

<b>Board: 1</b>	♠ J87	You are dealer.
Dealer: North	♥ AKQJ	The opponents are silent.
Vul: None	♦ AJT2	
HCP: 16	♣ 52	

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<b>Board: 2</b>	♠ KJ3	Partner is dealer.
Dealer: South	♥ K	The opponents are silent.
Vul: N-S	♦ QJ87	
HCP: 15+1	♣ AJ654	

---

<b>Board: 3</b>	♠ KQ95	You are dealer.
Dealer: North	♥ KQ65	The opponents are silent.
Vul: E-W	♦ AJ3	
HCP: 17	♣ QT	

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<b>Board: 4</b>	♠ 4	Partner is dealer.
Dealer: South	♥ K52	The opponents are silent.
Vul: Both	♦ T9652	
HCP: 10+1	♣ AK52	

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<b>Board: 5</b>	♠ QT7	You are dealer.
Dealer: North	♥ KJ52	The opponents are silent.
Vul: E-W	♦ A93	
HCP: 15	♣ KQ2	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 16

South HCP: 20+2

Contract: 7 ♦ South

North:

♠ J87

♥ AKQJ

♦ AJT2

♣ 52

South:

♠ AK2

♥ -

♦ KQ9754

♣ AKJ8

W N E S

1NT Pass 3 ♥<sup>1</sup>

Pass 4 ♦ Pass 7 ♦

All Pass

1. 5431 after 1NT

### Board: 2

Dealer: South

Vul: N-S

North HCP: 15+1

South HCP: 16+1

Contract: 6NT South

North:

♠ KJ3

♥ K

♦ QJ87

♣ AJ654

South:

♠ A76

♥ AJ652

♦ A5

♣ KT3

W N E S

1NT

Pass 3 ♥<sup>1</sup> Pass 3NT

Pass 4NT Pass 6NT

All Pass

1. 5431 after 1NT

### Board: 3

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 10+1

Contract: 3NT North

North:

♠ KQ95

♥ KQ65

♦ AJ3

♣ QT

South:

♠ 8

♥ A32

♦ KQT85

♣ J765

W N E S

1NT Pass 3 ♠<sup>1</sup>

Pass 3NT All Pass

1. 5431 after 1NT

### Board: 4

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 16+1

Contract: 3NT South

North:

♠ 4

♥ K52

♦ T9652

♣ AK52

South:

♠ AKT72

♥ Q86

♦ KQ8

♣ Q8

W N E S

1NT

Pass 3 ♠<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT

### Board: 5

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 14+1

Contract: 3NT North

North:

♠ QT7

♥ KJ52

♦ A93

♣ KQ2

South:

♠ A83

♥ A

♦ QT84

♣ AT876

W N E S

1NT Pass 3 ♥<sup>1</sup>

Pass 3NT All Pass

1. 5431 after 1NT

<b>Board: 1</b>	♠ AK2	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: None	♦ KQ9754	
HCP: 20+2	♣ AKJ8	

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<b>Board: 2</b>	♠ A76	You are dealer.
Dealer: South	♥ AJ652	The opponents are silent.
Vul: N-S	♦ A5	
HCP: 16+1	♣ KT3	

---

<b>Board: 3</b>	♠ 8	Partner is dealer.
Dealer: North	♥ A32	The opponents are silent.
Vul: E-W	♦ KQT85	
HCP: 10+1	♣ J765	

---

<b>Board: 4</b>	♠ AKT72	You are dealer.
Dealer: South	♥ Q86	The opponents are silent.
Vul: Both	♦ KQ8	
HCP: 16+1	♣ Q8	

---

<b>Board: 5</b>	♠ A83	Partner is dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ QT84	
HCP: 14+1	♣ AT876	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 16

South HCP: 20+2

Contract: 7 ♦ South

North:

♠ J87

♥ AKQJ

♦ AJT2

♣ 52

South:

♠ AK2

♥ -

♦ KQ9754

♣ AKJ8

W N E S

1NT Pass 3 ♥<sup>1</sup>

Pass 4 ♦ Pass 7 ♦

All Pass

1. 5431 after 1NT

### Board: 2

Dealer: South

Vul: N-S

North HCP: 15+1

South HCP: 16+1

Contract: 6NT South

North:

♠ KJ3

♥ K

♦ QJ87

♣ AJ654

South:

♠ A76

♥ AJ652

♦ A5

♣ KT3

W N E S

1NT

Pass 3 ♥<sup>1</sup> Pass 3NT

Pass 4NT Pass 6NT

All Pass

1. 5431 after 1NT

### Board: 3

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 10+1

Contract: 3NT North

North:

♠ KQ95

♥ KQ65

♦ AJ3

♣ QT

South:

♠ 8

♥ A32

♦ KQT85

♣ J765

W N E S

1NT Pass 3 ♠<sup>1</sup>

Pass 3NT All Pass

1. 5431 after 1NT

### Board: 4

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 16+1

Contract: 3NT South

North:

♠ 4

♥ K52

♦ T9652

♣ AK52

South:

♠ AKT72

♥ Q86

♦ KQ8

♣ Q8

W N E S

1NT

Pass 3 ♠<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT

### Board: 5

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 14+1

Contract: 3NT North

North:

♠ QT7

♥ KJ52

♦ A93

♣ KQ2

South:

♠ A83

♥ A

♦ QT84

♣ AT876

W N E S

1NT Pass 3 ♥<sup>1</sup>

Pass 3NT All Pass

1. 5431 after 1NT

<b>Board: 6</b>	♠ JT8	Partner is dealer.
Dealer: South	♥ 3	The opponents are silent.
Vul: Both	♦ KQ63	
HCP: 10+1	♣ KJ963	

---

<b>Board: 7</b>	♠ AJ96	You are dealer.
Dealer: North	♥ AQ	The opponents are silent.
Vul: None	♦ Q73	
HCP: 16	♣ KT84	

---

<b>Board: 8</b>	♠ QJT	Partner is dealer.
Dealer: South	♥ 2	The opponents are silent.
Vul: E-W	♦ A973	
HCP: 12+1	♣ AJ976	

---

<b>Board: 9</b>	♠ A87	You are dealer.
Dealer: North	♥ AK87	The opponents are silent.
Vul: Both	♦ 85	
HCP: 15	♣ A974	

---

<b>Board: 10</b>	♠ Q83	Partner is dealer.
Dealer: South	♥ 6	The opponents are silent.
Vul: None	♦ A975	
HCP: 9+1	♣ QJ975	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 16

Contract: 3NT South

North:

♠ JT8

♥ 3

♦ KQ63

♣ KJ963

South:

♠ KQ62

♥ AQ86

♦ J52

♣ A2

W N E S

Pass 3♥<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT

### Board: 7

Dealer: North

Vul: None

North HCP: 16

South HCP: 13+1

Contract: 3NT North

North:

♠ AJ96

♥ AQ

♦ Q73

♣ KT84

South:

♠ Q

♥ K96

♦ KJT95

♣ A975

W N E S

Pass 1NT Pass 3♠<sup>1</sup>

Pass 3NT All Pass

1. 5431 after 1NT

### Board: 8

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 15

Contract: 3NT South

North:

♠ QJT

♥ 2

♦ A973

♣ AJ976

South:

♠ A762

♥ AK73

♦ J2

♣ K43

W N E S

Pass 3♥<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT

### Board: 9

Dealer: North

Vul: Both

North HCP: 15

South HCP: 15+1

Contract: 6♣ North

North:

♠ A87

♥ AK87

♦ 85

♣ A974

South:

♠ QJ4

♥ 6

♦ AK763

♣ KQT6

W N E S

Pass 1NT Pass 3♥<sup>1</sup>

Pass 3NT Pass 4NT

Pass 6♣ All Pass

1. 5431 after 1NT

### Board: 10

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 17+1

Contract: 3NT South

North:

♠ Q83

♥ 6

♦ A975

♣ QJ975

South:

♠ AKJ

♥ AJ7

♦ 86

♣ A8642

W N E S

Pass 3♥<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT

<b>Board: 6</b>	♠ KQ62	You are dealer.
Dealer: South	♥ AQ86	The opponents are silent.
Vul: Both	♦ J52	
HCP: 16	♣ A2	

---

<b>Board: 7</b>	♠ Q	Partner is dealer.
Dealer: North	♥ K96	The opponents are silent.
Vul: None	♦ KJT95	
HCP: 13+1	♣ A975	

---

<b>Board: 8</b>	♠ A762	You are dealer.
Dealer: South	♥ AK73	The opponents are silent.
Vul: E-W	♦ J2	
HCP: 15	♣ K43	

---

<b>Board: 9</b>	♠ QJ4	Partner is dealer.
Dealer: North	♥ 6	The opponents are silent.
Vul: Both	♦ AK763	
HCP: 15+1	♣ KQT6	

---

<b>Board: 10</b>	♠ AKJ	You are dealer.
Dealer: South	♥ AJ7	The opponents are silent.
Vul: None	♦ 86	
HCP: 17+1	♣ A8642	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 16

Contract: 3NT South

North:

♠ JT8

♥ 3

♦ KQ63

♣ KJ963

South:

♠ KQ62

♥ AQ86

♦ J52

♣ A2

W N E S

Pass 3♥<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT

### Board: 7

Dealer: North

Vul: None

North HCP: 16

South HCP: 13+1

Contract: 3NT North

North:

♠ AJ96

♥ AQ

♦ Q73

♣ KT84

South:

♠ Q

♥ K96

♦ KJT95

♣ A975

W N E S

Pass 1NT Pass 3♠<sup>1</sup>

Pass 3NT All Pass

1. 5431 after 1NT

### Board: 8

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 15

Contract: 3NT South

North:

♠ QJT

♥ 2

♦ A973

♣ AJ976

South:

♠ A762

♥ AK73

♦ J2

♣ K43

W N E S

Pass 3♥<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT

### Board: 9

Dealer: North

Vul: Both

North HCP: 15

South HCP: 15+1

Contract: 6♣ North

North:

♠ A87

♥ AK87

♦ 85

♣ A974

South:

♠ QJ4

♥ 6

♦ AK763

♣ KQT6

W N E S

Pass 1NT Pass 3♥<sup>1</sup>

Pass 3NT Pass 4NT

Pass 6♣ All Pass

1. 5431 after 1NT

### Board: 10

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 17+1

Contract: 3NT South

North:

♠ Q83

♥ 6

♦ A975

♣ QJ975

South:

♠ AKJ

♥ AJ7

♦ 86

♣ A8642

W N E S

Pass 3♥<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT



<b>Board: 11</b>	♠ KJ3	You are dealer.
Dealer: North	♥ A72	West (RHO) Doubles 3 ♠ if possible.
Vul: N-S	♦ AJ	
HCP: 15+1	♣ Q8632	

---

<b>Board: 12</b>	♠ 972	Partner is dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ AJ95	
HCP: 12+1	♣ QJT93	

---

<b>Board: 13</b>	♠ KQ3	You are dealer.
Dealer: North	♥ K87	The opponents are silent.
Vul: None	♦ KT9	
HCP: 17	♣ AQT6	

---

<b>Board: 14</b>	♠ J83	Partner is dealer.
Dealer: South	♥ 9	The opponents are silent.
Vul: N-S	♦ AQ975	
HCP: 13+1	♣ KQJ6	

---

<b>Board: 15</b>	♠ Q953	You are dealer.
Dealer: North	♥ AKQ8	The opponents are silent.
Vul: E-W	♦ Q6	
HCP: 17	♣ A86	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 12+1

Contract: 5♣ North

North:

♠ KJ3

♥ A72

♦ AJ

♣ Q8632

South:

♠ 4

♥ QJ6

♦ KQT94

♣ KJ97

W	N	E	S
	1NT	Pass	3♠ <sup>1</sup>
X	5♣	All Pass	

1. 5431 after 1NT

### Board: 12

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 15

Contract: 3NT South

North:

♠ 972

♥ A

♦ AJ95

♣ QJT93

South:

♠ QJ5

♥ KT8

♦ Q42

♣ AK86

W	N	E	S
			1NT
Pass	3♥ <sup>1</sup>	Pass	3NT
All Pass			

1. 5431 after 1NT

### Board: 13

Dealer: North

Vul: None

North HCP: 17

South HCP: 16+1

Contract: 6NT South

North:

♠ KQ3

♥ K87

♦ KT9

♣ AQT6

South:

♠ A

♥ AQ2

♦ AQ752

♣ 8532

W	N	E	S
	1NT	Pass	3♠ <sup>1</sup>
Pass	3NT	Pass	6NT
All Pass			

1. 5431 after 1NT

### Board: 14

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 15

Contract: 3NT South

North:

♠ J83

♥ 9

♦ AQ975

♣ KQJ6

South:

♠ A965

♥ KQJ6

♦ J8

♣ A95

W	N	E	S
			1NT
Pass	3♥ <sup>1</sup>	Pass	3NT
All Pass			

1. 5431 after 1NT

### Board: 15

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 10+1

Contract: 3NT North

North:

♠ Q953

♥ AKQ8

♦ Q6

♣ A86

South:

♠ K82

♥ T

♦ KJT5

♣ QJ954

W	N	E	S
	1NT	Pass	3♥ <sup>1</sup>
Pass	3NT	All Pass	

1. 5431 after 1NT

<b>Board: 11</b>	♠ 4	Partner is dealer.
Dealer: North	♥ QJ6	West (LHO) Doubles 3♠ if possible.
Vul: N-S	♦ KQT94	
HCP: 12+1	♣ KJ97	

---

<b>Board: 12</b>	♠ QJ5	You are dealer.
Dealer: South	♥ KT8	The opponents are silent.
Vul: Both	♦ Q42	
HCP: 15	♣ AK86	

---

<b>Board: 13</b>	♠ A	Partner is dealer.
Dealer: North	♥ AQ2	The opponents are silent.
Vul: None	♦ AQ752	
HCP: 16+1	♣ 8532	

---

<b>Board: 14</b>	♠ A965	You are dealer.
Dealer: South	♥ KQJ6	The opponents are silent.
Vul: N-S	♦ J8	
HCP: 15	♣ A95	

---

<b>Board: 15</b>	♠ K82	Partner is dealer.
Dealer: North	♥ T	The opponents are silent.
Vul: E-W	♦ KJT5	
HCP: 10+1	♣ QJ954	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 12+1

Contract: 5♣ North

North:

♠ KJ3

♥ A72

♦ AJ

♣ Q8632

South:

♠ 4

♥ QJ6

♦ KQT94

♣ KJ97

W N E S

1NT Pass 3♠<sup>1</sup>

X 5♣ All Pass

1. 5431 after 1NT

### Board: 12

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 15

Contract: 3NT South

North:

♠ 972

♥ A

♦ AJ95

♣ QJT93

South:

♠ QJ5

♥ KT8

♦ Q42

♣ AK86

W N E S

1NT

Pass 3♥<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT

### Board: 13

Dealer: North

Vul: None

North HCP: 17

South HCP: 16+1

Contract: 6NT South

North:

♠ KQ3

♥ K87

♦ KT9

♣ AQT6

South:

♠ A

♥ AQ2

♦ AQ752

♣ 8532

W N E S

1NT Pass 3♠<sup>1</sup>

Pass 3NT Pass 6NT

All Pass

1. 5431 after 1NT

### Board: 14

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 15

Contract: 3NT South

North:

♠ J83

♥ 9

♦ AQ975

♣ KQJ6

South:

♠ A965

♥ KQJ6

♦ J8

♣ A95

W N E S

1NT

Pass 3♥<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT

### Board: 15

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 10+1

Contract: 3NT North

North:

♠ Q953

♥ AKQ8

♦ Q6

♣ A86

South:

♠ K82

♥ T

♦ KJT5

♣ QJ954

W N E S

1NT Pass 3♥<sup>1</sup>

Pass 3NT All Pass

1. 5431 after 1NT

<b>Board: 16</b>	♠ 2	Partner is dealer.
Dealer: South	♥ Q93	The opponents are silent.
Vul: N-S	♦ A9765	
HCP: 9+1	♣ QJ53	

---

<b>Board: 17</b>	♠ AJ52	You are dealer.
Dealer: North	♥ 853	The opponents are silent.
Vul: E-W	♦ AT3	
HCP: 15	♣ AQ6	

---

<b>Board: 18</b>	♠ K	Partner is dealer.
Dealer: South	♥ J64	The opponents are silent.
Vul: Both	♦ QT875	
HCP: 14+1	♣ AKJ6	

---

<b>Board: 19</b>	♠ Q8	You are dealer.
Dealer: North	♥ AKJ7	The opponents are silent.
Vul: N-S	♦ JT8	
HCP: 15	♣ KJ53	

---

<b>Board: 20</b>	♠ 7	Partner is dealer.
Dealer: South	♥ T75	The opponents are silent.
Vul: E-W	♦ AJ98	
HCP: 9+1	♣ KJT95	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 17

Contract: 3NT South

North:

♠ 2

♥ Q93

♦ A9765

♣ QJ53

South:

♠ AJ96

♥ K54

♦ KQ32

♣ A2

W N E S

Pass 3♠<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT

### Board: 17

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 15+1

Contract: 4NT South

North:

♠ AJ52

♥ 853

♦ AT3

♣ AQ6

South:

♠ Q

♥ AK2

♦ K764

♣ K9852

W N E S

Pass 1NT Pass 3♠<sup>1</sup>

Pass 3NT Pass 4NT

All Pass

1. 5431 after 1NT

### Board: 18

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 15

Contract: 3NT South

North:

♠ K

♥ J64

♦ QT875

♣ AKJ6

South:

♠ AJ9

♥ K953

♦ AK9

♣ 854

W N E S

Pass 3♠<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT

### Board: 19

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 14+1

Contract: 6♣ South

North:

♠ Q8

♥ AKJ7

♦ JT8

♣ KJ53

South:

♠ KJ9

♥ Q

♦ Q974

♣ AQT72

W N E S

Pass 1NT Pass 3♥<sup>1</sup>

Pass 4♣ Pass 6♣

All Pass

1. 5431 after 1NT

### Board: 20

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 16

Contract: 3NT South

North:

♠ 7

♥ T75

♦ AJ98

♣ KJT95

South:

♠ KJ84

♥ J42

♦ KQ42

♣ AQ

W N E S

Pass 3♠<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT

<b>Board: 16</b>	♠ AJ96	You are dealer.
Dealer: South	♥ K54	The opponents are silent.
Vul: N-S	♦ KQ32	
HCP: 17	♣ A2	

---

<b>Board: 17</b>	♠ Q	Partner is dealer.
Dealer: North	♥ AK2	The opponents are silent.
Vul: E-W	♦ K764	
HCP: 15+1	♣ K9852	

---

<b>Board: 18</b>	♠ AJ9	You are dealer.
Dealer: South	♥ K953	The opponents are silent.
Vul: Both	♦ AK9	
HCP: 15	♣ 854	

---

<b>Board: 19</b>	♠ KJ9	Partner is dealer.
Dealer: North	♥ Q	The opponents are silent.
Vul: N-S	♦ Q974	
HCP: 14+1	♣ AQT72	

---

<b>Board: 20</b>	♠ KJ84	You are dealer.
Dealer: South	♥ J42	The opponents are silent.
Vul: E-W	♦ KQ42	
HCP: 16	♣ AQ	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 17

Contract: 3NT South

North:

♠ 2

♥ Q93

♦ A9765

♣ QJ53

South:

♠ AJ96

♥ K54

♦ KQ32

♣ A2

W N E S

Pass 3♠<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT

### Board: 17

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 15+1

Contract: 4NT South

North:

♠ AJ52

♥ 853

♦ AT3

♣ AQ6

South:

♠ Q

♥ AK2

♦ K764

♣ K9852

W N E S

Pass 1NT Pass 3♠<sup>1</sup>

Pass 3NT Pass 4NT

All Pass

1. 5431 after 1NT

### Board: 18

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 15

Contract: 3NT South

North:

♠ K

♥ J64

♦ QT875

♣ AKJ6

South:

♠ AJ9

♥ K953

♦ AK9

♣ 854

W N E S

Pass 3♠<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT

### Board: 19

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 14+1

Contract: 6♣ South

North:

♠ Q8

♥ AKJ7

♦ JT8

♣ KJ53

South:

♠ KJ9

♥ Q

♦ Q974

♣ AQT72

W N E S

Pass 1NT Pass 3♥<sup>1</sup>

Pass 4♣ Pass 6♣

All Pass

1. 5431 after 1NT

### Board: 20

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 16

Contract: 3NT South

North:

♠ 7

♥ T75

♦ AJ98

♣ KJT95

South:

♠ KJ84

♥ J42

♦ KQ42

♣ AQ

W N E S

Pass 3♠<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT



<b>Board: 21</b>	♠ AK3	You are dealer.
Dealer: North	♥ KJ72	The opponents are silent.
Vul: Both	♦ KT84	
HCP: 16	♣ Q8	

---

<b>Board: 22</b>	♠ A87	Partner is dealer.
Dealer: South	♥ 2	The opponents are silent.
Vul: None	♦ A762	
HCP: 12+1	♣ KJ953	

---

<b>Board: 23</b>	♠ Q74	You are dealer.
Dealer: North	♥ AT87	The opponents are silent.
Vul: E-W	♦ AJ	
HCP: 16	♣ AJ95	

---

<b>Board: 24</b>	♠ K54	Partner is dealer.
Dealer: South	♥ 7	The opponents are silent.
Vul: Both	♦ AQJ52	
HCP: 13+1	♣ QJ95	

---

<b>Board: 25</b>	♠ KQ9	You are dealer.
Dealer: North	♥ KQT92	The opponents are silent.
Vul: None	♦ J7	
HCP: 15+1	♣ A65	

## Both hands (Answers Page)

### Board: 21

	North:	South:
Dealer: North	♠ AK3	♠ QJ2
Vul: Both	♥ KJ72	♥ -
North HCP: 16	♦ KT84	♦ QJ652
South HCP: 14+2	♣ Q8	♣ AKJ53
Contract: 3NT North		

W	N	E	S
	1NT	Pass	3♥ <sup>1</sup>
Pass	3NT	All Pass	
1. 5431 after 1NT			

### Board: 22

	North:	South:
Dealer: South	♠ A87	♠ Q6
Vul: None	♥ 2	♥ AQT5
North HCP: 12+1	♦ A762	♦ QJ43
South HCP: 17	♣ KJ953	♣ AQ8
Contract: 3NT South		

W	N	E	S
			1NT
Pass	3♥ <sup>1</sup>	Pass	3NT
All Pass			
1. 5431 after 1NT			

### Board: 23

	North:	South:
Dealer: North	♠ Q74	♠ AJ5
Vul: E-W	♥ AT87	♥ Q
North HCP: 16	♦ AJ	♦ KQ972
South HCP: 17+1	♣ AJ95	♣ KQT2
Contract: 6NT South		

W	N	E	S
	1NT	Pass	3♥ <sup>1</sup>
Pass	3NT	Pass	6NT
All Pass			
1. 5431 after 1NT			

### Board: 24

	North:	South:
Dealer: South	♠ K54	♠ A6
Vul: Both	♥ 7	♥ KJ65
North HCP: 13+1	♦ AQJ52	♦ K83
South HCP: 15	♣ QJ95	♣ AT73
Contract: 3NT South		

W	N	E	S
			1NT
Pass	3♥ <sup>1</sup>	Pass	3NT
All Pass			
1. 5431 after 1NT			

### Board: 25

	North:	South:
Dealer: North	♠ KQ9	♠ 6
Vul: None	♥ KQT92	♥ J86
North HCP: 15+1	♦ J7	♦ AKQ83
South HCP: 13+1	♣ A65	♣ K943
Contract: 4♥ North		

W	N	E	S
	1NT	Pass	3♠ <sup>1</sup>
Pass	4♥	All Pass	
1. 5431 after 1NT			

<b>Board: 21</b>	♠ QJ2	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: Both	♦ QJ652	
HCP: 14+2	♣ AKJ53	

---

<b>Board: 22</b>	♠ Q6	You are dealer.
Dealer: South	♥ AQT5	The opponents are silent.
Vul: None	♦ QJ43	
HCP: 17	♣ AQ8	

---

<b>Board: 23</b>	♠ AJ5	Partner is dealer.
Dealer: North	♥ Q	The opponents are silent.
Vul: E-W	♦ KQ972	
HCP: 17+1	♣ KQT2	

---

<b>Board: 24</b>	♠ A6	You are dealer.
Dealer: South	♥ KJ65	The opponents are silent.
Vul: Both	♦ K83	
HCP: 15	♣ AT73	

---

<b>Board: 25</b>	♠ 6	Partner is dealer.
Dealer: North	♥ J86	The opponents are silent.
Vul: None	♦ AKQ83	
HCP: 13+1	♣ K943	

## Both hands (Answers Page)

### Board: 21

	North:	South:
Dealer: North	♠ AK3	♠ QJ2
Vul: Both	♥ KJ72	♥ -
North HCP: 16	♦ KT84	♦ QJ652
South HCP: 14+2	♣ Q8	♣ AKJ53
Contract: 3NT North		

W	N	E	S
	1NT	Pass	3♥ <sup>1</sup>
Pass	3NT	All Pass	
1. 5431 after 1NT			

### Board: 22

	North:	South:
Dealer: South	♠ A87	♠ Q6
Vul: None	♥ 2	♥ AQT5
North HCP: 12+1	♦ A762	♦ QJ43
South HCP: 17	♣ KJ953	♣ AQ8
Contract: 3NT South		

W	N	E	S
			1NT
Pass	3♥ <sup>1</sup>	Pass	3NT
All Pass			
1. 5431 after 1NT			

### Board: 23

	North:	South:
Dealer: North	♠ Q74	♠ AJ5
Vul: E-W	♥ AT87	♥ Q
North HCP: 16	♦ AJ	♦ KQ972
South HCP: 17+1	♣ AJ95	♣ KQT2
Contract: 6NT South		

W	N	E	S
	1NT	Pass	3♥ <sup>1</sup>
Pass	3NT	Pass	6NT
All Pass			
1. 5431 after 1NT			

### Board: 24

	North:	South:
Dealer: South	♠ K54	♠ A6
Vul: Both	♥ 7	♥ KJ65
North HCP: 13+1	♦ AQJ52	♦ K83
South HCP: 15	♣ QJ95	♣ AT73
Contract: 3NT South		

W	N	E	S
			1NT
Pass	3♥ <sup>1</sup>	Pass	3NT
All Pass			
1. 5431 after 1NT			

### Board: 25

	North:	South:
Dealer: North	♠ KQ9	♠ 6
Vul: None	♥ KQT92	♥ J86
North HCP: 15+1	♦ J7	♦ AKQ83
South HCP: 13+1	♣ A65	♣ K943
Contract: 4♥ North		

W	N	E	S
	1NT	Pass	3♠ <sup>1</sup>
Pass	4♥	All Pass	
1. 5431 after 1NT			

<b>Board: 26</b>	♠ KJ4	Partner is dealer.
Dealer: South	♥ 6	The opponents are silent.
Vul: N-S	♦ AJT64	
HCP: 11+1	♣ QT74	

---

<b>Board: 27</b>	♠ AKT6	You are dealer.
Dealer: North	♥ J4	The opponents are silent.
Vul: Both	♦ K65	
HCP: 16	♣ AJ72	

---

<b>Board: 28</b>	♠ AQ64	You are dealer.
Dealer: North	♥ KT8	The opponents are silent.
Vul: None	♦ K5	
HCP: 15	♣ K965	

---

<b>Board: 29</b>	♠ Q762	You are dealer.
Dealer: North	♥ AK2	The opponents are silent.
Vul: N-S	♦ A7	
HCP: 17	♣ A954	

---

<b>Board: 30</b>	♠ A65	Partner is dealer.
Dealer: South	♥ 5	The opponents are silent.
Vul: E-W	♦ K654	
HCP: 12+1	♣ KQ975	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 15

Contract: 3NT South

North:

♠ KJ4

♥ 6

♦ AJT64

♣ QT74

South:

♠ AQ9

♥ KQ52

♦ 972

♣ KJ5

W N E S

Pass 3♥<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT

### Board: 27

Dealer: North

Vul: Both

North HCP: 16

South HCP: 13+1

Contract: 3NT North

North:

♠ AKT6

♥ J4

♦ K65

♣ AJ72

South:

♠ J

♥ KQT

♦ AT982

♣ K543

W N E S

Pass 1NT Pass 3♠<sup>1</sup>

Pass 3NT All Pass

1. 5431 after 1NT

### Board: 28

Dealer: North

Vul: None

North HCP: 15

South HCP: 17+2

Contract: 6♣ South

North:

♠ AQ64

♥ KT8

♦ K5

♣ K965

South:

♠ -

♥ AJ2

♦ AQ72

♣ AQ8743

W N E S

Pass 1NT Pass 3♠<sup>1</sup>

Pass 3NT Pass 4♣

Pass 5♣ Pass 6♣

All Pass

1. 5431 after 1NT

### Board: 29

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 10+1

Contract: 3NT North

North:

♠ Q762

♥ AK2

♦ A7

♣ A954

South:

♠ AT5

♥ 8

♦ KJ865

♣ Q763

W N E S

Pass 1NT Pass 3♥<sup>1</sup>

Pass 3NT All Pass

1. 5431 after 1NT

### Board: 30

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 15+1

Contract: 3NT South

North:

♠ A65

♥ 5

♦ K654

♣ KQ975

South:

♠ QJ9

♥ AT742

♦ A8

♣ AT6

W N E S

Pass 3♥<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT

<b>Board: 26</b>	♠ AQ9	You are dealer.
Dealer: South	♥ KQ52	The opponents are silent.
Vul: N-S	♦ 972	
HCP: 15	♣ KJ5	

---

<b>Board: 27</b>	♠ J	Partner is dealer.
Dealer: North	♥ KQT	The opponents are silent.
Vul: Both	♦ AT982	
HCP: 13+1	♣ K543	

---

<b>Board: 28</b>	♠ -	Partner is dealer.
Dealer: North	♥ AJ2	The opponents are silent.
Vul: None	♦ AQ72	
HCP: 17+2	♣ AQ8743	

---

<b>Board: 29</b>	♠ AT5	Partner is dealer.
Dealer: North	♥ 8	The opponents are silent.
Vul: N-S	♦ KJ865	
HCP: 10+1	♣ Q763	

---

<b>Board: 30</b>	♠ QJ9	You are dealer.
Dealer: South	♥ AT742	The opponents are silent.
Vul: E-W	♦ A8	
HCP: 15+1	♣ AT6	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 15

Contract: 3NT South

North:

♠ KJ4

♥ 6

♦ AJT64

♣ QT74

South:

♠ AQ9

♥ KQ52

♦ 972

♣ KJ5

W N E S

Pass 3♥<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT

### Board: 27

Dealer: North

Vul: Both

North HCP: 16

South HCP: 13+1

Contract: 3NT North

North:

♠ AKT6

♥ J4

♦ K65

♣ AJ72

South:

♠ J

♥ KQT

♦ AT982

♣ K543

W N E S

Pass 1NT Pass 3♠<sup>1</sup>

Pass 3NT All Pass

1. 5431 after 1NT

### Board: 28

Dealer: North

Vul: None

North HCP: 15

South HCP: 17+2

Contract: 6♣ South

North:

♠ AQ64

♥ KT8

♦ K5

♣ K965

South:

♠ -

♥ AJ2

♦ AQ72

♣ AQ8743

W N E S

Pass 1NT Pass 3♠<sup>1</sup>

Pass 3NT Pass 4♣

Pass 5♣ Pass 6♣

All Pass

1. 5431 after 1NT

### Board: 29

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 10+1

Contract: 3NT North

North:

♠ Q762

♥ AK2

♦ A7

♣ A954

South:

♠ AT5

♥ 8

♦ KJ865

♣ Q763

W N E S

Pass 1NT Pass 3♥<sup>1</sup>

Pass 3NT All Pass

1. 5431 after 1NT

### Board: 30

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 15+1

Contract: 3NT South

North:

♠ A65

♥ 5

♦ K654

♣ KQ975

South:

♠ QJ9

♥ AT742

♦ A8

♣ AT6

W N E S

Pass 3♥<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT



<b>Board: 31</b>	♠ Q832	You are dealer.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: None	♦ A73	
HCP: 15	♣ QJT	

---

<b>Board: 32</b>	♠ KQ8	Partner is dealer.
Dealer: South	♥ 4	The opponents are silent.
Vul: N-S	♦ A7542	
HCP: 13+1	♣ KJ98	

---

<b>Board: 33</b>	♠ AK52	You are dealer.
Dealer: North	♥ K63	The opponents are silent.
Vul: E-W	♦ KJ72	
HCP: 16	♣ Q8	

---

<b>Board: 34</b>	♠ AQJ7	You are dealer.
Dealer: North	♥ Q642	The opponents are silent.
Vul: Both	♦ KT6	
HCP: 15	♣ QJ	

---

<b>Board: 35</b>	♠ AQ53	You are dealer.
Dealer: North	♥ K986	The opponents are silent.
Vul: N-S	♦ AT	
HCP: 15	♣ QT6	

## Both hands (Answers Page)

### Board: 31

	North:	South:
Dealer: North	♠ Q832	♠ 9
Vul: None	♥ AQ8	♥ K54
North HCP: 15	♦ A73	♦ QT62
South HCP: 12+1	♣ QJT	♣ AK963
Contract: 3NT North		

W	N	E	S
	1NT	Pass	3♠ <sup>1</sup>
Pass	3NT	All Pass	
1. 5431 after 1NT			

### Board: 32

	North:	South:
Dealer: South	♠ KQ8	♠ A74
Vul: N-S	♥ 4	♥ AJ9
North HCP: 13+1	♦ A7542	♦ QT8
South HCP: 15	♣ KJ98	♣ A542
Contract: 3NT South		

W	N	E	S
			1NT
Pass	3♥ <sup>1</sup>	Pass	3NT
All Pass			
1. 5431 after 1NT			

### Board: 33

	North:	South:
Dealer: North	♠ AK52	♠ 8
Vul: E-W	♥ K63	♥ AQJ
North HCP: 16	♦ KJ72	♦ AQ86
South HCP: 21+1	♣ Q8	♣ AKJ32
Contract: 6NT South		

W	N	E	S
	1NT	Pass	3♠ <sup>1</sup>
Pass	3NT	Pass	6NT
All Pass			
1. 5431 after 1NT			

### Board: 34

	North:	South:
Dealer: North	♠ AQJ7	♠ -
Vul: Both	♥ Q642	♥ KT8
North HCP: 15	♦ KT6	♦ AQ73
South HCP: 16+2	♣ QJ	♣ AKT963
Contract: 6♣ South		

W	N	E	S
	1NT	Pass	3♠ <sup>1</sup>
Pass	3NT	Pass	4♣
Pass	4♥	Pass	6♣
All Pass			
1. 5431 after 1NT			

### Board: 35

	North:	South:
Dealer: North	♠ AQ53	♠ 7
Vul: N-S	♥ K986	♥ Q73
North HCP: 15	♦ AT	♦ KQ982
South HCP: 10+1	♣ QT6	♣ K842
Contract: 3NT North		

W	N	E	S
	1NT	Pass	3♠ <sup>1</sup>
Pass	3NT	All Pass	
1. 5431 after 1NT			

<b>Board: 31</b>	♠ 9	Partner is dealer.
Dealer: North	♥ K54	The opponents are silent.
Vul: None	♦ QT62	
HCP: 12+1	♣ AK963	

---

<b>Board: 32</b>	♠ A74	You are dealer.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: N-S	♦ QT8	
HCP: 15	♣ A542	

---

<b>Board: 33</b>	♠ 8	Partner is dealer.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: E-W	♦ AQ86	
HCP: 21+1	♣ AKJ32	

---

<b>Board: 34</b>	♠ -	Partner is dealer.
Dealer: North	♥ KT8	The opponents are silent.
Vul: Both	♦ AQ73	
HCP: 16+2	♣ AKT963	

---

<b>Board: 35</b>	♠ 7	Partner is dealer.
Dealer: North	♥ Q73	The opponents are silent.
Vul: N-S	♦ KQ982	
HCP: 10+1	♣ K842	

## Both hands (Answers Page)

### Board: 31

	North:	South:
Dealer: North	♠ Q832	♠ 9
Vul: None	♥ AQ8	♥ K54
North HCP: 15	♦ A73	♦ QT62
South HCP: 12+1	♣ QJT	♣ AK963
Contract: 3NT North		

W	N	E	S
	1NT	Pass	3♠ <sup>1</sup>
Pass	3NT	All Pass	
1. 5431 after 1NT			

### Board: 32

	North:	South:
Dealer: South	♠ KQ8	♠ A74
Vul: N-S	♥ 4	♥ AJ9
North HCP: 13+1	♦ A7542	♦ QT8
South HCP: 15	♣ KJ98	♣ A542
Contract: 3NT South		

W	N	E	S
			1NT
Pass	3♥ <sup>1</sup>	Pass	3NT
All Pass			
1. 5431 after 1NT			

### Board: 33

	North:	South:
Dealer: North	♠ AK52	♠ 8
Vul: E-W	♥ K63	♥ AQJ
North HCP: 16	♦ KJ72	♦ AQ86
South HCP: 21+1	♣ Q8	♣ AKJ32
Contract: 6NT South		

W	N	E	S
	1NT	Pass	3♠ <sup>1</sup>
Pass	3NT	Pass	6NT
All Pass			
1. 5431 after 1NT			

### Board: 34

	North:	South:
Dealer: North	♠ AQJ7	♠ -
Vul: Both	♥ Q642	♥ KT8
North HCP: 15	♦ KT6	♦ AQ73
South HCP: 16+2	♣ QJ	♣ AKT963
Contract: 6♣ South		

W	N	E	S
	1NT	Pass	3♠ <sup>1</sup>
Pass	3NT	Pass	4♣
Pass	4♥	Pass	6♣
All Pass			
1. 5431 after 1NT			

### Board: 35

	North:	South:
Dealer: North	♠ AQ53	♠ 7
Vul: N-S	♥ K986	♥ Q73
North HCP: 15	♦ AT	♦ KQ982
South HCP: 10+1	♣ QT6	♣ K842
Contract: 3NT North		

W	N	E	S
	1NT	Pass	3♠ <sup>1</sup>
Pass	3NT	All Pass	
1. 5431 after 1NT			

<b>Board: 36</b>	♠ -	Partner is dealer.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: E-W	♦ 98764	
HCP: 11+2	♣ AJT87	

---

<b>Board: 37</b>	♠ AK96	You are dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: Both	♦ A642	
HCP: 15	♣ 873	

---

<b>Board: 38</b>	♠ J	Partner is dealer.
Dealer: South	♥ KQ2	The opponents are silent.
Vul: None	♦ AT95	
HCP: 12+1	♣ QT632	

---

<b>Board: 39</b>	♠ AJ43	You are dealer.
Dealer: North	♥ QJ7	The opponents are silent.
Vul: E-W	♦ KQ4	
HCP: 17	♣ A72	

---

<b>Board: 40</b>	♠ KT9	Partner is dealer.
Dealer: South	♥ 7	The opponents are silent.
Vul: Both	♦ KQ84	
HCP: 10+1	♣ Q8653	

## Both hands (Answers Page)

### Board: 36

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 16

Contract: 3NT South

North:

♠ -

♥ AQ9

♦ 98764

♣ AJT87

South:

♠ K864

♥ KJ2

♦ AQJ

♣ Q42

W N E S

Pass 3♠<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT

### Board: 37

Dealer: North

Vul: Both

North HCP: 15

South HCP: 13+1

Contract: 3NT North

North:

♠ AK96

♥ A2

♦ A642

♣ 873

South:

♠ T

♥ K63

♦ KJT5

♣ AQ654

W N E S

Pass 1NT Pass 3♠<sup>1</sup>

Pass 3NT All Pass

1. 5431 after 1NT

### Board: 38

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 16

Contract: 3NT South

North:

♠ J

♥ KQ2

♦ AT95

♣ QT632

South:

♠ AK86

♥ T65

♦ KQ4

♣ A75

W N E S

Pass 3♠<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT

### Board: 39

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 12+1

Contract: 3NT North

North:

♠ AJ43

♥ QJ7

♦ KQ4

♣ A72

South:

♠ T

♥ AKT

♦ AT985

♣ J985

W N E S

Pass 1NT Pass 3♠<sup>1</sup>

Pass 3NT All Pass

1. 5431 after 1NT

### Board: 40

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 16

Contract: 3NT South

North:

♠ KT9

♥ 7

♦ KQ84

♣ Q8653

South:

♠ AJ73

♥ AQ95

♦ AJ5

♣ T4

W N E S

Pass 3♥<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT

<b>Board: 36</b>	♠ K864	You are dealer.
Dealer: South	♥ KJ2	The opponents are silent.
Vul: E-W	♦ AQJ	
HCP: 16	♣ Q42	

---

<b>Board: 37</b>	♠ T	Partner is dealer.
Dealer: North	♥ K63	The opponents are silent.
Vul: Both	♦ KJT5	
HCP: 13+1	♣ AQ654	

---

<b>Board: 38</b>	♠ AK86	You are dealer.
Dealer: South	♥ T65	The opponents are silent.
Vul: None	♦ KQ4	
HCP: 16	♣ A75	

---

<b>Board: 39</b>	♠ T	Partner is dealer.
Dealer: North	♥ AKT	The opponents are silent.
Vul: E-W	♦ AT985	
HCP: 12+1	♣ J985	

---

<b>Board: 40</b>	♠ AJ73	You are dealer.
Dealer: South	♥ AQ95	The opponents are silent.
Vul: Both	♦ AJ5	
HCP: 16	♣ T4	

## Both hands (Answers Page)

### Board: 36

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 16

Contract: 3NT South

North:

♠ -

♥ AQ9

♦ 98764

♣ AJT87

South:

♠ K864

♥ KJ2

♦ AQJ

♣ Q42

W N E S

1NT

Pass 3♠<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT

### Board: 37

Dealer: North

Vul: Both

North HCP: 15

South HCP: 13+1

Contract: 3NT North

North:

♠ AK96

♥ A2

♦ A642

♣ 873

South:

♠ T

♥ K63

♦ KJT5

♣ AQ654

W N E S

1NT Pass 3♠<sup>1</sup>

Pass 3NT All Pass

1. 5431 after 1NT

### Board: 38

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 16

Contract: 3NT South

North:

♠ J

♥ KQ2

♦ AT95

♣ QT632

South:

♠ AK86

♥ T65

♦ KQ4

♣ A75

W N E S

1NT

Pass 3♠<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT

### Board: 39

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 12+1

Contract: 3NT North

North:

♠ AJ43

♥ QJ7

♦ KQ4

♣ A72

South:

♠ T

♥ AKT

♦ AT985

♣ J985

W N E S

1NT Pass 3♠<sup>1</sup>

Pass 3NT All Pass

1. 5431 after 1NT

### Board: 40

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 16

Contract: 3NT South

North:

♠ KT9

♥ 7

♦ KQ84

♣ Q8653

South:

♠ AJ73

♥ AQ95

♦ AJ5

♣ T4

W N E S

1NT

Pass 3♥<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT



<b>Board: 41</b>	♠ AKQT	You are dealer.
Dealer: North	♥ AJT2	The opponents are silent.
Vul: None	♦ 72	
HCP: 16	♣ Q82	

---

<b>Board: 42</b>	♠ AT93	You are dealer.
Dealer: North	♥ A84	The opponents are silent.
Vul: N-S	♦ AJ95	
HCP: 17	♣ A7	

---

<b>Board: 43</b>	♠ AK73	You are dealer.
Dealer: North	♥ AT74	The opponents are silent.
Vul: Both	♦ KT4	
HCP: 15	♣ J2	

---

<b>Board: 44</b>	♠ K32	Partner is dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: None	♦ K972	
HCP: 17+1	♣ AK876	

---

<b>Board: 45</b>	♠ AJ854	You are dealer.
Dealer: North	♥ KQ7	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 16+1	♣ J97	

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: None

North HCP: 16

South HCP: 14+1

Contract: 3NT North

North:

♠ AKQT

♥ AJT2

♦ 72

♣ Q82

South:

♠ 532

♥ K

♦ AKT3

♣ AT943

W N E S

1NT Pass 3♥<sup>1</sup>

Pass 3NT All Pass

1. 5431 after 1NT

### Board: 42

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 12+1

Contract: 5♦ South

North:

♠ AT93

♥ A84

♦ AJ95

♣ A7

South:

♠ J

♥ K76

♦ KQ763

♣ KT84

W N E S

1NT Pass 3♠<sup>1</sup>

Pass 4NT Pass 5♦<sup>2</sup>

All Pass

1. 5431 after 1NT

2. A=1/5 or 4/5

### Board: 43

Dealer: North

Vul: Both

North HCP: 15

South HCP: 13+1

Contract: 3NT North

North:

♠ AK73

♥ AT74

♦ KT4

♣ J2

South:

♠ J

♥ J62

♦ Q765

♣ AKQ63

W N E S

1NT Pass 3♠<sup>1</sup>

Pass 3NT All Pass

1. 5431 after 1NT

### Board: 44

Dealer: South

Vul: None

North HCP: 17+1

South HCP: 15

Contract: 6NT North

North:

♠ K32

♥ A

♦ K972

♣ AK876

South:

♠ AQ4

♥ KQ95

♦ A4

♣ T952

W N E S

1NT

Pass 3♥<sup>1</sup> Pass 3NT

Pass 6NT All Pass

1. 5431 after 1NT

### Board: 45

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 11+1

Contract: 4♠ North

North:

♠ AJ854

♥ KQ7

♦ AJ

♣ J97

South:

♠ KQ2

♥ T

♦ QT983

♣ A543

W N E S

1NT Pass 3♥<sup>1</sup>

Pass 4♠ All Pass

1. 5431 after 1NT

<b>Board: 41</b>	♠ 532	Partner is dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: None	♦ AKT3	
HCP: 14+1	♣ AT943	

---

<b>Board: 42</b>	♠ J	Partner is dealer.
Dealer: North	♥ K76	The opponents are silent.
Vul: N-S	♦ KQ763	
HCP: 12+1	♣ KT84	

---

<b>Board: 43</b>	♠ J	Partner is dealer.
Dealer: North	♥ J62	The opponents are silent.
Vul: Both	♦ Q765	
HCP: 13+1	♣ AKQ63	

---

<b>Board: 44</b>	♠ AQ4	You are dealer.
Dealer: South	♥ KQ95	The opponents are silent.
Vul: None	♦ A4	
HCP: 15	♣ T952	

---

<b>Board: 45</b>	♠ KQ2	Partner is dealer.
Dealer: North	♥ T	The opponents are silent.
Vul: N-S	♦ QT983	
HCP: 11+1	♣ A543	

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: None

North HCP: 16

South HCP: 14+1

Contract: 3NT North

North:

♠ AKQT

♥ AJT2

♦ 72

♣ Q82

South:

♠ 532

♥ K

♦ AKT3

♣ AT943

W N E S

1NT Pass 3♥<sup>1</sup>

Pass 3NT All Pass

1. 5431 after 1NT

### Board: 42

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 12+1

Contract: 5♦ South

North:

♠ AT93

♥ A84

♦ AJ95

♣ A7

South:

♠ J

♥ K76

♦ KQ763

♣ KT84

W N E S

1NT Pass 3♠<sup>1</sup>

Pass 4NT Pass 5♦<sup>2</sup>

All Pass

1. 5431 after 1NT

2. A=1/5 or 4/5

### Board: 43

Dealer: North

Vul: Both

North HCP: 15

South HCP: 13+1

Contract: 3NT North

North:

♠ AK73

♥ AT74

♦ KT4

♣ J2

South:

♠ J

♥ J62

♦ Q765

♣ AKQ63

W N E S

1NT Pass 3♠<sup>1</sup>

Pass 3NT All Pass

1. 5431 after 1NT

### Board: 44

Dealer: South

Vul: None

North HCP: 17+1

South HCP: 15

Contract: 6NT North

North:

♠ K32

♥ A

♦ K972

♣ AK876

South:

♠ AQ4

♥ KQ95

♦ A4

♣ T952

W N E S

1NT

Pass 3♥<sup>1</sup> Pass 3NT

Pass 6NT All Pass

1. 5431 after 1NT

### Board: 45

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 11+1

Contract: 4♠ North

North:

♠ AJ854

♥ KQ7

♦ AJ

♣ J97

South:

♠ KQ2

♥ T

♦ QT983

♣ A543

W N E S

1NT Pass 3♥<sup>1</sup>

Pass 4♠ All Pass

1. 5431 after 1NT

<b>Board: 46</b>	♠ J86	Partner is dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: E-W	♦ QJ965	
HCP: 11+1	♣ AJ54	

---

<b>Board: 47</b>	♠ Q5	You are dealer.
Dealer: North	♥ AKJT6	The opponents are silent.
Vul: None	♦ AT2	
HCP: 15+1	♣ J74	

---

<b>Board: 48</b>	♠ A87	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: N-S	♦ AKQJ8	
HCP: 14+2	♣ 97652	

---

<b>Board: 49</b>	♠ A976	You are dealer.
Dealer: North	♥ AQ76	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 15	♣ JT4	

---

<b>Board: 50</b>	♠ Q75	Partner is dealer.
Dealer: South	♥ 4	The opponents are silent.
Vul: Both	♦ AK852	
HCP: 11+1	♣ QT76	

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 17

Contract: 3NT South

North:

♠ J86

♥ Q

♦ QJ965

♣ AJ54

South:

♠ KQ9

♥ AJ74

♦ A32

♣ KT7

W N E S

Pass 3♥<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT

### Board: 47

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 11+1

Contract: 3NT North

North:

♠ Q5

♥ AKJT6

♦ AT2

♣ J74

South:

♠ 976

♥ 2

♦ KJ543

♣ AK98

W N E S

Pass 1NT Pass 3♥<sup>1</sup>

Pass 3NT All Pass

1. 5431 after 1NT

### Board: 48

Dealer: South

Vul: N-S

North HCP: 14+2

South HCP: 15

Contract: 3NT South

North:

♠ A87

♥ -

♦ AKQJ8

♣ 97652

South:

♠ K965

♥ AJT7

♦ 93

♣ AKT

W N E S

Pass 3♥<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT

### Board: 49

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 16+1

Contract: 4NT South

North:

♠ A976

♥ AQ76

♦ KJ

♣ JT4

South:

♠ K53

♥ 2

♦ AQ732

♣ AK86

W N E S

Pass 1NT Pass 3♥<sup>1</sup>

Pass 3NT Pass 4NT

All Pass

1. 5431 after 1NT

### Board: 50

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 16

Contract: 3NT South

North:

♠ Q75

♥ 4

♦ AK852

♣ QT76

South:

♠ AK8

♥ K853

♦ Q64

♣ A53

W N E S

Pass 3♥<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT

<b>Board: 46</b>	♠ KQ9	You are dealer.
Dealer: South	♥ AJ74	The opponents are silent.
Vul: E-W	♦ A32	
HCP: 17	♣ KT7	

---

<b>Board: 47</b>	♠ 976	Partner is dealer.
Dealer: North	♥ 2	The opponents are silent.
Vul: None	♦ KJ543	
HCP: 11+1	♣ AK98	

---

<b>Board: 48</b>	♠ K965	You are dealer.
Dealer: South	♥ AJT7	The opponents are silent.
Vul: N-S	♦ 93	
HCP: 15	♣ AKT	

---

<b>Board: 49</b>	♠ K53	Partner is dealer.
Dealer: North	♥ 2	The opponents are silent.
Vul: E-W	♦ AQ732	
HCP: 16+1	♣ AK86	

---

<b>Board: 50</b>	♠ AK8	You are dealer.
Dealer: South	♥ K853	The opponents are silent.
Vul: Both	♦ Q64	
HCP: 16	♣ A53	

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 17

Contract: 3NT South

North:

♠ J86

♥ Q

♦ QJ965

♣ AJ54

South:

♠ KQ9

♥ AJ74

♦ A32

♣ KT7

W N E S

Pass 3♥<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT

### Board: 47

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 11+1

Contract: 3NT North

North:

♠ Q5

♥ AKJT6

♦ AT2

♣ J74

South:

♠ 976

♥ 2

♦ KJ543

♣ AK98

W N E S

Pass 1NT Pass 3♥<sup>1</sup>

Pass 3NT All Pass

1. 5431 after 1NT

### Board: 48

Dealer: South

Vul: N-S

North HCP: 14+2

South HCP: 15

Contract: 3NT South

North:

♠ A87

♥ -

♦ AKQJ8

♣ 97652

South:

♠ K965

♥ AJT7

♦ 93

♣ AKT

W N E S

Pass 3♥<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT

### Board: 49

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 16+1

Contract: 4NT South

North:

♠ A976

♥ AQ76

♦ KJ

♣ JT4

South:

♠ K53

♥ 2

♦ AQ732

♣ AK86

W N E S

Pass 1NT Pass 3♥<sup>1</sup>

Pass 3NT Pass 4NT

All Pass

1. 5431 after 1NT

### Board: 50

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 16

Contract: 3NT South

North:

♠ Q75

♥ 4

♦ AK852

♣ QT76

South:

♠ AK8

♥ K853

♦ Q64

♣ A53

W N E S

Pass 3♥<sup>1</sup> Pass 3NT

All Pass

1. 5431 after 1NT