

Board: 1	♠ T2	Partner bids first.
Dealer: South	♥ J4	The opponents are silent.
Vul: N-S	♦ 976542	
HCP: 5+2	♣ A87	

Board: 2	♠ AKQJ954	You bid first.
Dealer: North	♥ Q52	The opponents are silent.
Vul: Both	♦ T	
HCP: 12+3	♣ T2	

Board: 3	♠ 86	Partner bids first.
Dealer: South	♥ 98432	The opponents are silent.
Vul: E-W	♦ 9854	
HCP: 4+1	♣ A4	

Board: 4	♠ AKQT842	You bid first.
Dealer: North	♥ 9	The opponents are silent.
Vul: Both	♦ QT2	
HCP: 11+3	♣ 87	

Board: 5	♠ AK943	Partner bids first.
Dealer: South	♥ 9862	The opponents are silent.
Vul: Both	♦ J	
HCP: 15+1	♣ AK9	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ AKQJ654				4♦
Vul: N-S	♥ J4	♥ 63	Pass	4♠	All Pass	
North HCP: 5+2	♦ 976542	♦ -				
South HCP: 11+3	♣ A87	♣ J953				
Contract: 4♠ North						

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ954	♠ -		4♦	Pass	4♠
Vul: Both	♥ Q52	♥ 87	All Pass			
North HCP: 12+3	♦ T	♦ AK9874				
South HCP: 8+3	♣ T2	♣ J9874				
Contract: 4♠ South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ 86	♠ AKQT942				4♦
Vul: E-W	♥ 98432	♥ 65	Pass	4♠	All Pass	
North HCP: 4+1	♦ 9854	♦ -				
South HCP: 12+3	♣ A4	♣ QJ52				
Contract: 4♠ North						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ AKQT842	♠ 97		4♦	Pass	4♠
Vul: Both	♥ 9	♥ T7643	All Pass			
North HCP: 11+3	♦ QT2	♦ AK96				
South HCP: 11+1	♣ 87	♣ A3				
Contract: 4♠ South						

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ AK943	♠ 2				4♣
Vul: Both	♥ 9862	♥ AKQJ543	Pass	4NT	Pass	5♠ ¹
North HCP: 15+1	♦ J	♦ Q63	Pass	6♥	All Pass	
South HCP: 12+3	♣ AK9	♣ 74				
Contract: 6♥ North			1. A=2/5 or 5/5, Q(H)=1			

South hands

Namyats

Board: 1 ♠ AKQJ654 You bid first.

Dealer: South ♥ 63 The opponents are silent.

Vul: N-S ♦ -

HCP: 11+3 ♣ J953

Board: 2 ♠ - Partner bids first.

Dealer: North ♥ 87 The opponents are silent.

Vul: Both ♦ AK9874

HCP: 8+3 ♣ J9874

Board: 3 ♠ AKQT942 You bid first.

Dealer: South ♥ 65 The opponents are silent.

Vul: E-W ♦ -

HCP: 12+3 ♣ QJ52

Board: 4 ♠ 97 Partner bids first.

Dealer: North ♥ T7643 The opponents are silent.

Vul: Both ♦ AK96

HCP: 11+1 ♣ A3

Board: 5 ♠ 2 You bid first.

Dealer: South ♥ AKQJ543 The opponents are silent.

Vul: Both ♦ Q63

HCP: 12+3 ♣ 74

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ AKQJ654				4♦
Vul: N-S	♥ J4	♥ 63	Pass	4♠	All Pass	
North HCP: 5+2	♦ 976542	♦ -				
South HCP: 11+3	♣ A87	♣ J953				
Contract: 4♠ North						

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ954	♠ -		4♦	Pass	4♠
Vul: Both	♥ Q52	♥ 87	All Pass			
North HCP: 12+3	♦ T	♦ AK9874				
South HCP: 8+3	♣ T2	♣ J9874				
Contract: 4♠ South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ 86	♠ AKQT942				4♦
Vul: E-W	♥ 98432	♥ 65	Pass	4♠	All Pass	
North HCP: 4+1	♦ 9854	♦ -				
South HCP: 12+3	♣ A4	♣ QJ52				
Contract: 4♠ North						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ AKQT842	♠ 97		4♦	Pass	4♠
Vul: Both	♥ 9	♥ T7643	All Pass			
North HCP: 11+3	♦ QT2	♦ AK96				
South HCP: 11+1	♣ 87	♣ A3				
Contract: 4♠ South						

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ AK943	♠ 2				4♣
Vul: Both	♥ 9862	♥ AKQJ543	Pass	4NT	Pass	5♠ ¹
North HCP: 15+1	♦ J	♦ Q63	Pass	6♥	All Pass	
South HCP: 12+3	♣ AK9	♣ 74				
Contract: 6♥ North			1. A=2/5 or 5/5, Q(H)=1			

Board: 6	♠ J753	Partner bids first.
Dealer: South	♥ A9	The opponents are silent.
Vul: N-S	♦ A6	
HCP: 14+1	♣ KQT62	
Board: 7	♠ 86	Partner bids first.
Dealer: South	♥ T63	The opponents are silent.
Vul: Both	♦ A952	
HCP: 6	♣ Q764	
Board: 8	♠ 97	Partner bids first.
Dealer: South	♥ 964	East (LHO) Doubles 4♠ if possible.
Vul: None	♦ AK7	West (RHO) bids 5♥ if possible.
HCP: 12+1	♣ AJ984	West (RHO) Doubles 5♠ if possible.
Board: 9	♠ AKQT98765	You bid first.
Dealer: North	♥ 92	The opponents are silent.
Vul: N-S	♦ -	
HCP: 10+5	♣ J8	
Board: 10	♠ AKQJ843	You bid first.
Dealer: North	♥ 2	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 10+3	♣ T532	

Both hands (Answers Page)

Board: 6

	North:	South:	W	N	E	S
Dealer: South	♠ J753	♠ AKQT9862				4 ♠
Vul: N-S	♥ A9	♥ 6		All Pass		
North HCP: 14+1	♦ A6	♦ 52				
South HCP: 10+4	♣ KQT62	♣ J9				
Contract: 4 ♠ South						

Board: 7

	North:	South:	W	N	E	S
Dealer: South	♠ 86	♠ AKQJ943				4 ♦
Vul: Both	♥ T63	♥ Q82	Pass	4 ♠	All Pass	
North HCP: 6	♦ A952	♦ 86				
South HCP: 13+3	♣ Q764	♣ J				
Contract: 4 ♠ North						

Board: 8

	North:	South:	W	N	E	S
Dealer: South	♠ 97	♠ AKQJT863				4 ♠
Vul: None	♥ 964	♥ 7	Pass	Pass	X	Pass
North HCP: 12+1	♦ AK7	♦ T98	5 ♥	5 ♠	Pass	Pass
South HCP: 10+4	♣ AJ984	♣ T	X	All Pass		
Contract: 5 ♠ X North						

Board: 9

	North:	South:	W	N	E	S
Dealer: North	♠ AKQT98765	♠ 4		4 ♠	All Pass	
Vul: N-S	♥ 92	♥ AQT6				
North HCP: 10+5	♦ -	♦ A9632				
South HCP: 12+1	♣ J8	♣ QT3				
Contract: 4 ♠ North						

Board: 10

	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ843	♠ 2		4 ♦	Pass	4 ♠
Vul: E-W	♥ 2	♥ KQ3		All Pass		
North HCP: 10+3	♦ 5	♦ 96432				
South HCP: 12+1	♣ T532	♣ AK76				
Contract: 4 ♠ South						

Board: 6 ♠ AKQT9862 You bid first.

Dealer: South ♥ 6 The opponents are silent.

Vul: N-S ♦ 52

HCP: 10+4 ♣ J9

Board: 7 ♠ AKQJ943 You bid first.

Dealer: South ♥ Q82 The opponents are silent.

Vul: Both ♦ 86

HCP: 13+3 ♣ J

Board: 8 ♠ AKQJT863 You bid first.

Dealer: South ♥ 7 East (RHO) Doubles 4♠ if possible.

Vul: None ♦ T98 West (LHO) bids 5♥ if possible.

HCP: 10+4 ♣ T West (LHO) Doubles 5♠ if possible.

Board: 9 ♠ 4 Partner bids first.

Dealer: North ♥ AQT6 The opponents are silent.

Vul: N-S ♦ A9632

HCP: 12+1 ♣ QT3

Board: 10 ♠ 2 Partner bids first.

Dealer: North ♥ KQ3 The opponents are silent.

Vul: E-W ♦ 96432

HCP: 12+1 ♣ AK76

Both hands (Answers Page)

Board: 6

	North:	South:	W	N	E	S
Dealer: South	♠ J753	♠ AKQT9862				4 ♠
Vul: N-S	♥ A9	♥ 6		All Pass		
North HCP: 14+1	♦ A6	♦ 52				
South HCP: 10+4	♣ KQT62	♣ J9				
Contract: 4 ♠ South						

Board: 7

	North:	South:	W	N	E	S
Dealer: South	♠ 86	♠ AKQJ943				4 ♦
Vul: Both	♥ T63	♥ Q82	Pass	4 ♠	All Pass	
North HCP: 6	♦ A952	♦ 86				
South HCP: 13+3	♣ Q764	♣ J				
Contract: 4 ♠ North						

Board: 8

	North:	South:	W	N	E	S
Dealer: South	♠ 97	♠ AKQJT863				4 ♠
Vul: None	♥ 964	♥ 7	Pass	Pass	X	Pass
North HCP: 12+1	♦ AK7	♦ T98	5 ♥	5 ♠	Pass	Pass
South HCP: 10+4	♣ AJ984	♣ T	X	All Pass		
Contract: 5 ♠ X North						

Board: 9

	North:	South:	W	N	E	S
Dealer: North	♠ AKQT98765	♠ 4		4 ♠	All Pass	
Vul: N-S	♥ 92	♥ AQT6				
North HCP: 10+5	♦ -	♦ A9632				
South HCP: 12+1	♣ J8	♣ QT3				
Contract: 4 ♠ North						

Board: 10

	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ843	♠ 2		4 ♦	Pass	4 ♠
Vul: E-W	♥ 2	♥ KQ3		All Pass		
North HCP: 10+3	♦ 5	♦ 96432				
South HCP: 12+1	♣ T532	♣ AK76				
Contract: 4 ♠ South						

Board: 11	♠ T862	RHO opens the bidding 4♥.
Dealer: West	♥ K	You bid next.
Vul: None	♦ AKJ	
HCP: 12+1	♣ J8742	

Board: 12	♠ AKQJ872	You bid first.
Dealer: North	♥ -	The opponents are silent.
Vul: N-S	♦ Q2	
HCP: 12+3	♣ T532	

Board: 13	♠ AKJT97432	You bid first.
Dealer: North	♥ -	East (LHO) Doubles 4♠ if possible.
Vul: E-W	♦ J7	
HCP: 9+5	♣ 63	

Board: 14	♠ AKQT987	You bid first.
Dealer: North	♥ J	The opponents are silent.
Vul: Both	♦ T6	
HCP: 12+3	♣ Q86	

Board: 15	♠ A3	RHO opens the bidding 4♥.
Dealer: West	♥ J	You bid next.
Vul: E-W	♦ AQJ8542	East (LHO) Doubles 5♦ if possible.
HCP: 14+3	♣ Q94	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ T862	♠ AJ95	4 ♥	Pass	Pass	X
Vul: None	♥ K	♥ -	Pass	5 ♣	All Pass	
North HCP: 12+1	♦ AKJ	♦ QT863				
South HCP: 14+1	♣ J8742	♣ AKT6				
Contract: 5 ♣ North						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ872	♠ -		4 ♦	Pass	4 ♠
Vul: N-S	♥ -	♥ JT8632		All Pass		
North HCP: 12+3	♦ Q2	♦ 6				
South HCP: 6+4	♣ T532	♣ AJ9764				
Contract: 4 ♠ South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ AKJT97432	♠ -		4 ♠	X	All Pass
Vul: E-W	♥ -	♥ AJ8753				
North HCP: 9+5	♦ J7	♦ 9532				
South HCP: 8+2	♣ 63	♣ K87				
Contract: 4 ♠ X North						

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ AKQT987	♠ J5		4 ♦	Pass	4 ♠
Vul: Both	♥ J	♥ AT643		All Pass		
North HCP: 12+3	♦ T6	♦ AQ				
South HCP: 15+1	♣ Q86	♣ KJ54				
Contract: 4 ♠ South						

Board: 15	North:	South:	W	N	E	S
Dealer: West	♠ A3	♠ QJT542	4 ♥	5 ♦	X	All Pass
Vul: E-W	♥ J	♥ 532				
North HCP: 14+3	♦ AQJ8542	♦ 9				
South HCP: 3+2	♣ Q94	♣ T72				
Contract: 5 ♦ X North						

South hands

Namyats

Board: 11	♠ AJ95	LHO opens the bidding 4♥.
Dealer: West	♥ -	Partner bids next.
Vul: None	♦ QT863	
HCP: 14+1	♣ AKT6	

Board: 12	♠ -	Partner bids first.
Dealer: North	♥ JT8632	The opponents are silent.
Vul: N-S	♦ 6	
HCP: 6+4	♣ AJ9764	

Board: 13	♠ -	Partner bids first.
Dealer: North	♥ AJ8753	East (RHO) Doubles 4♠ if possible.
Vul: E-W	♦ 9532	
HCP: 8+2	♣ K87	

Board: 14	♠ J5	Partner bids first.
Dealer: North	♥ AT643	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 15+1	♣ KJ54	

Board: 15	♠ QJT542	LHO opens the bidding 4♥.
Dealer: West	♥ 532	Partner bids next.
Vul: E-W	♦ 9	East (RHO) Doubles 5♦ if possible.
HCP: 3+2	♣ T72	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ T862	♠ AJ95	4 ♥	Pass	Pass	X
Vul: None	♥ K	♥ -	Pass	5 ♣	All Pass	
North HCP: 12+1	♦ AKJ	♦ QT863				
South HCP: 14+1	♣ J8742	♣ AKT6				
Contract: 5 ♣ North						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ872	♠ -		4 ♦	Pass	4 ♠
Vul: N-S	♥ -	♥ JT8632		All Pass		
North HCP: 12+3	♦ Q2	♦ 6				
South HCP: 6+4	♣ T532	♣ AJ9764				
Contract: 4 ♠ South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ AKJT97432	♠ -		4 ♠	X	All Pass
Vul: E-W	♥ -	♥ AJ8753				
North HCP: 9+5	♦ J7	♦ 9532				
South HCP: 8+2	♣ 63	♣ K87				
Contract: 4 ♠ X North						

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ AKQT987	♠ J5		4 ♦	Pass	4 ♠
Vul: Both	♥ J	♥ AT643		All Pass		
North HCP: 12+3	♦ T6	♦ AQ				
South HCP: 15+1	♣ Q86	♣ KJ54				
Contract: 4 ♠ South						

Board: 15	North:	South:	W	N	E	S
Dealer: West	♠ A3	♠ QJT542	4 ♥	5 ♦	X	All Pass
Vul: E-W	♥ J	♥ 532				
North HCP: 14+3	♦ AQJ8542	♦ 9				
South HCP: 3+2	♣ Q94	♣ T72				
Contract: 5 ♦ X North						

Board: 16 ♠ - You bid first.

Dealer: North ♥ AKQJT83 East (LHO) Doubles 4♣ if possible.

Vul: None ♦ Q92

HCP: 12+3 ♣ 843

Board: 17 ♠ 63 You bid first.

Dealer: North ♥ AKQJ9652 The opponents are silent.

Vul: E-W ♦ 975

HCP: 10+4 ♣ -

Board: 18 ♠ AKT2 RHO opens the bidding 4♣.

Dealer: West ♥ 952 You bid next.

Vul: Both ♦ 763 East (LHO) bids 4♥ if possible.

HCP: 7 ♣ 874

Board: 19 ♠ KJT9432 Partner bids first.

Dealer: South ♥ 4 The opponents are silent.

Vul: N-S ♦ AT

HCP: 13+3 ♣ KQT

Board: 20 ♠ AKQJ643 You bid first.

Dealer: North ♥ - The opponents are silent.

Vul: None ♦ JT93

HCP: 11+3 ♣ 96

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ Q942		4♣	X	4♥
Vul: None	♥ AKQJT83	♥ -		All Pass		
North HCP: 12+3	♦ Q92	♦ AT87653				
South HCP: 6+3	♣ 843	♣ 95				
Contract: 4♥ South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ 63	♠ 82		4♥	All Pass	
Vul: E-W	♥ AKQJ9652	♥ T743				
North HCP: 10+4	♦ 975	♦ KQT8				
South HCP: 7	♣ -	♣ Q43				
Contract: 4♥ North						

Board: 18	North:	South:	W	N	E	S
Dealer: West	♠ AKT2	♠ J8754	4♣	Pass	4♥	4♠
Vul: Both	♥ 952	♥ 8		All Pass		
North HCP: 7	♦ 763	♦ AQ95				
South HCP: 16+1	♣ 874	♣ AKQ				
Contract: 4♠ South						

Board: 19	North:	South:	W	N	E	S
Dealer: South	♠ KJT9432	♠ Q				4♣
Vul: N-S	♥ 4	♥ AKQJT82	Pass	4♥	All Pass	
North HCP: 13+3	♦ AT	♦ 9752				
South HCP: 12+3	♣ KQT	♣ 8				
Contract: 4♥ North						

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ643	♠ 2		4♦	Pass	4♠
Vul: None	♥ -	♥ QT65		All Pass		
North HCP: 11+3	♦ JT93	♦ AQ84				
South HCP: 9	♣ 96	♣ J854				
Contract: 4♠ South						

South hands**Namyats****Board: 16** ♠ Q942 Partner bids first.

Dealer: North ♥ - East (RHO) Doubles 4♣ if possible.

Vul: None ♦ AT87653

HCP: 6+3 ♣ 95

Board: 17 ♠ 82 Partner bids first.

Dealer: North ♥ T743 The opponents are silent.

Vul: E-W ♦ KQT8

HCP: 7 ♣ Q43

Board: 18 ♠ J8754 LHO opens the bidding 4♣.

Dealer: West ♥ 8 Partner bids next.

Vul: Both ♦ AQ95 East (RHO) bids 4♥ if possible.

HCP: 16+1 ♣ AKQ

Board: 19 ♠ Q You bid first.

Dealer: South ♥ AKQJT82 The opponents are silent.

Vul: N-S ♦ 9752

HCP: 12+3 ♣ 8

Board: 20 ♠ 2 Partner bids first.

Dealer: North ♥ QT65 The opponents are silent.

Vul: None ♦ AQ84

HCP: 9 ♣ J854

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ Q942		4♣	X	4♥
Vul: None	♥ AKQJT83	♥ -		All Pass		
North HCP: 12+3	♦ Q92	♦ AT87653				
South HCP: 6+3	♣ 843	♣ 95				
Contract: 4♥ South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ 63	♠ 82		4♥	All Pass	
Vul: E-W	♥ AKQJ9652	♥ T743				
North HCP: 10+4	♦ 975	♦ KQT8				
South HCP: 7	♣ -	♣ Q43				
Contract: 4♥ North						

Board: 18	North:	South:	W	N	E	S
Dealer: West	♠ AKT2	♠ J8754	4♣	Pass	4♥	4♠
Vul: Both	♥ 952	♥ 8		All Pass		
North HCP: 7	♦ 763	♦ AQ95				
South HCP: 16+1	♣ 874	♣ AKQ				
Contract: 4♠ South						

Board: 19	North:	South:	W	N	E	S
Dealer: South	♠ KJT9432	♠ Q				4♣
Vul: N-S	♥ 4	♥ AKQJT82	Pass	4♥	All Pass	
North HCP: 13+3	♦ AT	♦ 9752				
South HCP: 12+3	♣ KQT	♣ 8				
Contract: 4♥ North						

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ643	♠ 2		4♦	Pass	4♠
Vul: None	♥ -	♥ QT65		All Pass		
North HCP: 11+3	♦ JT93	♦ AQ84				
South HCP: 9	♣ 96	♣ J854				
Contract: 4♠ South						

Board: 21	♠ 3	Partner bids first.
Dealer: South	♥ JT9	The opponents are silent.
Vul: E-W	♦ AJT87	
HCP: 13+1	♣ AK73	

Board: 22	♠ QT86	You bid first.
Dealer: North	♥ AKQJ965	The opponents are silent.
Vul: None	♦ -	
HCP: 12+3	♣ 97	

Board: 23	♠ 543	Partner bids first.
Dealer: South	♥ QJ953	East (LHO) Doubles 4♠ if possible.
Vul: N-S	♦ K75	
HCP: 11+1	♣ AJ	

Board: 24	♠ AKQJT53	You bid first.
Dealer: North	♥ 4	The opponents are silent.
Vul: E-W	♦ 63	
HCP: 13+3	♣ QJ5	

Board: 25	♠ 3	Partner bids first.
Dealer: South	♥ AK987	The opponents are silent.
Vul: N-S	♦ AT32	
HCP: 11+1	♣ 973	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AKQJ986				4♦
Vul: E-W	♥ JT9	♥ 54	Pass	4♠	All Pass	
North HCP: 13+1	♦ AJT87	♦ -				
South HCP: 10+3	♣ AK73	♣ T952				
Contract: 4♠ North						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ QT86	♠ A954		4♣	Pass	4♥
Vul: None	♥ AKQJ965	♥ -	All Pass			
North HCP: 12+3	♦ -	♦ AK763				
South HCP: 20+1	♣ 97	♣ AKQ4				
Contract: 4♥ South						

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ 543	♠ AKQJ862				4♦
Vul: N-S	♥ QJ953	♥ 84	Pass	4♠	X	All Pass
North HCP: 11+1	♦ K75	♦ -				
South HCP: 10+3	♣ AJ	♣ 9764				
Contract: 4♠X North						

Board: 24	North:	South:	W	N	E	S
Dealer: North	♠ AKQJT53	♠ 82		4♦	Pass	4♠
Vul: E-W	♥ 4	♥ QT952	All Pass			
North HCP: 13+3	♦ 63	♦ KT				
South HCP: 5+1	♣ QJ5	♣ 9843				
Contract: 4♠ South						

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AKQJ954				4♦
Vul: N-S	♥ AK987	♥ T	Pass	4♠	All Pass	
North HCP: 11+1	♦ AT32	♦ 94				
South HCP: 12+3	♣ 973	♣ Q65				
Contract: 4♠ North						

South hands

Namyats

Board: 21 ♠ AKQJ986 You bid first.

Dealer: South ♥ 54 The opponents are silent.

Vul: E-W ♦ -

HCP: 10+3 ♣ T952

Board: 22 ♠ A954 Partner bids first.

Dealer: North ♥ - The opponents are silent.

Vul: None ♦ AK763

HCP: 20+1 ♣ AKQ4

Board: 23 ♠ AKQJ862 You bid first.

Dealer: South ♥ 84 East (RHO) Doubles 4♠ if possible.

Vul: N-S ♦ -

HCP: 10+3 ♣ 9764

Board: 24 ♠ 82 Partner bids first.

Dealer: North ♥ QT952 The opponents are silent.

Vul: E-W ♦ KT

HCP: 5+1 ♣ 9843

Board: 25 ♠ AKQJ954 You bid first.

Dealer: South ♥ T The opponents are silent.

Vul: N-S ♦ 94

HCP: 12+3 ♣ Q65

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AKQJ986				4♦
Vul: E-W	♥ JT9	♥ 54	Pass	4♠	All Pass	
North HCP: 13+1	♦ AJT87	♦ -				
South HCP: 10+3	♣ AK73	♣ T952				
Contract: 4♠ North						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ QT86	♠ A954		4♣	Pass	4♥
Vul: None	♥ AKQJ965	♥ -	All Pass			
North HCP: 12+3	♦ -	♦ AK763				
South HCP: 20+1	♣ 97	♣ AKQ4				
Contract: 4♥ South						

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ 543	♠ AKQJ862				4♦
Vul: N-S	♥ QJ953	♥ 84	Pass	4♠	X	All Pass
North HCP: 11+1	♦ K75	♦ -				
South HCP: 10+3	♣ AJ	♣ 9764				
Contract: 4♠X North						

Board: 24	North:	South:	W	N	E	S
Dealer: North	♠ AKQJT53	♠ 82		4♦	Pass	4♠
Vul: E-W	♥ 4	♥ QT952	All Pass			
North HCP: 13+3	♦ 63	♦ KT				
South HCP: 5+1	♣ QJ5	♣ 9843				
Contract: 4♠ South						

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AKQJ954				4♦
Vul: N-S	♥ AK987	♥ T	Pass	4♠	All Pass	
North HCP: 11+1	♦ AT32	♦ 94				
South HCP: 12+3	♣ 973	♣ Q65				
Contract: 4♠ North						

Board: 26 ♠ AKQJ962 You bid first.

Dealer: North ♥ 42 The opponents are silent.

Vul: E-W ♦ Q42

HCP: 13+3 ♣ J

Board: 27 ♠ 972 Partner bids first.

Dealer: South ♥ - East (LHO) Doubles 4♥ if possible.

Vul: Both ♦ AKJT754

HCP: 11+3 ♣ QJ5

Board: 28 ♠ J965 Partner bids first.

Dealer: South ♥ A9 East (LHO) bids 4♠ if possible.

Vul: None ♦ 9642

HCP: 11 ♣ AQ5

Board: 29 ♠ AKQT7654 You bid first.

Dealer: North ♥ 9 The opponents are silent.

Vul: N-S ♦ T2

HCP: 9+4 ♣ 87

Board: 30 ♠ J You bid first.

Dealer: North ♥ AKQJ743 The opponents are silent.

Vul: None ♦ J

HCP: 12+3 ♣ 9432

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ962	♠ 74		4♦	Pass	4♠
Vul: E-W	♥ 42	♥ AJ8		All Pass		
North HCP: 13+3	♦ Q42	♦ JT96				
South HCP: 11	♣ J	♣ KQ65				
Contract: 4♠ South						

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ 972	♠ QJ3				4♣
Vul: Both	♥ -	♥ AKQT732	Pass	4♥	X	Pass
North HCP: 11+3	♦ AKJT754	♦ 6	Pass	5♦	All Pass	
South HCP: 12+3	♣ QJ5	♣ 82				
Contract: 5♦ North						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ J965	♠ -				4♥
Vul: None	♥ A9	♥ KQJT742	Pass	Pass	4♠	5♦
North HCP: 11	♦ 9642	♦ QJT75	Pass	5♥	All Pass	
South HCP: 9+4	♣ AQ5	♣ T				
Contract: 5♥ North						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ AKQT7654	♠ J83		4♠	All Pass	
Vul: N-S	♥ 9	♥ 542				
North HCP: 9+4	♦ T2	♦ AKQ43				
South HCP: 14+1	♣ 87	♣ A9				
Contract: 4♠ North						

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ KT92		4♣	Pass	4♥
Vul: None	♥ AKQJ743	♥ T52		All Pass		
North HCP: 12+3	♦ J	♦ Q52				
South HCP: 6	♣ 9432	♣ J85				
Contract: 4♥ South						

Board: 26	♠ 74	Partner bids first.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: E-W	♦ JT96	
HCP: 11	♣ KQ65	

Board: 27	♠ QJ3	You bid first.
Dealer: South	♥ AKQT732	East (RHO) Doubles 4♥ if possible.
Vul: Both	♦ 6	
HCP: 12+3	♣ 82	

Board: 28	♠ -	You bid first.
Dealer: South	♥ KQJT742	East (RHO) bids 4♠ if possible.
Vul: None	♦ QJT75	
HCP: 9+4	♣ T	

Board: 29	♠ J83	Partner bids first.
Dealer: North	♥ 542	The opponents are silent.
Vul: N-S	♦ AKQ43	
HCP: 14+1	♣ A9	

Board: 30	♠ KT92	Partner bids first.
Dealer: North	♥ T52	The opponents are silent.
Vul: None	♦ Q52	
HCP: 6	♣ J85	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ962	♠ 74		4♦	Pass	4♠
Vul: E-W	♥ 42	♥ AJ8		All Pass		
North HCP: 13+3	♦ Q42	♦ JT96				
South HCP: 11	♣ J	♣ KQ65				
Contract: 4♠ South						

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ 972	♠ QJ3				4♣
Vul: Both	♥ -	♥ AKQT732	Pass	4♥	X	Pass
North HCP: 11+3	♦ AKJT754	♦ 6	Pass	5♦	All Pass	
South HCP: 12+3	♣ QJ5	♣ 82				
Contract: 5♦ North						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ J965	♠ -				4♥
Vul: None	♥ A9	♥ KQJT742	Pass	Pass	4♠	5♦
North HCP: 11	♦ 9642	♦ QJT75	Pass	5♥	All Pass	
South HCP: 9+4	♣ AQ5	♣ T				
Contract: 5♥ North						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ AKQT7654	♠ J83		4♠	All Pass	
Vul: N-S	♥ 9	♥ 542				
North HCP: 9+4	♦ T2	♦ AKQ43				
South HCP: 14+1	♣ 87	♣ A9				
Contract: 4♠ North						

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ KT92		4♣	Pass	4♥
Vul: None	♥ AKQJ743	♥ T52		All Pass		
North HCP: 12+3	♦ J	♦ Q52				
South HCP: 6	♣ 9432	♣ J85				
Contract: 4♥ South						

Board: 31 ♠ AKT64 Partner bids first.

Dealer: South ♥ 9 The opponents are silent.

Vul: N-S ♦ AKQ83

HCP: 16+2 ♣ T5

Board: 32 ♠ J2 You bid first.

Dealer: North ♥ AKQT954 East (LHO) bids 4♥ if possible.

Vul: None ♦ QT63 East (LHO) Doubles 5♥ if possible.

HCP: 12+3 ♣ -

Board: 33 ♠ T86 Partner bids first.

Dealer: South ♥ JT32 West (RHO) Doubles 4♠ if possible.

Vul: N-S ♦ Q652

HCP: 3 ♣ T4

Board: 34 ♠ 5 Partner bids first.

Dealer: South ♥ K643 East (LHO) Doubles 4♠ if possible.

Vul: E-W ♦ T9632

HCP: 10+1 ♣ AK6

Board: 35 ♠ - Partner bids first.

Dealer: South ♥ 63 West (RHO) Doubles 6♥ if possible.

Vul: Both ♦ KJ9865

HCP: 13+3 ♣ AKQ98

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ AKT64	♠ Q93				4♣
Vul: N-S	♥ 9	♥ AKQT832	Pass	4♥	All Pass	
North HCP: 16+2	♦ AKQ83	♦ T2				
South HCP: 12+3	♣ T5	♣ J				
Contract: 4♥ North						

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ J2	♠ T543		4♣	4♥ ¹	5♥
Vul: None	♥ AKQT954	♥ J7	Pass	Pass	X	All Pass
North HCP: 12+3	♦ QT63	♦ KJ4				
South HCP: 12	♣ -	♣ AQJ6				1. Michaels Cuebid
Contract: 5♥X South						

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ T86	♠ AKQJ942				4♦
Vul: N-S	♥ JT32	♥ 98	Pass	4♠	Pass	Pass
North HCP: 3	♦ Q652	♦ JT87	X	All Pass		
South HCP: 11+3	♣ T4	♣ -				
Contract: 4♠X North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AKQJT843				4♠
Vul: E-W	♥ K643	♥ T7	Pass	Pass	X	All Pass
North HCP: 10+1	♦ T9632	♦ 7				
South HCP: 10+4	♣ AK6	♣ T8				
Contract: 4♠X South						

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ 9853				4♣
Vul: Both	♥ 63	♥ AKQJT54	Pass	4NT	Pass	5♠ ¹
North HCP: 13+3	♦ KJ9865	♦ Q	Pass	6♥	Pass	Pass
South HCP: 12+3	♣ AKQ98	♣ 3	X	All Pass		
Contract: 6♥X North						

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

South hands

Namyats

Board: 31 ♠ Q93 You bid first.

Dealer: South ♥ AKQT832 The opponents are silent.

Vul: N-S ♦ T2

HCP: 12+3 ♣ J

Board: 32 ♠ T543 Partner bids first.

Dealer: North ♥ J7 East (RHO) bids 4♥ if possible.

Vul: None ♦ KJ4 East (RHO) Doubles 5♥ if possible.

HCP: 12 ♣ AQJ6

Board: 33 ♠ AKQJ942 You bid first.

Dealer: South ♥ 98 West (LHO) Doubles 4♠ if possible.

Vul: N-S ♦ JT87

HCP: 11+3 ♣ -

Board: 34 ♠ AKQJT843 You bid first.

Dealer: South ♥ T7 East (RHO) Doubles 4♠ if possible.

Vul: E-W ♦ 7

HCP: 10+4 ♣ T8

Board: 35 ♠ 9853 You bid first.

Dealer: South ♥ AKQJT54 West (LHO) Doubles 6♥ if possible.

Vul: Both ♦ Q

HCP: 12+3 ♣ 3

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ AKT64	♠ Q93				4♣
Vul: N-S	♥ 9	♥ AKQT832	Pass	4♥	All Pass	
North HCP: 16+2	♦ AKQ83	♦ T2				
South HCP: 12+3	♣ T5	♣ J				
Contract: 4♥ North						

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ J2	♠ T543		4♣	4♥ ¹	5♥
Vul: None	♥ AKQT954	♥ J7	Pass	Pass	X	All Pass
North HCP: 12+3	♦ QT63	♦ KJ4				
South HCP: 12	♣ -	♣ AQJ6				1. Michaels Cuebid
Contract: 5♥X South						

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ T86	♠ AKQJ942				4♦
Vul: N-S	♥ JT32	♥ 98	Pass	4♠	Pass	Pass
North HCP: 3	♦ Q652	♦ JT87	X	All Pass		
South HCP: 11+3	♣ T4	♣ -				
Contract: 4♠X North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AKQJT843				4♠
Vul: E-W	♥ K643	♥ T7	Pass	Pass	X	All Pass
North HCP: 10+1	♦ T9632	♦ 7				
South HCP: 10+4	♣ AK6	♣ T8				
Contract: 4♠X South						

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ 9853				4♣
Vul: Both	♥ 63	♥ AKQJT54	Pass	4NT	Pass	5♠ ¹
North HCP: 13+3	♦ KJ9865	♦ Q	Pass	6♥	Pass	Pass
South HCP: 12+3	♣ AKQ98	♣ 3	X	All Pass		
Contract: 6♥X North						

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

Board: 36 ♠ 9 You bid first.

Dealer: North ♥ AKQT982 The opponents are silent.

Vul: E-W ♦ 8765

HCP: 9+3 ♣ 4

Board: 37 ♠ 5 Partner bids first.

Dealer: South ♥ A5 West (RHO) Doubles 4♠ if possible.

Vul: E-W ♦ J6

HCP: 9+4 ♣ KJT87653

Board: 38 ♠ AKQJT86 You bid first.

Dealer: North ♥ - The opponents are silent.

Vul: None ♦ J4

HCP: 13+3 ♣ Q653

Board: 39 ♠ A963 Partner bids first.

Dealer: South ♥ J62 The opponents are silent.

Vul: N-S ♦ AT2

HCP: 10 ♣ JT2

Board: 40 ♠ AKQT954 You bid first.

Dealer: North ♥ Q9 The opponents are silent.

Vul: E-W ♦ Q76

HCP: 13+3 ♣ 5

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ KQT74		4♣	Pass	4♥
Vul: E-W	♥ AKQT982	♥ 76		All Pass		
North HCP: 9+3	♦ 8765	♦ JT				
South HCP: 10+1	♣ 4	♣ AT63				
Contract: 4♥ South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AKQT843			4♦	
Vul: E-W	♥ A5	♥ Q64	Pass	4♠	Pass	Pass
North HCP: 9+4	♦ J6	♦ 752	X	All Pass		
South HCP: 11+3	♣ KJT87653	♣ -				
Contract: 4♠X North						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ AKQJT86	♠ 95432		4♦	Pass	4♠
Vul: None	♥ -	♥ K8		All Pass		
North HCP: 13+3	♦ J4	♦ K8				
South HCP: 7+1	♣ Q653	♣ J742				
Contract: 4♠ South						

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ A963	♠ J			4♣	
Vul: N-S	♥ J62	♥ AKQT873	Pass	4♥	All Pass	
North HCP: 10	♦ AT2	♦ 73				
South HCP: 12+3	♣ JT2	♣ Q98				
Contract: 4♥ North						

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ AKQT954	♠ 73		4♦	Pass	4♠
Vul: E-W	♥ Q9	♥ K8643		All Pass		
North HCP: 13+3	♦ Q76	♦ AKT42				
South HCP: 10+2	♣ 5	♣ 7				
Contract: 4♠ South						

South hands

Namyats

Board: 36	♠ KQT74	Partner bids first.
Dealer: North	♥ 76	The opponents are silent.
Vul: E-W	♦ JT	
HCP: 10+1	♣ AT63	

Board: 37	♠ AKQT843	You bid first.
Dealer: South	♥ Q64	West (LHO) Doubles 4♠ if possible.
Vul: E-W	♦ 752	
HCP: 11+3	♣ -	

Board: 38	♠ 95432	Partner bids first.
Dealer: North	♥ K8	The opponents are silent.
Vul: None	♦ K8	
HCP: 7+1	♣ J742	

Board: 39	♠ J	You bid first.
Dealer: South	♥ AKQT873	The opponents are silent.
Vul: N-S	♦ 73	
HCP: 12+3	♣ Q98	

Board: 40	♠ 73	Partner bids first.
Dealer: North	♥ K8643	The opponents are silent.
Vul: E-W	♦ AKT42	
HCP: 10+2	♣ 7	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ KQT74		4♣	Pass	4♥
Vul: E-W	♥ AKQT982	♥ 76		All Pass		
North HCP: 9+3	♦ 8765	♦ JT				
South HCP: 10+1	♣ 4	♣ AT63				
Contract: 4♥ South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AKQT843			4♦	
Vul: E-W	♥ A5	♥ Q64	Pass	4♠	Pass	Pass
North HCP: 9+4	♦ J6	♦ 752	X	All Pass		
South HCP: 11+3	♣ KJT87653	♣ -				
Contract: 4♠X North						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ AKQJT86	♠ 95432		4♦	Pass	4♠
Vul: None	♥ -	♥ K8		All Pass		
North HCP: 13+3	♦ J4	♦ K8				
South HCP: 7+1	♣ Q653	♣ J742				
Contract: 4♠ South						

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ A963	♠ J			4♣	
Vul: N-S	♥ J62	♥ AKQT873	Pass	4♥	All Pass	
North HCP: 10	♦ AT2	♦ 73				
South HCP: 12+3	♣ JT2	♣ Q98				
Contract: 4♥ North						

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ AKQT954	♠ 73		4♦	Pass	4♠
Vul: E-W	♥ Q9	♥ K8643		All Pass		
North HCP: 13+3	♦ Q76	♦ AKT42				
South HCP: 10+2	♣ 5	♣ 7				
Contract: 4♠ South						

Board: 41 ♠ AQJT764 You bid first.

Dealer: North ♥ 7 The opponents are silent.

Vul: None ♦ -

HCP: 7+4 ♣ T9854

Board: 42 ♠ KQJ4 RHO opens the bidding 4♥.

Dealer: West ♥ 4 You bid next.

Vul: N-S ♦ A942

HCP: 16 ♣ AQ96

Board: 43 ♠ KJ52 Partner bids first.

Dealer: South ♥ 764 The opponents are silent.

Vul: Both ♦ A7

HCP: 12 ♣ KJT9

Board: 44 ♠ 98 You bid first.

Dealer: North ♥ AKQJT96 The opponents are silent.

Vul: N-S ♦ Q72

HCP: 12+3 ♣ 5

Board: 45 ♠ 6 You bid first.

Dealer: North ♥ AKQJ9853 West (RHO) Doubles 4♥ if possible.

Vul: E-W ♦ T6 East (LHO) bids 4♠ if possible.

HCP: 10+4 ♣ T9

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ AQJT764	♠ 3		4 ♠	All Pass	
Vul: None	♥ 7	♥ AQ983				
North HCP: 7+4	♦ -	♦ 653				
South HCP: 12+1	♣ T9854	♣ AQ63				
Contract: 4 ♠ North						

Board: 42	North:	South:	W	N	E	S
Dealer: West	♠ KQJ4	♠ A873	4 ♥	X	Pass	4 ♠
Vul: N-S	♥ 4	♥ J53		All Pass		
North HCP: 16	♦ A942	♦ QT87				
South HCP: 10	♣ AQ96	♣ K8				
Contract: 4 ♠ South						

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ KJ52	♠ 63			4 ♣	
Vul: Both	♥ 764	♥ AKQJ852	Pass	4 ♥	All Pass	
North HCP: 12	♦ A7	♦ 3				
South HCP: 12+3	♣ KJT9	♣ Q75				
Contract: 4 ♥ North						

Board: 44	North:	South:	W	N	E	S
Dealer: North	♠ 98	♠ AK542		4 ♣	Pass	4 ♥
Vul: N-S	♥ AKQJT96	♥ 854		All Pass		
North HCP: 12+3	♦ Q72	♦ J8				
South HCP: 13+1	♣ 5	♣ AJ7				
Contract: 4 ♥ South						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ 6	♠ Q72		4 ♥	Pass	Pass
Vul: E-W	♥ AKQJ9853	♥ 74	X	Pass	4 ♠	5 ♥
North HCP: 10+4	♦ T6	♦ K5		All Pass		
South HCP: 14+2	♣ T9	♣ AKQ652				
Contract: 5 ♥ South						

South hands

Namyats

Board: 41	♠ 3	Partner bids first.
Dealer: North	♥ AQ983	The opponents are silent.
Vul: None	♦ 653	
HCP: 12+1	♣ AQ63	

Board: 42	♠ A873	LHO opens the bidding 4♥.
Dealer: West	♥ J53	Partner bids next.
Vul: N-S	♦ QT87	
HCP: 10	♣ K8	

Board: 43	♠ 63	You bid first.
Dealer: South	♥ AKQJ852	The opponents are silent.
Vul: Both	♦ 3	
HCP: 12+3	♣ Q75	

Board: 44	♠ AK542	Partner bids first.
Dealer: North	♥ 854	The opponents are silent.
Vul: N-S	♦ J8	
HCP: 13+1	♣ AJ7	

Board: 45	♠ Q72	Partner bids first.
Dealer: North	♥ 74	West (LHO) Doubles 4♥ if possible.
Vul: E-W	♦ K5	East (RHO) bids 4♠ if possible.
HCP: 14+2	♣ AKQ652	

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ AQJT764	♠ 3		4 ♠	All Pass	
Vul: None	♥ 7	♥ AQ983				
North HCP: 7+4	♦ -	♦ 653				
South HCP: 12+1	♣ T9854	♣ AQ63				
Contract: 4 ♠ North						

Board: 42	North:	South:	W	N	E	S
Dealer: West	♠ KQJ4	♠ A873	4 ♥	X	Pass	4 ♠
Vul: N-S	♥ 4	♥ J53		All Pass		
North HCP: 16	♦ A942	♦ QT87				
South HCP: 10	♣ AQ96	♣ K8				
Contract: 4 ♠ South						

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ KJ52	♠ 63			4 ♣	
Vul: Both	♥ 764	♥ AKQJ852	Pass	4 ♥	All Pass	
North HCP: 12	♦ A7	♦ 3				
South HCP: 12+3	♣ KJT9	♣ Q75				
Contract: 4 ♥ North						

Board: 44	North:	South:	W	N	E	S
Dealer: North	♠ 98	♠ AK542		4 ♣	Pass	4 ♥
Vul: N-S	♥ AKQJT96	♥ 854		All Pass		
North HCP: 12+3	♦ Q72	♦ J8				
South HCP: 13+1	♣ 5	♣ AJ7				
Contract: 4 ♥ South						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ 6	♠ Q72		4 ♥	Pass	Pass
Vul: E-W	♥ AKQJ9853	♥ 74	X	Pass	4 ♠	5 ♥
North HCP: 10+4	♦ T6	♦ K5		All Pass		
South HCP: 14+2	♣ T9	♣ AKQ652				
Contract: 5 ♥ South						

Board: 46	♠ AKQJ42	Partner bids first.
Dealer: South	♥ 82	The opponents are silent.
Vul: Both	♦ -	
HCP: 19+3	♣ AKQT8	

Board: 47	♠ -	You bid first.
Dealer: North	♥ KQJT87652	West (RHO) bids 4♠ if possible.
Vul: None	♦ 7	East (LHO) Doubles 5♥ if possible.
HCP: 6+5	♣ T95	

Board: 48	♠ 93	Partner bids first.
Dealer: South	♥ K86	The opponents are silent.
Vul: E-W	♦ AQJ6	
HCP: 12	♣ Q876	

Board: 49	♠ KQ9643	Partner bids first.
Dealer: South	♥ T	West (RHO) bids 4♦ if possible.
Vul: Both	♦ K987	East (LHO) Doubles 4♥ if possible.
HCP: 8+2	♣ T4	

Board: 50	♠ Q	You bid first.
Dealer: North	♥ AKQJT93	The opponents are silent.
Vul: None	♦ J9432	
HCP: 13+4	♣ -	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ AKQJ42	♠ T76				4♥
Vul: Both	♥ 82	♥ AKQJT754	Pass	4NT	Pass	5♠ ¹
North HCP: 19+3	♦ -	♦ 2	Pass	7♥	All Pass	
South HCP: 10+4	♣ AKQT8	♣ 9				1. A=2/5 or 5/5, Q(H)=1
Contract: 7♥ North						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ AJT9		4♥	Pass	Pass
Vul: None	♥ KQJT87652	♥ A4	4♠	Pass	Pass	5♥
North HCP: 6+5	♦ 7	♦ K653	Pass	Pass	X	All Pass
South HCP: 16	♣ T95	♣ A64				
Contract: 5♥X South						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ AKQJ8765				4♠
Vul: E-W	♥ K86	♥ 74			All Pass	
North HCP: 12	♦ AQJ6	♦ 97				
South HCP: 10+4	♣ Q876	♣ 4				
Contract: 4♠ South						

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ KQ9643	♠ J852				4♣
Vul: Both	♥ T	♥ AKQJ953	4♦	4♥	X	All Pass
North HCP: 8+2	♦ K987	♦ 2				
South HCP: 11+3	♣ T4	♣ 9				
Contract: 4♥X North						

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ KT2		4♣	Pass	4♥
Vul: None	♥ AKQJT93	♥ 72			All Pass	
North HCP: 13+4	♦ J9432	♦ KQ86				
South HCP: 14	♣ -	♣ AQT2				
Contract: 4♥ South						

Board: 46 ♠ T76 You bid first.

Dealer: South ♥ AKQJT754 The opponents are silent.

Vul: Both ♦ 2

HCP: 10+4 ♣ 9

Board: 47 ♠ AJT9 Partner bids first.

Dealer: North ♥ A4 West (LHO) bids 4♠ if possible.

Vul: None ♦ K653 East (RHO) Doubles 5♥ if possible.

HCP: 16 ♣ A64

Board: 48 ♠ AKQJ8765 You bid first.

Dealer: South ♥ 74 The opponents are silent.

Vul: E-W ♦ 97

HCP: 10+4 ♣ 4

Board: 49 ♠ J852 You bid first.

Dealer: South ♥ AKQJ953 West (LHO) bids 4♦ if possible.

Vul: Both ♦ 2 East (RHO) Doubles 4♥ if possible.

HCP: 11+3 ♣ 9

Board: 50 ♠ KT2 Partner bids first.

Dealer: North ♥ 72 The opponents are silent.

Vul: None ♦ KQ86

HCP: 14 ♣ AQT2

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ AKQJ42	♠ T76				4♥
Vul: Both	♥ 82	♥ AKQJT754	Pass	4NT	Pass	5♠ ¹
North HCP: 19+3	♦ -	♦ 2	Pass	7♥	All Pass	
South HCP: 10+4	♣ AKQT8	♣ 9				1. A=2/5 or 5/5, Q(H)=1
Contract: 7♥ North						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ AJT9		4♥	Pass	Pass
Vul: None	♥ KQJT87652	♥ A4	4♠	Pass	Pass	5♥
North HCP: 6+5	♦ 7	♦ K653	Pass	Pass	X	All Pass
South HCP: 16	♣ T95	♣ A64				
Contract: 5♥X South						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ AKQJ8765				4♠
Vul: E-W	♥ K86	♥ 74			All Pass	
North HCP: 12	♦ AQJ6	♦ 97				
South HCP: 10+4	♣ Q876	♣ 4				
Contract: 4♠ South						

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ KQ9643	♠ J852				4♣
Vul: Both	♥ T	♥ AKQJ953	4♦	4♥	X	All Pass
North HCP: 8+2	♦ K987	♦ 2				
South HCP: 11+3	♣ T4	♣ 9				
Contract: 4♥X North						

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ KT2		4♣	Pass	4♥
Vul: None	♥ AKQJT93	♥ 72			All Pass	
North HCP: 13+4	♦ J9432	♦ KQ86				
South HCP: 14	♣ -	♣ AQT2				
Contract: 4♥ South						