

Board: 1	♠ AK2	Partner is dealer.
Dealer: South	♥ K6	The opponents are silent.
Vul: N-S	♦ KT85	
HCP: 14	♣ JT72	

Board: 2	♠ J6	Partner is dealer.
Dealer: South	♥ Q	East (LHO) bids 2♦ if possible.
Vul: E-W	♦ QT97	
HCP: 6+2	♣ J97542	

Board: 3	♠ AQ532	You are dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: N-S	♦ KJ86	
HCP: 10+1	♣ 8743	

Board: 4	♠ -	Partner is dealer.
Dealer: South	♥ AT64	The opponents are silent.
Vul: E-W	♦ AKQ652	
HCP: 13+2	♣ 943	

Board: 5	♠ AQ732	LHO is dealer.
Dealer: East	♥ A3	East (LHO) opens 1♥ if possible.
Vul: E-W	♦ 643	
HCP: 12+1	♣ QT4	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ AK2	♠ Q6				1 ♥
Vul: N-S	♥ K6	♥ AT875	Pass	2 ♣	Pass	3 ♦
North HCP: 14	♦ KT85	♦ Q943	Pass	3NT	All Pass	
South HCP: 12+1	♣ JT72	♣ A8				
Contract: 3NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ J6	♠ AT8				1 ♥
Vul: E-W	♥ Q	♥ AJ98643	Pass	1NT ¹	2 ♦	4 ♥
North HCP: 6+2	♦ QT97	♦ K	All Pass			
South HCP: 16+3	♣ J97542	♣ A6				1. forcing 1NT
Contract: 4 ♥ South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ AQ532	♠ 986		1 ♠	Pass	2 ♠
Vul: N-S	♥ -	♥ AJ863	All Pass			
North HCP: 10+1	♦ KJ86	♦ A53				
South HCP: 9+1	♣ 8743	♣ T6				
Contract: 2 ♠ South						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKJ8732				1 ♠
Vul: E-W	♥ AT64	♥ QJ2	Pass	2 ♦	Pass	4 ♠
North HCP: 13+2	♦ AKQ652	♦ T	All Pass			
South HCP: 12+3	♣ 943	♣ J8				
Contract: 4 ♠ South						

Board: 5	North:	South:	W	N	E	S
Dealer: East	♠ AQ732	♠ 984			1 ♥	Pass
Vul: E-W	♥ A3	♥ J5	Pass	1 ♠	Pass	2 ♥ ¹
North HCP: 12+1	♦ 643	♦ AK95	Pass	4 ♠	All Pass	
South HCP: 11	♣ QT4	♣ K982				1. limit raise or better in !S
Contract: 4 ♠ North						

Board: 1 ♠ Q6 You are dealer.

Dealer: South ♥ AT875 The opponents are silent.

Vul: N-S ♦ Q943

HCP: 12+1 ♣ A8

Board: 2 ♠ AT8 You are dealer.

Dealer: South ♥ AJ98643 East (RHO) bids 2♦ if possible.

Vul: E-W ♦ K

HCP: 16+3 ♣ A6

Board: 3 ♠ 986 Partner is dealer.

Dealer: North ♥ AJ863 The opponents are silent.

Vul: N-S ♦ A53

HCP: 9+1 ♣ T6

Board: 4 ♠ AKJ8732 You are dealer.

Dealer: South ♥ QJ2 The opponents are silent.

Vul: E-W ♦ T

HCP: 12+3 ♣ J8

Board: 5 ♠ 984 RHO is dealer. You bid second.

Dealer: East ♥ J5 East (RHO) opens 1♥ if possible.

Vul: E-W ♦ AK95

HCP: 11 ♣ K982

Both hands (Answers Page)

Board: 1

	North:	South:	W	N	E	S
Dealer: South	♠ AK2	♠ Q6				1 ♥
Vul: N-S	♥ K6	♥ AT875	Pass	2 ♣	Pass	3 ♦
North HCP: 14	♦ KT85	♦ Q943	Pass	3NT	All Pass	
South HCP: 12+1	♣ JT72	♣ A8				
Contract: 3NT North						

Board: 2

	North:	South:	W	N	E	S
Dealer: South	♠ J6	♠ AT8				1 ♥
Vul: E-W	♥ Q	♥ AJ98643	Pass	1NT ¹	2 ♦	4 ♥
North HCP: 6+2	♦ QT97	♦ K	All Pass			
South HCP: 16+3	♣ J97542	♣ A6				1. forcing 1NT
Contract: 4 ♥ South						

Board: 3

	North:	South:	W	N	E	S
Dealer: North	♠ AQ532	♠ 986		1 ♠	Pass	2 ♠
Vul: N-S	♥ -	♥ AJ863	All Pass			
North HCP: 10+1	♦ KJ86	♦ A53				
South HCP: 9+1	♣ 8743	♣ T6				
Contract: 2 ♠ South						

Board: 4

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKJ8732				1 ♠
Vul: E-W	♥ AT64	♥ QJ2	Pass	2 ♦	Pass	4 ♠
North HCP: 13+2	♦ AKQ652	♦ T	All Pass			
South HCP: 12+3	♣ 943	♣ J8				
Contract: 4 ♠ South						

Board: 5

	North:	South:	W	N	E	S
Dealer: East	♠ AQ732	♠ 984			1 ♥	Pass
Vul: E-W	♥ A3	♥ J5	Pass	1 ♠	Pass	2 ♥ ¹
North HCP: 12+1	♦ 643	♦ AK95	Pass	4 ♠	All Pass	
South HCP: 11	♣ QT4	♣ K982				1. limit raise or better in !S
Contract: 4 ♠ North						

Board: 6	♠ A6	Partner is dealer.
Dealer: South	♥ J942	The opponents are silent.
Vul: Both	♦ 7432	
HCP: 6	♣ J63	

Board: 7	♠ AT4	Partner is dealer.
Dealer: South	♥ 4	The opponents are silent.
Vul: Both	♦ 82	
HCP: 9+3	♣ AJT7632	

Board: 8	♠ K73	Partner is dealer.
Dealer: South	♥ AK65	The opponents are silent.
Vul: E-W	♦ 652	
HCP: 12	♣ QT3	

Board: 9	♠ 9	LHO is dealer.
Dealer: East	♥ K976	East (LHO) opens 1♥ if possible.
Vul: E-W	♦ A4	West (RHO) bids 1♠ if possible.
HCP: 12+2	♣ KQT854	

Board: 10	♠ 942	Partner is dealer.
Dealer: South	♥ K	East (LHO) bids 4♥ if possible.
Vul: E-W	♦ KQ984	
HCP: 11+1	♣ K643	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ KQJ872				1 ♠
Vul: Both	♥ J942	♥ Q		All Pass		
North HCP: 6	♦ 7432	♦ QT				
South HCP: 16+2	♣ J63	♣ AQ52				
Contract: 1 ♠ South						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ AT4	♠ K976				1 ♥
Vul: Both	♥ 4	♥ QT863	Pass	1NT ¹	Pass	2 ♣
North HCP: 9+3	♦ 82	♦ AK	Pass	3 ♣	Pass	3NT
South HCP: 15+1	♣ AJT7632	♣ K4	All Pass			
Contract: 3NT South						1. forcing 1NT

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ AQJ54				1 ♠
Vul: E-W	♥ AK65	♥ J72	Pass	1NT ¹	Pass	2 ♦
North HCP: 12	♦ 652	♦ J94	Pass	4 ♠	All Pass	
South HCP: 12+1	♣ QT3	♣ K7				1. forcing 1NT
Contract: 4 ♠ North						

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ 9	♠ AJT42			1 ♥	Pass
Vul: E-W	♥ K976	♥ 5	1 ♠	2 ♣	Pass	4 ♣
North HCP: 12+2	♦ A4	♦ T75	All Pass			
South HCP: 6+1	♣ KQT854	♣ J972				
Contract: 4 ♣ South						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 942	♠ AQ853				1 ♠
Vul: E-W	♥ K	♥ A3	Pass	1NT ¹	4 ♥	Pass
North HCP: 11+1	♦ KQ984	♦ J2	Pass	4 ♠	All Pass	
South HCP: 11+1	♣ K643	♣ T872				1. forcing 1NT
Contract: 4 ♠ North						

Board: 6	♠ KQJ872	You are dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: Both	♦ QT	
HCP: 16+2	♣ AQ52	

Board: 7	♠ K976	You are dealer.
Dealer: South	♥ QT863	The opponents are silent.
Vul: Both	♦ AK	
HCP: 15+1	♣ K4	

Board: 8	♠ AQJ54	You are dealer.
Dealer: South	♥ J72	The opponents are silent.
Vul: E-W	♦ J94	
HCP: 12+1	♣ K7	

Board: 9	♠ AJT42	RHO is dealer. You bid second.
Dealer: East	♥ 5	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ T75	West (LHO) bids 1♠ if possible.
HCP: 6+1	♣ J972	

Board: 10	♠ AQ853	You are dealer.
Dealer: South	♥ A3	East (RHO) bids 4♥ if possible.
Vul: E-W	♦ J2	
HCP: 11+1	♣ T872	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ KQJ872				1 ♠
Vul: Both	♥ J942	♥ Q		All Pass		
North HCP: 6	♦ 7432	♦ QT				
South HCP: 16+2	♣ J63	♣ AQ52				
Contract: 1 ♠ South						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ AT4	♠ K976				1 ♥
Vul: Both	♥ 4	♥ QT863	Pass	1NT ¹	Pass	2 ♣
North HCP: 9+3	♦ 82	♦ AK	Pass	3 ♣	Pass	3NT
South HCP: 15+1	♣ AJT7632	♣ K4	All Pass			
Contract: 3NT South						1. forcing 1NT

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ AQJ54				1 ♠
Vul: E-W	♥ AK65	♥ J72	Pass	1NT ¹	Pass	2 ♦
North HCP: 12	♦ 652	♦ J94	Pass	4 ♠	All Pass	
South HCP: 12+1	♣ QT3	♣ K7				1. forcing 1NT
Contract: 4 ♠ North						

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ 9	♠ AJT42			1 ♥	Pass
Vul: E-W	♥ K976	♥ 5	1 ♠	2 ♣	Pass	4 ♣
North HCP: 12+2	♦ A4	♦ T75	All Pass			
South HCP: 6+1	♣ KQT854	♣ J972				
Contract: 4 ♣ South						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 942	♠ AQ853				1 ♠
Vul: E-W	♥ K	♥ A3	Pass	1NT ¹	4 ♥	Pass
North HCP: 11+1	♦ KQ984	♦ J2	Pass	4 ♠	All Pass	
South HCP: 11+1	♣ K643	♣ T872				1. forcing 1NT
Contract: 4 ♠ North						

Board: 11 ♠ AKQJ7 You are dealer.

Dealer: North ♥ K53 The opponents are silent.

Vul: N-S ♦ AJ3

HCP: 18+1 ♣ 73

Board: 12 ♠ 85432 RHO is dealer. You bid second.

Dealer: West ♥ A West (RHO) opens 1♥ if possible.

Vul: Both ♦ J92 East (LHO) bids 2♥ if possible.

HCP: 7+1 ♣ QT83 West (RHO) bids 3♥ if possible.

Board: 13 ♠ AQ532 You are dealer.

Dealer: North ♥ - The opponents are silent.

Vul: E-W ♦ AJ864

HCP: 14+2 ♣ K82

Board: 14 ♠ 54 Partner is dealer.

Dealer: South ♥ A976 The opponents are silent.

Vul: N-S ♦ QJ9

HCP: 7 ♣ 8764

Board: 15 ♠ QT9873 Partner is dealer.

Dealer: South ♥ T4 The opponents are silent.

Vul: N-S ♦ 54

HCP: 5+2 ♣ K75

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ7	♠ 853		1 ♠	Pass	2 ♦
Vul: N-S	♥ K53	♥ A4	Pass	3NT	Pass	6 ♠
North HCP: 18+1	♦ AJ3	♦ Q8754	All Pass			
South HCP: 13+1	♣ 73	♣ AK5				
Contract: 6 ♠ South						

Board: 12	North:	South:	W	N	E	S
Dealer: West	♠ 85432	♠ 6	1 ♥	Pass	2 ♥	3 ♦
Vul: Both	♥ A	♥ J5	3 ♥	Pass	Pass	4 ♦
North HCP: 7+1	♦ J92	♦ AKQT853	All Pass			
South HCP: 13+3	♣ QT83	♣ K76				
Contract: 4 ♦ South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ AQ532	♠ JT6		1 ♠	Pass	2 ♠
Vul: E-W	♥ -	♥ Q9765	All Pass			
North HCP: 14+2	♦ AJ864	♦ QT2				
South HCP: 7+1	♣ K82	♣ QT				
Contract: 2 ♠ South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ 54	♠ K9632			1 ♠	
Vul: N-S	♥ A976	♥ K854	Pass	1NT ¹	Pass	2 ♥
North HCP: 7	♦ QJ9	♦ A2	All Pass			
South HCP: 10+1	♣ 8764	♣ 53				
Contract: 2 ♥ South			1. forcing 1NT			

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ QT9873	♠ AJ42			1 ♥	
Vul: N-S	♥ T4	♥ K9862	Pass	2 ♠ ¹	All Pass	
North HCP: 5+2	♦ 54	♦ A62				
South HCP: 12+1	♣ K75	♣ T	1. Weak Jump Shifts 2			
Contract: 2 ♠ North						

Board: 11	♠ 853	Partner is dealer.
Dealer: North	♥ A4	The opponents are silent.
Vul: N-S	♦ Q8754	
HCP: 13+1	♣ AK5	

Board: 12	♠ 6	LHO is dealer.
Dealer: West	♥ J5	West (LHO) opens 1♥ if possible.
Vul: Both	♦ AKQT853	East (RHO) bids 2♥ if possible.
HCP: 13+3	♣ K76	West (LHO) bids 3♥ if possible.

Board: 13	♠ JT6	Partner is dealer.
Dealer: North	♥ Q9765	The opponents are silent.
Vul: E-W	♦ QT2	
HCP: 7+1	♣ QT	

Board: 14	♠ K9632	You are dealer.
Dealer: South	♥ K854	The opponents are silent.
Vul: N-S	♦ A2	
HCP: 10+1	♣ 53	

Board: 15	♠ AJ42	You are dealer.
Dealer: South	♥ K9862	The opponents are silent.
Vul: N-S	♦ A62	
HCP: 12+1	♣ T	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ7	♠ 853		1 ♠	Pass	2 ♦
Vul: N-S	♥ K53	♥ A4	Pass	3NT	Pass	6 ♠
North HCP: 18+1	♦ AJ3	♦ Q8754	All Pass			
South HCP: 13+1	♣ 73	♣ AK5				
Contract: 6 ♠ South						

Board: 12	North:	South:	W	N	E	S
Dealer: West	♠ 85432	♠ 6	1 ♥	Pass	2 ♥	3 ♦
Vul: Both	♥ A	♥ J5	3 ♥	Pass	Pass	4 ♦
North HCP: 7+1	♦ J92	♦ AKQT853	All Pass			
South HCP: 13+3	♣ QT83	♣ K76				
Contract: 4 ♦ South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ AQ532	♠ JT6		1 ♠	Pass	2 ♠
Vul: E-W	♥ -	♥ Q9765	All Pass			
North HCP: 14+2	♦ AJ864	♦ QT2				
South HCP: 7+1	♣ K82	♣ QT				
Contract: 2 ♠ South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ 54	♠ K9632			1 ♠	
Vul: N-S	♥ A976	♥ K854	Pass	1NT ¹	Pass	2 ♥
North HCP: 7	♦ QJ9	♦ A2	All Pass			
South HCP: 10+1	♣ 8764	♣ 53				
Contract: 2 ♥ South			1. forcing 1NT			

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ QT9873	♠ AJ42			1 ♥	
Vul: N-S	♥ T4	♥ K9862	Pass	2 ♠ ¹	All Pass	
North HCP: 5+2	♦ 54	♦ A62				
South HCP: 12+1	♣ K75	♣ T	1. Weak Jump Shifts 2			
Contract: 2 ♠ North						

Board: 16 ♠ KJ942 You are dealer.

Dealer: North ♥ QJ5 The opponents are silent.

Vul: None ♦ A9

HCP: 12+1 ♣ J82

Board: 17 ♠ QJ2 RHO is dealer. You bid second.

Dealer: West ♥ AK West (RHO) opens 1♠ if possible.

Vul: E-W ♦ J654 East (LHO) bids 2♠ if possible.

HCP: 11 ♣ 8653

Board: 18 ♠ KJT7 Partner is dealer.

Dealer: South ♥ 432 The opponents are silent.

Vul: Both ♦ T84

HCP: 8 ♣ A73

Board: 19 ♠ AKQ96 You are dealer.

Dealer: North ♥ T93 The opponents are silent.

Vul: Both ♦ KT3

HCP: 13+1 ♣ J9

Board: 20 ♠ K94 Partner is dealer.

Dealer: South ♥ AK9864 East (LHO) bids 3♣ if possible.

Vul: Both ♦ A

HCP: 14+2 ♣ 953

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ KJ942	♠ T5		1 ♠	Pass	1NT ¹
Vul: None	♥ QJ5	♥ AK93	Pass	2 ♣	Pass	2NT
North HCP: 12+1	♦ A9	♦ QT87	All Pass			
South HCP: 11	♣ J82	♣ Q53				
Contract: 2NT South			1. forcing 1NT			

Board: 17	North:	South:	W	N	E	S
Dealer: West	♠ QJ2	♠ 7	1 ♠	Pass	Pass	X
Vul: E-W	♥ AK	♥ JT8	Pass	2 ♣	2 ♠	3 ♣
North HCP: 11	♦ J654	♦ AQT8	Pass	3NT	All Pass	
South HCP: 16+1	♣ 8653	♣ AKQ42				
Contract: 3NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ KJT7	♠ AQ				1 ♥
Vul: Both	♥ 432	♥ KJT86	Pass	2 ♥	Pass	4 ♥
North HCP: 8	♦ T84	♦ Q3	All Pass			
South HCP: 17+1	♣ A73	♣ KQ95				
Contract: 4 ♥ South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ AKQ96	♠ T73		1 ♠	Pass	2 ♠
Vul: Both	♥ T93	♥ J74	All Pass			
North HCP: 13+1	♦ KT3	♦ J4				
South HCP: 9+1	♣ J9	♣ AKT85				
Contract: 2 ♠ South						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ AQJT72				1 ♠
Vul: Both	♥ AK9864	♥ 75	Pass	2 ♥	3 ♣	3 ♠
North HCP: 14+2	♦ A	♦ 72	Pass	4 ♠	All Pass	
South HCP: 11+2	♣ 953	♣ AT8				
Contract: 4 ♠ North						

Board: 16 ♠ T5 Partner is dealer.

Dealer: North ♥ AK93 The opponents are silent.

Vul: None ♦ QT87

HCP: 11 ♣ Q53

Board: 17 ♠ 7 LHO is dealer.

Dealer: West ♥ JT8 West (LHO) opens 1♠ if possible.

Vul: E-W ♦ AQT8 East (RHO) bids 2♠ if possible.

HCP: 16+1 ♣ AKQ42

Board: 18 ♠ AQ You are dealer.

Dealer: South ♥ KJT86 The opponents are silent.

Vul: Both ♦ Q3

HCP: 17+1 ♣ KQ95

Board: 19 ♠ T73 Partner is dealer.

Dealer: North ♥ J74 The opponents are silent.

Vul: Both ♦ J4

HCP: 9+1 ♣ AKT85

Board: 20 ♠ AQJT72 You are dealer.

Dealer: South ♥ 75 East (RHO) bids 3♣ if possible.

Vul: Both ♦ 72

HCP: 11+2 ♣ AT8

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ KJ942	♠ T5		1 ♠	Pass	1NT ¹
Vul: None	♥ QJ5	♥ AK93	Pass	2 ♣	Pass	2NT
North HCP: 12+1	♦ A9	♦ QT87	All Pass			
South HCP: 11	♣ J82	♣ Q53				
Contract: 2NT South			1. forcing 1NT			

Board: 17	North:	South:	W	N	E	S
Dealer: West	♠ QJ2	♠ 7	1 ♠	Pass	Pass	X
Vul: E-W	♥ AK	♥ JT8	Pass	2 ♣	2 ♠	3 ♣
North HCP: 11	♦ J654	♦ AQT8	Pass	3NT	All Pass	
South HCP: 16+1	♣ 8653	♣ AKQ42				
Contract: 3NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ KJT7	♠ AQ				1 ♥
Vul: Both	♥ 432	♥ KJT86	Pass	2 ♥	Pass	4 ♥
North HCP: 8	♦ T84	♦ Q3	All Pass			
South HCP: 17+1	♣ A73	♣ KQ95				
Contract: 4 ♥ South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ AKQ96	♠ T73		1 ♠	Pass	2 ♠
Vul: Both	♥ T93	♥ J74	All Pass			
North HCP: 13+1	♦ KT3	♦ J4				
South HCP: 9+1	♣ J9	♣ AKT85				
Contract: 2 ♠ South						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ AQJT72				1 ♠
Vul: Both	♥ AK9864	♥ 75	Pass	2 ♥	3 ♣	3 ♠
North HCP: 14+2	♦ A	♦ 72	Pass	4 ♠	All Pass	
South HCP: 11+2	♣ 953	♣ AT8				
Contract: 4 ♠ North						

Board: 21	♠ 5	Partner is dealer.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: None	♦ AQJ94	
HCP: 18+1	♣ AKJ2	

Board: 22	♠ 9873	Partner is dealer.
Dealer: South	♥ JT4	East (LHO) Doubles 1♥ if possible.
Vul: None	♦ KJT2	East (LHO) bids 2♠ if possible.
HCP: 5	♣ 83	

Board: 23	♠ A53	You are dealer.
Dealer: North	♥ AT983	The opponents are silent.
Vul: N-S	♦ Q4	
HCP: 14+1	♣ A54	

Board: 24	♠ QT832	Partner is dealer.
Dealer: South	♥ J9	The opponents are silent.
Vul: E-W	♦ Q82	
HCP: 8+1	♣ QJT	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AT974				1 ♠
Vul: None	♥ QJ8	♥ AK52	Pass	2 ♦	Pass	2 ♥
North HCP: 18+1	♦ AQJ94	♦ T532	Pass	3 ♣	Pass	3 ♦
South HCP: 11+1	♣ AKJ2	♣ -	Pass	4 ♦	Pass	4 NT
Contract: 6 ♦ South			Pass	5 ♠ ¹	Pass	6 ♦
			All Pass			

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

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ 9873	♠ AT				1 ♥
Vul: None	♥ JT4	♥ AQ865	Pass	Pass	X	2 ♦
North HCP: 5	♦ KJT2	♦ A987	Pass	2 ♥	2 ♠	Pass
South HCP: 15+1	♣ 83	♣ J5	Pass	3 ♥	All Pass	
Contract: 3 ♥ North						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ A53	♠ KQ72		1 ♥	Pass	1 ♠
Vul: N-S	♥ AT983	♥ 52	Pass	1 NT	All Pass	
North HCP: 14+1	♦ Q4	♦ J87				
South HCP: 9	♣ A54	♣ K762				
Contract: 1 NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ QT832	♠ A64				1 ♥
Vul: E-W	♥ J9	♥ AQ7654	Pass	1 ♠	Pass	2 ♥
North HCP: 8+1	♦ Q82	♦ K4	All Pass			
South HCP: 13+2	♣ QJT	♣ 64				
Contract: 2 ♥ South						

Board: 21	♠ AT974	You are dealer.
Dealer: South	♥ AK52	The opponents are silent.
Vul: None	♦ T532	
HCP: 11+1	♣ -	

Board: 22	♠ AT	You are dealer.
Dealer: South	♥ AQ865	East (RHO) Doubles 1♥ if possible.
Vul: None	♦ A987	East (RHO) bids 2♠ if possible.
HCP: 15+1	♣ J5	

Board: 23	♠ KQ72	Partner is dealer.
Dealer: North	♥ 52	The opponents are silent.
Vul: N-S	♦ J87	
HCP: 9	♣ K762	

Board: 24	♠ A64	You are dealer.
Dealer: South	♥ AQ7654	The opponents are silent.
Vul: E-W	♦ K4	
HCP: 13+2	♣ 64	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AT974				1 ♠
Vul: None	♥ QJ8	♥ AK52	Pass	2 ♦	Pass	2 ♥
North HCP: 18+1	♦ AQJ94	♦ T532	Pass	3 ♣	Pass	3 ♦
South HCP: 11+1	♣ AKJ2	♣ -	Pass	4 ♦	Pass	4 NT
Contract: 6 ♦ South			Pass	5 ♠ ¹	Pass	6 ♦
			All Pass			

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

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ 9873	♠ AT				1 ♥
Vul: None	♥ JT4	♥ AQ865	Pass	Pass	X	2 ♦
North HCP: 5	♦ KJT2	♦ A987	Pass	2 ♥	2 ♠	Pass
South HCP: 15+1	♣ 83	♣ J5	Pass	3 ♥	All Pass	
Contract: 3 ♥ North						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ A53	♠ KQ72		1 ♥	Pass	1 ♠
Vul: N-S	♥ AT983	♥ 52	Pass	1 NT	All Pass	
North HCP: 14+1	♦ Q4	♦ J87				
South HCP: 9	♣ A54	♣ K762				
Contract: 1 NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ QT832	♠ A64				1 ♥
Vul: E-W	♥ J9	♥ AQ7654	Pass	1 ♠	Pass	2 ♥
North HCP: 8+1	♦ Q82	♦ K4	All Pass			
South HCP: 13+2	♣ QJT	♣ 64				
Contract: 2 ♥ South						

Board: 25	♠ AT9	Partner is dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: E-W	♦ JT8762	
HCP: 9+2	♣ 952	

Board: 26	♠ AQ9862	Partner is dealer.
Dealer: South	♥ 6	The opponents are silent.
Vul: Both	♦ A4	
HCP: 18+2	♣ AKJ3	

Board: 27	♠ Q	You are dealer.
Dealer: North	♥ QJ843	The opponents are silent.
Vul: Both	♦ A43	
HCP: 12+1	♣ KT84	

Board: 28	♠ AQ94	Partner is dealer.
Dealer: South	♥ T9	East (LHO) Doubles 5♦ if possible.
Vul: Both	♦ AK9652	
HCP: 13+2	♣ 5	

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ AT9	♠ 875				1♥
Vul: E-W	♥ A	♥ KQT94	Pass	1NT ¹	Pass	2♣
North HCP: 9+2	♦ JT8762	♦ K3	Pass	2♦	All Pass	
South HCP: 11+1	♣ 952	♣ KT8				1. forcing 1NT
Contract: 2♦ North						

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ AQ9862	♠ K				1♥
Vul: Both	♥ 6	♥ KQJ8753	Pass	1♠	Pass	2♥
North HCP: 18+2	♦ A4	♦ 95	Pass	3♠	Pass	4♥
South HCP: 11+3	♣ AKJ3	♣ Q87	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: 27	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ AT72		1♥	Pass	1♠
Vul: Both	♥ QJ843	♥ K7	Pass	2♣	Pass	5♣
North HCP: 12+1	♦ A43	♦ T98	All Pass			
South HCP: 13	♣ KT84	♣ AQ97				
Contract: 5♣ South						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ AQ94	♠ 863				1♥
Vul: Both	♥ T9	♥ AKQ8762	Pass	2♦	Pass	3♥
North HCP: 13+2	♦ AK9652	♦ -	Pass	4NT	Pass	5♣ ¹
South HCP: 14+3	♣ 5	♣ AJ2	Pass	5♦	X	5NT ²
Contract: 6♥ North			Pass	6♥	All Pass	

1. A=0/5 or 3/5
2. !H queen no !D king no !S king no !C king

Board: 25 ♠ 875 You are dealer.

Dealer: South ♥ KQT94 The opponents are silent.

Vul: E-W ♦ K3

HCP: 11+1 ♣ KT8

Board: 26 ♠ K You are dealer.

Dealer: South ♥ KQJ8753 The opponents are silent.

Vul: Both ♦ 95

HCP: 11+3 ♣ Q87

Board: 27 ♠ AT72 Partner is dealer.

Dealer: North ♥ K7 The opponents are silent.

Vul: Both ♦ T98

HCP: 13 ♣ AQ97

Board: 28 ♠ 863 You are dealer.

Dealer: South ♥ AKQ8762 East (RHO) Doubles 5♦ if possible.

Vul: Both ♦ -

HCP: 14+3 ♣ AJ2

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ AT9	♠ 875				1♥
Vul: E-W	♥ A	♥ KQT94	Pass	1NT ¹	Pass	2♣
North HCP: 9+2	♦ JT8762	♦ K3	Pass	2♦	All Pass	
South HCP: 11+1	♣ 952	♣ KT8				1. forcing 1NT
Contract: 2♦ North						

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ AQ9862	♠ K				1♥
Vul: Both	♥ 6	♥ KQJ8753	Pass	1♠	Pass	2♥
North HCP: 18+2	♦ A4	♦ 95	Pass	3♠	Pass	4♥
South HCP: 11+3	♣ AKJ3	♣ Q87	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: 27	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ AT72		1♥	Pass	1♠
Vul: Both	♥ QJ843	♥ K7	Pass	2♣	Pass	5♣
North HCP: 12+1	♦ A43	♦ T98	All Pass			
South HCP: 13	♣ KT84	♣ AQ97				
Contract: 5♣ South						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ AQ94	♠ 863				1♥
Vul: Both	♥ T9	♥ AKQ8762	Pass	2♦	Pass	3♥
North HCP: 13+2	♦ AK9652	♦ -	Pass	4NT	Pass	5♣ ¹
South HCP: 14+3	♣ 5	♣ AJ2	Pass	5♦	X	5NT ²
Contract: 6♥ North			Pass	6♥	All Pass	

1. A=0/5 or 3/5
2. !H queen no !D king no !S king no !C king

Board: 29	♠ K9	Partner is dealer.
Dealer: South	♥ AT2	The opponents are silent.
Vul: None	♦ Q65	
HCP: 15+1	♣ AQ865	

Board: 30	♠ AKQT3	You are dealer.
Dealer: North	♥ AKJ7	West (RHO) Doubles 5♦ if possible.
Vul: None	♦ 92	
HCP: 18+1	♣ J5	

Board: 31	♠ AT97	Partner is dealer.
Dealer: South	♥ J85	The opponents are silent.
Vul: E-W	♦ 87	
HCP: 11	♣ AQ83	

Board: 32	♠ 9	RHO is dealer. You bid second.
Dealer: West	♥ 93	West (RHO) opens 1♥ if possible.
Vul: None	♦ QT87432	East (LHO) bids 2♥ if possible.
HCP: 2+3	♣ T83	East (LHO) bids 3♥ if possible.
		West (RHO) bids 4♥ if possible.
		East (LHO) Doubles 4♠ if possible.

Both hands (Answers Page)

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ K9	♠ AQ853				1 ♠
Vul: None	♥ AT2	♥ K853	Pass	2 ♣	Pass	2 ♥
North HCP: 15+1	♦ Q65	♦ K97	Pass	2NT	Pass	3NT
South HCP: 13+1	♣ AQ865	♣ J	All Pass			
Contract: 3NT South						

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ AKQT3	♠ J		1 ♠	Pass	1NT ¹
Vul: None	♥ AKJ7	♥ Q54	Pass	3 ♥	Pass	4 ♦
North HCP: 18+1	♦ 92	♦ KQT7543	Pass	5 ♦	Pass	Pass
South HCP: 8+3	♣ J5	♣ 82	X	All Pass		
Contract: 5 ♦ X North						1. forcing 1NT

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ AT97	♠ Q865				1 ♥
Vul: E-W	♥ J85	♥ KQT43	Pass	1 ♠	Pass	2 ♣
North HCP: 11	♦ 87	♦ A52	Pass	3 ♣	All Pass	
South HCP: 12+1	♣ AQ83	♣ J				
Contract: 3 ♣ North						

Board: 32	North:	South:	W	N	E	S
Dealer: West	♠ 9	♠ AQ7643	1 ♥	Pass	2 ♥	X
Vul: None	♥ 93	♥ K6	Pass	3 ♦	3 ♥	3 ♣
North HCP: 2+3	♦ QT87432	♦ AJ	4 ♥	Pass	Pass	4 ♣
South HCP: 19+2	♣ T83	♣ KQ4	Pass	Pass	X	All Pass
Contract: 4 ♣ X South						

Board: 29	♠ AQ853	You are dealer.
Dealer: South	♥ K853	The opponents are silent.
Vul: None	♦ K97	
HCP: 13+1	♣ J	
Board: 30	♠ J	Partner is dealer.
Dealer: North	♥ Q54	West (LHO) Doubles 5♦ if possible.
Vul: None	♦ KQT7543	
HCP: 8+3	♣ 82	
Board: 31	♠ Q865	You are dealer.
Dealer: South	♥ KQT43	The opponents are silent.
Vul: E-W	♦ A52	
HCP: 12+1	♣ J	
Board: 32	♠ AQ7643	LHO is dealer.
Dealer: West	♥ K6	West (LHO) opens 1♥ if possible.
Vul: None	♦ AJ	East (RHO) bids 2♥ if possible.
HCP: 19+2	♣ KQ4	East (RHO) bids 3♥ if possible. West (LHO) bids 4♥ if possible. East (RHO) Doubles 4♠ if possible.

Both hands (Answers Page)

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ K9	♠ AQ853				1 ♠
Vul: None	♥ AT2	♥ K853	Pass	2 ♣	Pass	2 ♥
North HCP: 15+1	♦ Q65	♦ K97	Pass	2NT	Pass	3NT
South HCP: 13+1	♣ AQ865	♣ J	All Pass			
Contract: 3NT South						

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ AKQT3	♠ J		1 ♠	Pass	1NT ¹
Vul: None	♥ AKJ7	♥ Q54	Pass	3 ♥	Pass	4 ♦
North HCP: 18+1	♦ 92	♦ KQT7543	Pass	5 ♦	Pass	Pass
South HCP: 8+3	♣ J5	♣ 82	X	All Pass		
Contract: 5 ♦ X North			1. forcing 1NT			

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ AT97	♠ Q865				1 ♥
Vul: E-W	♥ J85	♥ KQT43	Pass	1 ♠	Pass	2 ♣
North HCP: 11	♦ 87	♦ A52	Pass	3 ♣	All Pass	
South HCP: 12+1	♣ AQ83	♣ J				
Contract: 3 ♣ North						

Board: 32	North:	South:	W	N	E	S
Dealer: West	♠ 9	♠ AQ7643	1 ♥	Pass	2 ♥	X
Vul: None	♥ 93	♥ K6	Pass	3 ♦	3 ♥	3 ♣
North HCP: 2+3	♦ QT87432	♦ AJ	4 ♥	Pass	Pass	4 ♣
South HCP: 19+2	♣ T83	♣ KQ4	Pass	Pass	X	All Pass
Contract: 4 ♣ X South						

Board: 33	♠ KQ732	You are dealer.
Dealer: North	♥ T764	The opponents are silent.
Vul: None	♦ 64	
HCP: 11+1	♣ AQ	

Board: 34	♠ -	LHO is dealer.
Dealer: East	♥ QJ	East (LHO) opens 1♠ if possible.
Vul: E-W	♦ KQJ63	West (RHO) bids 2♠ if possible.
HCP: 16+3	♣ AQJ984	

Board: 35	♠ KQT94	You are dealer.
Dealer: North	♥ K52	East (LHO) Doubles 3♦ if possible.
Vul: None	♦ 7	
HCP: 13+1	♣ KQ74	

Board: 36	♠ A874	Partner is dealer.
Dealer: South	♥ 85	The opponents are silent.
Vul: None	♦ J72	
HCP: 8	♣ KT64	

Board: 37	♠ 94	Partner is dealer.
Dealer: South	♥ K95	The opponents are silent.
Vul: None	♦ T76	
HCP: 12+1	♣ AKQ84	

Both hands (Answers Page)

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ KQ732	♠ AJ9		1 ♠	Pass	2 ♣
Vul: None	♥ T764	♥ K92	Pass	2 ♥	Pass	4 ♠
North HCP: 11+1	♦ 64	♦ J82	All Pass			
South HCP: 13	♣ AQ	♣ KJT6				
Contract: 4 ♠ South						

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ J74		1 ♠	Pass	
Vul: E-W	♥ QJ	♥ AT8	2 ♠	4NT ¹	Pass	5 ♦
North HCP: 16+3	♦ KQJ63	♦ 98752	All Pass			
South HCP: 5+1	♣ AQJ984	♣ T7				
Contract: 5 ♦ South			1. Unusual 4NT			

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ KQT94	♠ 8765		1 ♠	Pass	2NT ¹
Vul: None	♥ K52	♥ A9	Pass	3 ♦ ²	X	4 ♠
North HCP: 13+1	♦ 7	♦ AJ	All Pass			
South HCP: 10+1	♣ KQ74	♣ JT652				
Contract: 4 ♠ South			1. Jacoby 2NT			
			2. shortness !D			

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ A874	♠ J3			1 ♥	
Vul: None	♥ 85	♥ KQT73	Pass	1 ♠	Pass	2 ♣
North HCP: 8	♦ J72	♦ T	All Pass			
South HCP: 11+2	♣ KT64	♣ AJ873				
Contract: 2 ♣ South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ KT852			1 ♠	
Vul: None	♥ K95	♥ AQT	Pass	1NT ¹	Pass	2 ♦
North HCP: 12+1	♦ T76	♦ AQ52	Pass	3NT	All Pass	
South HCP: 15+1	♣ AKQ84	♣ 5				
Contract: 3NT North			1. forcing 1NT			

Board: 33 ♠ AJ9 Partner is dealer.

Dealer: North ♥ K92 The opponents are silent.

Vul: None ♦ J82

HCP: 13 ♣ KJT6

Board: 34 ♠ J74 RHO is dealer. You bid second.

Dealer: East ♥ AT8 East (RHO) opens 1♠ if possible.

Vul: E-W ♦ 98752 West (LHO) bids 2♠ if possible.

HCP: 5+1 ♣ T7

Board: 35 ♠ 8765 Partner is dealer.

Dealer: North ♥ A9 East (RHO) Doubles 3♦ if possible.

Vul: None ♦ AJ

HCP: 10+1 ♣ JT652

Board: 36 ♠ J3 You are dealer.

Dealer: South ♥ KQT73 The opponents are silent.

Vul: None ♦ T

HCP: 11+2 ♣ AJ873

Board: 37 ♠ KT852 You are dealer.

Dealer: South ♥ AQT The opponents are silent.

Vul: None ♦ AQ52

HCP: 15+1 ♣ 5

Both hands (Answers Page)

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ KQ732	♠ AJ9		1 ♠	Pass	2 ♣
Vul: None	♥ T764	♥ K92	Pass	2 ♥	Pass	4 ♠
North HCP: 11+1	♦ 64	♦ J82	All Pass			
South HCP: 13	♣ AQ	♣ KJT6				
Contract: 4 ♠ South						

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ J74		1 ♠	Pass	
Vul: E-W	♥ QJ	♥ AT8	2 ♠	4NT ¹	Pass	5 ♦
North HCP: 16+3	♦ KQJ63	♦ 98752	All Pass			
South HCP: 5+1	♣ AQJ984	♣ T7				
Contract: 5 ♦ South			1. Unusual 4NT			

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ KQT94	♠ 8765		1 ♠	Pass	2NT ¹
Vul: None	♥ K52	♥ A9	Pass	3 ♦ ²	X	4 ♠
North HCP: 13+1	♦ 7	♦ AJ	All Pass			
South HCP: 10+1	♣ KQ74	♣ JT652				
Contract: 4 ♠ South			1. Jacoby 2NT			
			2. shortness !D			

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ A874	♠ J3			1 ♥	
Vul: None	♥ 85	♥ KQT73	Pass	1 ♠	Pass	2 ♣
North HCP: 8	♦ J72	♦ T	All Pass			
South HCP: 11+2	♣ KT64	♣ AJ873				
Contract: 2 ♣ South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ KT852			1 ♠	
Vul: None	♥ K95	♥ AQT	Pass	1NT ¹	Pass	2 ♦
North HCP: 12+1	♦ T76	♦ AQ52	Pass	3NT	All Pass	
South HCP: 15+1	♣ AKQ84	♣ 5				
Contract: 3NT North			1. forcing 1NT			

Board: 38	♠ Q865	Partner is dealer.
Dealer: South	♥ KT8	The opponents are silent.
Vul: Both	♦ AQ965	
HCP: 11+1	♣ 3	

Board: 39	♠ Q8	You are dealer.
Dealer: North	♥ AJ9542	The opponents are silent.
Vul: Both	♦ QJ	
HCP: 14+2	♣ A83	

Board: 40	♠ Q9	Partner is dealer.
Dealer: South	♥ 82	The opponents are silent.
Vul: E-W	♦ KT7542	
HCP: 10+2	♣ KQ2	

Board: 41	♠ AK	You are dealer.
Dealer: North	♥ AQT52	West (RHO) Doubles 7♣ if possible.
Vul: None	♦ 92	
HCP: 17+1	♣ A973	

Both hands (Answers Page)

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ Q865	♠ J3				1♥
Vul: Both	♥ KT8	♥ AJ963	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ AQ965	♦ KJ2	Pass	3♥	Pass	3NT
South HCP: 14+1	♣ 3	♣ A82	Pass	4♥	All Pass	
Contract: 4♥ North						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ A942		1♥	Pass	1♠
Vul: Both	♥ AJ9542	♥ 7	Pass	2♥	All Pass	
North HCP: 14+2	♦ QJ	♦ K8765				
South HCP: 10+1	♣ A83	♣ K72				
Contract: 2♥ North						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ KJ5432				1♠
Vul: E-W	♥ 82	♥ KJ4	Pass	1NT ¹	Pass	2♣
North HCP: 10+2	♦ KT7542	♦ -	Pass	2♦	Pass	2♠
South HCP: 13+2	♣ KQ2	♣ AJ93	Pass	3♠	Pass	4♠
Contract: 4♠ South						All Pass

1. forcing 1NT

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ 7		1♥	Pass	1NT ¹
Vul: None	♥ AQT52	♥ K4	Pass	3♣	Pass	4NT
North HCP: 17+1	♦ 92	♦ AJ654	Pass	5♣ ²	Pass	5♦
South HCP: 12+2	♣ A973	♣ KJ642	Pass	6♣ ³	Pass	7♣
Contract: 7♣X South			X	All Pass		

1. forcing 1NT

2. A=0/5 or 3/5

3. no !C queen

Board: 38 ♠ J3 You are dealer.

Dealer: South ♥ AJ963 The opponents are silent.

Vul: Both ♦ KJ2

HCP: 14+1 ♣ A82

Board: 39 ♠ A942 Partner is dealer.

Dealer: North ♥ 7 The opponents are silent.

Vul: Both ♦ K8765

HCP: 10+1 ♣ K72

Board: 40 ♠ KJ5432 You are dealer.

Dealer: South ♥ KJ4 The opponents are silent.

Vul: E-W ♦ -

HCP: 13+2 ♣ AJ93

Board: 41 ♠ 7 Partner is dealer.

Dealer: North ♥ K4 West (LHO) Doubles 7♣ if possible.

Vul: None ♦ AJ654

HCP: 12+2 ♣ KJ642

Both hands (Answers Page)

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ Q865	♠ J3				1♥
Vul: Both	♥ KT8	♥ AJ963	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ AQ965	♦ KJ2	Pass	3♥	Pass	3NT
South HCP: 14+1	♣ 3	♣ A82	Pass	4♥	All Pass	
Contract: 4♥ North						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ A942		1♥	Pass	1♠
Vul: Both	♥ AJ9542	♥ 7	Pass	2♥	All Pass	
North HCP: 14+2	♦ QJ	♦ K8765				
South HCP: 10+1	♣ A83	♣ K72				
Contract: 2♥ North						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ KJ5432				1♠
Vul: E-W	♥ 82	♥ KJ4	Pass	1NT ¹	Pass	2♣
North HCP: 10+2	♦ KT7542	♦ -	Pass	2♦	Pass	2♠
South HCP: 13+2	♣ KQ2	♣ AJ93	Pass	3♠	Pass	4♠
Contract: 4♠ South						All Pass

1. forcing 1NT

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ 7		1♥	Pass	1NT ¹
Vul: None	♥ AQT52	♥ K4	Pass	3♣	Pass	4NT
North HCP: 17+1	♦ 92	♦ AJ654	Pass	5♣ ²	Pass	5♦
South HCP: 12+2	♣ A973	♣ KJ642	Pass	6♣ ³	Pass	7♣
Contract: 7♣X South			X	All Pass		

1. forcing 1NT

2. A=0/5 or 3/5

3. no !C queen

Board: 42	♠ 87542	You are dealer.
Dealer: North	♥ K5	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 16+1	♣ AKJ3	

Board: 43	♠ AQJ5	You are dealer.
Dealer: North	♥ JT764	The opponents are silent.
Vul: N-S	♦ AQT	
HCP: 14+1	♣ 9	

Board: 44	♠ KT8	RHO is dealer. You bid second.
Dealer: West	♥ QT87	West (RHO) opens 1♠ if possible.
Vul: E-W	♦ QT7	West (RHO) bids 2♠ if possible.
HCP: 8	♣ JT5	

Board: 45	♠ AT85	You are dealer.
Dealer: North	♥ AKQ92	The opponents are silent.
Vul: Both	♦ A97	
HCP: 17+1	♣ 4	

Board: 46	♠ AK862	You are dealer.
Dealer: North	♥ 954	The opponents are silent.
Vul: N-S	♦ QJ854	
HCP: 10+2	♣ -	

Both hands (Answers Page)

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ 87542	♠ AK9		1 ♠	Pass	2 ♠
Vul: Both	♥ K5	♥ 874	Pass	3 ♠	Pass	3NT
North HCP: 16+1	♦ KQ	♦ 974	All Pass			
South HCP: 7	♣ AKJ3	♣ 8762				
Contract: 3NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ AQJ5	♠ K86		1 ♥	Pass	2 ♥
Vul: N-S	♥ JT764	♥ Q92	All Pass			
North HCP: 14+1	♦ AQT	♦ K9432				
South HCP: 8+1	♣ 9	♣ T7				
Contract: 2 ♥ South						

Board: 44	North:	South:	W	N	E	S
Dealer: West	♠ KT8	♠ J4	1 ♠	Pass	Pass	2 ♣
Vul: E-W	♥ QT87	♥ A65	2 ♠	Pass	Pass	3 ♣
North HCP: 8	♦ QT7	♦ A2	All Pass			
South HCP: 15+2	♣ JT5	♣ AQ9632				
Contract: 3 ♣ South						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ AT85	♠ 94		1 ♥	Pass	2 ♥
Vul: Both	♥ AKQ92	♥ J53	Pass	4 ♣ ¹	Pass	4 ♥
North HCP: 17+1	♦ A97	♦ 8532	All Pass			
South HCP: 8	♣ 4	♣ AQJ6	1. Splinter			
Contract: 4 ♥ South						

Board: 46	North:	South:	W	N	E	S
Dealer: North	♠ AK862	♠ JT		1 ♠	Pass	1NT ¹
Vul: N-S	♥ 954	♥ KQT2	Pass	2 ♦	Pass	2NT
North HCP: 10+2	♦ QJ854	♦ A92	All Pass			
South HCP: 11	♣ -	♣ J985	1. forcing 1NT			
Contract: 2NT South						

Board: 42	♠ AK9	Partner is dealer.
Dealer: North	♥ 874	The opponents are silent.
Vul: Both	♦ 974	
HCP: 7	♣ 8762	

Board: 43	♠ K86	Partner is dealer.
Dealer: North	♥ Q92	The opponents are silent.
Vul: N-S	♦ K9432	
HCP: 8+1	♣ T7	

Board: 44	♠ J4	LHO is dealer.
Dealer: West	♥ A65	West (LHO) opens 1♠ if possible.
Vul: E-W	♦ A2	West (LHO) bids 2♠ if possible.
HCP: 15+2	♣ AQ9632	

Board: 45	♠ 94	Partner is dealer.
Dealer: North	♥ J53	The opponents are silent.
Vul: Both	♦ 8532	
HCP: 8	♣ AQJ6	

Board: 46	♠ JT	Partner is dealer.
Dealer: North	♥ KQT2	The opponents are silent.
Vul: N-S	♦ A92	
HCP: 11	♣ J985	

Both hands (Answers Page)

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ 87542	♠ AK9		1 ♠	Pass	2 ♠
Vul: Both	♥ K5	♥ 874	Pass	3 ♠	Pass	3NT
North HCP: 16+1	♦ KQ	♦ 974	All Pass			
South HCP: 7	♣ AKJ3	♣ 8762				
Contract: 3NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ AQJ5	♠ K86		1 ♥	Pass	2 ♥
Vul: N-S	♥ JT764	♥ Q92	All Pass			
North HCP: 14+1	♦ AQT	♦ K9432				
South HCP: 8+1	♣ 9	♣ T7				
Contract: 2 ♥ South						

Board: 44	North:	South:	W	N	E	S
Dealer: West	♠ KT8	♠ J4	1 ♠	Pass	Pass	2 ♣
Vul: E-W	♥ QT87	♥ A65	2 ♠	Pass	Pass	3 ♣
North HCP: 8	♦ QT7	♦ A2	All Pass			
South HCP: 15+2	♣ JT5	♣ AQ9632				
Contract: 3 ♣ South						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ AT85	♠ 94		1 ♥	Pass	2 ♥
Vul: Both	♥ AKQ92	♥ J53	Pass	4 ♣ ¹	Pass	4 ♥
North HCP: 17+1	♦ A97	♦ 8532	All Pass			
South HCP: 8	♣ 4	♣ AQJ6				
Contract: 4 ♥ South			1. Splinter			

Board: 46	North:	South:	W	N	E	S
Dealer: North	♠ AK862	♠ JT		1 ♠	Pass	1NT ¹
Vul: N-S	♥ 954	♥ KQT2	Pass	2 ♦	Pass	2NT
North HCP: 10+2	♦ QJ854	♦ A92	All Pass			
South HCP: 11	♣ -	♣ J985				
Contract: 2NT South			1. forcing 1NT			

Board: 47	♠ T7	Partner is dealer.
Dealer: South	♥ K985	The opponents are silent.
Vul: N-S	♦ T	
HCP: 12+2	♣ AKQ542	

Board: 48	♠ J6	Partner is dealer.
Dealer: South	♥ KQJ2	The opponents are silent.
Vul: E-W	♦ JT65	
HCP: 9	♣ J72	

Board: 49	♠ AQ9	LHO is dealer.
Dealer: East	♥ AQJ986	East (LHO) opens 1♠ if possible.
Vul: E-W	♦ QT3	West (RHO) bids 1NT if possible.
HCP: 15+2	♣ 2	

Board: 50	♠ K953	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: N-S	♦ Q9543	
HCP: 9+1	♣ KJ95	

Board: 51	♠ 73	Partner is dealer.
Dealer: South	♥ AKJ7	The opponents are silent.
Vul: E-W	♦ J95	
HCP: 12	♣ K875	

Both hands (Answers Page)

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ T7	♠ K8653				1 ♠
Vul: N-S	♥ K985	♥ Q7	Pass	1NT ¹	Pass	2 ♦
North HCP: 12+2	♦ T	♦ AK86	Pass	2NT	All Pass	
South HCP: 12+1	♣ AKQ542	♣ T3				
Contract: 2NT North						1. forcing 1NT

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ J6	♠ AK932				1 ♠
Vul: E-W	♥ KQJ2	♥ 65	Pass	1NT ¹	Pass	2 ♣
North HCP: 9	♦ JT65	♦ 73	Pass	2 ♠	All Pass	
South HCP: 11+1	♣ J72	♣ A863				
Contract: 2 ♠ North						1. forcing 1NT

Board: 49	North:	South:	W	N	E	S
Dealer: East	♠ AQ9	♠ T42			1 ♠	Pass
Vul: E-W	♥ AQJ986	♥ 75	1NT ¹	2 ♥	All Pass	
North HCP: 15+2	♦ QT3	♦ J864				
South HCP: 4	♣ 2	♣ K853				1. forcing 1NT
Contract: 2 ♥ North						

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ K953	♠ Q				1 ♥
Vul: N-S	♥ -	♥ J8642	Pass	1 ♠	Pass	2 ♦
North HCP: 9+1	♦ Q9543	♦ AKJT7	Pass	3 ♦	Pass	4 ♦
South HCP: 13+2	♣ KJ95	♣ Q3	All Pass			
Contract: 4 ♦ South						

Board: 51	North:	South:	W	N	E	S
Dealer: South	♠ 73	♠ QJT62				1 ♠
Vul: E-W	♥ AKJ7	♥ Q9	Pass	1NT ¹	Pass	2 ♣
North HCP: 12	♦ J95	♦ AT	Pass	2NT	All Pass	
South HCP: 12+1	♣ K875	♣ QJ63				
Contract: 2NT North						1. forcing 1NT

Board: 47 ♠ K8653 You are dealer.

Dealer: South ♥ Q7 The opponents are silent.

Vul: N-S ♦ AK86

HCP: 12+1 ♣ T3

Board: 48 ♠ AK932 You are dealer.

Dealer: South ♥ 65 The opponents are silent.

Vul: E-W ♦ 73

HCP: 11+1 ♣ A863

Board: 49 ♠ T42 RHO is dealer. You bid second.

Dealer: East ♥ 75 East (RHO) opens 1♠ if possible.

Vul: E-W ♦ J864 West (LHO) bids 1NT if possible.

HCP: 4 ♣ K853

Board: 50 ♠ Q You are dealer.

Dealer: South ♥ J8642 The opponents are silent.

Vul: N-S ♦ AKJT7

HCP: 13+2 ♣ Q3

Board: 51 ♠ QJT62 You are dealer.

Dealer: South ♥ Q9 The opponents are silent.

Vul: E-W ♦ AT

HCP: 12+1 ♣ QJ63

Both hands (Answers Page)

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ T7	♠ K8653				1 ♠
Vul: N-S	♥ K985	♥ Q7	Pass	1NT ¹	Pass	2 ♦
North HCP: 12+2	♦ T	♦ AK86	Pass	2NT	All Pass	
South HCP: 12+1	♣ AKQ542	♣ T3				
Contract: 2NT North						1. forcing 1NT

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ J6	♠ AK932				1 ♠
Vul: E-W	♥ KQJ2	♥ 65	Pass	1NT ¹	Pass	2 ♣
North HCP: 9	♦ JT65	♦ 73	Pass	2 ♠	All Pass	
South HCP: 11+1	♣ J72	♣ A863				
Contract: 2 ♠ North						1. forcing 1NT

Board: 49	North:	South:	W	N	E	S
Dealer: East	♠ AQ9	♠ T42			1 ♠	Pass
Vul: E-W	♥ AQJ986	♥ 75	1NT ¹	2 ♥	All Pass	
North HCP: 15+2	♦ QT3	♦ J864				
South HCP: 4	♣ 2	♣ K853				1. forcing 1NT
Contract: 2 ♥ North						

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ K953	♠ Q				1 ♥
Vul: N-S	♥ -	♥ J8642	Pass	1 ♠	Pass	2 ♦
North HCP: 9+1	♦ Q9543	♦ AKJT7	Pass	3 ♦	Pass	4 ♦
South HCP: 13+2	♣ KJ95	♣ Q3	All Pass			
Contract: 4 ♦ South						

Board: 51	North:	South:	W	N	E	S
Dealer: South	♠ 73	♠ QJT62				1 ♠
Vul: E-W	♥ AKJ7	♥ Q9	Pass	1NT ¹	Pass	2 ♣
North HCP: 12	♦ J95	♦ AT	Pass	2NT	All Pass	
South HCP: 12+1	♣ K875	♣ QJ63				
Contract: 2NT North						1. forcing 1NT

Board: 52	♠ J83	Partner is dealer.
Dealer: South	♥ JT3	The opponents are silent.
Vul: N-S	♦ KQ52	
HCP: 9	♣ Q92	
Board: 53	♠ 94	LHO is dealer.
Dealer: East	♥ 5	East (LHO) opens 1♥ if possible.
Vul: None	♦ K9	West (RHO) bids 1♠ if possible.
HCP: 10+4	♣ AKT98754	West (RHO) Doubles 5♣ if possible.
Board: 54	♠ AQ54	Partner is dealer.
Dealer: South	♥ K	The opponents are silent.
Vul: E-W	♦ J864	
HCP: 12	♣ QT83	
Board: 55	♠ QT743	You are dealer.
Dealer: North	♥ Q53	The opponents are silent.
Vul: E-W	♦ 763	
HCP: 11+1	♣ AK	

Both hands (Answers Page)

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ J83	♠ KQ9642				1 ♠
Vul: N-S	♥ JT3	♥ 6	Pass	2 ♠	Pass	4 ♥ ¹
North HCP: 9	♦ KQ52	♦ A83	Pass	4 ♠	All Pass	
South HCP: 16+2	♣ Q92	♣ AK6				1. Splinter
Contract: 4 ♠ North						

Board: 53	North:	South:	W	N	E	S
Dealer: East	♠ 94	♠ QJ732			1 ♥	Pass
Vul: None	♥ 5	♥ JT6	1 ♠	5 ♣	Pass	Pass
North HCP: 10+4	♦ K9	♦ T32	X	All Pass		
South HCP: 4+1	♣ AKT98754	♣ 32				
Contract: 5 ♣ X North						

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ AQ54	♠ KJ863				1 ♠
Vul: E-W	♥ K	♥ AJ2	Pass	2NT ¹	Pass	4 ♠
North HCP: 12	♦ J864	♦ A3		All Pass		
South HCP: 13+1	♣ QT83	♣ 975				1. Jacoby 2NT
Contract: 4 ♠ South						

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ QT743	♠ A652		1 ♠	Pass	2 ♠
Vul: E-W	♥ Q53	♥ J6		All Pass		
North HCP: 11+1	♦ 763	♦ QT2				
South HCP: 7	♣ AK	♣ T986				
Contract: 2 ♠ South						

Board: 52	♠ KQ9642	You are dealer.
Dealer: South	♥ 6	The opponents are silent.
Vul: N-S	♦ A83	
HCP: 16+2	♣ AK6	
Board: 53	♠ QJ732	RHO is dealer. You bid second.
Dealer: East	♥ JT6	East (RHO) opens 1♥ if possible.
Vul: None	♦ T32	West (LHO) bids 1♠ if possible.
HCP: 4+1	♣ 32	West (LHO) Doubles 5♣ if possible.
Board: 54	♠ KJ863	You are dealer.
Dealer: South	♥ AJ2	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 13+1	♣ 975	
Board: 55	♠ A652	Partner is dealer.
Dealer: North	♥ J6	The opponents are silent.
Vul: E-W	♦ QT2	
HCP: 7	♣ T986	

Both hands (Answers Page)

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ J83	♠ KQ9642				1 ♠
Vul: N-S	♥ JT3	♥ 6	Pass	2 ♠	Pass	4 ♥ ¹
North HCP: 9	♦ KQ52	♦ A83	Pass	4 ♠	All Pass	
South HCP: 16+2	♣ Q92	♣ AK6				1. Splinter
Contract: 4 ♠ North						

Board: 53	North:	South:	W	N	E	S
Dealer: East	♠ 94	♠ QJ732			1 ♥	Pass
Vul: None	♥ 5	♥ JT6	1 ♠	5 ♣	Pass	Pass
North HCP: 10+4	♦ K9	♦ T32	X	All Pass		
South HCP: 4+1	♣ AKT98754	♣ 32				
Contract: 5 ♣ X North						

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ AQ54	♠ KJ863				1 ♠
Vul: E-W	♥ K	♥ AJ2	Pass	2NT ¹	Pass	4 ♠
North HCP: 12	♦ J864	♦ A3		All Pass		
South HCP: 13+1	♣ QT83	♣ 975				1. Jacoby 2NT
Contract: 4 ♠ South						

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ QT743	♠ A652		1 ♠	Pass	2 ♠
Vul: E-W	♥ Q53	♥ J6		All Pass		
North HCP: 11+1	♦ 763	♦ QT2				
South HCP: 7	♣ AK	♣ T986				
Contract: 2 ♠ South						