

Board: 1 ♠ KT4

You bid first.

Dealer: North ♥ 542

The opponents are silent.

Vul: None ♦ K4

HCP: 10+1 ♣ A7653

Board: 2 ♠ Q3

Partner bids first.

Dealer: South ♥ T62

The opponents are silent.

Vul: N-S ♦ 763

HCP: 9+1 ♣ AQJ75

Board: 3 ♠ K764

You bid first.

Dealer: North ♥ K73

The opponents are silent.

Vul: Both ♦ A93

HCP: 10 ♣ T63

Board: 4 ♠ KQJ3

You bid first.

Dealer: North ♥ J8

RHO opens the bidding 1♥.

Vul: E-W ♦ J986

You bid next.

HCP: 11 ♣ K87

East (LHO) bids 2♥ if possible.

East (LHO) bids 3♥ if possible.

East (LHO) Doubles 3♠ if possible.

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ KT4	♠ Q65				Pass Out
Vul: None	♥ 542	♥ QJ				
North HCP: 10+1	♦ K4	♦ AQ75				
South HCP: 11	♣ A7653	♣ T982				

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ KJ97				Pass Out
Vul: N-S	♥ T62	♥ J4				
North HCP: 9+1	♦ 763	♦ AQT9				
South HCP: 11	♣ AQJ75	♣ T43				

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ K764	♠ JT532				Pass Out
Vul: Both	♥ K73	♥ QT				
North HCP: 10	♦ A93	♦ 862				
South HCP: 8+1	♣ T63	♣ AJ8				

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ KQJ3	♠ 87642		Pass	Pass	Pass
Vul: E-W	♥ J8	♥ A97	1 ♥	Pass	2 ♥	Pass
North HCP: 11	♦ J986	♦ K52	Pass	X	Pass	2 ♠
South HCP: 9+1	♣ K87	♣ Q3	Pass	Pass	3 ♥	3 ♠
Contract: 3 ♠ X South			Pass	Pass	X	All Pass

Board: 1	♠ Q65	Partner bids first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: None	♦ AQ75	
HCP: 11	♣ T982	

Board: 2	♠ KJ97	You bid first.
Dealer: South	♥ J4	The opponents are silent.
Vul: N-S	♦ AQT9	
HCP: 11	♣ T43	

Board: 3	♠ JT532	Partner bids first.
Dealer: North	♥ QT	The opponents are silent.
Vul: Both	♦ 862	
HCP: 8+1	♣ AJ8	

Board: 4	♠ 87642	Partner bids first.
Dealer: North	♥ A97	LHO opens the bidding 1♥.
Vul: E-W	♦ K52	Partner bids next.
HCP: 9+1	♣ Q3	East (RHO) bids 2♥ if possible. East (RHO) bids 3♥ if possible. East (RHO) Doubles 3♠ if possible.

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ KT4	♠ Q65				Pass Out
Vul: None	♥ 542	♥ QJ				
North HCP: 10+1	♦ K4	♦ AQ75				
South HCP: 11	♣ A7653	♣ T982				

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ KJ97				Pass Out
Vul: N-S	♥ T62	♥ J4				
North HCP: 9+1	♦ 763	♦ AQT9				
South HCP: 11	♣ AQJ75	♣ T43				

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ K764	♠ JT532				Pass Out
Vul: Both	♥ K73	♥ QT				
North HCP: 10	♦ A93	♦ 862				
South HCP: 8+1	♣ T63	♣ AJ8				

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ KQJ3	♠ 87642		Pass	Pass	Pass
Vul: E-W	♥ J8	♥ A97	1 ♥	Pass	2 ♥	Pass
North HCP: 11	♦ J986	♦ K52	Pass	X	Pass	2 ♠
South HCP: 9+1	♣ K87	♣ Q3	Pass	Pass	3 ♥	3 ♠
Contract: 3 ♠ X South			Pass	Pass	X	All Pass

Board: 5 ♠ 93 You bid first.

Dealer: North ♥ 8642 The opponents are silent.

Vul: Both ♦ K63

HCP: 10 ♣ AQJ5

Board: 6 ♠ 765 Partner bids first.

Dealer: South ♥ A653 The opponents are silent.

Vul: None ♦ Q4

HCP: 8 ♣ QT53

Board: 7 ♠ A532 You bid first.

Dealer: North ♥ QT8 The opponents are silent.

Vul: None ♦ KQ73

HCP: 11 ♣ 32

Board: 8 ♠ K6 Partner bids first.

Dealer: South ♥ J82 The opponents are silent.

Vul: Both ♦ A954

HCP: 11 ♣ K742

Board: 9 ♠ 86 You bid first.

Dealer: North ♥ JT982 The opponents are silent.

Vul: None ♦ A87

HCP: 10+1 ♣ AJ8

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ 93	♠ A87				Pass Out
Vul: Both	♥ 8642	♥ KQ3				
North HCP: 10	♦ K63	♦ JT84				
South HCP: 10	♣ AQJ5	♣ T83				

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ 765	♠ Q942				Pass Out
Vul: None	♥ A653	♥ J9				
North HCP: 8	♦ Q4	♦ K932				
South HCP: 10	♣ QT53	♣ A96				

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ A532	♠ KT84				Pass Out
Vul: None	♥ QT8	♥ AK74				
North HCP: 11	♦ KQ73	♦ 96				
South HCP: 10	♣ 32	♣ 984				

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ K6	♠ A7543				Pass Out
Vul: Both	♥ J82	♥ Q53				
North HCP: 11	♦ A954	♦ QJ8				
South HCP: 9+1	♣ K742	♣ 53				

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ 86	♠ Q542				Pass Out
Vul: None	♥ JT982	♥ A5				
North HCP: 10+1	♦ A87	♦ Q96				
South HCP: 10	♣ AJ8	♣ QT53				

Board: 5	♠ A87	Partner bids first.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: Both	♦ JT84	
HCP: 10	♣ T83	

Board: 6	♠ Q942	You bid first.
Dealer: South	♥ J9	The opponents are silent.
Vul: None	♦ K932	
HCP: 10	♣ A96	

Board: 7	♠ KT84	Partner bids first.
Dealer: North	♥ AK74	The opponents are silent.
Vul: None	♦ 96	
HCP: 10	♣ 984	

Board: 8	♠ A7543	You bid first.
Dealer: South	♥ Q53	The opponents are silent.
Vul: Both	♦ QJ8	
HCP: 9+1	♣ 53	

Board: 9	♠ Q542	Partner bids first.
Dealer: North	♥ A5	The opponents are silent.
Vul: None	♦ Q96	
HCP: 10	♣ QT53	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ 93	♠ A87				Pass Out
Vul: Both	♥ 8642	♥ KQ3				
North HCP: 10	♦ K63	♦ JT84				
South HCP: 10	♣ AQJ5	♣ T83				

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ 765	♠ Q942				Pass Out
Vul: None	♥ A653	♥ J9				
North HCP: 8	♦ Q4	♦ K932				
South HCP: 10	♣ QT53	♣ A96				

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ A532	♠ KT84				Pass Out
Vul: None	♥ QT8	♥ AK74				
North HCP: 11	♦ KQ73	♦ 96				
South HCP: 10	♣ 32	♣ 984				

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ K6	♠ A7543				Pass Out
Vul: Both	♥ J82	♥ Q53				
North HCP: 11	♦ A954	♦ QJ8				
South HCP: 9+1	♣ K742	♣ 53				

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ 86	♠ Q542				Pass Out
Vul: None	♥ JT982	♥ A5				
North HCP: 10+1	♦ A87	♦ Q96				
South HCP: 10	♣ AJ8	♣ QT53				

Board: 10	♠ J93	Partner bids first.
Dealer: South	♥ 83	The opponents are silent.
Vul: N-S	♦ AJT8	
HCP: 10	♣ A642	

Board: 11	♠ AQ2	West (RHO) Doubles 1♥ if possible.
Dealer: West	♥ QJT5	East (LHO) bids 1♠ if possible.
Vul: E-W	♦ 43	
HCP: 11	♣ Q975	

Board: 12	♠ T92	You bid first.
Dealer: West	♥ T854	The opponents are silent.
Vul: N-S	♦ AQ93	
HCP: 10	♣ A3	

Board: 13	♠ KQT	You bid first.
Dealer: North	♥ 87	The opponents are silent.
Vul: N-S	♦ Q7642	
HCP: 10+1	♣ K43	

Board: 14	♠ A532	Partner bids first.
Dealer: South	♥ K8	The opponents are silent.
Vul: Both	♦ QT87	
HCP: 11	♣ Q94	

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ J93	♠ Q76				Pass Out
Vul: N-S	♥ 83	♥ AQT74				
North HCP: 10	♦ AJT8	♦ 764				
South HCP: 10+1	♣ A642	♣ Q8				

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ AQ2	♠ 73	Pass	Pass	Pass	1♦
Vul: E-W	♥ QJT5	♥ K42	Pass	1♥	Pass	Pass
North HCP: 11	♦ 43	♦ AK765	X	XX	1♠	2♦
South HCP: 11+1	♣ Q975	♣ J83	Pass	2NT	All Pass	

Contract: 2NT North

Board: 12	North:	South:	W	N	E	S
Dealer: West	♠ T92	♠ A7	Pass	Pass	Pass	1♣
Vul: N-S	♥ T854	♥ J72	Pass	1♥	Pass	2♣
North HCP: 10	♦ AQ93	♦ K5	Pass	3♣	All Pass	
South HCP: 11+2	♣ A3	♣ QJ9762				

Contract: 3♣ North

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ KQT	♠ AJ64				Pass Out
Vul: N-S	♥ 87	♥ AJ52				
North HCP: 10+1	♦ Q7642	♦ 853				
South HCP: 10	♣ K43	♣ 82				

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ A532	♠ 97				Pass Out
Vul: Both	♥ K8	♥ JT32				
North HCP: 11	♦ QT87	♦ K643				
South HCP: 9	♣ Q94	♣ AJ5				

Board: 10 ♠ Q76 You bid first.

Dealer: South ♥ AQT74 The opponents are silent.

Vul: N-S ♦ 764

HCP: 10+1 ♣ Q8

Board: 11 ♠ 73 West (LHO) Doubles 1♥ if possible.

Dealer: West ♥ K42 East (RHO) bids 1♠ if possible.

Vul: E-W ♦ AK765

HCP: 11+1 ♣ J83

Board: 12 ♠ A7 Partner bids first.

Dealer: West ♥ J72 The opponents are silent.

Vul: N-S ♦ K5

HCP: 11+2 ♣ QJ9762

Board: 13 ♠ AJ64 Partner bids first.

Dealer: North ♥ AJ52 The opponents are silent.

Vul: N-S ♦ 853

HCP: 10 ♣ 82

Board: 14 ♠ 97 You bid first.

Dealer: South ♥ JT32 The opponents are silent.

Vul: Both ♦ K643

HCP: 9 ♣ AJ5

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ J93	♠ Q76				Pass Out
Vul: N-S	♥ 83	♥ AQT74				
North HCP: 10	♦ AJT8	♦ 764				
South HCP: 10+1	♣ A642	♣ Q8				

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ AQ2	♠ 73	Pass	Pass	Pass	1♦
Vul: E-W	♥ QJT5	♥ K42	Pass	1♥	Pass	Pass
North HCP: 11	♦ 43	♦ AK765	X	XX	1♠	2♦
South HCP: 11+1	♣ Q975	♣ J83	Pass	2NT	All Pass	

Contract: 2NT North

Board: 12	North:	South:	W	N	E	S
Dealer: West	♠ T92	♠ A7	Pass	Pass	Pass	1♣
Vul: N-S	♥ T854	♥ J72	Pass	1♥	Pass	2♣
North HCP: 10	♦ AQ93	♦ K5	Pass	3♣	All Pass	
South HCP: 11+2	♣ A3	♣ QJ9762				

Contract: 3♣ North

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ KQT	♠ AJ64				Pass Out
Vul: N-S	♥ 87	♥ AJ52				
North HCP: 10+1	♦ Q7642	♦ 853				
South HCP: 10	♣ K43	♣ 82				

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ A532	♠ 97				Pass Out
Vul: Both	♥ K8	♥ JT32				
North HCP: 11	♦ QT87	♦ K643				
South HCP: 9	♣ Q94	♣ AJ5				

Board: 15 ♠ 842 You bid first.

Dealer: North ♥ Q7653 The opponents are silent.

Vul: None ♦ K82

HCP: 9+1 ♣ A3

Board: 16 ♠ 62 Partner bids first.

Dealer: East ♥ 97 The opponents are silent.

Vul: E-W ♦ AK76

HCP: 11+1 ♣ KJT62

Board: 17 ♠ AK6 You bid first.

Dealer: North ♥ 743 The opponents are silent.

Vul: None ♦ JT876

HCP: 9+1 ♣ J8

Board: 18 ♠ QJT2 Partner bids first.

Dealer: South ♥ 653 The opponents are silent.

Vul: Both ♦ K82

HCP: 11 ♣ AJ9

Board: 19 ♠ J5 You bid first.

Dealer: North ♥ 852 The opponents are silent.

Vul: None ♦ A987

HCP: 11 ♣ KQJ6

Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ 842	♠ 975			Pass Out	
Vul: None	♥ Q7653	♥ AT2				
North HCP: 9+1	♦ K82	♦ Q93				
South HCP: 11	♣ A3	♣ KQ64				

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ 62	♠ AQ43			Pass	Pass
Vul: E-W	♥ 97	♥ KJ4	Pass	1♣	Pass	1♠
North HCP: 11+1	♦ AK76	♦ T9			All Pass	
South HCP: 10	♣ KJT62	♣ 9875				

Contract: 1♠ South

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ AK6	♠ Q94			Pass Out	
Vul: None	♥ 743	♥ Q95				
North HCP: 9+1	♦ JT876	♦ A4				
South HCP: 11+1	♣ J8	♣ K9543				

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ QJT2	♠ 963			Pass Out	
Vul: Both	♥ 653	♥ AQT72				
North HCP: 11	♦ K82	♦ A4				
South HCP: 10+1	♣ AJ9	♣ 543				

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ Q63			Pass Out	
Vul: None	♥ 852	♥ K97				
North HCP: 11	♦ A987	♦ Q65				
South HCP: 11	♣ KQJ6	♣ AT83				

Board: 15	♠ 975	Partner bids first.
Dealer: North	♥ AT2	The opponents are silent.
Vul: None	♦ Q93	
HCP: 11	♣ KQ64	

Board: 16	♠ AQ43	You bid first.
Dealer: East	♥ KJ4	The opponents are silent.
Vul: E-W	♦ T9	
HCP: 10	♣ 9875	

Board: 17	♠ Q94	Partner bids first.
Dealer: North	♥ Q95	The opponents are silent.
Vul: None	♦ A4	
HCP: 11+1	♣ K9543	

Board: 18	♠ 963	You bid first.
Dealer: South	♥ AQT72	The opponents are silent.
Vul: Both	♦ A4	
HCP: 10+1	♣ 543	

Board: 19	♠ Q63	Partner bids first.
Dealer: North	♥ K97	The opponents are silent.
Vul: None	♦ Q65	
HCP: 11	♣ AT83	

Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ 842	♠ 975			Pass Out	
Vul: None	♥ Q7653	♥ AT2				
North HCP: 9+1	♦ K82	♦ Q93				
South HCP: 11	♣ A3	♣ KQ64				

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ 62	♠ AQ43			Pass	Pass
Vul: E-W	♥ 97	♥ KJ4	Pass	1♣	Pass	1♠
North HCP: 11+1	♦ AK76	♦ T9			All Pass	
South HCP: 10	♣ KJT62	♣ 9875				

Contract: 1♠ South

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ AK6	♠ Q94			Pass Out	
Vul: None	♥ 743	♥ Q95				
North HCP: 9+1	♦ JT876	♦ A4				
South HCP: 11+1	♣ J8	♣ K9543				

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ QJT2	♠ 963			Pass Out	
Vul: Both	♥ 653	♥ AQT72				
North HCP: 11	♦ K82	♦ A4				
South HCP: 10+1	♣ AJ9	♣ 543				

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ Q63			Pass Out	
Vul: None	♥ 852	♥ K97				
North HCP: 11	♦ A987	♦ Q65				
South HCP: 11	♣ KQJ6	♣ AT83				

Board: 20	♠ A8	Partner bids first.
Dealer: South	♥ A98	The opponents are silent.
Vul: E-W	♦ T543	
HCP: 11	♣ QJ72	

Board: 21	♠ AJ8	You bid first.
Dealer: North	♥ T84	The opponents are silent.
Vul: N-S	♦ KJ93	
HCP: 11	♣ QT4	

Board: 22	♠ 532	Partner bids first.
Dealer: South	♥ J8	The opponents are silent.
Vul: N-S	♦ J83	
HCP: 10+1	♣ AKJT8	

Board: 23	♠ T543	You bid first.
Dealer: North	♥ KQJ4	The opponents are silent.
Vul: Both	♦ K7	
HCP: 11	♣ Q97	

Board: 24	♠ 743	Partner bids first.
Dealer: South	♥ AQ6	The opponents are silent.
Vul: E-W	♦ T8	
HCP: 11+1	♣ KQ943	

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ J954				Pass Out
Vul: E-W	♥ A98	♥ K63				
North HCP: 11	♦ T543	♦ KJ				
South HCP: 11	♣ QJ72	♣ K843				

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ KQ54				Pass Out
Vul: N-S	♥ T84	♥ QJ53				
North HCP: 11	♦ KJ93	♦ 852				
South HCP: 11	♣ QT4	♣ K2				

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ 532	♠ Q96				Pass Out
Vul: N-S	♥ J8	♥ Q762				
North HCP: 10+1	♦ J83	♦ AQ4				
South HCP: 10	♣ AKJT8	♣ 965				

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ T543	♠ AJ6				Pass Out
Vul: Both	♥ KQJ4	♥ T96				
North HCP: 11	♦ K7	♦ 953				
South HCP: 8	♣ Q97	♣ K832				

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 743	♠ AQJT				Pass Out
Vul: E-W	♥ AQ6	♥ 75				
North HCP: 11+1	♦ T8	♦ K632				
South HCP: 10	♣ KQ943	♣ 852				

Board: 20 ♠ J954 You bid first.

Dealer: South ♥ K63 The opponents are silent.

Vul: E-W ♦ KJ

HCP: 11 ♣ K843

Board: 21 ♠ KQ54 Partner bids first.

Dealer: North ♥ QJ53 The opponents are silent.

Vul: N-S ♦ 852

HCP: 11 ♣ K2

Board: 22 ♠ Q96 You bid first.

Dealer: South ♥ Q762 The opponents are silent.

Vul: N-S ♦ AQ4

HCP: 10 ♣ 965

Board: 23 ♠ AJ6 Partner bids first.

Dealer: North ♥ T96 The opponents are silent.

Vul: Both ♦ 953

HCP: 8 ♣ K832

Board: 24 ♠ AQJT You bid first.

Dealer: South ♥ 75 The opponents are silent.

Vul: E-W ♦ K632

HCP: 10 ♣ 852

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ J954				Pass Out
Vul: E-W	♥ A98	♥ K63				
North HCP: 11	♦ T543	♦ KJ				
South HCP: 11	♣ QJ72	♣ K843				

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ KQ54				Pass Out
Vul: N-S	♥ T84	♥ QJ53				
North HCP: 11	♦ KJ93	♦ 852				
South HCP: 11	♣ QT4	♣ K2				

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ 532	♠ Q96				Pass Out
Vul: N-S	♥ J8	♥ Q762				
North HCP: 10+1	♦ J83	♦ AQ4				
South HCP: 10	♣ AKJT8	♣ 965				

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ T543	♠ AJ6				Pass Out
Vul: Both	♥ KQJ4	♥ T96				
North HCP: 11	♦ K7	♦ 953				
South HCP: 8	♣ Q97	♣ K832				

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 743	♠ AQJT				Pass Out
Vul: E-W	♥ AQ6	♥ 75				
North HCP: 11+1	♦ T8	♦ K632				
South HCP: 10	♣ KQ943	♣ 852				

Board: 25 ♠ Q86 You bid first.

Dealer: North ♥ K7 The opponents are silent.

Vul: N-S ♦ AJ2

HCP: 10+1 ♣ T9842

Board: 26 ♠ K643 Partner bids first.

Dealer: South ♥ Q942 The opponents are silent.

Vul: N-S ♦ K64

HCP: 10 ♣ Q8

Board: 27 ♠ T652 You bid first.

Dealer: West ♥ AQ74 The opponents are silent.

Vul: Both ♦ K7

HCP: 9 ♣ T43

Board: 28 ♠ KQ5 Partner bids first.

Dealer: South ♥ Q3 The opponents are silent.

Vul: None ♦ 9632

HCP: 7 ♣ T862

Board: 29 ♠ KQ5 You bid first.

Dealer: North ♥ T43 The opponents are silent.

Vul: Both ♦ AJ87

HCP: 10 ♣ T43

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ Q86	♠ A73				Pass Out
Vul: N-S	♥ K7	♥ A982				
North HCP: 10+1	♦ AJ2	♦ T95				
South HCP: 9	♣ T9842	♣ J63				

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ K643	♠ JT52				Pass Out
Vul: N-S	♥ Q942	♥ A863				
North HCP: 10	♦ K64	♦ 93				
South HCP: 9	♣ Q8	♣ A73				

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ T652	♠ 73	Pass	Pass	Pass	1 ♣
Vul: Both	♥ AQ74	♥ 95	Pass	1 ♥	All Pass	
North HCP: 9	♦ K7	♦ AJ92				
South HCP: 11+1	♣ T43	♣ KQJ98				

Contract: 1 ♥ North

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ KQ5	♠ AT84				Pass Out
Vul: None	♥ Q3	♥ 842				
North HCP: 7	♦ 9632	♦ KQ54				
South HCP: 11	♣ T862	♣ Q3				

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ KQ5	♠ A86				Pass Out
Vul: Both	♥ T43	♥ K7				
North HCP: 10	♦ AJ87	♦ 542				
South HCP: 10+1	♣ T43	♣ QJ862				

Board: 25	♠ A73	Partner bids first.
Dealer: North	♥ A982	The opponents are silent.
Vul: N-S	♦ T95	
HCP: 9	♣ J63	

Board: 26	♠ JT52	You bid first.
Dealer: South	♥ A863	The opponents are silent.
Vul: N-S	♦ 93	
HCP: 9	♣ A73	

Board: 27	♠ 73	Partner bids first.
Dealer: West	♥ 95	The opponents are silent.
Vul: Both	♦ AJ92	
HCP: 11+1	♣ KQJ98	

Board: 28	♠ AT84	You bid first.
Dealer: South	♥ 842	The opponents are silent.
Vul: None	♦ KQ54	
HCP: 11	♣ Q3	

Board: 29	♠ A86	Partner bids first.
Dealer: North	♥ K7	The opponents are silent.
Vul: Both	♦ 542	
HCP: 10+1	♣ QJ862	

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ Q86	♠ A73				Pass Out
Vul: N-S	♥ K7	♥ A982				
North HCP: 10+1	♦ AJ2	♦ T95				
South HCP: 9	♣ T9842	♣ J63				

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ K643	♠ JT52				Pass Out
Vul: N-S	♥ Q942	♥ A863				
North HCP: 10	♦ K64	♦ 93				
South HCP: 9	♣ Q8	♣ A73				

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ T652	♠ 73	Pass	Pass	Pass	1 ♣
Vul: Both	♥ AQ74	♥ 95	Pass	1 ♥	All Pass	
North HCP: 9	♦ K7	♦ AJ92				
South HCP: 11+1	♣ T43	♣ KQJ98				

Contract: 1 ♥ North

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ KQ5	♠ AT84				Pass Out
Vul: None	♥ Q3	♥ 842				
North HCP: 7	♦ 9632	♦ KQ54				
South HCP: 11	♣ T862	♣ Q3				

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ KQ5	♠ A86				Pass Out
Vul: Both	♥ T43	♥ K7				
North HCP: 10	♦ AJ87	♦ 542				
South HCP: 10+1	♣ T43	♣ QJ862				

Board: 30 ♠ Q52 You bid first.

Dealer: West ♥ 732 The opponents are silent.

Vul: N-S ♦ Q6

HCP: 11+1 ♣ AKT52

Board: 31 ♠ A753 You bid first.

Dealer: North ♥ 8754 The opponents are silent.

Vul: E-W ♦ K3

HCP: 10 ♣ KT5

Board: 32 ♠ Q7642 You bid first.

Dealer: West ♥ K65 The opponents are silent.

Vul: None ♦ KJ

HCP: 10+1 ♣ JT5

Board: 33 ♠ KT84 You bid first.

Dealer: North ♥ QT5 The opponents are silent.

Vul: N-S ♦ Q84

HCP: 10 ♣ K96

Board: 34 ♠ KJT9 Partner bids first.

Dealer: South ♥ 85 The opponents are silent.

Vul: Both ♦ KT54

HCP: 10 ♣ K85

Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ Q52	♠ 63	Pass	Pass	Pass	2♦
Vul: N-S	♥ 732	♥ QJ5		All Pass		
North HCP: 11+1	♦ Q6	♦ AK9532				
South HCP: 11+2	♣ AKT52	♣ J9				
Contract: 2♦ South						

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ A753	♠ 842		Pass Out		
Vul: E-W	♥ 8754	♥ KQ93				
North HCP: 10	♦ K3	♦ QT5				
South HCP: 11	♣ KT5	♣ A73				

Board: 32	North:	South:	W	N	E	S
Dealer: West	♠ Q7642	♠ AK	Pass	Pass	Pass	1♥
Vul: None	♥ K65	♥ AT987	Pass	1♠	Pass	2♣
North HCP: 10+1	♦ KJ	♦ 53	Pass	3♥	All Pass	
South HCP: 11+1	♣ JT5	♣ 9842				
Contract: 3♥ North						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ KT84	♠ 972		Pass Out		
Vul: N-S	♥ QT5	♥ A84				
North HCP: 10	♦ Q84	♦ 9762				
South HCP: 10	♣ K96	♣ AQ3				

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ KJT9	♠ 84		Pass Out		
Vul: Both	♥ 85	♥ AJ92				
North HCP: 10	♦ KT54	♦ J932				
South HCP: 9	♣ K85	♣ QJ3				

Board: 30	♠ 63	Partner bids first.
Dealer: West	♥ QJ5	The opponents are silent.
Vul: N-S	♦ AK9532	
HCP: 11+2	♣ J9	

Board: 31	♠ 842	Partner bids first.
Dealer: North	♥ KQ93	The opponents are silent.
Vul: E-W	♦ QT5	
HCP: 11	♣ A73	

Board: 32	♠ AK	Partner bids first.
Dealer: West	♥ AT987	The opponents are silent.
Vul: None	♦ 53	
HCP: 11+1	♣ 9842	

Board: 33	♠ 972	Partner bids first.
Dealer: North	♥ A84	The opponents are silent.
Vul: N-S	♦ 9762	
HCP: 10	♣ AQ3	

Board: 34	♠ 84	You bid first.
Dealer: South	♥ AJ92	The opponents are silent.
Vul: Both	♦ J932	
HCP: 9	♣ QJ3	

Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ Q52	♠ 63	Pass	Pass	Pass	2♦
Vul: N-S	♥ 732	♥ QJ5		All Pass		
North HCP: 11+1	♦ Q6	♦ AK9532				
South HCP: 11+2	♣ AKT52	♣ J9				
Contract: 2♦ South						

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ A753	♠ 842		Pass Out		
Vul: E-W	♥ 8754	♥ KQ93				
North HCP: 10	♦ K3	♦ QT5				
South HCP: 11	♣ KT5	♣ A73				

Board: 32	North:	South:	W	N	E	S
Dealer: West	♠ Q7642	♠ AK	Pass	Pass	Pass	1♥
Vul: None	♥ K65	♥ AT987	Pass	1♠	Pass	2♣
North HCP: 10+1	♦ KJ	♦ 53	Pass	3♥	All Pass	
South HCP: 11+1	♣ JT5	♣ 9842				
Contract: 3♥ North						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ KT84	♠ 972		Pass Out		
Vul: N-S	♥ QT5	♥ A84				
North HCP: 10	♦ Q84	♦ 9762				
South HCP: 10	♣ K96	♣ AQ3				

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ KJT9	♠ 84		Pass Out		
Vul: Both	♥ 85	♥ AJ92				
North HCP: 10	♦ KT54	♦ J932				
South HCP: 9	♣ K85	♣ QJ3				

Board: 35 ♠ Q963 You bid first.

Dealer: West ♥ Q984 The opponents are silent.

Vul: None ♦ QT5

HCP: 9 ♣ KT

Board: 36 ♠ T32 Partner bids first.

Dealer: South ♥ AK93 The opponents are silent.

Vul: Both ♦ K87

HCP: 11 ♣ J65

Board: 37 ♠ Q85 You bid first.

Dealer: West ♥ 92 The opponents are silent.

Vul: None ♦ QT7

HCP: 9+1 ♣ AJ873

Board: 38 ♠ Q542 You bid first.

Dealer: West ♥ A2 The opponents are silent.

Vul: E-W ♦ 843

HCP: 9 ♣ KT32

Board: 39 ♠ 952 You bid first.

Dealer: North ♥ Q932 The opponents are silent.

Vul: None ♦ K82

HCP: 10 ♣ KQ6

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ Q963	♠ KT	Pass	Pass	Pass	1♣
Vul: None	♥ Q984	♥ K6	Pass	1♥	All Pass	
North HCP: 9	♦ QT5	♦ A943				
South HCP: 11+1	♣ KT	♣ J7654				
Contract: 1♥ North						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ T32	♠ 874				Pass Out
Vul: Both	♥ AK93	♥ J842				
North HCP: 11	♦ K87	♦ A6				
South HCP: 10	♣ J65	♣ KQT7				

Board: 37	North:	South:	W	N	E	S
Dealer: West	♠ Q85	♠ 63	Pass	Pass	Pass	1♥
Vul: None	♥ 92	♥ AQJT4	Pass	1NT	All Pass	
North HCP: 9+1	♦ QT7	♦ J52				
South HCP: 11+1	♣ AJ873	♣ KT2				

Contract: 1NT North

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ Q542	♠ A7	Pass	Pass	Pass	1♥
Vul: E-W	♥ A2	♥ Q7653	Pass	1♠	Pass	2♦
North HCP: 9	♦ 843	♦ AJ52	Pass	2♥	All Pass	
South HCP: 11+1	♣ KT32	♣ 95				

Contract: 2♥ North

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ 952	♠ AKT				Pass Out
Vul: None	♥ Q932	♥ T65				
North HCP: 10	♦ K82	♦ QT7				
South HCP: 10	♣ KQ6	♣ JT42				

Board: 35	♠ KT	Partner bids first.
Dealer: West	♥ K6	The opponents are silent.
Vul: None	♦ A943	
HCP: 11+1	♣ J7654	

Board: 36	♠ 874	You bid first.
Dealer: South	♥ J842	The opponents are silent.
Vul: Both	♦ A6	
HCP: 10	♣ KQT7	

Board: 37	♠ 63	Partner bids first.
Dealer: West	♥ AQJT4	The opponents are silent.
Vul: None	♦ J52	
HCP: 11+1	♣ KT2	

Board: 38	♠ A7	Partner bids first.
Dealer: West	♥ Q7653	The opponents are silent.
Vul: E-W	♦ AJ52	
HCP: 11+1	♣ 95	

Board: 39	♠ AKT	Partner bids first.
Dealer: North	♥ T65	The opponents are silent.
Vul: None	♦ QT7	
HCP: 10	♣ JT42	

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ Q963	♠ KT	Pass	Pass	Pass	1♣
Vul: None	♥ Q984	♥ K6	Pass	1♥	All Pass	
North HCP: 9	♦ QT5	♦ A943				
South HCP: 11+1	♣ KT	♣ J7654				
Contract: 1♥ North						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ T32	♠ 874				Pass Out
Vul: Both	♥ AK93	♥ J842				
North HCP: 11	♦ K87	♦ A6				
South HCP: 10	♣ J65	♣ KQT7				

Board: 37	North:	South:	W	N	E	S
Dealer: West	♠ Q85	♠ 63	Pass	Pass	Pass	1♥
Vul: None	♥ 92	♥ AQJT4	Pass	1NT	All Pass	
North HCP: 9+1	♦ QT7	♦ J52				
South HCP: 11+1	♣ AJ873	♣ KT2				

Contract: 1NT North

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ Q542	♠ A7	Pass	Pass	Pass	1♥
Vul: E-W	♥ A2	♥ Q7653	Pass	1♠	Pass	2♦
North HCP: 9	♦ 843	♦ AJ52	Pass	2♥	All Pass	
South HCP: 11+1	♣ KT32	♣ 95				

Contract: 2♥ North

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ 952	♠ AKT				Pass Out
Vul: None	♥ Q932	♥ T65				
North HCP: 10	♦ K82	♦ QT7				
South HCP: 10	♣ KQ6	♣ JT42				

Board: 40	♠ A654	Partner bids first.
Dealer: South	♥ K86	The opponents are silent.
Vul: N-S	♦ A94	
HCP: 11	♣ 952	

Board: 41	♠ QJ64	You bid first.
Dealer: North	♥ AQ4	The opponents are silent.
Vul: Both	♦ 42	
HCP: 11	♣ Q965	

Board: 42	♠ 854	Partner bids first.
Dealer: South	♥ AQ83	The opponents are silent.
Vul: N-S	♦ K3	
HCP: 9	♣ T973	

Board: 43	♠ T752	You bid first.
Dealer: North	♥ AQ9	The opponents are silent.
Vul: Both	♦ K952	
HCP: 9	♣ 54	

Board: 44	♠ 72	Partner bids first.
Dealer: East	♥ A853	The opponents are silent.
Vul: None	♦ 53	
HCP: 11+1	♣ AQJ82	

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ A654	♠ QT				Pass Out
Vul: N-S	♥ K86	♥ T73				
North HCP: 11	♦ A94	♦ K82				
South HCP: 11+1	♣ 952	♣ KQJT3				

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ QJ64	♠ 98				Pass Out
Vul: Both	♥ AQ4	♥ KJ53				
North HCP: 11	♦ 42	♦ AT97				
South HCP: 11	♣ Q965	♣ KT3				

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ 854	♠ AT63				Pass Out
Vul: N-S	♥ AQ83	♥ J6				
North HCP: 9	♦ K3	♦ A65				
South HCP: 11	♣ T973	♣ Q854				

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ T752	♠ 864				Pass Out
Vul: Both	♥ AQ9	♥ KJ3				
North HCP: 9	♦ K952	♦ T86				
South HCP: 11	♣ 54	♣ AQJ6				

Board: 44	North:	South:	W	N	E	S
Dealer: East	♠ 72	♠ J86			Pass	Pass
Vul: None	♥ A853	♥ J94	Pass	1♣	Pass	1♦
North HCP: 11+1	♦ 53	♦ AQJT9	Pass	1♥	Pass	1NT
South HCP: 9+1	♣ AQJ82	♣ 64	All Pass			

Contract: 1NT South

Board: 40 ♠ QT You bid first.

Dealer: South ♥ T73 The opponents are silent.

Vul: N-S ♦ K82

HCP: 11+1 ♣ KQJT3

Board: 41 ♠ 98 Partner bids first.

Dealer: North ♥ KJ53 The opponents are silent.

Vul: Both ♦ AT97

HCP: 11 ♣ KT3

Board: 42 ♠ AT63 You bid first.

Dealer: South ♥ J6 The opponents are silent.

Vul: N-S ♦ A65

HCP: 11 ♣ Q854

Board: 43 ♠ 864 Partner bids first.

Dealer: North ♥ KJ3 The opponents are silent.

Vul: Both ♦ T86

HCP: 11 ♣ AQJ6

Board: 44 ♠ J86 You bid first.

Dealer: East ♥ J94 The opponents are silent.

Vul: None ♦ AQJT9

HCP: 9+1 ♣ 64

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ A654	♠ QT				Pass Out
Vul: N-S	♥ K86	♥ T73				
North HCP: 11	♦ A94	♦ K82				
South HCP: 11+1	♣ 952	♣ KQJT3				

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ QJ64	♠ 98				Pass Out
Vul: Both	♥ AQ4	♥ KJ53				
North HCP: 11	♦ 42	♦ AT97				
South HCP: 11	♣ Q965	♣ KT3				

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ 854	♠ AT63				Pass Out
Vul: N-S	♥ AQ83	♥ J6				
North HCP: 9	♦ K3	♦ A65				
South HCP: 11	♣ T973	♣ Q854				

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ T752	♠ 864				Pass Out
Vul: Both	♥ AQ9	♥ KJ3				
North HCP: 9	♦ K952	♦ T86				
South HCP: 11	♣ 54	♣ AQJ6				

Board: 44	North:	South:	W	N	E	S
Dealer: East	♠ 72	♠ J86			Pass	Pass
Vul: None	♥ A853	♥ J94	Pass	1♣	Pass	1♦
North HCP: 11+1	♦ 53	♦ AQJT9	Pass	1♥	Pass	1NT
South HCP: 9+1	♣ AQJ82	♣ 64	All Pass			

Contract: 1NT South

Board: 45	♠ 3	Partner bids first.
Dealer: East	♥ J9754	The opponents are silent.
Vul: E-W	♦ KJ86	
HCP: 12+1	♣ AK6	

Board: 46	♠ KJ854	Partner bids first.
Dealer: South	♥ K4	The opponents are silent.
Vul: Both	♦ 965	
HCP: 9+1	♣ QT2	

Board: 47	♠ 8764	You bid first.
Dealer: North	♥ KJ97	The opponents are silent.
Vul: None	♦ KJ	
HCP: 8	♣ 853	

Board: 48	♠ T87	Partner bids first.
Dealer: South	♥ KT8	The opponents are silent.
Vul: Both	♦ T2	
HCP: 10+1	♣ AK972	

Board: 49	♠ 6	Partner bids first.
Dealer: East	♥ J63	The opponents are silent.
Vul: None	♦ A7653	
HCP: 12+1	♣ AKT3	

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: East	♠ 3	♠ QJ8			Pass	Pass
Vul: E-W	♥ J9754	♥ K862	Pass	1 ♥	Pass	2 ♥
North HCP: 12+1	♦ KJ86	♦ Q5			All Pass	
South HCP: 8	♣ AK6	♣ T953				
Contract: 2 ♥ South						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ KJ854	♠ A92				Pass Out
Vul: Both	♥ K4	♥ Q986				
North HCP: 9+1	♦ 965	♦ K42				
South HCP: 9	♣ QT2	♣ 974				

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ 8764	♠ KJT3			Pass	Out
Vul: None	♥ KJ97	♥ Q853				
North HCP: 8	♦ KJ	♦ 86				
South HCP: 11	♣ 853	♣ AJ7				

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ T87	♠ KJ94				Pass Out
Vul: Both	♥ KT8	♥ 952				
North HCP: 10+1	♦ T2	♦ A753				
South HCP: 10	♣ AK972	♣ Q3				

Board: 49	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ 98532			Pass	Pass
Vul: None	♥ J63	♥ AQ9	Pass	1 ♦	Pass	1 ♠
North HCP: 12+1	♦ A7653	♦ T98	Pass	2 ♣	Pass	2 ♦
South HCP: 9+1	♣ AKT3	♣ QJ			All Pass	
Contract: 2 ♦ South						

Board: 45 ♠ QJ8 You bid first.

Dealer: East ♥ K862 The opponents are silent.

Vul: E-W ♦ Q5

HCP: 8 ♣ T953

Board: 46 ♠ A92 You bid first.

Dealer: South ♥ Q986 The opponents are silent.

Vul: Both ♦ K42

HCP: 9 ♣ 974

Board: 47 ♠ KJT3 Partner bids first.

Dealer: North ♥ Q853 The opponents are silent.

Vul: None ♦ 86

HCP: 11 ♣ AJ7

Board: 48 ♠ KJ94 You bid first.

Dealer: South ♥ 952 The opponents are silent.

Vul: Both ♦ A753

HCP: 10 ♣ Q3

Board: 49 ♠ 98532 You bid first.

Dealer: East ♥ AQ9 The opponents are silent.

Vul: None ♦ T98

HCP: 9+1 ♣ QJ

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: East	♠ 3	♠ QJ8			Pass	Pass
Vul: E-W	♥ J9754	♥ K862	Pass	1 ♥	Pass	2 ♥
North HCP: 12+1	♦ KJ86	♦ Q5			All Pass	
South HCP: 8	♣ AK6	♣ T953				
Contract: 2 ♥ South						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ KJ854	♠ A92				Pass Out
Vul: Both	♥ K4	♥ Q986				
North HCP: 9+1	♦ 965	♦ K42				
South HCP: 9	♣ QT2	♣ 974				

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ 8764	♠ KJT3			Pass	Out
Vul: None	♥ KJ97	♥ Q853				
North HCP: 8	♦ KJ	♦ 86				
South HCP: 11	♣ 853	♣ AJ7				

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ T87	♠ KJ94				Pass Out
Vul: Both	♥ KT8	♥ 952				
North HCP: 10+1	♦ T2	♦ A753				
South HCP: 10	♣ AK972	♣ Q3				

Board: 49	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ 98532			Pass	Pass
Vul: None	♥ J63	♥ AQ9	Pass	1 ♦	Pass	1 ♠
North HCP: 12+1	♦ A7653	♦ T98	Pass	2 ♣	Pass	2 ♦
South HCP: 9+1	♣ AKT3	♣ QJ			All Pass	
Contract: 2 ♦ South						

Board: 50	♠ K2	Partner bids first.
Dealer: South	♥ AQJT	The opponents are silent.
Vul: N-S	♦ 8743	
HCP: 10	♣ 763	

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ K2	♠ A643				Pass Out
Vul: N-S	♥ AQJT	♥ 87				
North HCP: 10	♦ 8743	♦ KQT5				
South HCP: 10	♣ 763	♣ J82				

Board: 50 ♠ A643 You bid first.

Dealer: South ♥ 87 The opponents are silent.

Vul: N-S ♦ KQT5

HCP: 10 ♣ J82

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ K2	♠ A643				Pass Out
Vul: N-S	♥ AQJT	♥ 87				
North HCP: 10	♦ 8743	♦ KQT5				
South HCP: 10	♣ 763	♣ J82				