

North hands

1N_5M_and_6m

Board: 1 ♠ K982 You bid first.

Dealer: North ♥ A53 The opponents are silent.

Vul: None ♦ AQT6

HCP: 17 ♣ AT

Board: 2 ♠ 5 Partner bids first.

Dealer: South ♥ 98743 The opponents are silent.

Vul: N-S ♦ AQ8652

HCP: 6+3 ♣ 6

Board: 3 ♠ 632 You bid first.

Dealer: North ♥ A742 The opponents are silent.

Vul: E-W ♦ AK

HCP: 16 ♣ AJ64

Board: 4 ♠ AJ7 You bid first.

Dealer: North ♥ Q9 The opponents are silent.

Vul: Both ♦ K62

HCP: 15+1 ♣ AJT75

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ K982	♠ A		1NT	Pass	2♦
Vul: None	♥ A53	♥ KJ872	Pass	2♥	Pass	3♣
North HCP: 17	♦ AQT6	♦ K	Pass	4♥	Pass	4NT
South HCP: 14+3	♣ AT	♣ K86543	Pass	5♣ ¹	Pass	5♦
Contract: 6♥ South			Pass	5♥ ²	Pass	6♥
			All Pass			

1. A=0/5 or 3/5

2. no !H queen

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ K963				1NT
Vul: N-S	♥ 98743	♥ K5	Pass	2♦	Pass	2♥
North HCP: 6+3	♦ AQ8652	♦ K43	Pass	3♦	Pass	3NT
South HCP: 16	♣ 6	♣ AK52	All Pass			
Contract: 3NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ 632	♠ KQT97		1NT	Pass	2♥
Vul: E-W	♥ A742	♥ 9	Pass	2♠	Pass	3♦
North HCP: 16	♦ AK	♦ Q98643	Pass	4♠	All Pass	
South HCP: 10+3	♣ AJ64	♣ K				
Contract: 4♠ North						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ AJ7	♠ Q		1NT	Pass	2♦
Vul: Both	♥ Q9	♥ KJ752	Pass	2♥	Pass	3♦
North HCP: 15+1	♦ K62	♦ AQJT84	Pass	3NT	Pass	4♦
South HCP: 15+3	♣ AJT75	♣ Q	Pass	4♥	Pass	6♦
Contract: 6♦ South			All Pass			

South hands

1N_5M_and_6m

Board: 1	♠ A	Partner bids first.
Dealer: North	♥ KJ872	The opponents are silent.
Vul: None	♦ K	
HCP: 14+3	♣ K86543	

Board: 2	♠ K963	You bid first.
Dealer: South	♥ K5	The opponents are silent.
Vul: N-S	♦ K43	
HCP: 16	♣ AK52	

Board: 3	♠ KQT97	Partner bids first.
Dealer: North	♥ 9	The opponents are silent.
Vul: E-W	♦ Q98643	
HCP: 10+3	♣ K	

Board: 4	♠ Q	Partner bids first.
Dealer: North	♥ KJ752	The opponents are silent.
Vul: Both	♦ AQJT84	
HCP: 15+3	♣ Q	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ K982	♠ A		1NT	Pass	2♦
Vul: None	♥ A53	♥ KJ872	Pass	2♥	Pass	3♣
North HCP: 17	♦ AQT6	♦ K	Pass	4♥	Pass	4NT
South HCP: 14+3	♣ AT	♣ K86543	Pass	5♣ ¹	Pass	5♦
Contract: 6♥ South			Pass	5♥ ²	Pass	6♥
			All Pass			

1. A=0/5 or 3/5

2. no !H queen

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ K963				1NT
Vul: N-S	♥ 98743	♥ K5	Pass	2♦	Pass	2♥
North HCP: 6+3	♦ AQ8652	♦ K43	Pass	3♦	Pass	3NT
South HCP: 16	♣ 6	♣ AK52	All Pass			
Contract: 3NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ 632	♠ KQT97		1NT	Pass	2♥
Vul: E-W	♥ A742	♥ 9	Pass	2♠	Pass	3♦
North HCP: 16	♦ AK	♦ Q98643	Pass	4♠	All Pass	
South HCP: 10+3	♣ AJ64	♣ K				
Contract: 4♠ North						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ AJ7	♠ Q		1NT	Pass	2♦
Vul: Both	♥ Q9	♥ KJ752	Pass	2♥	Pass	3♦
North HCP: 15+1	♦ K62	♦ AQJT84	Pass	3NT	Pass	4♦
South HCP: 15+3	♣ AJT75	♣ Q	Pass	4♥	Pass	6♦
Contract: 6♦ South			All Pass			

North hands

1N_5M_and_6m

Board: 5 ♠ 83 You bid first.

Dealer: North ♥ AKQ9 The opponents are silent.

Vul: N-S ♦ A72

HCP: 17 ♣ AT93

Board: 6 ♠ AK8 You bid first.

Dealer: North ♥ K8 The opponents are silent.

Vul: E-W ♦ AQ962

HCP: 17+1 ♣ J73

Board: 7 ♠ KQ862 Partner bids first.

Dealer: South ♥ - The opponents are silent.

Vul: Both ♦ QT

HCP: 13+3 ♣ KQJ872

Board: 8 ♠ Q Partner bids first.

Dealer: South ♥ KQJ54 The opponents are silent.

Vul: None ♦ AQJT87

HCP: 15+3 ♣ 2

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ 83	♠ AQ642		1NT	Pass	2♥
Vul: N-S	♥ AKQ9	♥ -	Pass	2♦	Pass	3♣
North HCP: 17	♦ A72	♦ 64	Pass	3NT	All Pass	
South HCP: 7+3	♣ AT93	♣ J87654				
Contract: 3NT North						

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ AK8	♠ 74		1NT	Pass	2♦
Vul: E-W	♥ K8	♥ AQ652	Pass	2♥	Pass	3♣
North HCP: 17+1	♦ AQ962	♦ -	Pass	3NT	Pass	4♣
South HCP: 11+3	♣ J73	♣ KQ8642	Pass	4NT	Pass	5♠ ¹
Contract: 6♣ North			Pass	6♣	All Pass	

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

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ KQ862	♠ T4				1NT
Vul: Both	♥ -	♥ A642	Pass	2♥	Pass	2♦
North HCP: 13+3	♦ QT	♦ AKJ6	Pass	3♣	Pass	3NT
South HCP: 16	♣ KQJ872	♣ A43	Pass	4♣	Pass	4NT
Contract: 6♣ South			Pass	5♦ ¹	Pass	5♥
			Pass	5♠ ²	Pass	6♣
					All Pass	

1. A=1/5 or 4/5

2. !C queen and !S king

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ A764				1NT
Vul: None	♥ KQJ54	♥ A93	Pass	2♦	Pass	2♥
North HCP: 15+3	♦ AQJT87	♦ K54	Pass	3♦	Pass	4♥
South HCP: 15	♣ 2	♣ KJ5	Pass	4NT	Pass	5♥ ¹
Contract: 6♥ North			Pass	6♥	All Pass	

1. A=2/5 or 5/5, Q(H)=0

South hands

1N_5M_and_6m

Board: 5	♠ AQ642	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: N-S	♦ 64	
HCP: 7+3	♣ J87654	

Board: 6	♠ 74	Partner bids first.
Dealer: North	♥ AQ652	The opponents are silent.
Vul: E-W	♦ -	
HCP: 11+3	♣ KQ8642	

Board: 7	♠ T4	You bid first.
Dealer: South	♥ A642	The opponents are silent.
Vul: Both	♦ AKJ6	
HCP: 16	♣ A43	

Board: 8	♠ A764	You bid first.
Dealer: South	♥ A93	The opponents are silent.
Vul: None	♦ K54	
HCP: 15	♣ KJ5	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ 83	♠ AQ642		1NT	Pass	2♥
Vul: N-S	♥ AKQ9	♥ -	Pass	2♦	Pass	3♣
North HCP: 17	♦ A72	♦ 64	Pass	3NT	All Pass	
South HCP: 7+3	♣ AT93	♣ J87654				
Contract: 3NT North						

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ AK8	♠ 74		1NT	Pass	2♦
Vul: E-W	♥ K8	♥ AQ652	Pass	2♥	Pass	3♣
North HCP: 17+1	♦ AQ962	♦ -	Pass	3NT	Pass	4♣
South HCP: 11+3	♣ J73	♣ KQ8642	Pass	4NT	Pass	5♠ ¹
Contract: 6♣ North			Pass	6♣	All Pass	

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

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ KQ862	♠ T4				1NT
Vul: Both	♥ -	♥ A642	Pass	2♥	Pass	2♦
North HCP: 13+3	♦ QT	♦ AKJ6	Pass	3♣	Pass	3NT
South HCP: 16	♣ KQJ872	♣ A43	Pass	4♣	Pass	4NT
Contract: 6♣ South			Pass	5♦ ¹	Pass	5♥
			Pass	5♠ ²	Pass	6♣
					All Pass	

1. A=1/5 or 4/5

2. !C queen and !S king

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ A764				1NT
Vul: None	♥ KQJ54	♥ A93	Pass	2♦	Pass	2♥
North HCP: 15+3	♦ AQJT87	♦ K54	Pass	3♦	Pass	4♥
South HCP: 15	♣ 2	♣ KJ5	Pass	4NT	Pass	5♥ ¹
Contract: 6♥ North			Pass	6♥	All Pass	

1. A=2/5 or 5/5, Q(H)=0

North hands

1N_5M_and_6m

Board: 9	♠ 5	Partner bids first.
Dealer: South	♥ KQ863	The opponents are silent.
Vul: E-W	♦ AK9432	
HCP: 13+3	♣ J	

Board: 10	♠ 2	Partner bids first.
Dealer: South	♥ AQT72	The opponents are silent.
Vul: Both	♦ T	
HCP: 13+3	♣ AKT863	

Board: 11	♠ Q2	You bid first.
Dealer: North	♥ A52	The opponents are silent.
Vul: None	♦ AK3	
HCP: 17+1	♣ AT875	

Board: 12	♠ QT754	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 11+3	♣ QT9874	

Board: 13	♠ Q72	You bid first.
Dealer: North	♥ AKJT	The opponents are silent.
Vul: Both	♦ QJ7	
HCP: 16	♣ K84	

Both hands (Answers Page)

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AQJ97				1NT
Vul: E-W	♥ KQ863	♥ AT	Pass	2♦	Pass	2♥
North HCP: 13+3	♦ AK9432	♦ J65	Pass	3♦	Pass	3♠
South HCP: 15+1	♣ J	♣ K72	Pass	6♦	All Pass	
Contract:	6♦ North					

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ Q87				1NT
Vul: Both	♥ AQT72	♥ K5	Pass	2♦	Pass	2♥
North HCP: 13+3	♦ T	♦ AKQ82	Pass	3♣	Pass	3NT
South HCP: 16+1	♣ AKT863	♣ Q97	Pass	4♣	Pass	4♥
Contract:	4♥ South		All Pass			

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ JT865		1NT	Pass	2♥
Vul: None	♥ A52	♥ Q7	Pass	2♠	Pass	3♦
North HCP: 17+1	♦ AK3	♦ QT9872	Pass	3NT	All Pass	
South HCP: 5+3	♣ AT875	♣ -				
Contract:	3NT North					

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ QT754	♠ AK				1NT
Vul: N-S	♥ -	♥ Q8532	Pass	2♥	Pass	2♠
North HCP: 11+3	♦ AK	♦ QJ5	Pass	3♣	Pass	3♥
South HCP: 15+1	♣ QT9874	♣ K53	Pass	3NT	All Pass	
Contract:	3NT North					

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ Q72	♠ KJ865		1NT	Pass	2♥
Vul: Both	♥ AKJT	♥ 7	Pass	2♠	Pass	3♦
North HCP: 16	♦ QJ7	♦ AK9643	Pass	4♠	Pass	4NT
South HCP: 12+3	♣ K84	♣ J	Pass	5♦ ¹	Pass	5♠
Contract:	5♠ South		All Pass			

1. A=1/5 or 4/5

South hands

1N_5M_and_6m

Board: 9 ♠ AQJ97 You bid first.

Dealer: South ♥ AT The opponents are silent.

Vul: E-W ♦ J65

HCP: 15+1 ♣ K72

Board: 10 ♠ Q87 You bid first.

Dealer: South ♥ K5 The opponents are silent.

Vul: Both ♦ AKQ82

HCP: 16+1 ♣ Q97

Board: 11 ♠ JT865 Partner bids first.

Dealer: North ♥ Q7 The opponents are silent.

Vul: None ♦ QT9872

HCP: 5+3 ♣ -

Board: 12 ♠ AK You bid first.

Dealer: South ♥ Q8532 The opponents are silent.

Vul: N-S ♦ QJ5

HCP: 15+1 ♣ K53

Board: 13 ♠ KJ865 Partner bids first.

Dealer: North ♥ 7 The opponents are silent.

Vul: Both ♦ AK9643

HCP: 12+3 ♣ J

Both hands (Answers Page)

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AQJ97				1NT
Vul: E-W	♥ KQ863	♥ AT	Pass	2♦	Pass	2♥
North HCP: 13+3	♦ AK9432	♦ J65	Pass	3♦	Pass	3♠
South HCP: 15+1	♣ J	♣ K72	Pass	6♦	All Pass	
Contract:	6♦ North					

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ Q87				1NT
Vul: Both	♥ AQT72	♥ K5	Pass	2♦	Pass	2♥
North HCP: 13+3	♦ T	♦ AKQ82	Pass	3♣	Pass	3NT
South HCP: 16+1	♣ AKT863	♣ Q97	Pass	4♣	Pass	4♥
Contract:	4♥ South		All Pass			

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ JT865		1NT	Pass	2♥
Vul: None	♥ A52	♥ Q7	Pass	2♠	Pass	3♦
North HCP: 17+1	♦ AK3	♦ QT9872	Pass	3NT	All Pass	
South HCP: 5+3	♣ AT875	♣ -				
Contract:	3NT North					

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ QT754	♠ AK				1NT
Vul: N-S	♥ -	♥ Q8532	Pass	2♥	Pass	2♠
North HCP: 11+3	♦ AK	♦ QJ5	Pass	3♣	Pass	3♥
South HCP: 15+1	♣ QT9874	♣ K53	Pass	3NT	All Pass	
Contract:	3NT North					

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ Q72	♠ KJ865		1NT	Pass	2♥
Vul: Both	♥ AKJT	♥ 7	Pass	2♠	Pass	3♦
North HCP: 16	♦ QJ7	♦ AK9643	Pass	4♠	Pass	4NT
South HCP: 12+3	♣ K84	♣ J	Pass	5♦ ¹	Pass	5♠
Contract:	5♠ South		All Pass			

1. A=1/5 or 4/5

North hands

1N_5M_and_6m

Board: 14	♠ J7652	Partner bids first.
Dealer: South	♥ 4	The opponents are silent.
Vul: N-S	♦ 7	
HCP: 10+3	♣ AKQ864	

Board: 15	♠ AQJ6	You bid first.
Dealer: North	♥ T3	The opponents are silent.
Vul: E-W	♦ AQ3	
HCP: 16	♣ K843	

Board: 16	♠ KQ984	Partner bids first.
Dealer: South	♥ J7	The opponents are silent.
Vul: None	♦ AQ9873	
HCP: 12+3	♣ -	

Board: 17	♠ AKQT7	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: E-W	♦ QT8762	
HCP: 11+3	♣ 85	

Both hands (Answers Page)

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ J7652	♠ 94				1NT
Vul: N-S	♥ 4	♥ AKQJ9	Pass	2♥	Pass	2♠
North HCP: 10+3	♦ 7	♦ KQ6	Pass	3♣	Pass	3♥
South HCP: 16+1	♣ AKQ864	♣ J92	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ AQJ6	♠ 8		1NT	Pass	2♦
Vul: E-W	♥ T3	♥ AKJ54	Pass	2♥	Pass	3♣
North HCP: 16	♦ AQ3	♦ K	Pass	3NT	Pass	4♣
South HCP: 16+3	♣ K843	♣ AJ9765	Pass	4NT	Pass	5♥ ¹
Contract: 5♥ South				All Pass		

1. A=2/5 or 5/5, Q(C)=0

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ KQ984	♠ A3				1NT
Vul: None	♥ J7	♥ AQT3	Pass	2♥	Pass	2♠
North HCP: 12+3	♦ AQ9873	♦ JT	Pass	3♦	Pass	3NT
South HCP: 15+1	♣ -	♣ AT985	Pass	4♦	Pass	4♠
Contract: 4♠ South			All Pass			

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ AKQT7	♠ J3				1NT
Vul: E-W	♥ -	♥ QJ54	Pass	2♥	Pass	2♠
North HCP: 11+3	♦ QT8762	♦ KJ94	Pass	3♦	Pass	3NT
South HCP: 17	♣ 85	♣ AKQ	Pass	4♦	Pass	4NT
Contract: 5♦ North			Pass	5♦ ¹	All Pass	

1. A=1/5 or 4/5

South hands

1N_5M_and_6m

Board: 14 ♠ 94 You bid first.

Dealer: South ♥ AKQJ9 The opponents are silent.

Vul: N-S ♦ KQ6

HCP: 16+1 ♣ J92

Board: 15 ♠ 8 Partner bids first.

Dealer: North ♥ AKJ54 The opponents are silent.

Vul: E-W ♦ K

HCP: 16+3 ♣ AJ9765

Board: 16 ♠ A3 You bid first.

Dealer: South ♥ AQT3 The opponents are silent.

Vul: None ♦ JT

HCP: 15+1 ♣ AT985

Board: 17 ♠ J3 You bid first.

Dealer: South ♥ QJ54 The opponents are silent.

Vul: E-W ♦ KJ94

HCP: 17 ♣ AKQ

Both hands (Answers Page)

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ J7652	♠ 94				1NT
Vul: N-S	♥ 4	♥ AKQJ9	Pass	2♥	Pass	2♠
North HCP: 10+3	♦ 7	♦ KQ6	Pass	3♣	Pass	3♥
South HCP: 16+1	♣ AKQ864	♣ J92	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ AQJ6	♠ 8		1NT	Pass	2♦
Vul: E-W	♥ T3	♥ AKJ54	Pass	2♥	Pass	3♣
North HCP: 16	♦ AQ3	♦ K	Pass	3NT	Pass	4♣
South HCP: 16+3	♣ K843	♣ AJ9765	Pass	4NT	Pass	5♥ ¹
Contract: 5♥ South				All Pass		

1. A=2/5 or 5/5, Q(C)=0

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ KQ984	♠ A3				1NT
Vul: None	♥ J7	♥ AQT3	Pass	2♥	Pass	2♠
North HCP: 12+3	♦ AQ9873	♦ JT	Pass	3♦	Pass	3NT
South HCP: 15+1	♣ -	♣ AT985	Pass	4♦	Pass	4♠
Contract: 4♠ South			All Pass			

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ AKQT7	♠ J3				1NT
Vul: E-W	♥ -	♥ QJ54	Pass	2♥	Pass	2♠
North HCP: 11+3	♦ QT8762	♦ KJ94	Pass	3♦	Pass	3NT
South HCP: 17	♣ 85	♣ AKQ	Pass	4♦	Pass	4NT
Contract: 5♦ North			Pass	5♦ ¹	All Pass	

1. A=1/5 or 4/5

North hands

1N_5M_and_6m

Board: 18	♠ KQJ93	Partner bids first.
Dealer: South	♥ 5	The opponents are silent.
Vul: Both	♦ 9	
HCP: 13+3	♣ AK8732	

Board: 19	♠ Q842	You bid first.
Dealer: North	♥ J63	The opponents are silent.
Vul: N-S	♦ AKQJ	
HCP: 16	♣ K9	

Board: 20	♠ T	Partner bids first.
Dealer: South	♥ KQT73	The opponents are silent.
Vul: None	♦ J96432	
HCP: 6+3	♣ 3	

Board: 21	♠ QT974	You bid first.
Dealer: North	♥ K7	The opponents are silent.
Vul: E-W	♦ A42	
HCP: 15+1	♣ AQ6	

Both hands (Answers Page)

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ KQJ93	♠ A87				1NT
Vul: Both	♥ 5	♥ AKJ4	Pass	2♥	Pass	2♠
North HCP: 13+3	♦ 9	♦ KT43	Pass	3♣	Pass	4♣
South HCP: 17	♣ AK8732	♣ Q4	Pass	4NT	Pass	5♥ ¹
Contract: 6♠ North			Pass	6♠	All Pass	

1. A=2/5 or 5/5, Q(S)=0

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ Q842	♠ A		1NT	Pass	2♦
Vul: N-S	♥ J63	♥ AKQ75	Pass	2♥	Pass	3♣
North HCP: 16	♦ AKQJ	♦ 8	Pass	4♥	Pass	4NT
South HCP: 17+3	♣ K9	♣ A86432	Pass	5♦ ¹	Pass	5NT ²
Contract: 6♥ North			Pass	6♥ ³	All Pass	

1. A=1/5 or 4/5

2. King ask by 5NT

3. K=2

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ AKJ2				1NT
Vul: None	♥ KQT73	♥ A98	Pass	2♦	Pass	2♥
North HCP: 6+3	♦ J96432	♦ 75	Pass	3♦	Pass	4♥
South HCP: 16	♣ 3	♣ KJT8	All Pass			
Contract: 4♥ South						

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ QT974	♠ K		1NT	Pass	2♦
Vul: E-W	♥ K7	♥ A8632	Pass	2♥	Pass	3♦
North HCP: 15+1	♦ A42	♦ KJT953	Pass	3♠	Pass	3NT
South HCP: 12+3	♣ AQ6	♣ J	All Pass			
Contract: 3NT South						

South hands

1N_5M_and_6m

Board: 18 ♠ A87 You bid first.

Dealer: South ♥ AKJ4 The opponents are silent.

Vul: Both ♦ KT43

HCP: 17 ♣ Q4

Board: 19 ♠ A Partner bids first.

Dealer: North ♥ AKQ75 The opponents are silent.

Vul: N-S ♦ 8

HCP: 17+3 ♣ A86432

Board: 20 ♠ AKJ2 You bid first.

Dealer: South ♥ A98 The opponents are silent.

Vul: None ♦ 75

HCP: 16 ♣ KJT8

Board: 21 ♠ K Partner bids first.

Dealer: North ♥ A8632 The opponents are silent.

Vul: E-W ♦ KJT953

HCP: 12+3 ♣ J

Both hands (Answers Page)

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ KQJ93	♠ A87				1NT
Vul: Both	♥ 5	♥ AKJ4	Pass	2♥	Pass	2♠
North HCP: 13+3	♦ 9	♦ KT43	Pass	3♣	Pass	4♣
South HCP: 17	♣ AK8732	♣ Q4	Pass	4NT	Pass	5♥ ¹
Contract: 6♠ North			Pass	6♠	All Pass	

1. A=2/5 or 5/5, Q(S)=0

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ Q842	♠ A		1NT	Pass	2♦
Vul: N-S	♥ J63	♥ AKQ75	Pass	2♥	Pass	3♣
North HCP: 16	♦ AKQJ	♦ 8	Pass	4♥	Pass	4NT
South HCP: 17+3	♣ K9	♣ A86432	Pass	5♦ ¹	Pass	5NT ²
Contract: 6♥ North			Pass	6♥ ³	All Pass	

1. A=1/5 or 4/5

2. King ask by 5NT

3. K=2

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ AKJ2				1NT
Vul: None	♥ KQT73	♥ A98	Pass	2♦	Pass	2♥
North HCP: 6+3	♦ J96432	♦ 75	Pass	3♦	Pass	4♥
South HCP: 16	♣ 3	♣ KJT8	All Pass			
Contract: 4♥ South						

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ QT974	♠ K		1NT	Pass	2♦
Vul: E-W	♥ K7	♥ A8632	Pass	2♥	Pass	3♦
North HCP: 15+1	♦ A42	♦ KJT953	Pass	3♠	Pass	3NT
South HCP: 12+3	♣ AQ6	♣ J	All Pass			
Contract: 3NT South						

North hands

1N_5M_and_6m

Board: 22	♠ 9	Partner bids first.
Dealer: South	♥ J8763	The opponents are silent.
Vul: Both	♦ K	
HCP: 7+3	♣ QJ9752	

Board: 23	♠ KQ942	You bid first.
Dealer: North	♥ AJ	The opponents are silent.
Vul: None	♦ KQ7	
HCP: 15+1	♣ 843	

Board: 24	♠ 4	Partner bids first.
Dealer: South	♥ AK982	The opponents are silent.
Vul: N-S	♦ QT8765	
HCP: 9+3	♣ 8	

Board: 25	♠ KT	You bid first.
Dealer: North	♥ KQT9	The opponents are silent.
Vul: Both	♦ AKT8	
HCP: 15	♣ 865	

Board: 26	♠ J8632	Partner bids first.
Dealer: South	♥ K2	The opponents are silent.
Vul: N-S	♦ KQ7653	
HCP: 9+3	♣ -	

Both hands (Answers Page)

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AQ84				1NT
Vul: Both	♥ J8763	♥ A5	Pass	2♦	Pass	2♥
North HCP: 7+3	♦ K	♦ AQ75	Pass	3♣	Pass	3NT
South HCP: 16	♣ QJ9752	♣ 864	All Pass			
Contract: 3NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ KQ942	♠ -		1NT	Pass	2♦
Vul: None	♥ AJ	♥ KQT76	Pass	2♥	Pass	3♣
North HCP: 15+1	♦ KQ7	♦ J8	Pass	3♠	Pass	4♣
South HCP: 11+3	♣ 843	♣ KQT976	Pass	4♥	All Pass	
Contract: 4♥ North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AK98				1NT
Vul: N-S	♥ AK982	♥ Q75	Pass	2♦	Pass	2♥
North HCP: 9+3	♦ QT8765	♦ K3	Pass	3♦	Pass	4♥
South HCP: 17	♣ 8	♣ KQ64	All Pass			
Contract: 4♥ South						

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ QJ986		1NT	Pass	2♥
Vul: Both	♥ KQT9	♥ A	Pass	2♠	Pass	3♣
North HCP: 15	♦ AKT8	♦ 6	Pass	3NT	Pass	4♣
South HCP: 11+3	♣ 865	♣ KJT432	Pass	4♠	All Pass	
Contract: 4♠ North						

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ J8632	♠ AK7				1NT
Vul: N-S	♥ K2	♥ QJ97	Pass	2♥	Pass	2♠
North HCP: 9+3	♦ KQ7653	♦ AT8	Pass	3♦	Pass	4♠
South HCP: 17	♣ -	♣ QJ9	All Pass			
Contract: 4♠ South						

South hands

1N_5M_and_6m

Board: 22 ♠ AQ84 You bid first.

Dealer: South ♥ A5 The opponents are silent.

Vul: Both ♦ AQ75

HCP: 16 ♣ 864

Board: 23 ♠ - Partner bids first.

Dealer: North ♥ KQT76 The opponents are silent.

Vul: None ♦ J8

HCP: 11+3 ♣ KQT976

Board: 24 ♠ AK98 You bid first.

Dealer: South ♥ Q75 The opponents are silent.

Vul: N-S ♦ K3

HCP: 17 ♣ KQ64

Board: 25 ♠ QJ986 Partner bids first.

Dealer: North ♥ A The opponents are silent.

Vul: Both ♦ 6

HCP: 11+3 ♣ KJT432

Board: 26 ♠ AK7 You bid first.

Dealer: South ♥ QJ97 The opponents are silent.

Vul: N-S ♦ AT8

HCP: 17 ♣ QJ9

Both hands (Answers Page)

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AQ84				1NT
Vul: Both	♥ J8763	♥ A5	Pass	2♦	Pass	2♥
North HCP: 7+3	♦ K	♦ AQ75	Pass	3♣	Pass	3NT
South HCP: 16	♣ QJ9752	♣ 864	All Pass			
Contract: 3NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ KQ942	♠ -		1NT	Pass	2♦
Vul: None	♥ AJ	♥ KQT76	Pass	2♥	Pass	3♣
North HCP: 15+1	♦ KQ7	♦ J8	Pass	3♠	Pass	4♣
South HCP: 11+3	♣ 843	♣ KQT976	Pass	4♥	All Pass	
Contract: 4♥ North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AK98				1NT
Vul: N-S	♥ AK982	♥ Q75	Pass	2♦	Pass	2♥
North HCP: 9+3	♦ QT8765	♦ K3	Pass	3♦	Pass	4♥
South HCP: 17	♣ 8	♣ KQ64	All Pass			
Contract: 4♥ South						

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ QJ986		1NT	Pass	2♥
Vul: Both	♥ KQT9	♥ A	Pass	2♠	Pass	3♣
North HCP: 15	♦ AKT8	♦ 6	Pass	3NT	Pass	4♣
South HCP: 11+3	♣ 865	♣ KJT432	Pass	4♠	All Pass	
Contract: 4♠ North						

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ J8632	♠ AK7				1NT
Vul: N-S	♥ K2	♥ QJ97	Pass	2♥	Pass	2♠
North HCP: 9+3	♦ KQ7653	♦ AT8	Pass	3♦	Pass	4♠
South HCP: 17	♣ -	♣ QJ9	All Pass			
Contract: 4♠ South						

North hands

1N_5M_and_6m

Board: 27 ♠ KJ43 You bid first.

Dealer: North ♥ Q85 The opponents are silent.

Vul: E-W ♦ A85

HCP: 16 ♣ AQ7

Board: 28 ♠ Q863 You bid first.

Dealer: North ♥ AQ9 The opponents are silent.

Vul: None ♦ J7

HCP: 16 ♣ AK97

Board: 29 ♠ AKT5 You bid first.

Dealer: North ♥ 965 The opponents are silent.

Vul: N-S ♦ A3

HCP: 15 ♣ AT98

Board: 30 ♠ AK3 You bid first.

Dealer: North ♥ 54 The opponents are silent.

Vul: E-W ♦ AKQ96

HCP: 16+1 ♣ 876

Both hands (Answers Page)

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ KJ43	♠ 5		1NT	Pass	2♦
Vul: E-W	♥ Q85	♥ KT743	Pass	2♥	Pass	3♦
North HCP: 16	♦ A85	♦ JT9742	Pass	4♥	All Pass	
South HCP: 7+3	♣ AQ7	♣ K				
Contract: 4♥ North						

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ Q863	♠ K		1NT	Pass	2♦
Vul: None	♥ AQ9	♥ J8754	Pass	2♥	Pass	3♦
North HCP: 16	♦ J7	♦ AKQ532	Pass	4♥	Pass	4NT
South HCP: 15+3	♣ AK97	♣ Q	Pass	5♠ ¹	Pass	6♦
Contract: 6♦ South						All Pass

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

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ AKT5	♠ 3		1NT	Pass	2♦
Vul: N-S	♥ 965	♥ AKQT3	Pass	2♥	Pass	3♦
North HCP: 15	♦ A3	♦ KT9642	Pass	4♥	Pass	4NT
South HCP: 12+3	♣ AT98	♣ 6	Pass	5♣ ¹	Pass	7♥
Contract: 7♥ South						All Pass

1. A=0/5 or 3/5

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ AK3	♠ J		1NT	Pass	2♦
Vul: E-W	♥ 54	♥ AQ763	Pass	2♥	Pass	3♣
North HCP: 16+1	♦ AKQ96	♦ 3	Pass	3NT	Pass	4♣
South HCP: 13+3	♣ 876	♣ AQT943	Pass	4♥	Pass	6♣
Contract: 6♣ South						All Pass

South hands

1N_5M_and_6m

Board: 27	♠ 5	Partner bids first.
Dealer: North	♥ KT743	The opponents are silent.
Vul: E-W	♦ JT9742	
HCP: 7+3	♣ K	

Board: 28	♠ K	Partner bids first.
Dealer: North	♥ J8754	The opponents are silent.
Vul: None	♦ AKQ532	
HCP: 15+3	♣ Q	

Board: 29	♠ 3	Partner bids first.
Dealer: North	♥ AKQT3	The opponents are silent.
Vul: N-S	♦ KT9642	
HCP: 12+3	♣ 6	

Board: 30	♠ J	Partner bids first.
Dealer: North	♥ AQ763	The opponents are silent.
Vul: E-W	♦ 3	
HCP: 13+3	♣ AQT943	

Both hands (Answers Page)

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ KJ43	♠ 5		1NT	Pass	2♦
Vul: E-W	♥ Q85	♥ KT743	Pass	2♥	Pass	3♦
North HCP: 16	♦ A85	♦ JT9742	Pass	4♥	All Pass	
South HCP: 7+3	♣ AQ7	♣ K				
Contract: 4♥ North						

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ Q863	♠ K		1NT	Pass	2♦
Vul: None	♥ AQ9	♥ J8754	Pass	2♥	Pass	3♦
North HCP: 16	♦ J7	♦ AKQ532	Pass	4♥	Pass	4NT
South HCP: 15+3	♣ AK97	♣ Q	Pass	5♠ ¹	Pass	6♦
Contract: 6♦ South						All Pass

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

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ AKT5	♠ 3		1NT	Pass	2♦
Vul: N-S	♥ 965	♥ AKQT3	Pass	2♥	Pass	3♦
North HCP: 15	♦ A3	♦ KT9642	Pass	4♥	Pass	4NT
South HCP: 12+3	♣ AT98	♣ 6	Pass	5♣ ¹	Pass	7♥
Contract: 7♥ South						All Pass

1. A=0/5 or 3/5

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ AK3	♠ J		1NT	Pass	2♦
Vul: E-W	♥ 54	♥ AQ763	Pass	2♥	Pass	3♣
North HCP: 16+1	♦ AKQ96	♦ 3	Pass	3NT	Pass	4♣
South HCP: 13+3	♣ 876	♣ AQT943	Pass	4♥	Pass	6♣
Contract: 6♣ South						All Pass

North hands

1N_5M_and_6m

Board: 31 ♠ Q963 You bid first.

Dealer: North ♥ KQ9 The opponents are silent.

Vul: Both ♦ AJT2

HCP: 15 ♣ QJ

Board: 32 ♠ A Partner bids first.

Dealer: South ♥ KT862 The opponents are silent.

Vul: N-S ♦ AKT976

HCP: 16+3 ♣ Q

Board: 33 ♠ AKQ75 Partner bids first.

Dealer: South ♥ 9 The opponents are silent.

Vul: E-W ♦ AK8653

HCP: 16+3 ♣ 3

Board: 34 ♠ Q732 You bid first.

Dealer: North ♥ QJ The opponents are silent.

Vul: Both ♦ AQJ

HCP: 16 ♣ KJ83

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ Q963	♠ A8742		1NT	Pass	2♥
Vul: Both	♥ KQ9	♥ A	Pass	2♦	Pass	3♣
North HCP: 15	♦ AJT2	♦ 4	Pass	4♦	Pass	4NT
South HCP: 15+3	♣ QJ	♣ AKT765	Pass	5♦ ¹	Pass	5♠
Contract: 5♠ South			All Pass			

1. A=1/5 or 4/5

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ KQJ85				1NT
Vul: N-S	♥ KT862	♥ QJ7	Pass	2♦	Pass	2♥
North HCP: 16+3	♦ AKT976	♦ Q54	Pass	3♦	Pass	4♥
South HCP: 15+1	♣ Q	♣ A6	Pass	4NT	Pass	5♦ ¹
Contract: 6♥ North			Pass	5♠	Pass	5NT ²
			Pass	6♥	All Pass	

1. A=1/5 or 4/5

2. !H queen no !C king no !D king

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ AKQ75	♠ T62				1NT
Vul: E-W	♥ 9	♥ AQJ	Pass	2♥	Pass	2♦
North HCP: 16+3	♦ AK8653	♦ QJ	Pass	3♦	Pass	3♠
South HCP: 16+1	♣ 3	♣ KQJ85	Pass	6♦	All Pass	
Contract: 6♦ North						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ Q732	♠ 5		1NT	Pass	2♦
Vul: Both	♥ QJ	♥ AKT95	Pass	2♥	Pass	3♣
North HCP: 16	♦ AQJ	♦ 6	Pass	3NT	Pass	4♣
South HCP: 13+3	♣ KJ83	♣ AQT964	Pass	4NT	Pass	5♠ ¹
Contract: 6♣ North			Pass	6♣	All Pass	

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

South hands

1N_5M_and_6m

Board: 31	♠ A8742	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: Both	♦ 4	
HCP: 15+3	♣ AKT765	

Board: 32	♠ KQJ85	You bid first.
Dealer: South	♥ QJ7	The opponents are silent.
Vul: N-S	♦ Q54	
HCP: 15+1	♣ A6	

Board: 33	♠ T62	You bid first.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: E-W	♦ QJ	
HCP: 16+1	♣ KQJ85	

Board: 34	♠ 5	Partner bids first.
Dealer: North	♥ AKT95	The opponents are silent.
Vul: Both	♦ 6	
HCP: 13+3	♣ AQT964	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ Q963	♠ A8742		1NT	Pass	2♥
Vul: Both	♥ KQ9	♥ A	Pass	2♦	Pass	3♣
North HCP: 15	♦ AJT2	♦ 4	Pass	4♦	Pass	4NT
South HCP: 15+3	♣ QJ	♣ AKT765	Pass	5♦ ¹	Pass	5♠
Contract: 5♠ South			All Pass			

1. A=1/5 or 4/5

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ KQJ85				1NT
Vul: N-S	♥ KT862	♥ QJ7	Pass	2♦	Pass	2♥
North HCP: 16+3	♦ AKT976	♦ Q54	Pass	3♦	Pass	4♥
South HCP: 15+1	♣ Q	♣ A6	Pass	4NT	Pass	5♦ ¹
Contract: 6♥ North			Pass	5♠	Pass	5NT ²
			Pass	6♥	All Pass	

1. A=1/5 or 4/5

2. !H queen no !C king no !D king

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ AKQ75	♠ T62				1NT
Vul: E-W	♥ 9	♥ AQJ	Pass	2♥	Pass	2♦
North HCP: 16+3	♦ AK8653	♦ QJ	Pass	3♦	Pass	3♠
South HCP: 16+1	♣ 3	♣ KQJ85	Pass	6♦	All Pass	
Contract: 6♦ North						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ Q732	♠ 5		1NT	Pass	2♦
Vul: Both	♥ QJ	♥ AKT95	Pass	2♥	Pass	3♣
North HCP: 16	♦ AQJ	♦ 6	Pass	3NT	Pass	4♣
South HCP: 13+3	♣ KJ83	♣ AQT964	Pass	4NT	Pass	5♠ ¹
Contract: 6♣ North			Pass	6♣	All Pass	

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

North hands

1N_5M_and_6m

Board: 35 ♠ KJ3 You bid first.

Dealer: North ♥ A6 The opponents are silent.

Vul: None ♦ KJ74

HCP: 17 ♣ KQ92

Board: 36 ♠ KJ932 Partner bids first.

Dealer: South ♥ - The opponents are silent.

Vul: E-W ♦ AJ9762

HCP: 9+3 ♣ 62

Board: 37 ♠ J3 You bid first.

Dealer: North ♥ KT2 The opponents are silent.

Vul: Both ♦ AT864

HCP: 17+1 ♣ AKQ

Board: 38 ♠ A8 You bid first.

Dealer: North ♥ KQ82 The opponents are silent.

Vul: None ♦ KQJ6

HCP: 17 ♣ QT8

Board: 39 ♠ A972 You bid first.

Dealer: North ♥ A8 The opponents are silent.

Vul: N-S ♦ KQ4

HCP: 17 ♣ KJT6

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ KJ3	♠ Q9862		1NT	Pass	2♥
Vul: None	♥ A6	♥ K5	Pass	2♠	Pass	3♦
North HCP: 17	♦ KJ74	♦ AQT632	Pass	4♠	Pass	4NT
South HCP: 11+3	♣ KQ92	♣ -	Pass	5♥ ¹	Pass	6♠
Contract: 6♠ South			All Pass			

1. A=2/5 or 5/5, Q(S)=0

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ KJ932	♠ A85				1NT
Vul: E-W	♥ -	♥ KJ92	Pass	2♥	Pass	2♠
North HCP: 9+3	♦ AJ9762	♦ K8	Pass	3♦	Pass	4♠
South HCP: 17	♣ 62	♣ AQT3	All Pass			
Contract: 4♠ South						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ J3	♠ AKQ72		1NT	Pass	2♥
Vul: Both	♥ KT2	♥ A7	Pass	2♠	Pass	3♣
North HCP: 17+1	♦ AT864	♦ -	Pass	3NT	Pass	4♠
South HCP: 13+3	♣ AKQ	♣ T87532	All Pass			
Contract: 4♠ South						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ KT932		1NT	Pass	2♥
Vul: None	♥ KQ82	♥ 4	Pass	2♠	Pass	3♣
North HCP: 17	♦ KQJ6	♦ A	Pass	3NT	Pass	4♣
South HCP: 12+3	♣ QT8	♣ AJ9754	Pass	4♠	Pass	6♣
Contract: 6♣ South			All Pass			

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ A972	♠ Q		1NT	Pass	2♦
Vul: N-S	♥ A8	♥ K7642	Pass	2♥	Pass	3♦
North HCP: 17	♦ KQ4	♦ AJ8653	Pass	3NT	All Pass	
South HCP: 10+3	♣ KJT6	♣ 2				
Contract: 3NT North						

South hands

1N_5M_and_6m

Board: 35	♠ Q9862	Partner bids first.
Dealer: North	♥ K5	The opponents are silent.
Vul: None	♦ AQT632	
HCP: 11+3	♣ -	

Board: 36	♠ A85	You bid first.
Dealer: South	♥ KJ92	The opponents are silent.
Vul: E-W	♦ K8	
HCP: 17	♣ AQT3	

Board: 37	♠ AKQ72	Partner bids first.
Dealer: North	♥ A7	The opponents are silent.
Vul: Both	♦ -	
HCP: 13+3	♣ T87532	

Board: 38	♠ KT932	Partner bids first.
Dealer: North	♥ 4	The opponents are silent.
Vul: None	♦ A	
HCP: 12+3	♣ AJ9754	

Board: 39	♠ Q	Partner bids first.
Dealer: North	♥ K7642	The opponents are silent.
Vul: N-S	♦ AJ8653	
HCP: 10+3	♣ 2	

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ KJ3	♠ Q9862		1NT	Pass	2♥
Vul: None	♥ A6	♥ K5	Pass	2♠	Pass	3♦
North HCP: 17	♦ KJ74	♦ AQT632	Pass	4♠	Pass	4NT
South HCP: 11+3	♣ KQ92	♣ -	Pass	5♥ ¹	Pass	6♠
Contract: 6♠ South			All Pass			

1. A=2/5 or 5/5, Q(S)=0

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ KJ932	♠ A85				1NT
Vul: E-W	♥ -	♥ KJ92	Pass	2♥	Pass	2♠
North HCP: 9+3	♦ AJ9762	♦ K8	Pass	3♦	Pass	4♠
South HCP: 17	♣ 62	♣ AQT3	All Pass			
Contract: 4♠ South						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ J3	♠ AKQ72		1NT	Pass	2♥
Vul: Both	♥ KT2	♥ A7	Pass	2♠	Pass	3♣
North HCP: 17+1	♦ AT864	♦ -	Pass	3NT	Pass	4♠
South HCP: 13+3	♣ AKQ	♣ T87532	All Pass			
Contract: 4♠ South						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ KT932		1NT	Pass	2♥
Vul: None	♥ KQ82	♥ 4	Pass	2♠	Pass	3♣
North HCP: 17	♦ KQJ6	♦ A	Pass	3NT	Pass	4♣
South HCP: 12+3	♣ QT8	♣ AJ9754	Pass	4♠	Pass	6♣
Contract: 6♣ South			All Pass			

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ A972	♠ Q		1NT	Pass	2♦
Vul: N-S	♥ A8	♥ K7642	Pass	2♥	Pass	3♦
North HCP: 17	♦ KQ4	♦ AJ8653	Pass	3NT	All Pass	
South HCP: 10+3	♣ KJT6	♣ 2				
Contract: 3NT North						

North hands

1N_5M_and_6m

Board: 40 ♠ QJ You bid first.

Dealer: North ♥ KJ2 The opponents are silent.

Vul: Both ♦ AKJ72

HCP: 17+1 ♣ Q82

Board: 41 ♠ AKQ4 You bid first.

Dealer: North ♥ J8 The opponents are silent.

Vul: None ♦ 9762

HCP: 16 ♣ AQT

Board: 42 ♠ T8653 Partner bids first.

Dealer: South ♥ 9 The opponents are silent.

Vul: N-S ♦ KQ7643

HCP: 5+3 ♣ 5

Board: 43 ♠ A54 You bid first.

Dealer: North ♥ KJ5 The opponents are silent.

Vul: E-W ♦ A2

HCP: 17+1 ♣ AJ953

Board: 44 ♠ J9754 Partner bids first.

Dealer: South ♥ 5 The opponents are silent.

Vul: None ♦ 6

HCP: 10+3 ♣ AKQ952

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ K8754		1NT	Pass	2♥
Vul: Both	♥ KJ2	♥ A9	Pass	2♠	Pass	3♣
North HCP: 17+1	♦ AKJ72	♦ -	Pass	3NT	Pass	4♣
South HCP: 14+3	♣ Q82	♣ AKT965	Pass	4♠	Pass	6♣
Contract: 6♣ South			All Pass			

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ AKQ4	♠ T		1NT	Pass	2♦
Vul: None	♥ J8	♥ T9643	Pass	2♥	Pass	3♣
North HCP: 16	♦ 9762	♦ A	Pass	3NT	All Pass	
South HCP: 4+3	♣ AQT	♣ 987432				
Contract: 3NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ T8653	♠ AK				1NT
Vul: N-S	♥ 9	♥ K654	Pass	2♥	Pass	2♠
North HCP: 5+3	♦ KQ7643	♦ AJ	Pass	3♦	Pass	3♠
South HCP: 16+1	♣ 5	♣ J8764	All Pass			
Contract: 3♠ South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ KQ		1NT	Pass	2♦
Vul: E-W	♥ KJ5	♥ Q7632	Pass	2♥	Pass	3♦
North HCP: 17+1	♦ A2	♦ KJ9764	Pass	4♥	All Pass	
South HCP: 11+3	♣ AJ953	♣ -				
Contract: 4♥ North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ J9754	♠ KQ6				1NT
Vul: None	♥ 5	♥ KJ86	Pass	2♥	Pass	2♠
North HCP: 10+3	♦ 6	♦ AK73	Pass	3♣	Pass	4♠
South HCP: 16	♣ AKQ952	♣ 83	All Pass			
Contract: 4♠ South						

South hands

1N_5M_and_6m

Board: 40	♠ K8754	Partner bids first.
Dealer: North	♥ A9	The opponents are silent.
Vul: Both	♦ -	
HCP: 14+3	♣ AKT965	

Board: 41	♠ T	Partner bids first.
Dealer: North	♥ T9643	The opponents are silent.
Vul: None	♦ A	
HCP: 4+3	♣ 987432	

Board: 42	♠ AK	You bid first.
Dealer: South	♥ K654	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 16+1	♣ J8764	

Board: 43	♠ KQ	Partner bids first.
Dealer: North	♥ Q7632	The opponents are silent.
Vul: E-W	♦ KJ9764	
HCP: 11+3	♣ -	

Board: 44	♠ KQ6	You bid first.
Dealer: South	♥ KJ86	The opponents are silent.
Vul: None	♦ AK73	
HCP: 16	♣ 83	

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ K8754		1NT	Pass	2♥
Vul: Both	♥ KJ2	♥ A9	Pass	2♠	Pass	3♣
North HCP: 17+1	♦ AKJ72	♦ -	Pass	3NT	Pass	4♣
South HCP: 14+3	♣ Q82	♣ AKT965	Pass	4♠	Pass	6♣
Contract: 6♣ South			All Pass			

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ AKQ4	♠ T		1NT	Pass	2♦
Vul: None	♥ J8	♥ T9643	Pass	2♥	Pass	3♣
North HCP: 16	♦ 9762	♦ A	Pass	3NT	All Pass	
South HCP: 4+3	♣ AQT	♣ 987432				
Contract: 3NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ T8653	♠ AK				1NT
Vul: N-S	♥ 9	♥ K654	Pass	2♥	Pass	2♠
North HCP: 5+3	♦ KQ7643	♦ AJ	Pass	3♦	Pass	3♠
South HCP: 16+1	♣ 5	♣ J8764	All Pass			
Contract: 3♠ South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ KQ		1NT	Pass	2♦
Vul: E-W	♥ KJ5	♥ Q7632	Pass	2♥	Pass	3♦
North HCP: 17+1	♦ A2	♦ KJ9764	Pass	4♥	All Pass	
South HCP: 11+3	♣ AJ953	♣ -				
Contract: 4♥ North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ J9754	♠ KQ6				1NT
Vul: None	♥ 5	♥ KJ86	Pass	2♥	Pass	2♠
North HCP: 10+3	♦ 6	♦ AK73	Pass	3♣	Pass	4♠
South HCP: 16	♣ AKQ952	♣ 83	All Pass			
Contract: 4♠ South						

North hands

1N_5M_and_6m

Board: 45 ♠ Q54 You bid first.

Dealer: North ♥ AT72 The opponents are silent.

Vul: N-S ♦ KQT3

HCP: 16 ♣ AJ

Board: 46 ♠ 5 Partner bids first.

Dealer: South ♥ A7543 The opponents are silent.

Vul: E-W ♦ Q

HCP: 10+3 ♣ KJ9876

Board: 47 ♠ AJT You bid first.

Dealer: North ♥ 874 The opponents are silent.

Vul: Both ♦ K9

HCP: 15+1 ♣ AQJ75

Board: 48 ♠ AT Partner bids first.

Dealer: South ♥ QJ743 The opponents are silent.

Vul: N-S ♦ KQJT52

HCP: 13+3 ♣ -

Board: 49 ♠ KQ You bid first.

Dealer: North ♥ KQJ4 The opponents are silent.

Vul: E-W ♦ K86

HCP: 17 ♣ QJ76

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ Q54	♠ K9873		1NT	Pass	2♥
Vul: N-S	♥ AT72	♥ 53	Pass	2♠	Pass	3♣
North HCP: 16	♦ KQT3	♦ -	Pass	4♠	All Pass	
South HCP: 8+3	♣ AJ	♣ KQT984				
Contract: 4♠ North						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AKJT4				1NT
Vul: E-W	♥ A7543	♥ K82	Pass	2♦	Pass	2♥
North HCP: 10+3	♦ Q	♦ T62	Pass	3♣	Pass	4♥
South HCP: 15+1	♣ KJ9876	♣ A5	All Pass			
Contract: 4♥ South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AJT	♠ K5		1NT	Pass	2♦
Vul: Both	♥ 874	♥ KQT93	Pass	2♥	Pass	3♦
North HCP: 15+1	♦ K9	♦ JT8764	Pass	4♥	All Pass	
South HCP: 9+3	♣ AQJ75	♣ -				
Contract: 4♥ North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ AT	♠ Q85				1NT
Vul: N-S	♥ QJ743	♥ A98	Pass	2♦	Pass	2♥
North HCP: 13+3	♦ KQJT52	♦ A8	Pass	3♦	Pass	4♥
South HCP: 17+1	♣ -	♣ AK752	Pass	4NT	Pass	5♣ ¹
Contract: 6♥ North			Pass	6♥	All Pass	

1. A=0/5 or 3/5

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ AT843		1NT	Pass	2♥
Vul: E-W	♥ KQJ4	♥ A2	Pass	2♠	Pass	3♦
North HCP: 17	♦ K86	♦ AT9543	Pass	3NT	Pass	4♦
South HCP: 12+3	♣ QJ76	♣ -	Pass	4♠	All Pass	
Contract: 4♠ North						

South hands

1N_5M_and_6m

Board: 45	♠ K9873	Partner bids first.
Dealer: North	♥ 53	The opponents are silent.
Vul: N-S	♦ -	
HCP: 8+3	♣ KQT984	

Board: 46	♠ AKJT4	You bid first.
Dealer: South	♥ K82	The opponents are silent.
Vul: E-W	♦ T62	
HCP: 15+1	♣ A5	

Board: 47	♠ K5	Partner bids first.
Dealer: North	♥ KQT93	The opponents are silent.
Vul: Both	♦ JT8764	
HCP: 9+3	♣ -	

Board: 48	♠ Q85	You bid first.
Dealer: South	♥ A98	The opponents are silent.
Vul: N-S	♦ A8	
HCP: 17+1	♣ AK752	

Board: 49	♠ AT843	Partner bids first.
Dealer: North	♥ A2	The opponents are silent.
Vul: E-W	♦ AT9543	
HCP: 12+3	♣ -	

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ Q54	♠ K9873		1NT	Pass	2♥
Vul: N-S	♥ AT72	♥ 53	Pass	2♠	Pass	3♣
North HCP: 16	♦ KQT3	♦ -	Pass	4♠	All Pass	
South HCP: 8+3	♣ AJ	♣ KQT984				
Contract: 4♠ North						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AKJT4				1NT
Vul: E-W	♥ A7543	♥ K82	Pass	2♦	Pass	2♥
North HCP: 10+3	♦ Q	♦ T62	Pass	3♣	Pass	4♥
South HCP: 15+1	♣ KJ9876	♣ A5	All Pass			
Contract: 4♥ South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AJT	♠ K5		1NT	Pass	2♦
Vul: Both	♥ 874	♥ KQT93	Pass	2♥	Pass	3♦
North HCP: 15+1	♦ K9	♦ JT8764	Pass	4♥	All Pass	
South HCP: 9+3	♣ AQJ75	♣ -				
Contract: 4♥ North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ AT	♠ Q85				1NT
Vul: N-S	♥ QJ743	♥ A98	Pass	2♦	Pass	2♥
North HCP: 13+3	♦ KQJT52	♦ A8	Pass	3♦	Pass	4♥
South HCP: 17+1	♣ -	♣ AK752	Pass	4NT	Pass	5♣ ¹
Contract: 6♥ North			Pass	6♥	All Pass	

1. A=0/5 or 3/5

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ AT843		1NT	Pass	2♥
Vul: E-W	♥ KQJ4	♥ A2	Pass	2♠	Pass	3♦
North HCP: 17	♦ K86	♦ AT9543	Pass	3NT	Pass	4♦
South HCP: 12+3	♣ QJ76	♣ -	Pass	4♠	All Pass	
Contract: 4♠ North						

North hands

1N_5M_and_6m

Board: 50	♠ JT872	Partner bids first.
Dealer: South	♥ K	The opponents are silent.
Vul: Both	♦ 7	
HCP: 12+3	♣ AKJT32	

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ JT872	♠ AKQ				1NT
Vul: Both	♥ K	♥ A832	Pass	2♥	Pass	2♠
North HCP: 12+3	♦ 7	♦ QJ85	Pass	3♣	Pass	4♠
South HCP: 16	♣ AKJT32	♣ 64	All Pass			
Contract: 4♠ South						

South hands

1N_5M_and_6m

Board: 50 ♠ AKQ

You bid first.

Dealer: South ♥ A832

The opponents are silent.

Vul: Both ♦ QJ85

HCP: 16 ♣ 64

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ JT872	♠ AKQ				1NT
Vul: Both	♥ K	♥ A832	Pass	2♥	Pass	2♠
North HCP: 12+3	♦ 7	♦ QJ85	Pass	3♣	Pass	4♠
South HCP: 16	♣ AKJT32	♣ 64	All Pass			
Contract: 4♠ South						