

Board: 1 ♠ J6542 You bid first.

Dealer: North ♥ AJ4 The opponents are silent.

Vul: None ♦ AQ76

HCP: 12+1 ♣ 3

Board: 2 ♠ A876 Partner bids first.

Dealer: South ♥ AKJT The opponents are silent.

Vul: N-S ♦ 9

HCP: 16 ♣ A763

Board: 3 ♠ JT You bid first.

Dealer: North ♥ AKQJT64 The opponents are silent.

Vul: E-W ♦ T9

HCP: 14+3 ♣ K4

Board: 4 ♠ QJ9862 You bid first.

Dealer: North ♥ 43 The opponents are silent.

Vul: Both ♦ A96

HCP: 14+2 ♣ AK

Both hands (Answers Page)

Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ J6542	♠ K		1 ♠	Pass	2 ♣
Vul: None	♥ AJ4	♥ 963	Pass	3 ♦	Pass	5 ♦
North HCP: 12+1	♦ AQ76	♦ KJ84	All Pass			
South HCP: 16+1	♣ 3	♣ AKQ95				
Contract: 5♦ South						

Board: 2

	North:	South:	W	N	E	S
Dealer: South	♠ A876	♠ Q2				1 ♦
Vul: N-S	♥ AKJT	♥ Q8	Pass	1 ♥	Pass	2 ♣
North HCP: 16	♦ 9	♦ A7632	Pass	2 ♠ ¹	Pass	3 ♦
South HCP: 14+1	♣ A763	♣ KQJ2	Pass	4 ♣	Pass	4 ♦
Contract: 5♣ South			Pass	4 ♥	Pass	5 ♣
			All Pass			

1. Fourth suit game force

Board: 3

	North:	South:	W	N	E	S
Dealer: North	♠ JT	♠ AK983		1 ♥	Pass	1 ♠
Vul: E-W	♥ AKQJT64	♥ 9	Pass	4 ♥	Pass	4NT
North HCP: 14+3	♦ T9	♦ AQ73	Pass	5 ♠ ¹	Pass	6 ♥
South HCP: 14+1	♣ K4	♣ J93	All Pass			
Contract: 6♥ South			1. A=2/5 or 5/5, Q(H)=1			

Board: 4

	North:	South:	W	N	E	S
Dealer: North	♠ QJ9862	♠ K		1 ♠	Pass	2 ♥
Vul: Both	♥ 43	♥ AQJT87	Pass	3 ♠	Pass	3NT
North HCP: 14+2	♦ A96	♦ Q2	All Pass			
South HCP: 15+2	♣ AK	♣ QJT7				
Contract: 3NT South						

Board: 1	♠ K	Partner bids first.
Dealer: North	♥ 963	The opponents are silent.
Vul: None	♦ KJ84	
HCP: 16+1	♣ AKQ95	

Board: 2	♠ Q2	You bid first.
Dealer: South	♥ Q8	The opponents are silent.
Vul: N-S	♦ A7632	
HCP: 14+1	♣ KQJ2	

Board: 3	♠ AK983	Partner bids first.
Dealer: North	♥ 9	The opponents are silent.
Vul: E-W	♦ AQ73	
HCP: 14+1	♣ J93	

Board: 4	♠ K	Partner bids first.
Dealer: North	♥ AQJT87	The opponents are silent.
Vul: Both	♦ Q2	
HCP: 15+2	♣ QJT7	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ J6542	♠ K		1 ♠	Pass	2 ♣
Vul: None	♥ AJ4	♥ 963	Pass	3 ♦	Pass	5 ♦
North HCP: 12+1	♦ AQ76	♦ KJ84	All Pass			
South HCP: 16+1	♣ 3	♣ AKQ95				
Contract: 5♦ South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ A876	♠ Q2			1 ♦	
Vul: N-S	♥ AKJT	♥ Q8	Pass	1 ♥	Pass	2 ♣
North HCP: 16	♦ 9	♦ A7632	Pass	2 ♠ ¹	Pass	3 ♦
South HCP: 14+1	♣ A763	♣ KQJ2	Pass	4 ♣	Pass	4 ♦
Contract: 5♣ South			Pass	4 ♥	Pass	5 ♣
			All Pass			

1. Fourth suit game force

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ JT	♠ AK983		1 ♥	Pass	1 ♠
Vul: E-W	♥ AKQJT64	♥ 9	Pass	4 ♥	Pass	4NT
North HCP: 14+3	♦ T9	♦ AQ73	Pass	5 ♠ ¹	Pass	6 ♥
South HCP: 14+1	♣ K4	♣ J93	All Pass			
Contract: 6♥ South			1. A=2/5 or 5/5, Q(H)=1			

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ QJ9862	♠ K		1 ♠	Pass	2 ♥
Vul: Both	♥ 43	♥ AQJT87	Pass	3 ♠	Pass	3NT
North HCP: 14+2	♦ A96	♦ Q2	All Pass			
South HCP: 15+2	♣ AK	♣ QJT7				
Contract: 3NT South						

Board: 5 ♠ AJT942 You bid first.

Dealer: North ♥ 93 The opponents are silent.

Vul: E-W ♦ AJ8

HCP: 14+2 ♣ A3

Board: 6 ♠ KJ73 Partner bids first.

Dealer: South ♥ 8 The opponents are silent.

Vul: Both ♦ KQT

HCP: 15+1 ♣ KQJ43

Board: 7 ♠ KQ43 Partner bids first.

Dealer: South ♥ A943 The opponents are silent.

Vul: None ♦ AJT6

HCP: 14 ♣ 6

Board: 8 ♠ KQ432 You bid first.

Dealer: North ♥ AT4 The opponents are silent.

Vul: E-W ♦ A

HCP: 17+1 ♣ A843

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ AJT942	♠ K		1 ♠	Pass	2 ♥
Vul: E-W	♥ 93	♥ AJ865	Pass	2 ♠	Pass	3 ♦
North HCP: 14+2	♦ AJ8	♦ Q732	Pass	3NT	All Pass	
South HCP: 15+1	♣ A3	♣ KQ4				
Contract: 3NT North						

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ KJ73	♠ T8				1 ♥
Vul: Both	♥ 8	♥ KQJ64	Pass	2 ♣	Pass	2NT
North HCP: 15+1	♦ KQT	♦ A82	Pass	3 ♠	Pass	3NT
South HCP: 14+1	♣ KQJ43	♣ AT9	All Pass			
Contract: 3NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ KQ43	♠ AJ9				1 ♣
Vul: None	♥ A943	♥ K5	Pass	1 ♥	Pass	2 ♣
North HCP: 14	♦ AJT6	♦ 75	Pass	3NT	All Pass	
South HCP: 13+2	♣ 6	♣ AJT983				
Contract: 3NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ KQ432	♠ J		1 ♠	Pass	2 ♣
Vul: E-W	♥ AT4	♥ K652	Pass	3 ♣	Pass	3NT
North HCP: 17+1	♦ A	♦ KQ84	Pass	4 ♣	Pass	4 ♦
South HCP: 13	♣ A843	♣ KJ97	Pass	4 ♥	Pass	5 ♣
Contract: 6 ♣ North			Pass	6 ♣	All Pass	

Board: 5	♠ K	Partner bids first.
Dealer: North	♥ AJ865	The opponents are silent.
Vul: E-W	♦ Q732	
HCP: 15+1	♣ KQ4	

Board: 6	♠ T8	You bid first.
Dealer: South	♥ KQJ64	The opponents are silent.
Vul: Both	♦ A82	
HCP: 14+1	♣ AT9	

Board: 7	♠ AJ9	You bid first.
Dealer: South	♥ K5	The opponents are silent.
Vul: None	♦ 75	
HCP: 13+2	♣ AJT983	

Board: 8	♠ J	Partner bids first.
Dealer: North	♥ K652	The opponents are silent.
Vul: E-W	♦ KQ84	
HCP: 13	♣ KJ97	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ AJT942	♠ K		1 ♠	Pass	2 ♥
Vul: E-W	♥ 93	♥ AJ865	Pass	2 ♠	Pass	3 ♦
North HCP: 14+2	♦ AJ8	♦ Q732	Pass	3NT	All Pass	
South HCP: 15+1	♣ A3	♣ KQ4				
Contract: 3NT North						

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ KJ73	♠ T8				1 ♥
Vul: Both	♥ 8	♥ KQJ64	Pass	2 ♣	Pass	2NT
North HCP: 15+1	♦ KQT	♦ A82	Pass	3 ♠	Pass	3NT
South HCP: 14+1	♣ KQJ43	♣ AT9	All Pass			
Contract: 3NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ KQ43	♠ AJ9				1 ♣
Vul: None	♥ A943	♥ K5	Pass	1 ♥	Pass	2 ♣
North HCP: 14	♦ AJT6	♦ 75	Pass	3NT	All Pass	
South HCP: 13+2	♣ 6	♣ AJT983				
Contract: 3NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ KQ432	♠ J		1 ♠	Pass	2 ♣
Vul: E-W	♥ AT4	♥ K652	Pass	3 ♣	Pass	3NT
North HCP: 17+1	♦ A	♦ KQ84	Pass	4 ♣	Pass	4 ♦
South HCP: 13	♣ A843	♣ KJ97	Pass	4 ♥	Pass	5 ♣
Contract: 6 ♣ North			Pass	6 ♣	All Pass	

Board: 9 ♠ Q You bid first.

Dealer: North ♥ K97 The opponents are silent.

Vul: Both ♦ AQJ54

HCP: 15+1 ♣ K963

Board: 10 ♠ A85 Partner bids first.

Dealer: South ♥ Q The opponents are silent.

Vul: None ♦ AKT74

HCP: 13+1 ♣ 7643

Board: 11 ♠ 54 You bid first.

Dealer: North ♥ AKT983 The opponents are silent.

Vul: N-S ♦ -

HCP: 12+3 ♣ AJ532

Board: 12 ♠ AT84 Partner bids first.

Dealer: South ♥ AQ987 The opponents are silent.

Vul: Both ♦ 7

HCP: 14+1 ♣ A32

Both hands (Answers Page)

Board: 9	North:	South:	W	N	E	S
Dealer: North	♦ Q	♦ KJ642		1 ♦	Pass	1 ♠
Vul: Both	♥ K97	♥ AQT6	Pass	2 ♣	Pass	2 ♥ ¹
North HCP: 15+1	♦ AQJ54	♦ -	Pass	2NT	Pass	4 ♣
South HCP: 17+1	♣ K963	♣ AJQ8	Pass	4 ♦	Pass	4 ♥
Contract: 6 ♣ North			Pass	4NT	Pass	5 ♠ ²
			Pass	6 ♣	All Pass	

1. Fourth suit game force

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

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ A85	♠ J2				1 ♥
Vul: None	♥ Q	♥ AKJ64	Pass	2 ♦	Pass	2NT
North HCP: 13+1	♦ AKT74	♦ 952	Pass	3 ♣	Pass	3 ♦
South HCP: 13+1	♣ 7643	♣ KJ9	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ 54	♠ AJQ82		1 ♥	Pass	2 ♠
Vul: N-S	♥ AKT983	♥ Q	Pass	3 ♣	Pass	3NT
North HCP: 12+3	♦ -	♦ AQ876	Pass	4 ♥	All Pass	
South HCP: 17+2	♣ AJ532	♣ Q6				
Contract: 4 ♥ North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ AT84	♠ K752				1 ♦
Vul: Both	♥ AQ987	♥ KJ	Pass	1 ♥	Pass	1 ♠
North HCP: 14+1	♦ 7	♦ A9862	Pass	4 ♠	All Pass	
South HCP: 15+1	♣ A32	♣ KJ				
Contract: 4 ♠ North						

Board: 9	♠ KJ642	Partner bids first.
Dealer: North	♥ AQT6	The opponents are silent.
Vul: Both	♦ -	
HCP: 17+1	♣ AQJ8	

Board: 10	♠ J2	You bid first.
Dealer: South	♥ AKJ64	The opponents are silent.
Vul: None	♦ 952	
HCP: 13+1	♣ KJ9	

Board: 11	♠ AQJ82	Partner bids first.
Dealer: North	♥ Q	The opponents are silent.
Vul: N-S	♦ AQ876	
HCP: 17+2	♣ Q6	

Board: 12	♠ K752	You bid first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: Both	♦ A9862	
HCP: 15+1	♣ KJ	

Both hands (Answers Page)

Board: 9	North:	South:	W	N	E	S
Dealer: North	♦ Q	♦ KJ642		1 ♦	Pass	1 ♠
Vul: Both	♥ K97	♥ AQT6	Pass	2 ♣	Pass	2 ♥ ¹
North HCP: 15+1	♦ AQJ54	♦ -	Pass	2NT	Pass	4 ♣
South HCP: 17+1	♣ K963	♣ AJQ8	Pass	4 ♦	Pass	4 ♥
Contract: 6 ♣ North			Pass	4NT	Pass	5 ♠ ²
			Pass	6 ♣	All Pass	

1. Fourth suit game force

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

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ A85	♠ J2				1 ♥
Vul: None	♥ Q	♥ AKJ64	Pass	2 ♦	Pass	2NT
North HCP: 13+1	♦ AKT74	♦ 952	Pass	3 ♣	Pass	3 ♦
South HCP: 13+1	♣ 7643	♣ KJ9	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ 54	♠ AJQ82		1 ♥	Pass	2 ♠
Vul: N-S	♥ AKT983	♥ Q	Pass	3 ♣	Pass	3NT
North HCP: 12+3	♦ -	♦ AQ876	Pass	4 ♥	All Pass	
South HCP: 17+2	♣ AJ532	♣ Q6				
Contract: 4 ♥ North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ AT84	♠ K752				1 ♦
Vul: Both	♥ AQ987	♥ KJ	Pass	1 ♥	Pass	1 ♠
North HCP: 14+1	♦ 7	♦ A9862	Pass	4 ♠	All Pass	
South HCP: 15+1	♣ A32	♣ KJ				
Contract: 4 ♠ North						

Board: 13	♠ A	Partner bids first.
Dealer: South	♥ AKQ84	The opponents are silent.
Vul: None	♦ AT7	
HCP: 20+1	♣ K864	

Board: 14	♠ T	You bid first.
Dealer: North	♥ KT5	The opponents are silent.
Vul: N-S	♦ QJ2	
HCP: 15+2	♣ AKQT85	

Board: 15	♠ A84	Partner bids first.
Dealer: South	♥ K	The opponents are silent.
Vul: E-W	♦ QT8	
HCP: 15+2	♣ KQJT87	

Board: 16	♠ AK52	Partner bids first.
Dealer: South	♥ A63	The opponents are silent.
Vul: None	♦ A	
HCP: 19+1	♣ AT753	

Both hands (Answers Page)

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ KQJT75				1 ♠
Vul: None	♥ AKQ84	♥ J	Pass	2 ♥	Pass	2 ♠
North HCP: 20+1	♦ AT7	♦ K4	Pass	3 ♣	Pass	3NT
South HCP: 12+2	♣ K864	♣ Q975	Pass	4NT	Pass	6 ♣
Contract: 6 ♣ South			All Pass			

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ A75		1 ♣	Pass	1 ♥
Vul: N-S	♥ KT5	♥ AJ862	Pass	3 ♣	Pass	3NT
North HCP: 15+2	♦ QJ2	♦ AT65	All Pass			
South HCP: 13+1	♣ AKQT85	♣ 2				
Contract: 3NT South						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ KQ2				1 ♥
Vul: E-W	♥ K	♥ Q75432	Pass	2 ♣	Pass	3 ♥
North HCP: 15+2	♦ QT8	♦ A	Pass	4 ♣	Pass	4NT
South HCP: 15+2	♣ KQJT87	♣ A94	Pass	5 ♣ ¹	Pass	6 ♣
Contract: 6 ♣ South			All Pass			

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

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ AK52	♠ 7				1 ♦
Vul: None	♥ A63	♥ KQ9	Pass	2 ♣	Pass	2 ♦
North HCP: 19+1	♦ A	♦ KQ9853	Pass	2 ♠	Pass	3 ♦
South HCP: 13+2	♣ AT753	♣ K64	Pass	4NT	Pass	5 ♦ ¹
Contract: 6 ♦ North			Pass	5 ♥	Pass	6 ♣ ²
			Pass	6 ♦	All Pass	

1. A=1/5 or 4/5

2. !D queen and !C king

Board: 13 ♠ KQJT75 You bid first.

Dealer: South ♥ J The opponents are silent.

Vul: None ♦ K4

HCP: 12+2 ♣ Q975

Board: 14 ♠ A75 Partner bids first.

Dealer: North ♥ AJ862 The opponents are silent.

Vul: N-S ♦ AT65

HCP: 13+1 ♣ 2

Board: 15 ♠ KQ2 You bid first.

Dealer: South ♥ Q75432 The opponents are silent.

Vul: E-W ♦ A

HCP: 15+2 ♣ A94

Board: 16 ♠ 7 You bid first.

Dealer: South ♥ KQ9 The opponents are silent.

Vul: None ♦ KQ9853

HCP: 13+2 ♣ K64

Both hands (Answers Page)

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ KQJT75				1 ♠
Vul: None	♥ AKQ84	♥ J	Pass	2 ♥	Pass	2 ♠
North HCP: 20+1	♦ AT7	♦ K4	Pass	3 ♣	Pass	3NT
South HCP: 12+2	♣ K864	♣ Q975	Pass	4NT	Pass	6 ♣
Contract: 6 ♣ South			All Pass			

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ A75		1 ♣	Pass	1 ♥
Vul: N-S	♥ KT5	♥ AJ862	Pass	3 ♣	Pass	3NT
North HCP: 15+2	♦ QJ2	♦ AT65	All Pass			
South HCP: 13+1	♣ AKQT85	♣ 2				
Contract: 3NT South						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ KQ2				1 ♥
Vul: E-W	♥ K	♥ Q75432	Pass	2 ♣	Pass	3 ♥
North HCP: 15+2	♦ QT8	♦ A	Pass	4 ♣	Pass	4NT
South HCP: 15+2	♣ KQJT87	♣ A94	Pass	5 ♣ ¹	Pass	6 ♣
Contract: 6 ♣ South			All Pass			

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

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ AK52	♠ 7				1 ♦
Vul: None	♥ A63	♥ KQ9	Pass	2 ♣	Pass	2 ♦
North HCP: 19+1	♦ A	♦ KQ9853	Pass	2 ♠	Pass	3 ♦
South HCP: 13+2	♣ AT753	♣ K64	Pass	4NT	Pass	5 ♦ ¹
Contract: 6 ♦ North			Pass	5 ♥	Pass	6 ♣ ²
			Pass	6 ♦	All Pass	

1. A=1/5 or 4/5

2. !D queen and !C king

Board: 17	♠ AJT	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: N-S	♦ AKQT6	
HCP: 18+1	♣ KJ53	

Board: 18	♠ 4	Partner bids first.
Dealer: South	♥ JT98	The opponents are silent.
Vul: E-W	♦ AQ983	
HCP: 14+1	♣ AK7	

Board: 19	♠ AK872	Partner bids first.
Dealer: South	♥ KJ643	The opponents are silent.
Vul: Both	♦ 6	
HCP: 13+2	♣ Q5	

Board: 20	♠ AT9	You bid first.
Dealer: North	♥ K86	The opponents are silent.
Vul: N-S	♦ 62	
HCP: 14+1	♣ AK632	

Both hands (Answers Page)

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ AJT	♠ Q6				1 ♥
Vul: N-S	♥ 2	♥ AKJT6	Pass	2 ♦	Pass	2 NT
North HCP: 18+1	♦ AKQT6	♦ 94	Pass	3 ♣	Pass	4 ♣
South HCP: 16+1	♣ KJ53	♣ AQ82	Pass	4 NT	Pass	5 ♠ ¹
Contract: 7 ♣ North			Pass	7 ♣	All Pass	

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

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AQ873				1 ♠
Vul: E-W	♥ JT98	♥ KQ43	Pass	2 ♦	Pass	2 ♥
North HCP: 14+1	♦ AQ983	♦ 4	Pass	3 ♥	Pass	3 NT
South HCP: 14+1	♣ AK7	♣ QJ3	Pass	4 NT	Pass	5 ♠ ¹
Contract: 6 ♥ North			Pass	6 ♥	All Pass	

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

Board: 19	North:	South:	W	N	E	S
Dealer: South	♠ AK872	♠ J53				1 ♦
Vul: Both	♥ KJ643	♥ A	Pass	1 ♠	Pass	3 ♣
North HCP: 13+2	♦ 6	♦ KQJ32	Pass	3 ♥ ¹	Pass	3 ♠
South HCP: 19+1	♣ Q5	♣ AKJ8	Pass	4 NT	Pass	5 ♥ ²
Contract: 5 ♠ North			Pass	5 ♠	All Pass	

1. Fourth suit game force

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

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ AT9	♠ J5		1 ♣	Pass	2 ♦
Vul: N-S	♥ K86	♥ AT532	Pass	3 NT	Pass	4 ♥
North HCP: 14+1	♦ 62	♦ AKQ987	Pass	4 NT	Pass	5 ♥ ¹
South HCP: 14+3	♣ AK632	♣ -	Pass	6 ♥	All Pass	
Contract: 6 ♥ North						1. A=2/5 or 5/5, Q(H)=0

Board: 17 ♠ Q6 You bid first.

Dealer: South ♥ AKJT6 The opponents are silent.

Vul: N-S ♦ 94

HCP: 16+1 ♣ AQ82

Board: 18 ♠ AQ873 You bid first.

Dealer: South ♥ KQ43 The opponents are silent.

Vul: E-W ♦ 4

HCP: 14+1 ♣ QJ3

Board: 19 ♠ J53 You bid first.

Dealer: South ♥ A The opponents are silent.

Vul: Both ♦ KQJ32

HCP: 19+1 ♣ AKJ8

Board: 20 ♠ J5 Partner bids first.

Dealer: North ♥ AT532 The opponents are silent.

Vul: N-S ♦ AKQ987

HCP: 14+3 ♣ -

Both hands (Answers Page)

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ AJT	♠ Q6				1 ♥
Vul: N-S	♥ 2	♥ AKJT6	Pass	2 ♦	Pass	2 NT
North HCP: 18+1	♦ AKQT6	♦ 94	Pass	3 ♣	Pass	4 ♣
South HCP: 16+1	♣ KJ53	♣ AQ82	Pass	4 NT	Pass	5 ♠ ¹
Contract: 7 ♣ North			Pass	7 ♣	All Pass	

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

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AQ873				1 ♠
Vul: E-W	♥ JT98	♥ KQ43	Pass	2 ♦	Pass	2 ♥
North HCP: 14+1	♦ AQ983	♦ 4	Pass	3 ♥	Pass	3 NT
South HCP: 14+1	♣ AK7	♣ QJ3	Pass	4 NT	Pass	5 ♠ ¹
Contract: 6 ♥ North			Pass	6 ♥	All Pass	

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

Board: 19	North:	South:	W	N	E	S
Dealer: South	♠ AK872	♠ J53				1 ♦
Vul: Both	♥ KJ643	♥ A	Pass	1 ♠	Pass	3 ♣
North HCP: 13+2	♦ 6	♦ KQJ32	Pass	3 ♥ ¹	Pass	3 ♠
South HCP: 19+1	♣ Q5	♣ AKJ8	Pass	4 NT	Pass	5 ♥ ²
Contract: 5 ♠ North			Pass	5 ♠	All Pass	

1. Fourth suit game force

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

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ AT9	♠ J5		1 ♣	Pass	2 ♦
Vul: N-S	♥ K86	♥ AT532	Pass	3 NT	Pass	4 ♥
North HCP: 14+1	♦ 62	♦ AKQ987	Pass	4 NT	Pass	5 ♥ ¹
South HCP: 14+3	♣ AK632	♣ -	Pass	6 ♥	All Pass	
Contract: 6 ♥ North						1. A=2/5 or 5/5, Q(H)=0

Board: 21	♠ Q9632	Partner bids first.
Dealer: South	♥ KQ86	The opponents are silent.
Vul: E-W	♦ 2	
HCP: 14+1	♣ AK5	

Board: 22	♠ AQ62	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ AKQJ98	
HCP: 19+2	♣ 53	

Board: 23	♠ QJ9853	Partner bids first.
Dealer: South	♥ AJ	The opponents are silent.
Vul: None	♦ KQ63	
HCP: 13+2	♣ 3	

Board: 24	♠ 85	You bid first.
Dealer: North	♥ AKQJ4	The opponents are silent.
Vul: E-W	♦ QJ762	
HCP: 13+2	♣ T	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ Q9632	♠ KJT8				1♦
Vul: E-W	♥ KQ86	♥ A7	Pass	1♠	Pass	4♠
North HCP: 14+1	♦ 2	♦ AKQ97	Pass	4NT	Pass	5♣ ¹
South HCP: 19+1	♣ AK5	♣ Q4	Pass	6♠	All Pass	
Contract: 6♠ North			1. A=0/5 or 3/5			

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ AQ62	♠ K53		1♦	Pass	1♥
Vul: Both	♥ K	♥ AJT76	Pass	2♠	Pass	3♣ ¹
North HCP: 19+2	♦ AKQJ98	♦ 7	Pass	3♦	Pass	4NT
South HCP: 13+1	♣ 53	♣ KQ72	Pass	5♣ ²	Pass	6NT
Contract: 6NT South			All Pass	1. Fourth suit game force		
			2. A=0/5 or 3/5			

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ QJ9853	♠ KT2				1♣
Vul: None	♥ AJ	♥ 9843	Pass	1♠	Pass	1NT
North HCP: 13+2	♦ KQ63	♦ AT	Pass	3♠	Pass	4♠
South HCP: 13	♣ 3	♣ AQT4	All Pass			
Contract: 4♠ South						

Board: 24	North:	South:	W	N	E	S
Dealer: North	♠ 85	♠ AKQ6		1♥	Pass	2♣
Vul: E-W	♥ AKQJ4	♥ 5	Pass	3♦	Pass	3♠
North HCP: 13+2	♦ QJ762	♦ A	Pass	3NT	Pass	4♣
South HCP: 17+3	♣ T	♣ KJ87642	Pass	4♦	Pass	5♣
Contract: 5♣ South			All Pass			

Board: 21 ♠ KJT8 You bid first.

Dealer: South ♥ A7 The opponents are silent.

Vul: E-W ♦ AKQ97

HCP: 19+1 ♣ Q4

Board: 22 ♠ K53 Partner bids first.

Dealer: North ♥ AJT76 The opponents are silent.

Vul: Both ♦ 7

HCP: 13+1 ♣ KQ72

Board: 23 ♠ KT2 You bid first.

Dealer: South ♥ 9843 The opponents are silent.

Vul: None ♦ AT

HCP: 13 ♣ AQT4

Board: 24 ♠ AKQ6 Partner bids first.

Dealer: North ♥ 5 The opponents are silent.

Vul: E-W ♦ A

HCP: 17+3 ♣ KJ87642

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ Q9632	♠ KJT8				1♦
Vul: E-W	♥ KQ86	♥ A7	Pass	1♠	Pass	4♠
North HCP: 14+1	♦ 2	♦ AKQ97	Pass	4NT	Pass	5♣ ¹
South HCP: 19+1	♣ AK5	♣ Q4	Pass	6♠	All Pass	
Contract: 6♠ North			1. A=0/5 or 3/5			

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ AQ62	♠ K53		1♦	Pass	1♥
Vul: Both	♥ K	♥ AJT76	Pass	2♠	Pass	3♣ ¹
North HCP: 19+2	♦ AKQJ98	♦ 7	Pass	3♦	Pass	4NT
South HCP: 13+1	♣ 53	♣ KQ72	Pass	5♣ ²	Pass	6NT
Contract: 6NT South			All Pass	1. Fourth suit game force		
			2. A=0/5 or 3/5			

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ QJ9853	♠ KT2				1♣
Vul: None	♥ AJ	♥ 9843	Pass	1♠	Pass	1NT
North HCP: 13+2	♦ KQ63	♦ AT	Pass	3♠	Pass	4♠
South HCP: 13	♣ 3	♣ AQT4	All Pass			
Contract: 4♠ South						

Board: 24	North:	South:	W	N	E	S
Dealer: North	♠ 85	♠ AKQ6		1♥	Pass	2♣
Vul: E-W	♥ AKQJ4	♥ 5	Pass	3♦	Pass	3♠
North HCP: 13+2	♦ QJ762	♦ A	Pass	3NT	Pass	4♣
South HCP: 17+3	♣ T	♣ KJ87642	Pass	4♦	Pass	5♣
Contract: 5♣ South			All Pass			

Board: 25 ♠ J92 You bid first.

Dealer: North ♥ AKQJ954 The opponents are silent.

Vul: Both ♦ Q

HCP: 13+3 ♣ T6

Board: 26 ♠ Q Partner bids first.

Dealer: South ♥ AKQT874 The opponents are silent.

Vul: None ♦ A943

HCP: 17+3 ♣ Q

Board: 27 ♠ Q842 You bid first.

Dealer: North ♥ - East (LHO) Doubles 6♠ if possible.

Vul: N-S ♦ KQT975

HCP: 13+2 ♣ AQ5

Board: 28 ♠ AK54 You bid first.

Dealer: North ♥ 2 The opponents are silent.

Vul: Both ♦ A98653

HCP: 12+2 ♣ J7

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ J92	♠ A85		1 ♥	Pass	2 ♦
Vul: Both	♥ AKQJ954	♥ -	Pass	4 ♥	All Pass	
North HCP: 13+3	♦ Q	♦ K9854				
South HCP: 15+2	♣ T6	♣ AKJ95				
Contract: 4 ♥ North						

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ A963			1 ♣	
Vul: None	♥ AKQT874	♥ J	Pass	2 ♥	Pass	2 ♠
North HCP: 17+3	♦ A943	♦ K86	Pass	3 ♥	Pass	3NT
South HCP: 12+1	♣ Q	♣ A9532	All Pass			
Contract: 3NT South						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ Q842	♠ KT65		1 ♦	Pass	1 ♥
Vul: N-S	♥ -	♥ KQJ74	Pass	1 ♠	Pass	2 ♣ ¹
North HCP: 13+2	♦ KQT975	♦ A	Pass	2 ♦	Pass	3 ♠
South HCP: 17+1	♣ AQ5	♣ KJT	Pass	4NT	Pass	5 ♥ ²
Contract: 6 ♠ X North			Pass	6 ♠	X	All Pass

1. Fourth suit game force

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

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ AK54	♠ QT		1 ♦	Pass	1 ♥
Vul: Both	♥ 2	♥ AQ876	Pass	1 ♠	Pass	2 ♣ ¹
North HCP: 12+2	♦ A98653	♦ T	Pass	2 ♦	Pass	2 ♥
South HCP: 14+2	♣ J7	♣ AQ852	Pass	3 ♦	Pass	3NT
Contract: 3NT South			All Pass			

1. Fourth suit game force

Board: 25	♠ A85	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: Both	♦ K9854	
HCP: 15+2	♣ AKJ95	
Board: 26	♠ A963	You bid first.
Dealer: South	♥ J	The opponents are silent.
Vul: None	♦ K86	
HCP: 12+1	♣ A9532	
Board: 27	♠ KT65	Partner bids first.
Dealer: North	♥ KQJ74	East (RHO) Doubles 6♠ if possible.
Vul: N-S	♦ A	
HCP: 17+1	♣ KJT	
Board: 28	♠ QT	Partner bids first.
Dealer: North	♥ AQ876	The opponents are silent.
Vul: Both	♦ T	
HCP: 14+2	♣ AQ852	

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ J92	♠ A85		1 ♥	Pass	2 ♦
Vul: Both	♥ AKQJ954	♥ -	Pass	4 ♥	All Pass	
North HCP: 13+3	♦ Q	♦ K9854				
South HCP: 15+2	♣ T6	♣ AKJ95				
Contract: 4 ♥ North						

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ A963				1 ♣
Vul: None	♥ AKQT874	♥ J	Pass	2 ♥	Pass	2 ♠
North HCP: 17+3	♦ A943	♦ K86	Pass	3 ♥	Pass	3NT
South HCP: 12+1	♣ Q	♣ A9532	All Pass			
Contract: 3NT South						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ Q842	♠ KT65		1 ♦	Pass	1 ♥
Vul: N-S	♥ -	♥ KQJ74	Pass	1 ♠	Pass	2 ♣ ¹
North HCP: 13+2	♦ KQT975	♦ A	Pass	2 ♦	Pass	3 ♠
South HCP: 17+1	♣ AQ5	♣ KJT	Pass	4NT	Pass	5 ♥ ²
Contract: 6 ♠ X North			Pass	6 ♠	X	All Pass

1. Fourth suit game force

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

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ AK54	♠ QT		1 ♦	Pass	1 ♥
Vul: Both	♥ 2	♥ AQ876	Pass	1 ♠	Pass	2 ♣ ¹
North HCP: 12+2	♦ A98653	♦ T	Pass	2 ♦	Pass	2 ♥
South HCP: 14+2	♣ J7	♣ AQ852	Pass	3 ♦	Pass	3NT
Contract: 3NT South			All Pass			

1. Fourth suit game force

Board: 29 ♠ KJ43 You bid first.

Dealer: North ♥ A94 The opponents are silent.

Vul: None ♦ KQT2

HCP: 13 ♣ 95

Board: 30 ♠ T843 You bid first.

Dealer: North ♥ KJ The opponents are silent.

Vul: N-S ♦ AKJ4

HCP: 12 ♣ 875

Board: 31 ♠ 3 Partner bids first.

Dealer: South ♥ A9854 The opponents are silent.

Vul: E-W ♦ AJ74

HCP: 13+1 ♣ A93

Board: 32 ♠ Q932 Partner bids first.

Dealer: South ♥ 6 The opponents are silent.

Vul: None ♦ AKT9

HCP: 16 ♣ AK43

Board: 33 ♠ AK94 Partner bids first.

Dealer: South ♥ KT864 The opponents are silent.

Vul: N-S ♦ J

HCP: 15+1 ♣ KJ4

Both hands (Answers Page)

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ KJ43	♠ AT9		1♦	Pass	2♣
Vul: None	♥ A94	♥ Q65	Pass	2♦	Pass	3♣
North HCP: 13	♦ KQT2	♦ A	Pass	3NT	All Pass	
South HCP: 14+2	♣ 95	♣ AT7642				
Contract: 3NT North						

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ T843	♠ AJ		1♦	Pass	2♥
Vul: N-S	♥ KJ	♥ AQT9752	Pass	2♠	Pass	3♥
North HCP: 12	♦ AKJ4	♦ 8	Pass	4♥	Pass	4NT
South HCP: 17+3	♣ 875	♣ AQ2	Pass	5♥ ¹	Pass	6♥
Contract: 6♥ South						All Pass

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

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ KQT72				1♠
Vul: E-W	♥ A9854	♥ KT3	Pass	2♥	Pass	4♥
North HCP: 13+1	♦ AJ74	♦ KT			All Pass	
South HCP: 12+1	♣ A93	♣ JT4				
Contract: 4♥ South						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ Q932	♠ KJ				1♥
Vul: None	♥ 6	♥ AQJ93	Pass	1♠	Pass	1NT
North HCP: 16	♦ AKT9	♦ 642	Pass	3NT	All Pass	
South HCP: 12+1	♣ AK43	♣ J98				
Contract: 3NT North						

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ AK94	♠ QJ87				1♦
Vul: N-S	♥ KT864	♥ AQ92	Pass	1♥	Pass	2♥
North HCP: 15+1	♦ J	♦ K96	Pass	4NT	Pass	5♦ ¹
South HCP: 14	♣ KJ4	♣ Q2	Pass	5♥	All Pass	
Contract: 5♥ North						

1. A=1/5 or 4/5

Board: 29	♠ AT9	Partner bids first.
Dealer: North	♥ Q65	The opponents are silent.
Vul: None	♦ A	
HCP: 14+2	♣ AT7642	

Board: 30	♠ AJ	Partner bids first.
Dealer: North	♥ AQT9752	The opponents are silent.
Vul: N-S	♦ 8	
HCP: 17+3	♣ AQ2	

Board: 31	♠ KQT72	You bid first.
Dealer: South	♥ KT3	The opponents are silent.
Vul: E-W	♦ KT	
HCP: 12+1	♣ JT4	

Board: 32	♠ KJ	You bid first.
Dealer: South	♥ AQJ93	The opponents are silent.
Vul: None	♦ 642	
HCP: 12+1	♣ J98	

Board: 33	♠ QJ87	You bid first.
Dealer: South	♥ AQ92	The opponents are silent.
Vul: N-S	♦ K96	
HCP: 14	♣ Q2	

Both hands (Answers Page)

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ KJ43	♠ AT9		1♦	Pass	2♣
Vul: None	♥ A94	♥ Q65	Pass	2♦	Pass	3♣
North HCP: 13	♦ KQT2	♦ A	Pass	3NT	All Pass	
South HCP: 14+2	♣ 95	♣ AT7642				
Contract: 3NT North						

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ T843	♠ AJ		1♦	Pass	2♥
Vul: N-S	♥ KJ	♥ AQT9752	Pass	2♠	Pass	3♥
North HCP: 12	♦ AKJ4	♦ 8	Pass	4♥	Pass	4NT
South HCP: 17+3	♣ 875	♣ AQ2	Pass	5♥ ¹	Pass	6♥
Contract: 6♥ South						All Pass

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

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ KQT72				1♠
Vul: E-W	♥ A9854	♥ KT3	Pass	2♥	Pass	4♥
North HCP: 13+1	♦ AJ74	♦ KT			All Pass	
South HCP: 12+1	♣ A93	♣ JT4				
Contract: 4♥ South						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ Q932	♠ KJ				1♥
Vul: None	♥ 6	♥ AQJ93	Pass	1♠	Pass	1NT
North HCP: 16	♦ AKT9	♦ 642	Pass	3NT	All Pass	
South HCP: 12+1	♣ AK43	♣ J98				
Contract: 3NT North						

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ AK94	♠ QJ87				1♦
Vul: N-S	♥ KT864	♥ AQ92	Pass	1♥	Pass	2♥
North HCP: 15+1	♦ J	♦ K96	Pass	4NT	Pass	5♦ ¹
South HCP: 14	♣ KJ4	♣ Q2	Pass	5♥	All Pass	
Contract: 5♥ North						

1. A=1/5 or 4/5

Board: 34	♠ A98	Partner bids first.
Dealer: South	♥ AT86	The opponents are silent.
Vul: E-W	♦ K	
HCP: 17+1	♣ AQ852	

Board: 35	♠ KQ98	Partner bids first.
Dealer: South	♥ KQ83	The opponents are silent.
Vul: Both	♦ A752	
HCP: 14	♣ 6	

Board: 36	♠ AK94	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: N-S	♦ K8532	
HCP: 14+1	♣ A97	

Board: 37	♠ QJ94	Partner bids first.
Dealer: South	♥ JT93	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 13	♣ AQJ8	

Board: 38	♠ 8	Partner bids first.
Dealer: South	♥ AT6	The opponents are silent.
Vul: Both	♦ KT83	
HCP: 14+1	♣ AQJ73	

Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ A98	♠ KQ				1♦
Vul: E-W	♥ AT86	♥ KQ5	Pass	2♣	Pass	2♦
North HCP: 17+1	♦ K	♦ QJ932	Pass	2♥	Pass	2NT
South HCP: 13+1	♣ AQ852	♣ 643	Pass	3NT	All Pass	
Contract:	3NT North					

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ KQ98	♠ T				1♣
Vul: Both	♥ KQ83	♥ AT96	Pass	1♥	Pass	2♥
North HCP: 14	♦ A752	♦ KQ3	Pass	4♥	All Pass	
South HCP: 13+1	♣ 6	♣ KJ853				
Contract:	4♥ North					

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ AK94	♠ Q87				1♥
Vul: N-S	♥ 2	♥ AQ753	Pass	2♦	Pass	2NT
North HCP: 14+1	♦ K8532	♦ AT	Pass	3♦	Pass	3NT
South HCP: 14+1	♣ A97	♣ Q84	All Pass			
Contract:	3NT South					

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ QJ94	♠ T6				1♦
Vul: E-W	♥ JT93	♥ AKQ4	Pass	1♥	Pass	2♥
North HCP: 13	♦ Q	♦ AJ743	Pass	4♥	All Pass	
South HCP: 14+1	♣ AQJ8	♣ T6				
Contract:	4♥ North					

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AKJ972				1♠
Vul: Both	♥ AT6	♥ 984	Pass	2♣	Pass	2♠
North HCP: 14+1	♦ KT83	♦ AJ5	Pass	3♦	Pass	3NT
South HCP: 13+2	♣ AQJ73	♣ 9	All Pass			
Contract:	3NT South					

Board: 34 ♠ KQ You bid first.

Dealer: South ♥ KQ5 The opponents are silent.

Vul: E-W ♦ QJ932

HCP: 13+1 ♣ 643

Board: 35 ♠ T You bid first.

Dealer: South ♥ AT96 The opponents are silent.

Vul: Both ♦ KQ3

HCP: 13+1 ♣ KJ853

Board: 36 ♠ Q87 You bid first.

Dealer: South ♥ AQ753 The opponents are silent.

Vul: N-S ♦ AT

HCP: 14+1 ♣ Q84

Board: 37 ♠ T6 You bid first.

Dealer: South ♥ AKQ4 The opponents are silent.

Vul: E-W ♦ AJ743

HCP: 14+1 ♣ T6

Board: 38 ♠ AKJ972 You bid first.

Dealer: South ♥ 984 The opponents are silent.

Vul: Both ♦ AJ5

HCP: 13+2 ♣ 9

Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ A98	♠ KQ				1♦
Vul: E-W	♥ AT86	♥ KQ5	Pass	2♣	Pass	2♦
North HCP: 17+1	♦ K	♦ QJ932	Pass	2♥	Pass	2NT
South HCP: 13+1	♣ AQ852	♣ 643	Pass	3NT	All Pass	
Contract:	3NT North					

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ KQ98	♠ T				1♣
Vul: Both	♥ KQ83	♥ AT96	Pass	1♥	Pass	2♥
North HCP: 14	♦ A752	♦ KQ3	Pass	4♥	All Pass	
South HCP: 13+1	♣ 6	♣ KJ853				
Contract:	4♥ North					

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ AK94	♠ Q87				1♥
Vul: N-S	♥ 2	♥ AQ753	Pass	2♦	Pass	2NT
North HCP: 14+1	♦ K8532	♦ AT	Pass	3♦	Pass	3NT
South HCP: 14+1	♣ A97	♣ Q84	All Pass			
Contract:	3NT South					

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ QJ94	♠ T6				1♦
Vul: E-W	♥ JT93	♥ AKQ4	Pass	1♥	Pass	2♥
North HCP: 13	♦ Q	♦ AJ743	Pass	4♥	All Pass	
South HCP: 14+1	♣ AQJ8	♣ T6				
Contract:	4♥ North					

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AKJ972				1♠
Vul: Both	♥ AT6	♥ 984	Pass	2♣	Pass	2♠
North HCP: 14+1	♦ KT83	♦ AJ5	Pass	3♦	Pass	3NT
South HCP: 13+2	♣ AQJ73	♣ 9	All Pass			
Contract:	3NT South					

Board: 39	♠ K4	Partner bids first.
Dealer: South	♥ AQT752	The opponents are silent.
Vul: None	♦ AK63	
HCP: 16+2	♣ 7	

Board: 40	♠ AJ3	Partner bids first.
Dealer: South	♥ 3	The opponents are silent.
Vul: E-W	♦ 9742	
HCP: 13+1	♣ AKJ53	

Board: 41	♠ K	Partner bids first.
Dealer: South	♥ A9	The opponents are silent.
Vul: Both	♦ J98652	
HCP: 14+2	♣ KQJ3	

Board: 42	♠ KQT54	Partner bids first.
Dealer: South	♥ A	The opponents are silent.
Vul: None	♦ 843	
HCP: 14+1	♣ AJ63	

Board: 43	♠ K8743	Partner bids first.
Dealer: South	♥ AK	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 15+2	♣ QJT43	

Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ JT				1♣
Vul: None	♥ AQT752	♥ 963	Pass	2♥	Pass	4♥
North HCP: 16+2	♦ AK63	♦ QT4	All Pass			
South HCP: 12+1	♣ 7	♣ AKQ86				
Contract: 4♥ South						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ AJ3	♠ Q92				1♥
Vul: E-W	♥ 3	♥ KQJT62	Pass	2♣	Pass	2♥
North HCP: 13+1	♦ 9742	♦ K63	Pass	3♦	Pass	3♥
South HCP: 13+2	♣ AKJ53	♣ Q	Pass	4♥	All Pass	
Contract: 4♥ North						

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AJT83				1♠
Vul: Both	♥ A9	♥ KJ875	Pass	2♦	Pass	2♥
North HCP: 14+2	♦ J98652	♦ A7	Pass	3♣	Pass	3♥
South HCP: 13+2	♣ KQJ3	♣ 2	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ KQT54	♠ 3				1♥
Vul: None	♥ A	♥ KQJT43	Pass	1♠	Pass	2♣
North HCP: 14+1	♦ 843	♦ Q5	Pass	2♦ ¹	Pass	3♥
South HCP: 13+2	♣ AJ63	♣ KQT7	Pass	4♥	All Pass	
Contract: 4♥ North						

1. Fourth suit game force

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ K8743	♠ AQ6				1♦
Vul: N-S	♥ AK	♥ T4	Pass	1♠	Pass	2♦
North HCP: 15+2	♦ Q	♦ AT8743	Pass	3NT	All Pass	
South HCP: 14+2	♣ QJT43	♣ A2				
Contract: 3NT North						

Board: 39 ♠ JT You bid first.

Dealer: South ♥ 963 The opponents are silent.

Vul: None ♦ QT4

HCP: 12+1 ♣ AKQ86

Board: 40 ♠ Q92 You bid first.

Dealer: South ♥ KQJT62 The opponents are silent.

Vul: E-W ♦ K63

HCP: 13+2 ♣ Q

Board: 41 ♠ AJT83 You bid first.

Dealer: South ♥ KJ875 The opponents are silent.

Vul: Both ♦ A7

HCP: 13+2 ♣ 2

Board: 42 ♠ 3 You bid first.

Dealer: South ♥ KQJT43 The opponents are silent.

Vul: None ♦ Q5

HCP: 13+2 ♣ KQT7

Board: 43 ♠ AQ6 You bid first.

Dealer: South ♥ T4 The opponents are silent.

Vul: N-S ♦ AT8743

HCP: 14+2 ♣ A2

Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ JT				1♣
Vul: None	♥ AQT752	♥ 963	Pass	2♥	Pass	4♥
North HCP: 16+2	♦ AK63	♦ QT4	All Pass			
South HCP: 12+1	♣ 7	♣ AKQ86				
Contract: 4♥ South						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ AJ3	♠ Q92				1♥
Vul: E-W	♥ 3	♥ KQJT62	Pass	2♣	Pass	2♥
North HCP: 13+1	♦ 9742	♦ K63	Pass	3♦	Pass	3♥
South HCP: 13+2	♣ AKJ53	♣ Q	Pass	4♥	All Pass	
Contract: 4♥ North						

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AJT83				1♠
Vul: Both	♥ A9	♥ KJ875	Pass	2♦	Pass	2♥
North HCP: 14+2	♦ J98652	♦ A7	Pass	3♣	Pass	3♥
South HCP: 13+2	♣ KQJ3	♣ 2	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ KQT54	♠ 3				1♥
Vul: None	♥ A	♥ KQJT43	Pass	1♠	Pass	2♣
North HCP: 14+1	♦ 843	♦ Q5	Pass	2♦ ¹	Pass	3♥
South HCP: 13+2	♣ AJ63	♣ KQT7	Pass	4♥	All Pass	
Contract: 4♥ North						1. Fourth suit game force

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ K8743	♠ AQ6				1♦
Vul: N-S	♥ AK	♥ T4	Pass	1♠	Pass	2♦
North HCP: 15+2	♦ Q	♦ AT8743	Pass	3NT	All Pass	
South HCP: 14+2	♣ QJT43	♣ A2				
Contract: 3NT North						

Board: 44	♠ AQ63	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: Both	♦ KQT54	
HCP: 14+1	♣ K983	

Board: 45	♠ Q	Partner bids first.
Dealer: South	♥ AQJT7	The opponents are silent.
Vul: None	♦ K652	
HCP: 16+1	♣ AT8	

Board: 46	♠ AJ2	Partner bids first.
Dealer: South	♥ KJ84	The opponents are silent.
Vul: N-S	♦ 4	
HCP: 16+1	♣ AKT83	

Board: 47	♠ KQT9863	You bid first.
Dealer: North	♥ 6	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 12+3	♣ AK32	

Board: 48	♠ 864	Partner bids first.
Dealer: South	♥ AKJ6	The opponents are silent.
Vul: None	♦ 4	
HCP: 14+1	♣ AQ763	

Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ AQ63	♠ J52				1♥
Vul: Both	♥ -	♥ AKT975	Pass	2♦	Pass	2♥
North HCP: 14+1	♦ KQT54	♦ J8	Pass	2♠	Pass	2NT
South HCP: 13+2	♣ K983	♣ A6	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AJ873				1♠
Vul: None	♥ AQJT7	♥ 864	Pass	2♥	Pass	3♥
North HCP: 16+1	♦ K652	♦ AJ	Pass	4NT	Pass	5♥ ¹
South HCP: 14+1	♣ AT8	♣ KJ5	Pass	6♥	All Pass	
Contract: 6♥ North						1. A=2/5 or 5/5, Q(H)=0

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ AJ2	♠ K4				1♦
Vul: N-S	♥ KJ84	♥ Q73	Pass	2♣	Pass	3♦
North HCP: 16+1	♦ 4	♦ AKJT65	Pass	3♥	Pass	3NT
South HCP: 15+2	♣ AKT83	♣ Q5	Pass	6NT	All Pass	
Contract: 6NT North						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ KQT9863	♠ 4		1♠	Pass	2♦
Vul: E-W	♥ 6	♥ AKQ8	Pass	2♣	Pass	3♥
North HCP: 12+3	♦ 5	♦ AJ984	Pass	6♠	All Pass	
South HCP: 15+1	♣ AK32	♣ J84				
Contract: 6♠ North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ 864	♠ AQ93				1♦
Vul: None	♥ AKJ6	♥ Q2	Pass	2♣	Pass	2♦
North HCP: 14+1	♦ 4	♦ J976	Pass	2♥	Pass	3♠
South HCP: 12	♣ AQ763	♣ K52	Pass	4♠	All Pass	
Contract: 4♠ North						

Board: 44 ♠ J52 You bid first.

Dealer: South ♥ AKT975 The opponents are silent.

Vul: Both ♦ J8

HCP: 13+2 ♣ A6

Board: 45 ♠ AJ873 You bid first.

Dealer: South ♥ 864 The opponents are silent.

Vul: None ♦ AJ

HCP: 14+1 ♣ KJ5

Board: 46 ♠ K4 You bid first.

Dealer: South ♥ Q73 The opponents are silent.

Vul: N-S ♦ AKJT65

HCP: 15+2 ♣ Q5

Board: 47 ♠ 4 Partner bids first.

Dealer: North ♥ AKQ8 The opponents are silent.

Vul: E-W ♦ AJ984

HCP: 15+1 ♣ J84

Board: 48 ♠ AQ93 You bid first.

Dealer: South ♥ Q2 The opponents are silent.

Vul: None ♦ J976

HCP: 12 ♣ K52

Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ AQ63	♠ J52				1♥
Vul: Both	♥ -	♥ AKT975	Pass	2♦	Pass	2♥
North HCP: 14+1	♦ KQT54	♦ J8	Pass	2♠	Pass	2NT
South HCP: 13+2	♣ K983	♣ A6	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AJ873				1♠
Vul: None	♥ AQJT7	♥ 864	Pass	2♥	Pass	3♥
North HCP: 16+1	♦ K652	♦ AJ	Pass	4NT	Pass	5♥ ¹
South HCP: 14+1	♣ AT8	♣ KJ5	Pass	6♥	All Pass	
Contract: 6♥ North						1. A=2/5 or 5/5, Q(H)=0

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ AJ2	♠ K4				1♦
Vul: N-S	♥ KJ84	♥ Q73	Pass	2♣	Pass	3♦
North HCP: 16+1	♦ 4	♦ AKJT65	Pass	3♥	Pass	3NT
South HCP: 15+2	♣ AKT83	♣ Q5	Pass	6NT	All Pass	
Contract: 6NT North						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ KQT9863	♠ 4		1♠	Pass	2♦
Vul: E-W	♥ 6	♥ AKQ8	Pass	2♣	Pass	3♥
North HCP: 12+3	♦ 5	♦ AJ984	Pass	6♠	All Pass	
South HCP: 15+1	♣ AK32	♣ J84				
Contract: 6♠ North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ 864	♠ AQ93				1♦
Vul: None	♥ AKJ6	♥ Q2	Pass	2♣	Pass	2♦
North HCP: 14+1	♦ 4	♦ J976	Pass	2♥	Pass	3♠
South HCP: 12	♣ AQ763	♣ K52	Pass	4♠	All Pass	
Contract: 4♠ North						

Board: 49 ♠ 973 You bid first.

Dealer: North ♥ AK963 The opponents are silent.

Vul: N-S ♦ K

HCP: 12+1 ♣ Q754

Board: 50 ♠ Q95 You bid first.

Dealer: North ♥ QJ87 The opponents are silent.

Vul: E-W ♦ 8

HCP: 13+1 ♣ AKJ64

Both hands (Answers Page)

Board: 49

Dealer: North

North:

♠ 973

South:

♠ J64

W N E S

1 ♥ Pass 2 ♣

Vul: N-S

♥ AK963

♥ 4

Pass 3 ♣ Pass 3 ♦

North HCP: 12+1

♦ K

♦ AQ92

Pass 3NT All Pass

South HCP: 14+1

♣ Q754

♣ AK632

Contract: 3NT North

Board: 50

Dealer: North

North:

♠ Q95

South:

♠ AK63

W N E S

1 ♣ Pass 1 ♦

Vul: E-W

♥ QJ87

♥ A5

 Pass 1 ♥ Pass 1 ♠¹

North HCP: 13+1

♦ 8

♦ AQT762

Pass 2 ♣ Pass 3 ♠

South HCP: 17+2

♣ AKJ64

♣ 9

Pass 3NT Pass 4 ♦

Contract: 4 ♠ North

Pass 4 ♠ All Pass

1. Fourth suit game force

Board: 49	♠ J64	Partner bids first.
Dealer: North	♥ 4	The opponents are silent.
Vul: N-S	♦ AQ92	
HCP: 14+1	♣ AK632	

Board: 50	♠ AK63	Partner bids first.
Dealer: North	♥ A5	The opponents are silent.
Vul: E-W	♦ AQT762	
HCP: 17+2	♣ 9	

Both hands (Answers Page)

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ 973	♠ J64		1 ♥	Pass	2 ♣
Vul: N-S	♥ AK963	♥ 4	Pass	3 ♣	Pass	3 ♦
North HCP: 12+1	♦ K	♦ AQ92	Pass	3NT	All Pass	
South HCP: 14+1	♣ Q754	♣ AK632				
Contract: 3NT North						

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ Q95	♠ AK63		1 ♣	Pass	1 ♦
Vul: E-W	♥ QJ87	♥ A5	Pass	1 ♥	Pass	1 ♠ ¹
North HCP: 13+1	♦ 8	♦ AQT762	Pass	2 ♣	Pass	3 ♠
South HCP: 17+2	♣ AKJ64	♣ 9	Pass	3NT	Pass	4 ♦
Contract: 4 ♠ North			Pass	4 ♠	All Pass	

1. Fourth suit game force