

♣ AJT43

South:

♠ QJT532

♥ 432

♦ AT64

♣ -

W N E S

Pass 1♣ Pass 1♠

Pass 2NT Pass 3♦

Pass 3NT Pass 4♠

All Pass

### Board: 25

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 10+1

Contract: 2♥ North

North:

♠ 52

♥ AKJ983

♦ A8

♣ T54

South:

♠ AQ94

♥ 5

♦ KT973

♣ J62

W N E S

Pass 1♥ Pass 1♠

Pass 2♥ All Pass

<b>Board: 26</b>	♠ Q965	Partner bids first.
Dealer: South	♥ J762	The opponents are silent.
Vul: Both	♦ AT62	
HCP: 7	♣ 7	

---

<b>Board: 27</b>	♠ A98543	Partner bids first.
Dealer: South	♥ A63	The opponents are silent.
Vul: None	♦ J32	
HCP: 9+2	♣ 4	

---

<b>Board: 28</b>	♠ T973	Partner bids first.
Dealer: South	♥ T643	The opponents are silent.
Vul: N-S	♦ K742	
HCP: 7	♣ A	

---

<b>Board: 29</b>	♠ AQ2	You bid first.
Dealer: North	♥ 82	The opponents are silent.
Vul: Both	♦ T8	
HCP: 13+2	♣ AKT742	

---

<b>Board: 30</b>	♠ A	You bid first.
Dealer: North	♥ AK9842	The opponents are silent.
Vul: None	♦ Q43	
HCP: 17+2	♣ A93	

## Both hands (Answers Page)

### Board: 26

	North:	South:	W	N	E	S
Dealer: South	♠ Q965	♠ AKJ3				1 ♣
Vul: Both	♥ J762	♥ K95	Pass	1 ♥	Pass	1 ♠
North HCP: 7	♦ AT62	♦ 3	Pass	2 ♠	All Pass	
South HCP: 16+1	♣ 7	♣ KQT54				
Contract: 2 ♠ North						

### Board: 27

	North:	South:	W	N	E	S
Dealer: South	♠ A98543	♠ J				1 ♣
Vul: None	♥ A63	♥ K72	Pass	1 ♠	Pass	1 NT
North HCP: 9+2	♦ J32	♦ KQ74	Pass	2 ♠	All Pass	
South HCP: 13+1	♣ 4	♣ A8732				
Contract: 2 ♠ North						

### Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ T973	♠ AK85				1 ♣
Vul: N-S	♥ T643	♥ J95	Pass	1 ♥	Pass	2 NT
North HCP: 7	♦ K742	♦ A3	Pass	3 NT	All Pass	
South HCP: 18	♣ A	♣ KQJ8				
Contract: 3 NT North						

### Board: 29

	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ 87		1 ♣	Pass	1 ♦
Vul: Both	♥ 82	♥ KQ93	Pass	2 ♣	All Pass	
North HCP: 13+2	♦ T8	♦ Q97542				
South HCP: 8+2	♣ AKT742	♣ J				
Contract: 2 ♣ North						

### Board: 30

	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KQJ83		1 ♥	Pass	1 ♠
Vul: None	♥ AK9842	♥ T	Pass	3 ♥	Pass	3 NT
North HCP: 17+2	♦ Q43	♦ 965	All Pass			
South HCP: 9+1	♣ A93	♣ K752				
Contract: 3 NT South						

<b>Board: 26</b>	♠ AKJ3	You bid first.
Dealer: South	♥ K95	The opponents are silent.
Vul: Both	♦ 3	
HCP: 16+1	♣ KQT54	

---

<b>Board: 27</b>	♠ J	You bid first.
Dealer: South	♥ K72	The opponents are silent.
Vul: None	♦ KQ74	
HCP: 13+1	♣ A8732	

---

<b>Board: 28</b>	♠ AK85	You bid first.
Dealer: South	♥ J95	The opponents are silent.
Vul: N-S	♦ A3	
HCP: 18	♣ KQJ8	

---

<b>Board: 29</b>	♠ 87	Partner bids first.
Dealer: North	♥ KQ93	The opponents are silent.
Vul: Both	♦ Q97542	
HCP: 8+2	♣ J	

---

<b>Board: 30</b>	♠ KQJ83	Partner bids first.
Dealer: North	♥ T	The opponents are silent.
Vul: None	♦ 965	
HCP: 9+1	♣ K752	

## Both hands (Answers Page)

### Board: 26

	North:	South:	W	N	E	S
Dealer: South	♠ Q965	♠ AKJ3				1 ♣
Vul: Both	♥ J762	♥ K95	Pass	1 ♥	Pass	1 ♠
North HCP: 7	♦ AT62	♦ 3	Pass	2 ♠	All Pass	
South HCP: 16+1	♣ 7	♣ KQT54				
Contract: 2 ♠ North						

### Board: 27

	North:	South:	W	N	E	S
Dealer: South	♠ A98543	♠ J				1 ♣
Vul: None	♥ A63	♥ K72	Pass	1 ♠	Pass	1 NT
North HCP: 9+2	♦ J32	♦ KQ74	Pass	2 ♠	All Pass	
South HCP: 13+1	♣ 4	♣ A8732				
Contract: 2 ♠ North						

### Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ T973	♠ AK85				1 ♣
Vul: N-S	♥ T643	♥ J95	Pass	1 ♥	Pass	2 NT
North HCP: 7	♦ K742	♦ A3	Pass	3 NT	All Pass	
South HCP: 18	♣ A	♣ KQJ8				
Contract: 3 NT North						

### Board: 29

	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ 87		1 ♣	Pass	1 ♦
Vul: Both	♥ 82	♥ KQ93	Pass	2 ♣	All Pass	
North HCP: 13+2	♦ T8	♦ Q97542				
South HCP: 8+2	♣ AKT742	♣ J				
Contract: 2 ♣ North						

### Board: 30

	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KQJ83		1 ♥	Pass	1 ♠
Vul: None	♥ AK9842	♥ T	Pass	3 ♥	Pass	3 NT
North HCP: 17+2	♦ Q43	♦ 965	All Pass			
South HCP: 9+1	♣ A93	♣ K752				
Contract: 3 NT South						



<b>Board: 31</b>	♠ Q86	Partner bids first.
Dealer: South	♥ 7	The opponents are silent.
Vul: N-S	♦ T9862	
HCP: 8+1	♣ AQ86	

---

<b>Board: 32</b>	♠ QT8	Partner bids first.
Dealer: South	♥ QT75	The opponents are silent.
Vul: E-W	♦ J	
HCP: 6+1	♣ J8543	

---

<b>Board: 33</b>	♠ AK743	Partner bids first.
Dealer: South	♥ 54	The opponents are silent.
Vul: None	♦ 8	
HCP: 8+2	♣ J9542	

---

<b>Board: 34</b>	♠ -	You bid first.
Dealer: North	♥ K5	The opponents are silent.
Vul: N-S	♦ KQJ83	
HCP: 16+3	♣ AK9732	

---

<b>Board: 35</b>	♠ AKT3	Partner bids first.
Dealer: South	♥ 9	The opponents are silent.
Vul: E-W	♦ K954	
HCP: 10	♣ 9763	

## Both hands (Answers Page)

### Board: 31

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 19+1

Contract: 3NT North

North:

♠ Q86

♥ 7

♦ T9862

♣ AQ86

South:

♠ K952

♥ AKQJ3

♦ K74

♣ K

W N E S

Pass 1NT<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. forcing 1NT

### Board: 32

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 19

Contract: 3NT South

North:

♠ QT8

♥ QT75

♦ J

♣ J8543

South:

♠ AK9

♥ K6

♦ QT75

♣ AK76

W N E S

Pass 1♥ Pass 2♦

Pass 3♣ Pass 3NT

All Pass

### Board: 33

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 19+1

Contract: 3NT North

North:

♠ AK743

♥ 54

♦ 8

♣ J9542

South:

♠ 2

♥ A982

♦ AKJ93

♣ AK7

W N E S

Pass 1♠ Pass 2♥

Pass 3NT All Pass

### Board: 34

Dealer: North

Vul: N-S

North HCP: 16+3

South HCP: 10+3

Contract: 4♠ South

North:

♠ -

♥ K5

♦ KQJ83

♣ AK9732

South:

♠ AKJ7432

♥ Q86

♦ 976

♣ -

W N E S

Pass 1♣ Pass 1♠

Pass 2♦ Pass 2♥<sup>1</sup>

Pass 3NT Pass 4♠

All Pass

1. Fourth suit game force

### Board: 35

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 14+1

Contract: 4♠ North

North:

♠ AKT3

♥ 9

♦ K954

♣ 9763

South:

♠ Q982

♥ AKT43

♦ A

♣ JT4

W N E S

Pass 1♠ Pass 3♠

Pass 4♠ All Pass

<b>Board: 31</b>	♠ K952	You bid first.
Dealer: South	♥ AKQJ3	The opponents are silent.
Vul: N-S	♦ K74	
HCP: 19+1	♣ K	

---

<b>Board: 32</b>	♠ AK9	You bid first.
Dealer: South	♥ K6	The opponents are silent.
Vul: E-W	♦ QT75	
HCP: 19	♣ AK76	

---

<b>Board: 33</b>	♠ 2	You bid first.
Dealer: South	♥ A982	The opponents are silent.
Vul: None	♦ AKJ93	
HCP: 19+1	♣ AK7	

---

<b>Board: 34</b>	♠ AKJ7432	Partner bids first.
Dealer: North	♥ Q86	The opponents are silent.
Vul: N-S	♦ 976	
HCP: 10+3	♣ -	

---

<b>Board: 35</b>	♠ Q982	You bid first.
Dealer: South	♥ AKT43	The opponents are silent.
Vul: E-W	♦ A	
HCP: 14+1	♣ JT4	

## Both hands (Answers Page)

### Board: 31

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 19+1

Contract: 3NT North

North:

♠ Q86

♥ 7

♦ T9862

♣ AQ86

South:

♠ K952

♥ AKQJ3

♦ K74

♣ K

W N E S

Pass 1NT<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. forcing 1NT

### Board: 32

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 19

Contract: 3NT South

North:

♠ QT8

♥ QT75

♦ J

♣ J8543

South:

♠ AK9

♥ K6

♦ QT75

♣ AK76

W N E S

Pass 1♥ Pass 2♦

Pass 3♣ Pass 3NT

All Pass

### Board: 33

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 19+1

Contract: 3NT North

North:

♠ AK743

♥ 54

♦ 8

♣ J9542

South:

♠ 2

♥ A982

♦ AKJ93

♣ AK7

W N E S

Pass 1♠ Pass 2♥

Pass 3NT All Pass

### Board: 34

Dealer: North

Vul: N-S

North HCP: 16+3

South HCP: 10+3

Contract: 4♠ South

North:

♠ -

♥ K5

♦ KQJ83

♣ AK9732

South:

♠ AKJ7432

♥ Q86

♦ 976

♣ -

W N E S

Pass 1♣ Pass 1♠

Pass 2♦ Pass 2♥<sup>1</sup>

Pass 3NT Pass 4♠

All Pass

1. Fourth suit game force

### Board: 35

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 14+1

Contract: 4♠ North

North:

♠ AKT3

♥ 9

♦ K954

♣ 9763

South:

♠ Q982

♥ AKT43

♦ A

♣ JT4

W N E S

Pass 1♠ Pass 3♥

Pass 4♠ All Pass

<b>Board: 36</b>	♠ QT	Partner bids first.
Dealer: South	♥ T986	The opponents are silent.
Vul: Both	♦ 6	
HCP: 6+2	♣ KJT963	

---

<b>Board: 37</b>	♠ A93	Partner bids first.
Dealer: South	♥ KT762	The opponents are silent.
Vul: N-S	♦ 7	
HCP: 9+1	♣ Q752	

---

<b>Board: 38</b>	♠ AJ83	Partner bids first.
Dealer: South	♥ 8762	The opponents are silent.
Vul: E-W	♦ K654	
HCP: 8	♣ 9	

---

<b>Board: 39</b>	♠ JT85	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: Both	♦ 9843	
HCP: 10	♣ AKQ5	

---

<b>Board: 40</b>	♠ Q976	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: None	♦ KT9832	
HCP: 8+2	♣ K94	

## Both hands (Answers Page)

### Board: 36

Dealer: South

Vul: Both

North HCP: 6+2

South HCP: 17+3

Contract: 3 ♦ South

North:

♠ QT

♥ T986

♦ 6

♣ KJT963

South:

♠ A84

♥ K2

♦ AKQJT85

♣ 2

W N E S

Pass 1 ♥ Pass 3 ♦

All Pass

### Board: 37

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 13+1

Contract: 1NT North

North:

♠ A93

♥ KT762

♦ 7

♣ Q752

South:

♠ K862

♥ 5

♦ AJ532

♣ AJ8

W N E S

Pass 1 ♥ Pass 1 ♠

Pass 1NT All Pass

### Board: 38

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 13+1

Contract: 1NT South

North:

♠ AJ83

♥ 8762

♦ K654

♣ 9

South:

♠ K4

♥ T93

♦ JT3

♣ AKQ63

W N E S

Pass 1 ♥ Pass 1NT

All Pass

### Board: 39

Dealer: South

Vul: Both

North HCP: 10

South HCP: 15+2

Contract: 3NT North

North:

♠ JT85

♥ 2

♦ 9843

♣ AKQ5

South:

♠ AK7

♥ AT9654

♦ A7

♣ 32

W N E S

Pass 1 ♠ Pass 3 ♥

Pass 3NT All Pass

### Board: 40

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 14+1

Contract: 1NT South

North:

♠ Q976

♥ -

♦ KT9832

♣ K94

South:

♠ AJT

♥ A9642

♦ A4

♣ JT6

W N E S

Pass 1 ♠ Pass 1NT

All Pass

<b>Board: 36</b>	♠ A84	You bid first.
Dealer: South	♥ K2	The opponents are silent.
Vul: Both	♦ AKQJT85	
HCP: 17+3	♣ 2	

---

<b>Board: 37</b>	♠ K862	You bid first.
Dealer: South	♥ 5	The opponents are silent.
Vul: N-S	♦ AJ532	
HCP: 13+1	♣ AJ8	

---

<b>Board: 38</b>	♠ K4	You bid first.
Dealer: South	♥ T93	The opponents are silent.
Vul: E-W	♦ JT3	
HCP: 13+1	♣ AKQ63	

---

<b>Board: 39</b>	♠ AK7	You bid first.
Dealer: South	♥ AT9654	The opponents are silent.
Vul: Both	♦ A7	
HCP: 15+2	♣ 32	

---

<b>Board: 40</b>	♠ AJT	You bid first.
Dealer: South	♥ A9642	The opponents are silent.
Vul: None	♦ A4	
HCP: 14+1	♣ JT6	

## Both hands (Answers Page)

### Board: 36

Dealer: South

Vul: Both

North HCP: 6+2

South HCP: 17+3

Contract: 3 ♦ South

North:

♠ QT

♥ T986

♦ 6

♣ KJT963

South:

♠ A84

♥ K2

♦ AKQJT85

♣ 2

W N E S

Pass 1 ♥ Pass 3 ♦

All Pass

### Board: 37

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 13+1

Contract: 1NT North

North:

♠ A93

♥ KT762

♦ 7

♣ Q752

South:

♠ K862

♥ 5

♦ AJ532

♣ AJ8

W N E S

Pass 1 ♥ Pass 1 ♠

Pass 1NT All Pass

### Board: 38

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 13+1

Contract: 1NT South

North:

♠ AJ83

♥ 8762

♦ K654

♣ 9

South:

♠ K4

♥ T93

♦ JT3

♣ AKQ63

W N E S

Pass 1 ♥ Pass 1NT

All Pass

### Board: 39

Dealer: South

Vul: Both

North HCP: 10

South HCP: 15+2

Contract: 3NT North

North:

♠ JT85

♥ 2

♦ 9843

♣ AKQ5

South:

♠ AK7

♥ AT9654

♦ A7

♣ 32

W N E S

Pass 1 ♠ Pass 3 ♥

Pass 3NT All Pass

### Board: 40

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 14+1

Contract: 1NT South

North:

♠ Q976

♥ -

♦ KT9832

♣ K94

South:

♠ AJT

♥ A9642

♦ A4

♣ JT6

W N E S

Pass 1 ♠ Pass 1NT

All Pass



<b>Board: 41</b>	♠ K3	You bid first.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: E-W	♦ QJ765	
HCP: 18+1	♣ A62	

---

<b>Board: 42</b>	♠ A2	You bid first.
Dealer: North	♥ K92	The opponents are silent.
Vul: Both	♦ AQ5432	
HCP: 17+2	♣ AT	

---

<b>Board: 43</b>	♠ AQT74	You bid first.
Dealer: North	♥ A876	The opponents are silent.
Vul: None	♦ AQ3	
HCP: 20+1	♣ A	

---

<b>Board: 44</b>	♠ Q8743	Partner bids first.
Dealer: South	♥ 3	The opponents are silent.
Vul: N-S	♦ 2	
HCP: 9+3	♣ AQJ752	

---

<b>Board: 45</b>	♠ A872	Partner bids first.
Dealer: South	♥ J954	The opponents are silent.
Vul: Both	♦ AJ982	
HCP: 10+1	♣ -	

## Both hands (Answers Page)

### Board: 41

	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ AQ92		1 ♦	Pass	1 ♥
Vul: E-W	♥ AKJ	♥ Q632	Pass	2NT	Pass	3 ♣
North HCP: 18+1	♦ QJ765	♦ 2	Pass	3NT	All Pass	
South HCP: 10	♣ A62	♣ Q943				
Contract: 3NT North						

### Board: 42

	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ 876		1 ♦	Pass	1 ♥
Vul: Both	♥ K92	♥ AQ873	Pass	3 ♦	Pass	3NT
North HCP: 17+2	♦ AQ5432	♦ T	All Pass			
South HCP: 9+1	♣ AT	♣ K987				
Contract: 3NT South						

### Board: 43

	North:	South:	W	N	E	S
Dealer: North	♠ AQT74	♠ 9		1 ♠	All Pass	
Vul: None	♥ A876	♥ JT32				
North HCP: 20+1	♦ AQ3	♦ T94				
South HCP: 6+1	♣ A	♣ KQ874				
Contract: 1 ♠ North						

### Board: 44

	North:	South:	W	N	E	S
Dealer: South	♠ Q8743	♠ K2				1 ♥
Vul: N-S	♥ 3	♥ AKQJ72	Pass	1 ♠	Pass	2 ♥
North HCP: 9+3	♦ 2	♦ JT3	All Pass			
South HCP: 14+2	♣ AQJ752	♣ T8				
Contract: 2 ♥ South						

### Board: 45

	North:	South:	W	N	E	S
Dealer: South	♠ A872	♠ Q				1 ♣
Vul: Both	♥ J954	♥ QT8	Pass	1 ♦	Pass	3 ♣
North HCP: 10+1	♦ AJ982	♦ Q76	Pass	3 ♥	Pass	4 ♥
South HCP: 15+2	♣ -	♣ AKQT85	All Pass			
Contract: 4 ♥ South						

<b>Board: 41</b>	♠ AQ92	Partner bids first.
Dealer: North	♥ Q632	The opponents are silent.
Vul: E-W	♦ 2	
HCP: 10	♣ Q943	

---

<b>Board: 42</b>	♠ 876	Partner bids first.
Dealer: North	♥ AQ873	The opponents are silent.
Vul: Both	♦ T	
HCP: 9+1	♣ K987	

---

<b>Board: 43</b>	♠ 9	Partner bids first.
Dealer: North	♥ JT32	The opponents are silent.
Vul: None	♦ T94	
HCP: 6+1	♣ KQ874	

---

<b>Board: 44</b>	♠ K2	You bid first.
Dealer: South	♥ AKQJ72	The opponents are silent.
Vul: N-S	♦ JT3	
HCP: 14+2	♣ T8	

---

<b>Board: 45</b>	♠ Q	You bid first.
Dealer: South	♥ QT8	The opponents are silent.
Vul: Both	♦ Q76	
HCP: 15+2	♣ AKQT85	

## Both hands (Answers Page)

### Board: 41

	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ AQ92		1 ♦	Pass	1 ♥
Vul: E-W	♥ AKJ	♥ Q632	Pass	2NT	Pass	3 ♣
North HCP: 18+1	♦ QJ765	♦ 2	Pass	3NT	All Pass	
South HCP: 10	♣ A62	♣ Q943				
Contract: 3NT North						

### Board: 42

	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ 876		1 ♦	Pass	1 ♥
Vul: Both	♥ K92	♥ AQ873	Pass	3 ♦	Pass	3NT
North HCP: 17+2	♦ AQ5432	♦ T	All Pass			
South HCP: 9+1	♣ AT	♣ K987				
Contract: 3NT South						

### Board: 43

	North:	South:	W	N	E	S
Dealer: North	♠ AQT74	♠ 9		1 ♠	All Pass	
Vul: None	♥ A876	♥ JT32				
North HCP: 20+1	♦ AQ3	♦ T94				
South HCP: 6+1	♣ A	♣ KQ874				
Contract: 1 ♠ North						

### Board: 44

	North:	South:	W	N	E	S
Dealer: South	♠ Q8743	♠ K2				1 ♥
Vul: N-S	♥ 3	♥ AKQJ72	Pass	1 ♠	Pass	2 ♥
North HCP: 9+3	♦ 2	♦ JT3	All Pass			
South HCP: 14+2	♣ AQJ752	♣ T8				
Contract: 2 ♥ South						

### Board: 45

	North:	South:	W	N	E	S
Dealer: South	♠ A872	♠ Q				1 ♣
Vul: Both	♥ J954	♥ QT8	Pass	1 ♦	Pass	3 ♣
North HCP: 10+1	♦ AJ982	♦ Q76	Pass	3 ♥	Pass	4 ♥
South HCP: 15+2	♣ -	♣ AKQT85	All Pass			
Contract: 4 ♥ South						

<b>Board: 46</b>	♠ J	Partner bids first.
Dealer: South	♥ Q754	East (LHO) Doubles 1 ♠ if possible.
Vul: None	♦ 87432	
HCP: 6+1	♣ QJ2	

---

<b>Board: 47</b>	♠ J	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: N-S	♦ AKJT32	
HCP: 10+4	♣ JT9732	

---

<b>Board: 48</b>	♠ KQ8	You bid first.
Dealer: North	♥ AKT865	The opponents are silent.
Vul: E-W	♦ A6	
HCP: 16+2	♣ 86	

---

<b>Board: 49</b>	♠ J	Partner bids first.
Dealer: South	♥ KQ62	The opponents are silent.
Vul: None	♦ J972	
HCP: 9	♣ Q973	

---

<b>Board: 50</b>	♠ KQ974	You bid first.
Dealer: North	♥ 3	The opponents are silent.
Vul: N-S	♦ AKQ98	
HCP: 14+2	♣ 85	

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 16+1

Contract: 2♣ South

North:

♠ J

♥ Q754

♦ 87432

♣ QJ2

South:

♠ K8542

♥ T

♦ AQ5

♣ AK75

W N E S

Pass Pass X 1♠

Pass Pass X 2♣

All Pass

### Board: 47

Dealer: South

Vul: N-S

North HCP: 10+4

South HCP: 13+3

Contract: 3♦ North

North:

♠ J

♥ -

♦ AKJT32

♣ JT9732

South:

♠ AQ9842

♥ KJ765

♦ -

♣ K4

W N E S

Pass 1NT<sup>1</sup> Pass 1♠

Pass 3♦ All Pass

Pass 3♦ All Pass

1. forcing 1NT

### Board: 48

Dealer: North

Vul: E-W

North HCP: 16+2

South HCP: 10+1

Contract: 3NT South

North:

♠ KQ8

♥ AKT865

♦ A6

♣ 86

South:

♠ JT2

♥ Q

♦ KT53

♣ AT932

W N E S

Pass 1♥ Pass 1NT<sup>1</sup>

Pass 3♥ Pass 3NT

All Pass

1. forcing 1NT

### Board: 49

Dealer: South

Vul: None

North HCP: 9

South HCP: 16+1

Contract: 3NT North

North:

♠ J

♥ KQ62

♦ J972

♣ Q973

South:

♠ AT862

♥ 95

♦ AKQT

♣ K5

W N E S

Pass 1NT<sup>1</sup> Pass 1♠

Pass 3NT All Pass

Pass 3NT All Pass

1. forcing 1NT

### Board: 50

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 8+3

Contract: 4♥ South

North:

♠ KQ974

♥ 3

♦ AKQ98

♣ 85

South:

♠ 6

♥ AQJT942

♦ J4

♣ T94

W N E S

Pass 1♠ Pass 1NT<sup>1</sup>

Pass 2♦ Pass 4♥

All Pass

1. forcing 1NT

<b>Board: 46</b>	♠ K8542	You bid first.
Dealer: South	♥ T	East (RHO) Doubles 1 ♠ if possible.
Vul: None	♦ AQ5	
HCP: 16+1	♣ AK75	

---

<b>Board: 47</b>	♠ AQ9842	You bid first.
Dealer: South	♥ KJ765	The opponents are silent.
Vul: N-S	♦ -	
HCP: 13+3	♣ K4	

---

<b>Board: 48</b>	♠ JT2	Partner bids first.
Dealer: North	♥ Q	The opponents are silent.
Vul: E-W	♦ KT53	
HCP: 10+1	♣ AT932	

---

<b>Board: 49</b>	♠ AT862	You bid first.
Dealer: South	♥ 95	The opponents are silent.
Vul: None	♦ AKQT	
HCP: 16+1	♣ K5	

---

<b>Board: 50</b>	♠ 6	Partner bids first.
Dealer: North	♥ AQJT942	The opponents are silent.
Vul: N-S	♦ J4	
HCP: 8+3	♣ T94	

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 16+1

Contract: 2♣ South

North:

♠ J

♥ Q754

♦ 87432

♣ QJ2

South:

♠ K8542

♥ T

♦ AQ5

♣ AK75

W N E S

Pass Pass X 1♠

Pass Pass X 2♣

All Pass

### Board: 47

Dealer: South

Vul: N-S

North HCP: 10+4

South HCP: 13+3

Contract: 3♦ North

North:

♠ J

♥ -

♦ AKJT32

♣ JT9732

South:

♠ AQ9842

♥ KJ765

♦ -

♣ K4

W N E S

Pass 1NT<sup>1</sup> Pass 1♠

Pass 3♦ All Pass

Pass 3♦ All Pass

1. forcing 1NT

### Board: 48

Dealer: North

Vul: E-W

North HCP: 16+2

South HCP: 10+1

Contract: 3NT South

North:

♠ KQ8

♥ AKT865

♦ A6

♣ 86

South:

♠ JT2

♥ Q

♦ KT53

♣ AT932

W N E S

Pass 1♥ Pass 1NT<sup>1</sup>

Pass 3♥ Pass 3NT

All Pass

1. forcing 1NT

### Board: 49

Dealer: South

Vul: None

North HCP: 9

South HCP: 16+1

Contract: 3NT North

North:

♠ J

♥ KQ62

♦ J972

♣ Q973

South:

♠ AT862

♥ 95

♦ AKQT

♣ K5

W N E S

Pass 1NT<sup>1</sup> Pass 1♠

Pass 3NT All Pass

Pass 3NT All Pass

1. forcing 1NT

### Board: 50

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 8+3

Contract: 4♥ South

North:

♠ KQ974

♥ 3

♦ AKQ98

♣ 85

South:

♠ 6

♥ AQJT942

♦ J4

♣ T94

W N E S

Pass 1♠ Pass 1NT<sup>1</sup>

Pass 2♦ Pass 4♥

All Pass

1. forcing 1NT