

Board: 1 ♠ K8 You bid first.

Dealer: North ♥ AJ32 The opponents are silent.

Vul: None ♦ J32

HCP: 16 ♣ AKT7

Board: 2 ♠ 9 Partner bids first.

Dealer: South ♥ KJ87 The opponents are silent.

Vul: N-S ♦ 9863

HCP: 7 ♣ KT76

Board: 3 ♠ AJ3 You bid first.

Dealer: North ♥ K43 East (LHO) bids 1♥ if possible.

Vul: E-W ♦ K2 West (RHO) bids 2♥ if possible.

HCP: 20+1 ♣ AKQT9

Board: 4 ♠ A2 You bid first.

Dealer: North ♥ K8763 The opponents are silent.

Vul: Both ♦ 5

HCP: 16+2 ♣ AKQ54

Both hands (Answers Page)

Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ Q732		1♣ ¹	Pass	1♦ ²
Vul: None	♥ AJ32	♥ 8	Pass	1NT	Pass	2♣ ³
North HCP: 16	♦ J32	♦ K965	Pass	2♥	Pass	2NT
South HCP: 6	♣ AKT7	♣ J982	All Pass			
Contract: 2NT South			1. 16+ HCP			
			2. artificial			
			3. Stayman			

Board: 2

	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AQ8542				1♣ ¹
Vul: N-S	♥ KJ87	♥ Q4	Pass	1♦ ²	Pass	1♠
North HCP: 7	♦ 9863	♦ A2	Pass	2NT	Pass	3♠
South HCP: 16+2	♣ KT76	♣ A94	All Pass			
Contract: 3♠ South			1. 16+ HCP			
			2. artificial			

Board: 3

	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ KT82		1♣ ¹	1♥	X
Vul: E-W	♥ K43	♥ J	2♥	3NT	All Pass	
North HCP: 20+1	♦ K2	♦ T985				
South HCP: 5	♣ AKQT9	♣ J762	1. 16+ HCP			
Contract: 3NT North						

Board: 4

	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ QT63		1♣ ¹	Pass	1♦ ²
Vul: Both	♥ K8763	♥ Q	Pass	1♥	Pass	1♠
North HCP: 16+2	♦ 5	♦ QJT3	Pass	2♣	Pass	2NT
South HCP: 7	♣ AKQ54	♣ T962	All Pass			
Contract: 2NT South			1. 16+ HCP			
			2. artificial			

Board: 1	♠ Q732	Partner bids first.
Dealer: North	♥ 8	The opponents are silent.
Vul: None	♦ K965	
HCP: 6	♣ J982	

Board: 2	♠ AQ8542	You bid first.
Dealer: South	♥ Q4	The opponents are silent.
Vul: N-S	♦ A2	
HCP: 16+2	♣ A94	

Board: 3	♠ KT82	Partner bids first.
Dealer: North	♥ J	East (RHO) bids 1♥ if possible.
Vul: E-W	♦ T985	West (LHO) bids 2♥ if possible.
HCP: 5	♣ J762	

Board: 4	♠ QT63	Partner bids first.
Dealer: North	♥ Q	The opponents are silent.
Vul: Both	♦ QJT3	
HCP: 7	♣ T962	

Both hands (Answers Page)

Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ Q732		1♣ ¹	Pass	1♦ ²
Vul: None	♥ AJ32	♥ 8	Pass	1NT	Pass	2♣ ³
North HCP: 16	♦ J32	♦ K965	Pass	2♥	Pass	2NT
South HCP: 6	♣ AKT7	♣ J982	All Pass			
Contract: 2NT South			1. 16+ HCP			
			2. artificial			
			3. Stayman			

Board: 2

	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AQ8542				1♣ ¹
Vul: N-S	♥ KJ87	♥ Q4	Pass	1♦ ²	Pass	1♠
North HCP: 7	♦ 9863	♦ A2	Pass	2NT	Pass	3♠
South HCP: 16+2	♣ KT76	♣ A94	All Pass			
Contract: 3♠ South			1. 16+ HCP			
			2. artificial			

Board: 3

	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ KT82		1♣ ¹	1♥	X
Vul: E-W	♥ K43	♥ J	2♥	3NT	All Pass	
North HCP: 20+1	♦ K2	♦ T985				
South HCP: 5	♣ AKQT9	♣ J762	1. 16+ HCP			
Contract: 3NT North						

Board: 4

	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ QT63		1♣ ¹	Pass	1♦ ²
Vul: Both	♥ K8763	♥ Q	Pass	1♥	Pass	1♠
North HCP: 16+2	♦ 5	♦ QJT3	Pass	2♣	Pass	2NT
South HCP: 7	♣ AKQ54	♣ T962	All Pass			
Contract: 2NT South			1. 16+ HCP			
			2. artificial			

Board: 5	♠ 8764	Partner bids first.
Dealer: South	♥ K963	West (RHO) bids 1♥ if possible.
Vul: N-S	♦ 6	East (LHO) bids 2♥ if possible.
HCP: 6	♣ QJ97	
Board: 6	♠ 9765	Partner bids first.
Dealer: South	♥ K974	West (RHO) Doubles 1♣ if possible.
Vul: E-W	♦ QT74	East (LHO) bids 2♣ if possible.
HCP: 5	♣ T	
Board: 7	♠ KQJ93	You bid first.
Dealer: North	♥ KQT	West (RHO) bids 2♣ if possible.
Vul: Both	♦ QJ	West (RHO) Doubles 2♠ if possible.
HCP: 18+1	♣ A52	
Board: 8	♠ KT	You bid first.
Dealer: North	♥ J65	East (LHO) bids 1♠ if possible.
Vul: None	♦ K53	East (LHO) bids 2♠ if possible.
HCP: 16+1	♣ AKQ54	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ 8764	♠ KQ2				1♣ ¹
Vul: N-S	♥ K963	♥ 2	1♥	X	2♥	3♦
North HCP: 6	♦ 6	♦ AJ8754	Pass	3NT	All Pass	
South HCP: 17+2	♣ QJ97	♣ AK6				1. 16+ HCP
Contract: 3NT North						

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ 9765	♠ AKQ8				1♣ ¹
Vul: E-W	♥ K974	♥ AT32	X	1♦ ²	Pass	1NT
North HCP: 5	♦ QT74	♦ K8	Pass	Pass	2♣	Pass
South HCP: 16	♣ T	♣ 874	Pass	X	Pass	2♥
Contract: 2♥ South						All Pass
						1. 16+ HCP
						2. artificial

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ KQJ93	♠ 7		1♣ ¹	Pass	1♦ ²
Vul: Both	♥ KQT	♥ J654	2♣	2♠	Pass	Pass
North HCP: 18+1	♦ QJ	♦ KT32	X	All Pass		
South HCP: 5	♣ A52	♣ JT98				1. 16+ HCP
Contract: 2♠ X North						2. artificial

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ A876		1♣ ¹	1♠	X
Vul: None	♥ J65	♥ 8743	Pass	2♥	2♠	2NT
North HCP: 16+1	♦ K53	♦ QJ84	All Pass			
South HCP: 7	♣ AKQ54	♣ 6				1. 16+ HCP
Contract: 2NT South						

Board: 5	♠ KQ2	You bid first.
Dealer: South	♥ 2	West (LHO) bids 1♥ if possible.
Vul: N-S	♦ AJ8754	East (RHO) bids 2♦ if possible.
HCP: 17+2	♣ AK6	
Board: 6	♠ AKQ8	You bid first.
Dealer: South	♥ AT32	West (LHO) Doubles 1♣ if possible.
Vul: E-W	♦ K8	East (RHO) bids 2♣ if possible.
HCP: 16	♣ 874	
Board: 7	♠ 7	Partner bids first.
Dealer: North	♥ J654	West (LHO) bids 2♣ if possible.
Vul: Both	♦ KT32	West (LHO) Doubles 2♠ if possible.
HCP: 5	♣ JT98	
Board: 8	♠ A876	Partner bids first.
Dealer: North	♥ 8743	East (RHO) bids 1♠ if possible.
Vul: None	♦ QJ84	East (RHO) bids 2♠ if possible.
HCP: 7	♣ 6	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ 8764	♠ KQ2				1♣ ¹
Vul: N-S	♥ K963	♥ 2	1♥	X	2♥	3♦
North HCP: 6	♦ 6	♦ AJ8754	Pass	3NT	All Pass	
South HCP: 17+2	♣ QJ97	♣ AK6				1. 16+ HCP
Contract: 3NT North						

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ 9765	♠ AKQ8				1♣ ¹
Vul: E-W	♥ K974	♥ AT32	X	1♦ ²	Pass	1NT
North HCP: 5	♦ QT74	♦ K8	Pass	Pass	2♣	Pass
South HCP: 16	♣ T	♣ 874	Pass	X	Pass	2♥
Contract: 2♥ South						All Pass
						1. 16+ HCP
						2. artificial

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ KQJ93	♠ 7		1♣ ¹	Pass	1♦ ²
Vul: Both	♥ KQT	♥ J654	2♣	2♠	Pass	Pass
North HCP: 18+1	♦ QJ	♦ KT32	X	All Pass		
South HCP: 5	♣ A52	♣ JT98				1. 16+ HCP
Contract: 2♠ X North						2. artificial

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ A876		1♣ ¹	1♠	X
Vul: None	♥ J65	♥ 8743	Pass	2♥	2♠	2NT
North HCP: 16+1	♦ K53	♦ QJ84	All Pass			
South HCP: 7	♣ AKQ54	♣ 6				1. 16+ HCP
Contract: 2NT South						

Board: 9 ♠ K You bid first.

Dealer: North ♥ AK764 The opponents are silent.

Vul: E-W ♦ AT86

HCP: 20+1 ♣ AQ7

Board: 10 ♠ 2 Partner bids first.

Dealer: South ♥ K652 The opponents are silent.

Vul: Both ♦ T986

HCP: 6 ♣ K762

Board: 11 ♠ K54 RHO opens the bidding 1♣.

Dealer: West ♥ 98765 You bid next.

Vul: None ♦ AK7 East (LHO) Doubles 1♥ if possible.

HCP: 13+1 ♣ KT

Board: 12 ♠ T864 Partner bids first.

Dealer: South ♥ - West (RHO) bids 2♥ if possible.

Vul: N-S ♦ K984 East (LHO) bids 4♥ if possible.

HCP: 5+1 ♣ Q9643

Both hands (Answers Page)

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ A8654		1♣ ¹	Pass	1♦ ²
Vul: E-W	♥ AK764	♥ -	Pass	2NT	Pass	3♥
North HCP: 20+1	♦ AT86	♦ K942	Pass	3♠	Pass	3NT
South HCP: 7+1	♣ AQ7	♣ 9854	All Pass			
Contract: 3NT South			1. 16+ HCP			
			2. artificial			

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AK976				1♣ ¹
Vul: Both	♥ K652	♥ A743	Pass	1♦ ²	Pass	2NT
North HCP: 6	♦ T986	♦ KJ	Pass	3♣ ³	Pass	3♥
South HCP: 20+1	♣ K762	♣ AJ	Pass	4♥	All Pass	
Contract: 4♥ North			1. 16+ HCP			
			2. artificial			
			3. Stayman			

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ K54	♠ 632	1♣ ¹	1♥	X	3♥
Vul: None	♥ 98765	♥ JT32	All Pass			
North HCP: 13+1	♦ AK7	♦ J832				
South HCP: 2	♣ KT	♣ 96	1. 16+ HCP			
Contract: 3♥ South						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ T864	♠ KQ3				1♣ ¹
Vul: N-S	♥ -	♥ T9	2♥	X	4♥	X
North HCP: 5+1	♦ K984	♦ AQJT2	Pass	5♣	All Pass	
South HCP: 19+1	♣ Q9643	♣ AK8	1. 16+ HCP			
Contract: 5♣ North						

Board: 9 ♠ A8654

Partner bids first.

Dealer: North ♥ -

The opponents are silent.

Vul: E-W ♦ K942

HCP: 7+1 ♣ 9854

Board: 10 ♠ AK976

You bid first.

Dealer: South ♥ A743

The opponents are silent.

Vul: Both ♦ KJ

HCP: 20+1 ♣ AJ

Board: 11 ♠ 632

LHO opens the bidding 1♣.

Dealer: West ♥ JT32

Partner bids next.

Vul: None ♦ J832

East (RHO) Doubles 1♥ if possible.

HCP: 2 ♣ 96

Board: 12 ♠ KQ3

You bid first.

Dealer: South ♥ T9

West (LHO) bids 2♥ if possible.

Vul: N-S ♦ AQJT2

East (RHO) bids 4♥ if possible.

HCP: 19+1 ♣ AK8

Both hands (Answers Page)

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ A8654		1♣ ¹	Pass	1♦ ²
Vul: E-W	♥ AK764	♥ -	Pass	2NT	Pass	3♥
North HCP: 20+1	♦ AT86	♦ K942	Pass	3♠	Pass	3NT
South HCP: 7+1	♣ AQ7	♣ 9854	All Pass			
Contract: 3NT South			1. 16+ HCP			
			2. artificial			

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AK976				1♣ ¹
Vul: Both	♥ K652	♥ A743	Pass	1♦ ²	Pass	2NT
North HCP: 6	♦ T986	♦ KJ	Pass	3♣ ³	Pass	3♥
South HCP: 20+1	♣ K762	♣ AJ	Pass	4♥	All Pass	
Contract: 4♥ North			1. 16+ HCP			
			2. artificial			
			3. Stayman			

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ K54	♠ 632	1♣ ¹	1♥	X	3♥
Vul: None	♥ 98765	♥ JT32	All Pass			
North HCP: 13+1	♦ AK7	♦ J832				
South HCP: 2	♣ KT	♣ 96	1. 16+ HCP			
Contract: 3♥ South						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ T864	♠ KQ3				1♣ ¹
Vul: N-S	♥ -	♥ T9	2♥	X	4♥	X
North HCP: 5+1	♦ K984	♦ AQJT2	Pass	5♣	All Pass	
South HCP: 19+1	♣ Q9643	♣ AK8	1. 16+ HCP			
Contract: 5♣ North						

Board: 13 ♠ AJ872 You bid first.

Dealer: North ♥ K3 The opponents are silent.

Vul: Both ♦ AKJ83

HCP: 16+2 ♣ 9

Board: 14 ♠ AJ5 RHO opens the bidding 1♣.

Dealer: West ♥ 964 You bid next.

Vul: None ♦ A9 East (LHO) bids 1♦ if possible.

HCP: 13+1 ♣ AT543

Board: 15 ♠ KJ You bid first.

Dealer: North ♥ AQ65 The opponents are silent.

Vul: N-S ♦ KQ94

HCP: 17 ♣ QT7

Board: 16 ♠ AT986 LHO opens the bidding 1♣.

Dealer: East ♥ Q765 Partner bids next.

Vul: N-S ♦ Q3 East (LHO) Doubles 5♣ if possible.

HCP: 8+1 ♣ 87

Both hands (Answers Page)

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ AJ872	♠ K543		1♣ ¹	Pass	1♦ ²
Vul: Both	♥ K3	♥ Q954	Pass	1♠	Pass	3♦ ³
North HCP: 16+2	♦ AKJ83	♦ 9	Pass	3♥	Pass	4♠
South HCP: 6	♣ 9	♣ J875	All Pass			
Contract: 4♠ South			1. 16+ HCP			
			2. artificial			
			3. Splinter			

Board: 14	North:	South:	W	N	E	S
Dealer: West	♠ AJ5	♠ 92	1♣ ¹	Pass	1♦ ²	3♥
Vul: None	♥ 964	♥ KJT8753	All Pass			
North HCP: 13+1	♦ A9	♦ T4	1. 16+ HCP			
South HCP: 4+3	♣ AT543	♣ 82	2. artificial			
Contract: 3♥ South						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ AQT4		1♣ ¹	Pass	1♦ ²
Vul: N-S	♥ AQ65	♥ T874	Pass	1NT	Pass	2♣ ³
North HCP: 17	♦ KQ94	♦ -	Pass	2♥	Pass	3♥
South HCP: 6+1	♣ QT7	♣ 86543	All Pass			
Contract: 3♥ South			1. 16+ HCP			
			2. artificial			
			3. Stayman			

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ AT986	♠ -		1♣ ¹	5♣	
Vul: N-S	♥ Q765	♥ T92	Pass	Pass	X	All Pass
North HCP: 8+1	♦ Q3	♦ 65	1. 16+ HCP			
South HCP: 9+4	♣ 87	♣ AKQ96532				
Contract: 5♣X South						

Board: 13	♠ K543	Partner bids first.
Dealer: North	♥ Q954	The opponents are silent.
Vul: Both	♦ 9	
HCP: 6	♣ J875	

Board: 14	♠ 92	LHO opens the bidding 1♣.
Dealer: West	♥ KJT8753	Partner bids next.
Vul: None	♦ T4	East (RHO) bids 1♦ if possible.
HCP: 4+3	♣ 82	

Board: 15	♠ AQT4	Partner bids first.
Dealer: North	♥ T874	The opponents are silent.
Vul: N-S	♦ -	
HCP: 6+1	♣ 86543	

Board: 16	♠ -	RHO opens the bidding 1♣.
Dealer: East	♥ T92	You bid next.
Vul: N-S	♦ 65	East (RHO) Doubles 5♣ if possible.
HCP: 9+4	♣ AKQ96532	

Both hands (Answers Page)

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ AJ872	♠ K543		1♣ ¹	Pass	1♦ ²
Vul: Both	♥ K3	♥ Q954	Pass	1♠	Pass	3♦ ³
North HCP: 16+2	♦ AKJ83	♦ 9	Pass	3♥	Pass	4♠
South HCP: 6	♣ 9	♣ J875	All Pass			
Contract: 4♠ South			1. 16+ HCP			
			2. artificial			
			3. Splinter			

Board: 14	North:	South:	W	N	E	S
Dealer: West	♠ AJ5	♠ 92	1♣ ¹	Pass	1♦ ²	3♥
Vul: None	♥ 964	♥ KJT8753	All Pass			
North HCP: 13+1	♦ A9	♦ T4	1. 16+ HCP			
South HCP: 4+3	♣ AT543	♣ 82	2. artificial			
Contract: 3♥ South						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ AQT4		1♣ ¹	Pass	1♦ ²
Vul: N-S	♥ AQ65	♥ T874	Pass	1NT	Pass	2♣ ³
North HCP: 17	♦ KQ94	♦ -	Pass	2♥	Pass	3♥
South HCP: 6+1	♣ QT7	♣ 86543	All Pass			
Contract: 3♥ South			1. 16+ HCP			
			2. artificial			
			3. Stayman			

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ AT986	♠ -		1♣ ¹	5♣	
Vul: N-S	♥ Q765	♥ T92	Pass	Pass	X	All Pass
North HCP: 8+1	♦ Q3	♦ 65	1. 16+ HCP			
South HCP: 9+4	♣ 87	♣ AKQ96532				
Contract: 5♣X South						

Board: 17	♠ QT53	Partner bids first.
Dealer: South	♥ T9732	The opponents are silent.
Vul: None	♦ -	
HCP: 7+1	♣ KQ87	

Board: 18	♠ 9653	Partner bids first.
Dealer: South	♥ A972	The opponents are silent.
Vul: N-S	♦ 6	
HCP: 6	♣ QT42	

Board: 19	♠ AK64	You bid first.
Dealer: North	♥ Q85	East (LHO) bids 2♥ if possible.
Vul: E-W	♦ Q9	West (RHO) bids 3♥ if possible.
HCP: 18	♣ AQJT	

Board: 20	♠ T952	RHO opens the bidding 1♣.
Dealer: West	♥ Q9	You bid next.
Vul: Both	♦ 732	East (LHO) bids 1♦ if possible.
HCP: 4	♣ Q643	

Both hands (Answers Page)

Board: 17

Dealer: South

North:

♠ QT53

South:

♠ A96

W N E S

1 ♣¹

Vul: None

♥ T9732

♥ KJ

Pass 1 ♦² Pass 2 ♦

North HCP: 7+1

♦ -

♦ AKQT764

Pass 2 ♥ Pass 3 ♦

South HCP: 18+3

♣ KQ87

♣ J

Pass 3NT All Pass

Contract: 3NT North

1. 16+ HCP

2. artificial

Board: 18

Dealer: South

North:

♠ 9653

South:

♠ T2

W N E S

1 ♣¹

Vul: N-S

♥ A972

♥ KJ5

Pass 1 ♦² Pass 1NT

North HCP: 6

♦ 6

♦ AJT5

Pass 2 ♣³ Pass 2 ♦

South HCP: 16

♣ QT42

♣ AK65

Pass 3 ♣ All Pass

Contract: 3♣ North

1. 16+ HCP

2. artificial

3. Stayman

Board: 19

Dealer: North

North:

♠ AK64

South:

♠ QJ953

W N E S

1 ♣¹ 2 ♥ X

Vul: E-W

♥ Q85

♥ -

3 ♥ 3 ♠ Pass 4 ♠

North HCP: 18

♦ Q9

♦ KJ64

All Pass

South HCP: 7+1

♣ AQJT

♣ 8643

1. 16+ HCP

Contract: 4 ♠ South

Board: 20

Dealer: West

North:

♠ T952

South:

♠ Q6

W N E S

1 ♣¹ Pass 1 ♦² 1NT

Vul: Both

♥ Q9

♥ K54

All Pass

North HCP: 4

♦ 732

♦ AQ94

1. 16+ HCP

South HCP: 15

♣ Q643

♣ A987

2. artificial

Contract: 1NT South

Board: 17 ♠ A96 You bid first.

Dealer: South ♥ KJ The opponents are silent.

Vul: None ♦ AKQT764

HCP: 18+3 ♣ J

Board: 18 ♠ T2 You bid first.

Dealer: South ♥ KJ5 The opponents are silent.

Vul: N-S ♦ AJT5

HCP: 16 ♣ AK65

Board: 19 ♠ QJ953 Partner bids first.

Dealer: North ♥ - East (RHO) bids 2♥ if possible.

Vul: E-W ♦ KJ64 West (LHO) bids 3♥ if possible.

HCP: 7+1 ♣ 8643

Board: 20 ♠ Q6 LHO opens the bidding 1♣.

Dealer: West ♥ K54 Partner bids next.

Vul: Both ♦ AQ94 East (RHO) bids 1♦ if possible.

HCP: 15 ♣ A987

Both hands (Answers Page)

Board: 17

Dealer: South

North:

♠ QT53

South:

♠ A96

W N E S

1 ♣¹

Vul: None

♥ T9732

♥ KJ

Pass 1 ♦² Pass 2 ♦

North HCP: 7+1

♦ -

♦ AKQT764

Pass 2 ♥ Pass 3 ♦

South HCP: 18+3

♣ KQ87

♣ J

Pass 3NT All Pass

Contract: 3NT North

1. 16+ HCP

2. artificial

Board: 18

Dealer: South

North:

♠ 9653

South:

♠ T2

W N E S

1 ♣¹

Vul: N-S

♥ A972

♥ KJ5

Pass 1 ♦² Pass 1NT

North HCP: 6

♦ 6

♦ AJT5

Pass 2 ♣³ Pass 2 ♦

South HCP: 16

♣ QT42

♣ AK65

Pass 3 ♣ All Pass

Contract: 3♣ North

1. 16+ HCP

2. artificial

3. Stayman

Board: 19

Dealer: North

North:

♠ AK64

South:

♠ QJ953

W N E S

1 ♣¹ 2 ♥ X

Vul: E-W

♥ Q85

♥ -

3 ♥ 3 ♠ Pass 4 ♠

North HCP: 18

♦ Q9

♦ KJ64

All Pass

South HCP: 7+1

♣ AQJT

♣ 8643

1. 16+ HCP

Contract: 4 ♠ South

Board: 20

Dealer: West

North:

♠ T952

South:

♠ Q6

W N E S

1 ♣¹ Pass 1 ♦² 1NT

Vul: Both

♥ Q9

♥ K54

All Pass

North HCP: 4

♦ 732

♦ AQ94

1. 16+ HCP

South HCP: 15

♣ Q643

♣ A987

2. artificial

Contract: 1NT South

Board: 21 ♠ AJT2 Partner bids first.

Dealer: South ♥ J975 East (LHO) bids 2♦ if possible.

Vul: N-S ♦ T

HCP: 6 ♣ T854

Board: 22 ♠ JT52 Partner bids first.

Dealer: South ♥ 9864 West (RHO) bids 1♠ if possible.

Vul: E-W ♦ AJT2

HCP: 6 ♣ 4

Board: 23 ♠ AKT54 Partner bids first.

Dealer: South ♥ 8653 East (LHO) bids 1♥ if possible.

Vul: Both ♦ -

HCP: 7+1 ♣ 9543

Board: 24 ♠ KT85 Partner bids first.

Dealer: South ♥ T973 The opponents are silent.

Vul: None ♦ 2

HCP: 5 ♣ QT94

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ AJT2	♠ KQ63				1 ♣ ¹
Vul: N-S	♥ J975	♥ AK43	Pass	1 ♦ ²	2 ♦	Pass
North HCP: 6	♦ T	♦ J64	Pass	X	Pass	3 ♦ ³
South HCP: 17	♣ T854	♣ A9	Pass	3 ♠	All Pass	
Contract: 3 ♠ North			1. 16+ HCP			
			2. artificial			
			3. both majors			

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ JT52	♠ A94				1 ♣ ¹
Vul: E-W	♥ 9864	♥ KQJ2	1 ♠	X	Pass	2 ♠ ²
North HCP: 6	♦ AJT2	♦ K3	Pass	3 ♣	Pass	3 ♦
South HCP: 19	♣ 4	♣ AQ87	Pass	4 ♦	Pass	4 ♥
Contract: 4 ♥ South			All Pass			
			1. 16+ HCP			
			2. limit raise or better in !H			

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ AKT54	♠ QJ3				1 ♣ ¹
Vul: Both	♥ 8653	♥ QT	Pass	1 ♦ ²	1 ♥	2 ♦
North HCP: 7+1	♦ -	♦ AJ984	Pass	2 ♠	Pass	3 ♠
South HCP: 16+1	♣ 9543	♣ KQJ	Pass	4 ♠	All Pass	
Contract: 4 ♠ North			1. 16+ HCP			
			2. artificial			

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ KT85	♠ Q972				1 ♣ ¹
Vul: None	♥ T973	♥ AK4	Pass	1 ♦ ²	Pass	3NT
North HCP: 5	♦ 2	♦ AKQ4	All Pass			
South HCP: 23	♣ QT94	♣ AJ	1. 16+ HCP			
Contract: 3NT South			2. artificial			

Board: 21 ♠ KQ63 You bid first.

Dealer: South ♥ AK43 East (RHO) bids 2♦ if possible.

Vul: N-S ♦ J64

HCP: 17 ♣ A9

Board: 22 ♠ A94 You bid first.

Dealer: South ♥ KQJ2 West (LHO) bids 1♠ if possible.

Vul: E-W ♦ K3

HCP: 19 ♣ AQ87

Board: 23 ♠ QJ3 You bid first.

Dealer: South ♥ QT East (RHO) bids 1♥ if possible.

Vul: Both ♦ AJ984

HCP: 16+1 ♣ KQJ

Board: 24 ♠ Q972 You bid first.

Dealer: South ♥ AK4 The opponents are silent.

Vul: None ♦ AKQ4

HCP: 23 ♣ AJ

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ AJT2	♠ KQ63				1 ♣ ¹
Vul: N-S	♥ J975	♥ AK43	Pass	1 ♦ ²	2 ♦	Pass
North HCP: 6	♦ T	♦ J64	Pass	X	Pass	3 ♦ ³
South HCP: 17	♣ T854	♣ A9	Pass	3 ♠	All Pass	
Contract: 3 ♠ North			1. 16+ HCP			
			2. artificial			
			3. both majors			

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ JT52	♠ A94				1 ♣ ¹
Vul: E-W	♥ 9864	♥ KQJ2	1 ♠	X	Pass	2 ♠ ²
North HCP: 6	♦ AJT2	♦ K3	Pass	3 ♣	Pass	3 ♦
South HCP: 19	♣ 4	♣ AQ87	Pass	4 ♦	Pass	4 ♥
Contract: 4 ♥ South			All Pass			
			1. 16+ HCP			
			2. limit raise or better in !H			

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ AKT54	♠ QJ3				1 ♣ ¹
Vul: Both	♥ 8653	♥ QT	Pass	1 ♦ ²	1 ♥	2 ♦
North HCP: 7+1	♦ -	♦ AJ984	Pass	2 ♠	Pass	3 ♠
South HCP: 16+1	♣ 9543	♣ KQJ	Pass	4 ♠	All Pass	
Contract: 4 ♠ North			1. 16+ HCP			
			2. artificial			

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ KT85	♠ Q972				1 ♣ ¹
Vul: None	♥ T973	♥ AK4	Pass	1 ♦ ²	Pass	3NT
North HCP: 5	♦ 2	♦ AKQ4	All Pass			
South HCP: 23	♣ QT94	♣ AJ	1. 16+ HCP			
Contract: 3NT South			2. artificial			

Board: 25	♠ 4	LHO opens the bidding 1♣.
Dealer: East	♥ 63	Partner bids next.
Vul: N-S	♦ KQ6	West (RHO) bids 1♦ if possible.
HCP: 10+3	♣ KQT9864	

Board: 26	♠ 95	You bid first.
Dealer: North	♥ KQT72	West (RHO) bids 1NT if possible.
Vul: Both	♦ AKQ5	East (LHO) bids 2♠ if possible.
HCP: 16+1	♣ Q4	West (RHO) bids 3♣ if possible.

Board: 27	♠ J6	RHO opens the bidding 1♣.
Dealer: West	♥ JT4	You bid next.
Vul: None	♦ KJT862	East (LHO) Doubles 2♦ if possible.
HCP: 6+2	♣ 96	East (LHO) Doubles 3♦ if possible.

Board: 28	♠ JT94	RHO opens the bidding 1♣.
Dealer: West	♥ 875	You bid next.
Vul: E-W	♦ K87	East (LHO) bids 1♦ if possible.
HCP: 9	♣ AJT	

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: East	♠ 4	♠ KT83			1♣ ¹	Pass
Vul: N-S	♥ 63	♥ QT4	1♦ ²	3♣	All Pass	
North HCP: 10+3	♦ KQ6	♦ 9875			1. 16+ HCP	
South HCP: 5	♣ KQT9864	♣ 73			2. artificial	
Contract: 3♣ North						

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ 95	♠ AT74		1♣ ¹	Pass	1♦ ²
Vul: Both	♥ KQT72	♥ J643	1NT	Pass	2♠ ³	X
North HCP: 16+1	♦ AKQ5	♦ JT732	3♣	Pass	Pass	3♦
South HCP: 6+1	♣ Q4	♣ -	All Pass			
Contract: 3♦ South			1. 16+ HCP			
			2. artificial			
			3. 1N-2S transfer to clubs			

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ J6	♠ AT87	1♣ ¹	2♦	X	3♦
Vul: None	♥ JT4	♥ K86	Pass	Pass	X	All Pass
North HCP: 6+2	♦ KJT862	♦ Q94			1. 16+ HCP	
South HCP: 9	♣ 96	♣ 742				
Contract: 3♦ X South						

Board: 28	North:	South:	W	N	E	S
Dealer: West	♠ JT94	♠ 3	1♣ ¹	Pass	1♦ ²	1♥
Vul: E-W	♥ 875	♥ KJ943	Pass	2♥	All Pass	
North HCP: 9	♦ K87	♦ J964			1. 16+ HCP	
South HCP: 8+1	♣ AJT	♣ K95			2. artificial	
Contract: 2♥ North						

Board: 25	♠ KT83	RHO opens the bidding 1♣.
Dealer: East	♥ QT4	You bid next.
Vul: N-S	♦ 9875	West (LHO) bids 1♦ if possible.
HCP: 5	♣ 73	

Board: 26	♠ AT74	Partner bids first.
Dealer: North	♥ J643	West (LHO) bids 1NT if possible.
Vul: Both	♦ JT732	East (RHO) bids 2♠ if possible.
HCP: 6+1	♣ -	West (LHO) bids 3♣ if possible.

Board: 27	♠ AT87	LHO opens the bidding 1♣.
Dealer: West	♥ K86	Partner bids next.
Vul: None	♦ Q94	East (RHO) Doubles 2♦ if possible.
HCP: 9	♣ 742	East (RHO) Doubles 3♦ if possible.

Board: 28	♠ 3	LHO opens the bidding 1♣.
Dealer: West	♥ KJ943	Partner bids next.
Vul: E-W	♦ J964	East (RHO) bids 1♦ if possible.
HCP: 8+1	♣ K95	

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: East	♠ 4	♠ KT83			1♣ ¹	Pass
Vul: N-S	♥ 63	♥ QT4	1♦ ²	3♣	All Pass	
North HCP: 10+3	♦ KQ6	♦ 9875			1. 16+ HCP	
South HCP: 5	♣ KQT9864	♣ 73			2. artificial	
Contract: 3♣ North						

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ 95	♠ AT74		1♣ ¹	Pass	1♦ ²
Vul: Both	♥ KQT72	♥ J643	1NT	Pass	2♠ ³	X
North HCP: 16+1	♦ AKQ5	♦ JT732	3♣	Pass	Pass	3♦
South HCP: 6+1	♣ Q4	♣ -	All Pass			
Contract: 3♦ South			1. 16+ HCP			
			2. artificial			
			3. 1N-2S transfer to clubs			

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ J6	♠ AT87	1♣ ¹	2♦	X	3♦
Vul: None	♥ JT4	♥ K86	Pass	Pass	X	All Pass
North HCP: 6+2	♦ KJT862	♦ Q94			1. 16+ HCP	
South HCP: 9	♣ 96	♣ 742				
Contract: 3♦ X South						

Board: 28	North:	South:	W	N	E	S
Dealer: West	♠ JT94	♠ 3	1♣ ¹	Pass	1♦ ²	1♥
Vul: E-W	♥ 875	♥ KJ943	Pass	2♥	All Pass	
North HCP: 9	♦ K87	♦ J964			1. 16+ HCP	
South HCP: 8+1	♣ AJT	♣ K95			2. artificial	
Contract: 2♥ North						

Board: 29 ♠ KQ75 You bid first.

Dealer: North ♥ K6 The opponents are silent.

Vul: Both ♦ A73

HCP: 18 ♣ AQ93

Board: 30 ♠ 9 Partner bids first.

Dealer: South ♥ 9854 The opponents are silent.

Vul: None ♦ K765

HCP: 6 ♣ K986

Board: 31 ♠ AT72 Partner bids first.

Dealer: South ♥ - The opponents are silent.

Vul: N-S ♦ QJT92

HCP: 7+1 ♣ 9542

Board: 32 ♠ AQ You bid first.

Dealer: North ♥ KQ The opponents are silent.

Vul: E-W ♦ A54

HCP: 19+2 ♣ KJT963

Both hands (Answers Page)

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ KQ75	♠ 9432		1♣ ¹	Pass	1♦ ²
Vul: Both	♥ K6	♥ A9432	Pass	1NT	Pass	2♦
North HCP: 18	♦ A73	♦ -	Pass	2♥	All Pass	
South HCP: 5+1	♣ AQ93	♣ J864			1. 16+ HCP	
Contract: 2♥ North					2. artificial	

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AK65				1♣ ¹
Vul: None	♥ 9854	♥ KQJ	Pass	1♦ ²	Pass	1NT
North HCP: 6	♦ K765	♦ A842	Pass	2♣ ³	Pass	2♠
South HCP: 19	♣ K986	♣ Q2	Pass	2NT	Pass	3NT
Contract: 3NT South					All Pass	
					1. 16+ HCP	
					2. artificial	
					3. Stayman	

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ AT72	♠ 6				1♣ ¹
Vul: N-S	♥ -	♥ AK64	Pass	1♦ ²	Pass	1♥
North HCP: 7+1	♦ QJT92	♦ AK53	Pass	1♠	Pass	3♣
South HCP: 19	♣ 9542	♣ KQ83	Pass	3NT	All Pass	
Contract: 3NT North					1. 16+ HCP	
					2. artificial	

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ 9752		1♣ ¹	Pass	1♦ ²
Vul: E-W	♥ KQ	♥ T542	Pass	2♣	Pass	2NT
North HCP: 19+2	♦ A54	♦ KJ98	Pass	3NT	All Pass	
South HCP: 6	♣ KJT963	♣ Q			1. 16+ HCP	
Contract: 3NT North					2. artificial	

Board: 29	♠ 9432	Partner bids first.
Dealer: North	♥ A9432	The opponents are silent.
Vul: Both	♦ -	
HCP: 5+1	♣ J864	

Board: 30	♠ AK65	You bid first.
Dealer: South	♥ KQJ	The opponents are silent.
Vul: None	♦ A842	
HCP: 19	♣ Q2	

Board: 31	♠ 6	You bid first.
Dealer: South	♥ AK64	The opponents are silent.
Vul: N-S	♦ AK53	
HCP: 19	♣ KQ83	

Board: 32	♠ 9752	Partner bids first.
Dealer: North	♥ T542	The opponents are silent.
Vul: E-W	♦ KJ98	
HCP: 6	♣ Q	

Both hands (Answers Page)

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ KQ75	♠ 9432		1♣ ¹	Pass	1♦ ²
Vul: Both	♥ K6	♥ A9432	Pass	1NT	Pass	2♦
North HCP: 18	♦ A73	♦ -	Pass	2♥	All Pass	
South HCP: 5+1	♣ AQ93	♣ J864			1. 16+ HCP	
Contract: 2♥ North					2. artificial	

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AK65				1♣ ¹
Vul: None	♥ 9854	♥ KQJ	Pass	1♦ ²	Pass	1NT
North HCP: 6	♦ K765	♦ A842	Pass	2♣ ³	Pass	2♠
South HCP: 19	♣ K986	♣ Q2	Pass	2NT	Pass	3NT
Contract: 3NT South					All Pass	
					1. 16+ HCP	
					2. artificial	
					3. Stayman	

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ AT72	♠ 6				1♣ ¹
Vul: N-S	♥ -	♥ AK64	Pass	1♦ ²	Pass	1♥
North HCP: 7+1	♦ QJT92	♦ AK53	Pass	1♠	Pass	3♣
South HCP: 19	♣ 9542	♣ KQ83	Pass	3NT	All Pass	
Contract: 3NT North					1. 16+ HCP	
					2. artificial	

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ 9752		1♣ ¹	Pass	1♦ ²
Vul: E-W	♥ KQ	♥ T542	Pass	2♣	Pass	2NT
North HCP: 19+2	♦ A54	♦ KJ98	Pass	3NT	All Pass	
South HCP: 6	♣ KJT963	♣ Q			1. 16+ HCP	
Contract: 3NT North					2. artificial	

Board: 33	♠ AJT	LHO opens the bidding 1♣.
Dealer: East	♥ AQ542	Partner bids next.
Vul: None	♦ 5	West (RHO) bids 1♦ if possible.
HCP: 12+1	♣ J732	West (RHO) Doubles 1♥ if possible.
		East (LHO) bids 2♦ if possible.
		West (RHO) bids 3♦ if possible.
		West (RHO) Doubles 3♥ if possible.

Board: 34	♠ AJT	You bid first.
Dealer: North	♥ K86532	East (LHO) bids 1♠ if possible.
Vul: N-S	♦ AQ	West (RHO) bids 2♠ if possible.
HCP: 18+2	♣ A5	

Board: 35	♠ 9765	LHO opens the bidding 1♣.
Dealer: East	♥ KJ9754	Partner bids next.
Vul: N-S	♦ -	West (RHO) bids 1♦ if possible.
HCP: 5+2	♣ J75	West (RHO) Doubles 2♥ if possible.

Board: 36	♠ KQ2	You bid first.
Dealer: North	♥ KQJ5	West (RHO) bids 2♦ if possible.
Vul: Both	♦ J83	
HCP: 19	♣ AK2	

Both hands (Answers Page)

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ AJT	♠ Q76			1♣ ¹	Pass
Vul: None	♥ AQ542	♥ J863	1♦ ²	1♥	Pass	Pass
North HCP: 12+1	♦ 5	♦ J963	X	Pass	2♦	2♥
South HCP: 6	♣ J732	♣ Q5	3♦	3♥	Pass	Pass
Contract: 3♥X North			X	All Pass		

1. 16+ HCP

2. artificial

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ AJT	♠ 2		1♣ ¹	1♠	X
Vul: N-S	♥ K86532	♥ QT97	2♠	3♠ ²	Pass	4♥
North HCP: 18+2	♦ AQ	♦ J753		All Pass		
South HCP: 7	♣ A5	♣ KJ32			1. 16+ HCP	
Contract: 4♥ South					2. limit raise or better in !H	

Board: 35	North:	South:	W	N	E	S
Dealer: East	♠ 9765	♠ QJ43			1♣ ¹	Pass
Vul: N-S	♥ KJ9754	♥ A32	1♦ ²	2♥	Pass	Pass
North HCP: 5+2	♦ -	♦ Q965	X	All Pass		
South HCP: 9	♣ J75	♣ 94			1. 16+ HCP	
Contract: 2♥X North					2. artificial	

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ KQ2	♠ T875		1♣ ¹	Pass	1♦ ²
Vul: Both	♥ KQJ5	♥ AT963	2♦	Pass	Pass	2♥
North HCP: 19	♦ J83	♦ -	Pass	3♦ ³	Pass	4♥
South HCP: 5+1	♣ AK2	♣ J864		All Pass		
Contract: 4♥ South					1. 16+ HCP	
					2. artificial	
					3. limit raise or better in !H	

Board: 33	♠ Q76	RHO opens the bidding 1♣.
Dealer: East	♥ J863	You bid next.
Vul: None	♦ J963	West (LHO) bids 1♦ if possible.
HCP: 6	♣ Q5	West (LHO) Doubles 1♥ if possible.
		East (RHO) bids 2♦ if possible.
		West (LHO) bids 3♦ if possible.
		West (LHO) Doubles 3♥ if possible.

Board: 34	♠ 2	Partner bids first.
Dealer: North	♥ QT97	East (RHO) bids 1♠ if possible.
Vul: N-S	♦ J753	West (LHO) bids 2♠ if possible.
HCP: 7	♣ KJ32	

Board: 35	♠ QJ43	RHO opens the bidding 1♣.
Dealer: East	♥ A32	You bid next.
Vul: N-S	♦ Q965	West (LHO) bids 1♦ if possible.
HCP: 9	♣ 94	West (LHO) Doubles 2♥ if possible.

Board: 36	♠ T875	Partner bids first.
Dealer: North	♥ AT963	West (LHO) bids 2♦ if possible.
Vul: Both	♦ -	
HCP: 5+1	♣ J864	

Both hands (Answers Page)

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ AJT	♠ Q76			1♣ ¹	Pass
Vul: None	♥ AQ542	♥ J863	1♦ ²	1♥	Pass	Pass
North HCP: 12+1	♦ 5	♦ J963	X	Pass	2♦	2♥
South HCP: 6	♣ J732	♣ Q5	3♦	3♥	Pass	Pass
Contract: 3♥X North			X	All Pass		

1. 16+ HCP

2. artificial

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ AJT	♠ 2		1♣ ¹	1♠	X
Vul: N-S	♥ K86532	♥ QT97	2♠	3♠ ²	Pass	4♥
North HCP: 18+2	♦ AQ	♦ J753		All Pass		
South HCP: 7	♣ A5	♣ KJ32			1. 16+ HCP	
Contract: 4♥ South					2. limit raise or better in !H	

Board: 35	North:	South:	W	N	E	S
Dealer: East	♠ 9765	♠ QJ43			1♣ ¹	Pass
Vul: N-S	♥ KJ9754	♥ A32	1♦ ²	2♥	Pass	Pass
North HCP: 5+2	♦ -	♦ Q965	X	All Pass		
South HCP: 9	♣ J75	♣ 94			1. 16+ HCP	
Contract: 2♥X North					2. artificial	

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ KQ2	♠ T875		1♣ ¹	Pass	1♦ ²
Vul: Both	♥ KQJ5	♥ AT963	2♦	Pass	Pass	2♥
North HCP: 19	♦ J83	♦ -	Pass	3♦ ³	Pass	4♥
South HCP: 5+1	♣ AK2	♣ J864		All Pass		
Contract: 4♥ South					1. 16+ HCP	
					2. artificial	
					3. limit raise or better in !H	

Board: 37	♠ K42	RHO opens the bidding 1♣.
Dealer: West	♥ K832	You bid next.
Vul: E-W	♦ T	East (LHO) bids 1♦ if possible.
HCP: 7+1	♣ J9742	West (RHO) bids 1NT if possible.
		East (LHO) bids 2♣ if possible.
		West (RHO) bids 2♥ if possible.
		West (RHO) Doubles 4♣ if possible.

Board: 38	♠ -	Partner bids first.
Dealer: South	♥ Q963	East (LHO) bids 1♠ if possible.
Vul: E-W	♦ AT52	
HCP: 6+1	♣ 96543	

Board: 39	♠ QJ953	Partner bids first.
Dealer: South	♥ QJ82	The opponents are silent.
Vul: Both	♦ T876	
HCP: 6+1	♣ -	

Both hands (Answers Page)

Board: 37

Dealer: West
Vul: E-W
North HCP: 7+1
South HCP: 9+1
Contract: 4♣X North

North:

♠ K42
♥ K832
♦ T
♣ J9742

South:

♠ T97
♥ 6
♦ A732
♣ KQT86

W N E S

1♣¹ Pass 1♦² Pass
1NT Pass 2♣³ X
2♥ 4♣ Pass Pass
X All Pass

1. 16+ HCP
2. artificial
3. Stayman

Board: 38

Dealer: South
Vul: E-W
North HCP: 6+1
South HCP: 20+1
Contract: 4♥ North

North:

♠ -
♥ Q963
♦ AT52
♣ 96543

South:

♠ AJ94
♥ AKJ54
♦ -
♣ AK72

W N E S

1♣¹
Pass 1♦² 1♠ 2♥
Pass 3♠³ Pass 4♦
Pass 4♥ All Pass

1. 16+ HCP
2. artificial
3. Splinter

Board: 39

Dealer: South
Vul: Both
North HCP: 6+1
South HCP: 16+2
Contract: 4♠ South

North:

♠ QJ953
♥ QJ82
♦ T876
♣ -

South:

♠ AK84
♥ 54
♦ 4
♣ AKQ753

W N E S

1♣¹
Pass 1♦² Pass 2♣
Pass 2♠ Pass 4♠
All Pass

1. 16+ HCP
2. artificial

Board: 37	♠ T97	LHO opens the bidding 1♣.
Dealer: West	♥ 6	Partner bids next.
Vul: E-W	♦ A732	East (RHO) bids 1♦ if possible.
HCP: 9+1	♣ KQT86	West (LHO) bids 1NT if possible.
		East (RHO) bids 2♣ if possible.
		West (LHO) bids 2♥ if possible.
		West (LHO) Doubles 4♣ if possible.

Board: 38	♠ AJ94	You bid first.
Dealer: South	♥ AKJ54	East (RHO) bids 1♠ if possible.
Vul: E-W	♦ -	
HCP: 20+1	♣ AK72	

Board: 39	♠ AK84	You bid first.
Dealer: South	♥ 54	The opponents are silent.
Vul: Both	♦ 4	
HCP: 16+2	♣ AKQ753	

Both hands (Answers Page)

Board: 37

Dealer: West
Vul: E-W
North HCP: 7+1
South HCP: 9+1
Contract: 4♣X North

North:

♠ K42
♥ K832
♦ T
♣ J9742

South:

♠ T97
♥ 6
♦ A732
♣ KQT86

W N E S

1♣¹ Pass 1♦² Pass
1NT Pass 2♣³ X
2♥ 4♣ Pass Pass
X All Pass

1. 16+ HCP
2. artificial
3. Stayman

Board: 38

Dealer: South
Vul: E-W
North HCP: 6+1
South HCP: 20+1
Contract: 4♥ North

North:

♠ -
♥ Q963
♦ AT52
♣ 96543

South:

♠ AJ94
♥ AKJ54
♦ -
♣ AK72

W N E S

1♣¹
Pass 1♦² 1♠ 2♥
Pass 3♠³ Pass 4♦
Pass 4♥ All Pass

1. 16+ HCP
2. artificial
3. Splinter

Board: 39

Dealer: South
Vul: Both
North HCP: 6+1
South HCP: 16+2
Contract: 4♠ South

North:

♠ QJ953
♥ QJ82
♦ T876
♣ -

South:

♠ AK84
♥ 54
♦ 4
♣ AKQ753

W N E S

1♣¹
Pass 1♦² Pass 2♣
Pass 2♠ Pass 4♠
All Pass

1. 16+ HCP
2. artificial

Board: 40 ♠ 9865 Partner bids first.

Dealer: South ♥ Q987 The opponents are silent.

Vul: None ♦ A972

HCP: 7 ♣ J

Board: 41 ♠ J854 Partner bids first.

Dealer: South ♥ QJT5 East (LHO) bids 2♣ if possible.

Vul: E-W ♦ QT82

HCP: 6 ♣ 3

Board: 42 ♠ 8732 Partner bids first.

Dealer: South ♥ J754 West (RHO) bids 2NT if possible.

Vul: Both ♦ K542 East (LHO) bids 3♣ if possible.

HCP: 6 ♣ Q

Board: 43 ♠ 2 Partner bids first.

Dealer: South ♥ KT97 The opponents are silent.

Vul: None ♦ Q864

HCP: 6 ♣ JT84

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ 9865	♠ Q3				1 ♣ ¹
Vul: None	♥ Q987	♥ AK	Pass	1 ♦ ²	Pass	2NT
North HCP: 7	♦ A972	♦ KQ4	Pass	3 ♣ ³	Pass	3 ♦
South HCP: 20+2	♣ J	♣ AQT764	Pass	3NT	All Pass	
Contract: 3NT North			1. 16+ HCP			
			2. artificial			
			3. Stayman			

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ J854	♠ A9				1 ♣ ¹
Vul: E-W	♥ QJT5	♥ AK82	Pass	1 ♦ ²	2 ♣	3 ♦
North HCP: 6	♦ QT82	♦ AKJ94	All Pass			
South HCP: 19+1	♣ 3	♣ 87	1. 16+ HCP			
Contract: 3♦ South			2. artificial			

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ 8732	♠ KQJ5				1 ♣ ¹
Vul: Both	♥ J754	♥ AQ2	2NT ²	X	3 ♣	3NT
North HCP: 6	♦ K542	♦ AJ	All Pass			
South HCP: 21	♣ Q	♣ A753	1. 16+ HCP			
Contract: 3NT South			2. Unusual 2NT			

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AQ854				1 ♣ ¹
Vul: None	♥ KT97	♥ Q85	Pass	1 ♦ ²	Pass	1 ♠
North HCP: 6	♦ Q864	♦ AK52	Pass	2NT	Pass	3NT
South HCP: 19+1	♣ JT84	♣ A	All Pass			
Contract: 3NT South			1. 16+ HCP			
			2. artificial			

Board: 40	♠ Q3
Dealer: South	♥ AK
Vul: None	♦ KQ4
HCP: 20+2	♣ AQT764

Board: 41	♠ A9	You bid first.
Dealer: South	♥ AK82	East (RHO) bids 2♣ if possible.
Vul: E-W	♦ AKJ94	
HCP: 19+1	♣ 87	

Board: 42	♠ KQJ5	You bid first.
Dealer: South	♥ AQ2	West (LHO) bids 2NT if possible.
Vul: Both	♦ AJ	East (RHO) bids 3♣ if possible.
HCP: 21	♣ A753	

Board: 43	♠ AQ854	You bid first.
Dealer: South	♥ Q85	The opponents are silent.
Vul: None	♦ AK52	
HCP: 19+1	♣ A	

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ 9865	♠ Q3				1 ♣ ¹
Vul: None	♥ Q987	♥ AK	Pass	1 ♦ ²	Pass	2NT
North HCP: 7	♦ A972	♦ KQ4	Pass	3 ♣ ³	Pass	3 ♦
South HCP: 20+2	♣ J	♣ AQT764	Pass	3NT	All Pass	
Contract: 3NT North			1. 16+ HCP			
			2. artificial			
			3. Stayman			

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ J854	♠ A9				1 ♣ ¹
Vul: E-W	♥ QJT5	♥ AK82	Pass	1 ♦ ²	2 ♣	3 ♦
North HCP: 6	♦ QT82	♦ AKJ94	All Pass			
South HCP: 19+1	♣ 3	♣ 87	1. 16+ HCP			
Contract: 3♦ South			2. artificial			

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ 8732	♠ KQJ5				1 ♣ ¹
Vul: Both	♥ J754	♥ AQ2	2NT ²	X	3 ♣	3NT
North HCP: 6	♦ K542	♦ AJ	All Pass			
South HCP: 21	♣ Q	♣ A753	1. 16+ HCP			
Contract: 3NT South			2. Unusual 2NT			

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AQ854				1 ♣ ¹
Vul: None	♥ KT97	♥ Q85	Pass	1 ♦ ²	Pass	1 ♠
North HCP: 6	♦ Q864	♦ AK52	Pass	2NT	Pass	3NT
South HCP: 19+1	♣ JT84	♣ A	All Pass			
Contract: 3NT South			1. 16+ HCP			
			2. artificial			

Board: 44	♠ K8	You bid first.
Dealer: North	♥ K	East (LHO) bids 1 ♠ if possible.
Vul: N-S	♦ AQJ62	
HCP: 17+2	♣ A8532	

Board: 45	♠ AQ74	Partner bids first.
Dealer: South	♥ T7642	East (LHO) bids 3 ♠ if possible.
Vul: Both	♦ -	
HCP: 6+1	♣ 6542	

Board: 46	♠ T853	Partner bids first.
Dealer: South	♥ K	The opponents are silent.
Vul: None	♦ QJ72	
HCP: 7	♣ J952	

Board: 47	♠ AJ3	You bid first.
Dealer: North	♥ KQ984	East (LHO) bids 2 ♠ if possible.
Vul: N-S	♦ KJ7	West (RHO) bids 3 ♠ if possible.
HCP: 16+1	♣ Q8	

Both hands (Answers Page)

Board: 44

	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ J754		1♣ ¹	1♠	2♥
Vul: N-S	♥ K	♥ AJ643		All Pass		
North HCP: 17+2	♦ AQJ62	♦ T853			1. 16+ HCP	
South HCP: 6+1	♣ A8532	♣ -				
Contract: 2♥ South						

Board: 45

	North:	South:	W	N	E	S
Dealer: South	♠ AQ74	♠ 6			1♣ ¹	
Vul: Both	♥ T7642	♥ AJ	Pass	1♦ ²	3♠	4♦
North HCP: 6+1	♦ -	♦ AKJT6432	Pass	4♥	All Pass	
South HCP: 18+4	♣ 6542	♣ KQ		1. 16+ HCP		
Contract: 4♥ North				2. artificial		

Board: 46

	North:	South:	W	N	E	S
Dealer: South	♠ T853	♠ KQ97			1♣ ¹	
Vul: None	♥ K	♥ QT82	Pass	1♦ ²	Pass	1NT
North HCP: 7	♦ QJ72	♦ K86	Pass	2♣ ³	Pass	2♥
South HCP: 16	♣ J952	♣ AQ	Pass	2NT	Pass	3♠
Contract: 3♠ South				All Pass		
				1. 16+ HCP		
				2. artificial		
				3. Stayman		

Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ 4		1♣ ¹	2♠	X
Vul: N-S	♥ KQ984	♥ A763	3♠	4♥	All Pass	
North HCP: 16+1	♦ KJ7	♦ Q952			1. 16+ HCP	
South HCP: 6	♣ Q8	♣ T943				
Contract: 4♥ North						

Board: 44 ♠ J754 Partner bids first.

Dealer: North ♥ AJ643 East (RHO) bids 1 ♠ if possible.

Vul: N-S ♦ T853

HCP: 6+1 ♣ -

Board: 45 ♠ 6 You bid first.

Dealer: South ♥ AJ East (RHO) bids 3 ♠ if possible.

Vul: Both ♦ AKJT6432

HCP: 18+4 ♣ KQ

Board: 46 ♠ KQ97 You bid first.

Dealer: South ♥ QT82 The opponents are silent.

Vul: None ♦ K86

HCP: 16 ♣ AQ

Board: 47 ♠ 4 Partner bids first.

Dealer: North ♥ A763 East (RHO) bids 2 ♠ if possible.

Vul: N-S ♦ Q952 West (LHO) bids 3 ♠ if possible.

HCP: 6 ♣ T943

Both hands (Answers Page)

Board: 44

Dealer: North

North:

♠ K8

South:

♠ J754

W N E S

1♣¹ 1♠ 2♥

Vul: N-S

♥ K

♥ AJ643

All Pass

North HCP: 17+2

♦ AQJ62

♦ T853

1. 16+ HCP

South HCP: 6+1

♣ A8532

♣ -

Contract: 2♥ South

Board: 45

Dealer: South

North:

♠ AQ74

South:

♠ 6

W N E S

1♣¹

Vul: Both

♥ T7642

♥ AJ

Pass 1♦² 3♠ 4♦

North HCP: 6+1

♦ -

♦ AKJT6432

Pass 4♥ All Pass

South HCP: 18+4

♣ 6542

♣ KQ

1. 16+ HCP

Contract: 4♥ North

2. artificial

Board: 46

Dealer: South

North:

♠ T853

South:

♠ KQ97

W N E S

1♣¹

Vul: None

♥ K

♥ QT82

Pass 1♦² Pass 1NT

North HCP: 7

♦ QJ72

♦ K86

Pass 2♣³ Pass 2♥

South HCP: 16

♣ J952

♣ AQ

Pass 2NT Pass 3♠

Contract: 3♠ South

All Pass

1. 16+ HCP

2. artificial

3. Stayman

Board: 47

Dealer: North

North:

♠ AJ3

South:

♠ 4

W N E S

1♣¹ 2♠ X

Vul: N-S

♥ KQ984

♥ A763

3♠ 4♥ All Pass

North HCP: 16+1

♦ KJ7

♦ Q952

1. 16+ HCP

South HCP: 6

♣ Q8

♣ T943

Contract: 4♥ North

Board: 48	♠ T92	RHO opens the bidding 1♣.
Dealer: West	♥ 8754	You bid next.
Vul: N-S	♦ AQ94	East (LHO) bids 1♦ if possible.
HCP: 6	♣ T5	West (RHO) bids 2♥ if possible.

Board: 49	♠ AK8	You bid first.
Dealer: North	♥ Q75	West (RHO) bids 2♠ if possible.
Vul: None	♦ AQ2	
HCP: 20	♣ KQ43	

Board: 50	♠ T	Partner bids first.
Dealer: South	♥ 8763	West (RHO) bids 1♦ if possible.
Vul: N-S	♦ T432	East (LHO) Doubles 3♥ if possible.
HCP: 6	♣ AQ84	

Both hands (Answers Page)

Board: 48

Dealer: West

North:

♠ T92

South:

♠ AJ653

W N E S

 1♣¹ Pass 1♦² 1♠

Vul: N-S

♥ 8754

♥ 963

2♥ 2♠ All Pass

North HCP: 6

♦ AQ94

♦ KJ6

1. 16+ HCP

South HCP: 9+1

♣ T5

♣ 63

2. artificial

Contract: 2♠ North

Board: 49

Dealer: North

North:

♠ AK8

South:

♠ -

W N E S

 1♣¹ Pass 1♦²

Vul: None

♥ Q75

♥ A963

2♠ 2NT All Pass

North HCP: 20

♦ AQ2

♦ 9654

1. 16+ HCP

South HCP: 5+1

♣ KQ43

♣ JT872

2. artificial

Contract: 2NT North

Board: 50

Dealer: South

North:

♠ T

South:

♠ AKJ854

W N E S

 1♣¹

Vul: N-S

♥ 8763

♥ 52

 1♦ 2♦² Pass 2♠

North HCP: 6

♦ T432

♦ KQ

Pass 3♥ X 3♠

South HCP: 16+2

♣ AQ84

♣ K76

All Pass

Contract: 3♠ South

1. 16+ HCP

2. strength cue bid

Board: 48	♠ AJ653	LHO opens the bidding 1♣.
Dealer: West	♥ 963	Partner bids next.
Vul: N-S	♦ KJ6	East (RHO) bids 1♦ if possible.
HCP: 9+1	♣ 63	West (LHO) bids 2♥ if possible.

Board: 49	♠ -	Partner bids first.
Dealer: North	♥ A963	West (LHO) bids 2♠ if possible.
Vul: None	♦ 9654	
HCP: 5+1	♣ JT872	

Board: 50	♠ AKJ854	You bid first.
Dealer: South	♥ 52	West (LHO) bids 1♦ if possible.
Vul: N-S	♦ KQ	East (RHO) Doubles 3♥ if possible.
HCP: 16+2	♣ K76	

Both hands (Answers Page)

Board: 48

Dealer: West

North:

♠ T92

South:

♠ AJ653

W N E S

 1♣¹ Pass 1♦² 1♠

Vul: N-S

♥ 8754

♥ 963

2♥ 2♠ All Pass

North HCP: 6

♦ AQ94

♦ KJ6

1. 16+ HCP

South HCP: 9+1

♣ T5

♣ 63

2. artificial

Contract: 2♠ North

Board: 49

Dealer: North

North:

♠ AK8

South:

♠ -

W N E S

 1♣¹ Pass 1♦²

Vul: None

♥ Q75

♥ A963

2♠ 2NT All Pass

North HCP: 20

♦ AQ2

♦ 9654

1. 16+ HCP

South HCP: 5+1

♣ KQ43

♣ JT872

2. artificial

Contract: 2NT North

Board: 50

Dealer: South

North:

♠ T

South:

♠ AKJ854

W N E S

 1♣¹

Vul: N-S

♥ 8763

♥ 52

 1♦ 2♦² Pass 2♠

North HCP: 6

♦ T432

♦ KQ

Pass 3♥ X 3♠

South HCP: 16+2

♣ AQ84

♣ K76

All Pass

Contract: 3♠ South

1. 16+ HCP

2. strength cue bid