

Board: 1 ♠ 7 You bid first.

Dealer: North ♥ A975 The opponents are silent.

Vul: E-W ♦ KQ65

HCP: 12 ♣ K743

Board: 2 ♠ AK72 You bid first.

Dealer: North ♥ 92 The opponents are silent.

Vul: Both ♦ J93

HCP: 14 ♣ AQT4

Board: 3 ♠ T9 You bid first.

Dealer: North ♥ J95 The opponents are silent.

Vul: E-W ♦ A63

HCP: 13+1 ♣ AKJ75

Board: 4 ♠ QT8 Partner bids first.

Dealer: South ♥ QT6 East (LHO) bids 2♣ if possible.

Vul: None ♦ J964

HCP: 9 ♣ AT3

Board: 5 ♠ A84 Partner bids first.

Dealer: South ♥ Q63 The opponents are silent.

Vul: None ♦ K53

HCP: 9 ♣ T843

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ QT2		1♦	Pass	1NT
Vul: E-W	♥ A975	♥ Q63	Pass	2♣	All Pass	
North HCP: 12	♦ KQ65	♦ 942				
South HCP: 9	♣ K743	♣ AJ96				
Contract: 2♣ North						

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ AK72	♠ QJ3		1♣	Pass	1NT
Vul: Both	♥ 92	♥ Q43	All Pass			
North HCP: 14	♦ J93	♦ A74				
South HCP: 9	♣ AQT4	♣ 8753				
Contract: 1NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ AJ4		1♣	Pass	1NT
Vul: E-W	♥ J95	♥ Q74	Pass	2♣	All Pass	
North HCP: 13+1	♦ A63	♦ QT7				
South HCP: 9	♣ AKJ75	♣ T983				
Contract: 2♣ North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ A964			1♦	
Vul: None	♥ QT6	♥ A5	Pass	1NT	2♣	Pass
North HCP: 9	♦ J964	♦ Q852	Pass	2♦	All Pass	
South HCP: 13	♣ AT3	♣ QJ4				
Contract: 2♦ North						

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ J5			1♣	
Vul: None	♥ Q63	♥ AJ75	Pass	1NT	All Pass	
North HCP: 9	♦ K53	♦ A42				
South HCP: 14	♣ T843	♣ KJ95				
Contract: 1NT North						

Board: 1	♠ QT2	Partner bids first.
Dealer: North	♥ Q63	The opponents are silent.
Vul: E-W	♦ 942	
HCP: 9	♣ AJ96	

Board: 2	♠ QJ3	Partner bids first.
Dealer: North	♥ Q43	The opponents are silent.
Vul: Both	♦ A74	
HCP: 9	♣ 8753	

Board: 3	♠ AJ4	Partner bids first.
Dealer: North	♥ Q74	The opponents are silent.
Vul: E-W	♦ QT7	
HCP: 9	♣ T983	

Board: 4	♠ A964	You bid first.
Dealer: South	♥ A5	East (RHO) bids 2♣ if possible.
Vul: None	♦ Q852	
HCP: 13	♣ QJ4	

Board: 5	♠ J5	You bid first.
Dealer: South	♥ AJ75	The opponents are silent.
Vul: None	♦ A42	
HCP: 14	♣ KJ95	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ QT2		1♦	Pass	1NT
Vul: E-W	♥ A975	♥ Q63	Pass	2♣	All Pass	
North HCP: 12	♦ KQ65	♦ 942				
South HCP: 9	♣ K743	♣ AJ96				
Contract: 2♣ North						

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ AK72	♠ QJ3		1♣	Pass	1NT
Vul: Both	♥ 92	♥ Q43	All Pass			
North HCP: 14	♦ J93	♦ A74				
South HCP: 9	♣ AQT4	♣ 8753				
Contract: 1NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ AJ4		1♣	Pass	1NT
Vul: E-W	♥ J95	♥ Q74	Pass	2♣	All Pass	
North HCP: 13+1	♦ A63	♦ QT7				
South HCP: 9	♣ AKJ75	♣ T983				
Contract: 2♣ North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ A964			1♦	
Vul: None	♥ QT6	♥ A5	Pass	1NT	2♣	Pass
North HCP: 9	♦ J964	♦ Q852	Pass	2♦	All Pass	
South HCP: 13	♣ AT3	♣ QJ4				
Contract: 2♦ North						

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ J5			1♣	
Vul: None	♥ Q63	♥ AJ75	Pass	1NT	All Pass	
North HCP: 9	♦ K53	♦ A42				
South HCP: 14	♣ T843	♣ KJ95				
Contract: 1NT North						

Board: 6	♠ Q93	Partner bids first.
Dealer: South	♥ Q76	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ K83	East (LHO) Doubles 2♦ if possible.
HCP: 9	♣ Q764	West (RHO) bids 2♠ if possible. East (LHO) bids 3♠ if possible.

Board: 7	♠ Q53	Partner bids first.
Dealer: South	♥ Q96	The opponents are silent.
Vul: E-W	♦ J92	
HCP: 7	♣ Q965	

Board: 8	♠ AJ9	Partner bids first.
Dealer: South	♥ Q93	The opponents are silent.
Vul: Both	♦ T942	
HCP: 9	♣ Q83	

Board: 9	♠ Q52	Partner bids first.
Dealer: South	♥ KJ3	The opponents are silent.
Vul: None	♦ K74	
HCP: 9	♣ 9542	

Board: 10	♠ Q62	Partner bids first.
Dealer: South	♥ K64	The opponents are silent.
Vul: N-S	♦ J53	
HCP: 8	♣ Q763	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ J				1♦
Vul: N-S	♥ Q76	♥ AK3	Pass	1NT	X	2♦
North HCP: 9	♦ K83	♦ AJ7642	Pass	Pass	X	Pass
South HCP: 13+2	♣ Q764	♣ T32	2♠	3♦	3♠	4♦
Contract: 4♦ South			All Pass			

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ AT76				1♦
Vul: E-W	♥ Q96	♥ AKT8	Pass	1NT	Pass	2♥
North HCP: 7	♦ J92	♦ Q876	Pass	2NT	All Pass	
South HCP: 16	♣ Q965	♣ K				
Contract: 2NT North			All Pass			

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ AJ9	♠ T4				1♦
Vul: Both	♥ Q93	♥ KJ6	Pass	1NT	Pass	2♦
North HCP: 9	♦ T942	♦ AQ763	All Pass			
South HCP: 13+1	♣ Q83	♣ K94				
Contract: 2♦ South			All Pass			

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ Q52	♠ AT9				1♣
Vul: None	♥ KJ3	♥ 864	Pass	1NT	All Pass	
North HCP: 9	♦ K74	♦ JT8				
South HCP: 13	♣ 9542	♣ AKJT				
Contract: 1NT North			All Pass			

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ T73				1♦
Vul: N-S	♥ K64	♥ A82	Pass	1NT	Pass	2♦
North HCP: 8	♦ J53	♦ A9874	All Pass			
South HCP: 12+1	♣ Q763	♣ AT				
Contract: 2♦ South			All Pass			

Board: 6

Dealer: South

Vul: N-S

HCP: 13+2

♠ J

♥ AK3

♦ AJ7642

♣ T32

You bid first.

East (RHO) Doubles 1NT if possible.

East (RHO) Doubles 2♦ if possible.

West (LHO) bids 2♠ if possible.

East (RHO) bids 3♠ if possible.

Board: 7

Dealer: South

Vul: E-W

HCP: 16

♠ AT76

♥ AKT8

♦ Q876

♣ K

You bid first.

The opponents are silent.

Board: 8

Dealer: South

Vul: Both

HCP: 13+1

♠ T4

♥ KJ6

♦ AQ763

♣ K94

You bid first.

The opponents are silent.

Board: 9

Dealer: South

Vul: None

HCP: 13

♠ AT9

♥ 864

♦ JT8

♣ AKJT

You bid first.

The opponents are silent.

Board: 10

Dealer: South

Vul: N-S

HCP: 12+1

♠ T73

♥ A82

♦ A9874

♣ AT

You bid first.

The opponents are silent.

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ J				1♦
Vul: N-S	♥ Q76	♥ AK3	Pass	1NT	X	2♦
North HCP: 9	♦ K83	♦ AJ7642	Pass	Pass	X	Pass
South HCP: 13+2	♣ Q764	♣ T32	2♠	3♦	3♠	4♦
Contract: 4♦ South			All Pass			

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ AT76				1♦
Vul: E-W	♥ Q96	♥ AKT8	Pass	1NT	Pass	2♥
North HCP: 7	♦ J92	♦ Q876	Pass	2NT	All Pass	
South HCP: 16	♣ Q965	♣ K				
Contract: 2NT North			All Pass			

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ AJ9	♠ T4				1♦
Vul: Both	♥ Q93	♥ KJ6	Pass	1NT	Pass	2♦
North HCP: 9	♦ T942	♦ AQ763	All Pass			
South HCP: 13+1	♣ Q83	♣ K94				
Contract: 2♦ South			All Pass			

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ Q52	♠ AT9				1♣
Vul: None	♥ KJ3	♥ 864	Pass	1NT	All Pass	
North HCP: 9	♦ K74	♦ JT8				
South HCP: 13	♣ 9542	♣ AKJT				
Contract: 1NT North			All Pass			

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ T73				1♦
Vul: N-S	♥ K64	♥ A82	Pass	1NT	Pass	2♦
North HCP: 8	♦ J53	♦ A9874	All Pass			
South HCP: 12+1	♣ Q763	♣ AT				
Contract: 2♦ South			All Pass			

Board: 11	♠ AK3	You bid first.
Dealer: North	♥ J6	The opponents are silent.
Vul: E-W	♦ T84	
HCP: 14+1	♣ KQJT7	

Board: 12	♠ A95	Partner bids first.
Dealer: South	♥ Q62	The opponents are silent.
Vul: None	♦ Q85	
HCP: 9	♣ JT42	

Board: 13	♠ Q53	Partner bids first.
Dealer: South	♥ Q84	The opponents are silent.
Vul: E-W	♦ A74	
HCP: 8	♣ 8743	

Board: 14	♠ K72	Partner bids first.
Dealer: South	♥ QT3	The opponents are silent.
Vul: Both	♦ T642	
HCP: 9	♣ A63	

Board: 15	♠ AJ8652	LHO opens the bidding 1♦.
Dealer: East	♥ KJT	Partner bids next.
Vul: E-W	♦ 83	West (RHO) bids 1NT if possible.
HCP: 12+2	♣ K9	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ AK3	♠ QT6		1♣	Pass	1NT
Vul: E-W	♥ J6	♥ KQ4	Pass	3♣	All Pass	
North HCP: 14+1	♦ T84	♦ Q65				
South HCP: 9	♣ KQJT7	♣ 8642				
Contract: 3♣ North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ A95	♠ KJT			1♣	
Vul: None	♥ Q62	♥ K	Pass	1NT	Pass	4♣
North HCP: 9	♦ Q85	♦ AKT4	Pass	5♣	All Pass	
South HCP: 20+1	♣ JT42	♣ AQ953				
Contract: 5♣ North						

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ AK2			1♣	
Vul: E-W	♥ Q84	♥ T76	Pass	1NT	All Pass	
North HCP: 8	♦ A74	♦ K53				
South HCP: 14	♣ 8743	♣ AT62				
Contract: 1NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ 65			1♦	
Vul: Both	♥ QT3	♥ KJ7	Pass	1NT	Pass	2♣
North HCP: 9	♦ T642	♦ AK85	Pass	2♦	All Pass	
South HCP: 14	♣ A63	♣ KT97				
Contract: 2♦ North						

Board: 15	North:	South:	W	N	E	S
Dealer: East	♠ AJ8652	♠ 9			1♦	Pass
Vul: E-W	♥ KJT	♥ Q954	1NT	2♠	All Pass	
North HCP: 12+2	♦ 83	♦ J74				
South HCP: 7+1	♣ K9	♣ A6543				
Contract: 2♠ North						

Board: 11	♠ QT6	Partner bids first.
Dealer: North	♥ KQ4	The opponents are silent.
Vul: E-W	♦ Q65	
HCP: 9	♣ 8642	

Board: 12	♠ KJT	You bid first.
Dealer: South	♥ K	The opponents are silent.
Vul: None	♦ AKT4	
HCP: 20+1	♣ AQ953	

Board: 13	♠ AK2	You bid first.
Dealer: South	♥ T76	The opponents are silent.
Vul: E-W	♦ K53	
HCP: 14	♣ AT62	

Board: 14	♠ 65	You bid first.
Dealer: South	♥ KJ7	The opponents are silent.
Vul: Both	♦ AK85	
HCP: 14	♣ KT97	

Board: 15	♠ 9	RHO opens the bidding 1♦ .
Dealer: East	♥ Q954	You bid next.
Vul: E-W	♦ J74	West (LHO) bids 1NT if possible.
HCP: 7+1	♣ A6543	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ AK3	♠ QT6		1♣	Pass	1NT
Vul: E-W	♥ J6	♥ KQ4	Pass	3♣	All Pass	
North HCP: 14+1	♦ T84	♦ Q65				
South HCP: 9	♣ KQJT7	♣ 8642				
Contract: 3♣ North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ A95	♠ KJT			1♣	
Vul: None	♥ Q62	♥ K	Pass	1NT	Pass	4♣
North HCP: 9	♦ Q85	♦ AKT4	Pass	5♣	All Pass	
South HCP: 20+1	♣ JT42	♣ AQ953				
Contract: 5♣ North						

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ AK2			1♣	
Vul: E-W	♥ Q84	♥ T76	Pass	1NT	All Pass	
North HCP: 8	♦ A74	♦ K53				
South HCP: 14	♣ 8743	♣ AT62				
Contract: 1NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ 65			1♦	
Vul: Both	♥ QT3	♥ KJ7	Pass	1NT	Pass	2♣
North HCP: 9	♦ T642	♦ AK85	Pass	2♦	All Pass	
South HCP: 14	♣ A63	♣ KT97				
Contract: 2♦ North						

Board: 15	North:	South:	W	N	E	S
Dealer: East	♠ AJ8652	♠ 9			1♦	Pass
Vul: E-W	♥ KJT	♥ Q954	1NT	2♠	All Pass	
North HCP: 12+2	♦ 83	♦ J74				
South HCP: 7+1	♣ K9	♣ A6543				
Contract: 2♠ North						

Board: 16	♠ 4	RHO opens the bidding 1♦.
Dealer: West	♥ Q98	You bid next.
Vul: N-S	♦ AT754	East (LHO) bids 1NT if possible.
HCP: 6+1	♣ 8743	West (RHO) bids 3♣ if possible. East (LHO) bids 3♦ if possible.

Board: 17	♠ A8	You bid first.
Dealer: North	♥ Q43	The opponents are silent.
Vul: Both	♦ KT54	
HCP: 14	♣ AJ64	

Board: 18	♠ JT84	You bid first.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ AKT762	
HCP: 16+2	♣ A2	

Board: 19	♠ K96	Partner bids first.
Dealer: South	♥ A43	The opponents are silent.
Vul: N-S	♦ Q54	
HCP: 9	♣ 7542	

Board: 20	♠ AJ32	You bid first.
Dealer: North	♥ 8543	The opponents are silent.
Vul: None	♦ KQ3	
HCP: 13	♣ K7	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: West	♠ 4	♠ AKJ763	1♦	Pass	1NT	2♦ ¹
Vul: N-S	♥ Q98	♥ AJ543	3♣	Pass	3♦	3♠
North HCP: 6+1	♦ AT754	♦ -	All Pass			
South HCP: 14+3	♣ 8743	♣ J6				1. Michaels Cuebid
Contract: 3♠ South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ K75	1♦	Pass	1NT	
Vul: Both	♥ Q43	♥ A65	Pass	2♣	All Pass	
North HCP: 14	♦ KT54	♦ 863				
South HCP: 9	♣ AJ64	♣ Q972				
Contract: 2♣ North						

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ JT84	♠ K65	1♦	Pass	1NT	
Vul: E-W	♥ A	♥ K94	Pass	2♠	Pass	3NT
North HCP: 16+2	♦ AKT762	♦ 953	All Pass			
South HCP: 9	♣ A2	♣ QJT6				
Contract: 3NT South						

Board: 19	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ AJ52				1♣
Vul: N-S	♥ A43	♥ KQ62	Pass	1NT	All Pass	
North HCP: 9	♦ Q54	♦ T6				
South HCP: 14	♣ 7542	♣ A93				
Contract: 1NT North						

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ AJ32	♠ Q95	1♦	Pass	1NT	
Vul: None	♥ 8543	♥ QJ2	All Pass			
North HCP: 13	♦ KQ3	♦ JT65				
South HCP: 9	♣ K7	♣ QJ5				
Contract: 1NT South						

Board: 16	♠ AKJ763	LHO opens the bidding 1♦.
Dealer: West	♥ AJ543	Partner bids next.
Vul: N-S	♦ -	East (RHO) bids 1NT if possible.
HCP: 14+3	♣ J6	West (LHO) bids 3♣ if possible.
		East (RHO) bids 3♦ if possible.

Board: 17	♠ K75	Partner bids first.
Dealer: North	♥ A65	The opponents are silent.
Vul: Both	♦ 863	
HCP: 9	♣ Q972	

Board: 18	♠ K65	Partner bids first.
Dealer: North	♥ K94	The opponents are silent.
Vul: E-W	♦ 953	
HCP: 9	♣ QJT6	

Board: 19	♠ AJ52	You bid first.
Dealer: South	♥ KQ62	The opponents are silent.
Vul: N-S	♦ T6	
HCP: 14	♣ A93	

Board: 20	♠ Q95	Partner bids first.
Dealer: North	♥ QJ2	The opponents are silent.
Vul: None	♦ JT65	
HCP: 9	♣ QJ5	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: West	♠ 4	♠ AKJ763	1♦	Pass	1NT	2♦ ¹
Vul: N-S	♥ Q98	♥ AJ543	3♣	Pass	3♦	3♠
North HCP: 6+1	♦ AT754	♦ -	All Pass			
South HCP: 14+3	♣ 8743	♣ J6				1. Michaels Cuebid
Contract: 3♠ South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ K75	1♦	Pass	1NT	
Vul: Both	♥ Q43	♥ A65	Pass	2♣	All Pass	
North HCP: 14	♦ KT54	♦ 863				
South HCP: 9	♣ AJ64	♣ Q972				
Contract: 2♣ North						

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ JT84	♠ K65	1♦	Pass	1NT	
Vul: E-W	♥ A	♥ K94	Pass	2♠	Pass	3NT
North HCP: 16+2	♦ AKT762	♦ 953	All Pass			
South HCP: 9	♣ A2	♣ QJT6				
Contract: 3NT South						

Board: 19	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ AJ52				1♣
Vul: N-S	♥ A43	♥ KQ62	Pass	1NT	All Pass	
North HCP: 9	♦ Q54	♦ T6				
South HCP: 14	♣ 7542	♣ A93				
Contract: 1NT North						

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ AJ32	♠ Q95	1♦	Pass	1NT	
Vul: None	♥ 8543	♥ QJ2	All Pass			
North HCP: 13	♦ KQ3	♦ JT65				
South HCP: 9	♣ K7	♣ QJ5				
Contract: 1NT South						

Board: 21	♠ Q82	Partner bids first.
Dealer: South	♥ K83	The opponents are silent.
Vul: E-W	♦ Q62	
HCP: 8	♣ JT76	

Board: 22	♠ AT92	You bid first.
Dealer: North	♥ KT63	The opponents are silent.
Vul: N-S	♦ A54	
HCP: 14	♣ K9	

Board: 23	♠ K86	Partner bids first.
Dealer: South	♥ A64	The opponents are silent.
Vul: E-W	♦ QT3	
HCP: 9	♣ T754	

Board: 24	♠ KT3	You bid first.
Dealer: North	♥ Q96	The opponents are silent.
Vul: E-W	♦ KQJ8	
HCP: 14	♣ K94	

Board: 25	♠ Q64	Partner bids first.
Dealer: South	♥ AT7	The opponents are silent.
Vul: E-W	♦ K73	
HCP: 9	♣ T862	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ Q82	♠ KJT				1♣
Vul: E-W	♥ K83	♥ T76	Pass	1NT	All Pass	
North HCP: 8	♦ Q62	♦ T74				
South HCP: 13	♣ JT76	♣ AKQ8				
Contract: 1NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ AT92	♠ Q73		1♦	Pass	1NT
Vul: N-S	♥ KT63	♥ Q95	All Pass			
North HCP: 14	♦ A54	♦ J73				
South HCP: 9	♣ K9	♣ A532				
Contract: 1NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ K86	♠ JT52				1♣
Vul: E-W	♥ A64	♥ KT53	Pass	1NT	All Pass	
North HCP: 9	♦ QT3	♦ A7				
South HCP: 12	♣ T754	♣ A63				
Contract: 1NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: North	♠ KT3	♠ A62		1♦	Pass	1NT
Vul: E-W	♥ Q96	♥ K85	All Pass			
North HCP: 14	♦ KQJ8	♦ T54				
South HCP: 9	♣ K94	♣ Q875				
Contract: 1NT South						

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ Q64	♠ KT3				1♣
Vul: E-W	♥ AT7	♥ QJ5	Pass	1NT	All Pass	
North HCP: 9	♦ K73	♦ A95				
South HCP: 14	♣ T862	♣ A753				
Contract: 1NT North						

Board: 21 ♠ KJT You bid first.

Dealer: South ♥ T76 The opponents are silent.

Vul: E-W ♦ T74

HCP: 13 ♣ AKQ8

Board: 22 ♠ Q73 Partner bids first.

Dealer: North ♥ Q95 The opponents are silent.

Vul: N-S ♦ J73

HCP: 9 ♣ A532

Board: 23 ♠ JT52 You bid first.

Dealer: South ♥ KT53 The opponents are silent.

Vul: E-W ♦ A7

HCP: 12 ♣ A63

Board: 24 ♠ A62 Partner bids first.

Dealer: North ♥ K85 The opponents are silent.

Vul: E-W ♦ T54

HCP: 9 ♣ Q875

Board: 25 ♠ KT3 You bid first.

Dealer: South ♥ QJ5 The opponents are silent.

Vul: E-W ♦ A95

HCP: 14 ♣ A753

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ Q82	♠ KJT				1♣
Vul: E-W	♥ K83	♥ T76	Pass	1NT	All Pass	
North HCP: 8	♦ Q62	♦ T74				
South HCP: 13	♣ JT76	♣ AKQ8				
Contract: 1NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ AT92	♠ Q73		1♦	Pass	1NT
Vul: N-S	♥ KT63	♥ Q95	All Pass			
North HCP: 14	♦ A54	♦ J73				
South HCP: 9	♣ K9	♣ A532				
Contract: 1NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ K86	♠ JT52				1♣
Vul: E-W	♥ A64	♥ KT53	Pass	1NT	All Pass	
North HCP: 9	♦ QT3	♦ A7				
South HCP: 12	♣ T754	♣ A63				
Contract: 1NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: North	♠ KT3	♠ A62		1♦	Pass	1NT
Vul: E-W	♥ Q96	♥ K85	All Pass			
North HCP: 14	♦ KQJ8	♦ T54				
South HCP: 9	♣ K94	♣ Q875				
Contract: 1NT South						

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ Q64	♠ KT3				1♣
Vul: E-W	♥ AT7	♥ QJ5	Pass	1NT	All Pass	
North HCP: 9	♦ K73	♦ A95				
South HCP: 14	♣ T862	♣ A753				
Contract: 1NT North						

Board: 26	♠ J7	LHO opens the bidding 1♦.
Dealer: East	♥ AKJ97	Partner bids next.
Vul: None	♦ 5	West (RHO) bids 1NT if possible.
HCP: 9+2	♣ T6542	

Board: 27	♠ J5	You bid first.
Dealer: North	♥ Q974	The opponents are silent.
Vul: N-S	♦ AKQ54	
HCP: 13+1	♣ J9	

Board: 28	♠ A952	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: N-S	♦ AQJ5	
HCP: 18	♣ AT96	

Board: 29	♠ QJ3	Partner bids first.
Dealer: South	♥ K83	The opponents are silent.
Vul: E-W	♦ T763	
HCP: 8	♣ Q65	

Board: 30	♠ K53	Partner bids first.
Dealer: South	♥ KT3	The opponents are silent.
Vul: Both	♦ 9873	
HCP: 9	♣ K93	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ J7	♠ Q542			1♦	Pass
Vul: None	♥ AKJ97	♥ T62	1NT	2NT ¹	Pass	3♥
North HCP: 9+2	♦ 5	♦ K982		All Pass		
South HCP: 9	♣ T6542	♣ A3				
Contract: 3♥ South			1.	Unusual 2NT		

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ KT3		1♦	Pass	1NT
Vul: N-S	♥ Q974	♥ KT2	Pass	2♦	All Pass	
North HCP: 13+1	♦ AKQ54	♦ J76				
South HCP: 9	♣ J9	♣ Q752				
Contract: 2♦ North						

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ A952	♠ Q76		1♦	Pass	1NT
Vul: N-S	♥ K	♥ Q53	Pass	2♠	Pass	2NT
North HCP: 18	♦ AQJ5	♦ T63	Pass	3NT	All Pass	
South HCP: 7	♣ AT96	♣ K842				
Contract: 3NT North						

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ AT6			1♦	
Vul: E-W	♥ K83	♥ A5	Pass	1NT	Pass	3♦
North HCP: 8	♦ T763	♦ AKJ952	Pass	3NT	All Pass	
South HCP: 17+2	♣ Q65	♣ J4				
Contract: 3NT North						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ K53	♠ AQT8			1♦	
Vul: Both	♥ KT3	♥ 8	Pass	1NT	Pass	2♣
North HCP: 9	♦ 9873	♦ KQ64	Pass	2♦	All Pass	
South HCP: 13	♣ K93	♣ Q762				
Contract: 2♦ North						

Board: 26	♠ Q542	RHO opens the bidding 1♦.
Dealer: East	♥ T62	You bid next.
Vul: None	♦ K982	West (LHO) bids 1NT if possible.
HCP: 9	♣ A3	

Board: 27	♠ KT3	Partner bids first.
Dealer: North	♥ KT2	The opponents are silent.
Vul: N-S	♦ J76	
HCP: 9	♣ Q752	

Board: 28	♠ Q76	Partner bids first.
Dealer: North	♥ Q53	The opponents are silent.
Vul: N-S	♦ T63	
HCP: 7	♣ K842	

Board: 29	♠ AT6	You bid first.
Dealer: South	♥ A5	The opponents are silent.
Vul: E-W	♦ AKJ952	
HCP: 17+2	♣ J4	

Board: 30	♠ AQT8	You bid first.
Dealer: South	♥ 8	The opponents are silent.
Vul: Both	♦ KQ64	
HCP: 13	♣ Q762	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ J7	♠ Q542			1♦	Pass
Vul: None	♥ AKJ97	♥ T62	1NT	2NT ¹	Pass	3♥
North HCP: 9+2	♦ 5	♦ K982		All Pass		
South HCP: 9	♣ T6542	♣ A3				
Contract: 3♥ South			1.	Unusual 2NT		

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ KT3		1♦	Pass	1NT
Vul: N-S	♥ Q974	♥ KT2	Pass	2♦	All Pass	
North HCP: 13+1	♦ AKQ54	♦ J76				
South HCP: 9	♣ J9	♣ Q752				
Contract: 2♦ North						

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ A952	♠ Q76		1♦	Pass	1NT
Vul: N-S	♥ K	♥ Q53	Pass	2♠	Pass	2NT
North HCP: 18	♦ AQJ5	♦ T63	Pass	3NT	All Pass	
South HCP: 7	♣ AT96	♣ K842				
Contract: 3NT North						

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ AT6			1♦	
Vul: E-W	♥ K83	♥ A5	Pass	1NT	Pass	3♦
North HCP: 8	♦ T763	♦ AKJ952	Pass	3NT	All Pass	
South HCP: 17+2	♣ Q65	♣ J4				
Contract: 3NT North						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ K53	♠ AQT8			1♦	
Vul: Both	♥ KT3	♥ 8	Pass	1NT	Pass	2♣
North HCP: 9	♦ 9873	♦ KQ64	Pass	2♦	All Pass	
South HCP: 13	♣ K93	♣ Q762				
Contract: 2♦ North						

Board: 31 ♠ JT2 You bid first.

Dealer: North ♥ K8 The opponents are silent.

Vul: N-S ♦ AKT83

HCP: 14+1 ♣ K97

Board: 32 ♠ Q4 LHO opens the bidding 1♦.

Dealer: East ♥ AJ653 Partner bids next.

Vul: Both ♦ T West (RHO) bids 1NT if possible.

HCP: 10+2 ♣ QJ764 West (RHO) Doubles 3♣ if possible.

Board: 33 ♠ K43 Partner bids first.

Dealer: South ♥ QT3 The opponents are silent.

Vul: N-S ♦ 7653

HCP: 8 ♣ K84

Board: 34 ♠ Q987 You bid first.

Dealer: North ♥ K65 The opponents are silent.

Vul: N-S ♦ AQJ94

HCP: 16+1 ♣ A

Board: 35 ♠ K72 Partner bids first.

Dealer: South ♥ K93 The opponents are silent.

Vul: E-W ♦ K65

HCP: 9 ♣ T832

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ JT2	♠ K43		1♦	Pass	1NT
Vul: N-S	♥ K8	♥ A76	Pass	2♦	All Pass	
North HCP: 14+1	♦ AKT83	♦ 9762				
South HCP: 9	♣ K97	♣ QT3				
Contract: 2♦ North						

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ Q4	♠ 8653		1♦	Pass	
Vul: Both	♥ AJ653	♥ 72	1NT	2NT ¹	Pass	3♣
North HCP: 10+2	♦ T	♦ KQ76	X	All Pass		
South HCP: 9	♣ QJ764	♣ AT3				
Contract: 3♣X South			1. Unusual 2NT			

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ K43	♠ AT52			1♦	
Vul: N-S	♥ QT3	♥ AJ7	Pass	1NT	All Pass	
North HCP: 8	♦ 7653	♦ KT42				
South HCP: 14	♣ K84	♣ QT				
Contract: 1NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ Q987	♠ K62		1♦	Pass	1NT
Vul: N-S	♥ K65	♥ Q43	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ AQJ94	♦ 753	All Pass			
South HCP: 8	♣ A	♣ K972				
Contract: 3NT South						

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ T964			1♣	
Vul: E-W	♥ K93	♥ QJ8	Pass	1NT	All Pass	
North HCP: 9	♦ K65	♦ AJ				
South HCP: 13	♣ T832	♣ AJ95				
Contract: 1NT North						

Board: 31	♠ K43	Partner bids first.
Dealer: North	♥ A76	The opponents are silent.
Vul: N-S	♦ 9762	
HCP: 9	♣ QT3	

Board: 32	♠ 8653	RHO opens the bidding 1♦.
Dealer: East	♥ 72	You bid next.
Vul: Both	♦ KQ76	West (LHO) bids 1NT if possible.
HCP: 9	♣ AT3	West (LHO) Doubles 3♣ if possible.

Board: 33	♠ AT52	You bid first.
Dealer: South	♥ AJ7	The opponents are silent.
Vul: N-S	♦ KT42	
HCP: 14	♣ QT	

Board: 34	♠ K62	Partner bids first.
Dealer: North	♥ Q43	The opponents are silent.
Vul: N-S	♦ 753	
HCP: 8	♣ K972	

Board: 35	♠ T964	You bid first.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: E-W	♦ AJ	
HCP: 13	♣ AJ95	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ JT2	♠ K43		1♦	Pass	1NT
Vul: N-S	♥ K8	♥ A76	Pass	2♦	All Pass	
North HCP: 14+1	♦ AKT83	♦ 9762				
South HCP: 9	♣ K97	♣ QT3				
Contract: 2♦ North						

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ Q4	♠ 8653		1♦	Pass	
Vul: Both	♥ AJ653	♥ 72	1NT	2NT ¹	Pass	3♣
North HCP: 10+2	♦ T	♦ KQ76	X	All Pass		
South HCP: 9	♣ QJ764	♣ AT3				
Contract: 3♣X South			1. Unusual 2NT			

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ K43	♠ AT52			1♦	
Vul: N-S	♥ QT3	♥ AJ7	Pass	1NT	All Pass	
North HCP: 8	♦ 7653	♦ KT42				
South HCP: 14	♣ K84	♣ QT				
Contract: 1NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ Q987	♠ K62		1♦	Pass	1NT
Vul: N-S	♥ K65	♥ Q43	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ AQJ94	♦ 753	All Pass			
South HCP: 8	♣ A	♣ K972				
Contract: 3NT South						

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ T964			1♣	
Vul: E-W	♥ K93	♥ QJ8	Pass	1NT	All Pass	
North HCP: 9	♦ K65	♦ AJ				
South HCP: 13	♣ T832	♣ AJ95				
Contract: 1NT North						

Board: 36 ♠ QJ54 You bid first.

Dealer: North ♥ Q8 The opponents are silent.

Vul: Both ♦ KQT6

HCP: 14 ♣ A72

Board: 37 ♠ K85 LHO opens the bidding 1♦.

Dealer: East ♥ AQ865 Partner bids next.

Vul: None ♦ Q965 West (RHO) bids 1NT if possible.

HCP: 15+1 ♣ A East (LHO) bids 2♣ if possible.

Board: 38 ♠ AKJ9 LHO opens the bidding 1♣.

Dealer: East ♥ AJT92 Partner bids next.

Vul: Both ♦ Q92 West (RHO) bids 1NT if possible.

HCP: 18+1 ♣ K

Board: 39 ♠ K65 Partner bids first.

Dealer: South ♥ QT3 The opponents are silent.

Vul: None ♦ 965

HCP: 8 ♣ K873

Board: 40 ♠ K93 Partner bids first.

Dealer: South ♥ Q92 The opponents are silent.

Vul: E-W ♦ J52

HCP: 8 ♣ Q984

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ QJ54	♠ K62		1♦	Pass	1NT
Vul: Both	♥ Q8	♥ K95		All Pass		
North HCP: 14	♦ KQT6	♦ 842				
South HCP: 8	♣ A72	♣ QT83				
Contract: 1NT South						

Board: 37	North:	South:	W	N	E	S
Dealer: East	♠ K85	♠ JT6		1♦	Pass	
Vul: None	♥ AQ865	♥ J972	1NT	Pass	2♣	Pass
North HCP: 15+1	♦ Q965	♦ J7	Pass	2♥	All Pass	
South HCP: 4	♣ A	♣ J963				
Contract: 2♥ North						

Board: 38	North:	South:	W	N	E	S
Dealer: East	♠ AKJ9	♠ T754		1♣	Pass	
Vul: Both	♥ AJT92	♥ 7	1NT	X	Pass	2♠
North HCP: 18+1	♦ Q92	♦ JT75	All Pass			
South HCP: 2	♣ K	♣ J762				
Contract: 2♠ South						

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ K65	♠ A932			1♦	
Vul: None	♥ QT3	♥ AJ64	Pass	1NT	Pass	2♥
North HCP: 8	♦ 965	♦ AKT4	Pass	3NT	All Pass	
South HCP: 16	♣ K873	♣ T				
Contract: 3NT North						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ K93	♠ Q7			1♦	
Vul: E-W	♥ Q92	♥ A854	Pass	1NT	Pass	2♦
North HCP: 8	♦ J52	♦ AKT976	All Pass			
South HCP: 13+2	♣ Q984	♣ 2				
Contract: 2♦ South						

Board: 36 ♠ K62 Partner bids first.

Dealer: North ♥ K95 The opponents are silent.

Vul: Both ♦ 842

HCP: 8 ♣ QT83

Board: 37 ♠ JT6 RHO opens the bidding 1♦.

Dealer: East ♥ J972 You bid next.

Vul: None ♦ J7 West (LHO) bids 1NT if possible.

HCP: 4 ♣ J963 East (RHO) bids 2♣ if possible.

Board: 38 ♠ T754 RHO opens the bidding 1♣.

Dealer: East ♥ 7 You bid next.

Vul: Both ♦ JT75 West (LHO) bids 1NT if possible.

HCP: 2 ♣ J762

Board: 39 ♠ A932 You bid first.

Dealer: South ♥ AJ64 The opponents are silent.

Vul: None ♦ AKT4

HCP: 16 ♣ T

Board: 40 ♠ Q7 You bid first.

Dealer: South ♥ A854 The opponents are silent.

Vul: E-W ♦ AKT976

HCP: 13+2 ♣ 2

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ QJ54	♠ K62		1♦	Pass	1NT
Vul: Both	♥ Q8	♥ K95		All Pass		
North HCP: 14	♦ KQT6	♦ 842				
South HCP: 8	♣ A72	♣ QT83				
Contract: 1NT South						

Board: 37	North:	South:	W	N	E	S
Dealer: East	♠ K85	♠ JT6		1♦	Pass	
Vul: None	♥ AQ865	♥ J972	1NT	Pass	2♣	Pass
North HCP: 15+1	♦ Q965	♦ J7	Pass	2♥	All Pass	
South HCP: 4	♣ A	♣ J963				
Contract: 2♥ North						

Board: 38	North:	South:	W	N	E	S
Dealer: East	♠ AKJ9	♠ T754		1♣	Pass	
Vul: Both	♥ AJT92	♥ 7	1NT	X	Pass	2♠
North HCP: 18+1	♦ Q92	♦ JT75	All Pass			
South HCP: 2	♣ K	♣ J762				
Contract: 2♠ South						

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ K65	♠ A932			1♦	
Vul: None	♥ QT3	♥ AJ64	Pass	1NT	Pass	2♥
North HCP: 8	♦ 965	♦ AKT4	Pass	3NT	All Pass	
South HCP: 16	♣ K873	♣ T				
Contract: 3NT North						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ K93	♠ Q7			1♦	
Vul: E-W	♥ Q92	♥ A854	Pass	1NT	Pass	2♦
North HCP: 8	♦ J52	♦ AKT976	All Pass			
South HCP: 13+2	♣ Q984	♣ 2				
Contract: 2♦ South						

Board: 41 ♠ KJ2 You bid first.

Dealer: North ♥ 3 The opponents are silent.

Vul: N-S ♦ KQT84

HCP: 12+1 ♣ K652

Board: 42 ♠ Q64 You bid first.

Dealer: North ♥ A963 The opponents are silent.

Vul: N-S ♦ AKJT

HCP: 14 ♣ 87

Board: 43 ♠ AJ5 You bid first.

Dealer: North ♥ 4 The opponents are silent.

Vul: None ♦ KQ932

HCP: 14+1 ♣ A765

Board: 44 ♠ 93 You bid first.

Dealer: North ♥ K864 The opponents are silent.

Vul: None ♦ AKT6

HCP: 12 ♣ QT9

Board: 45 ♠ Q83 Partner bids first.

Dealer: South ♥ K83 The opponents are silent.

Vul: N-S ♦ A96

HCP: 9 ♣ 9875

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ KJ2	♠ Q74		1♦	Pass	1NT
Vul: N-S	♥ 3	♥ QJ4	Pass	2♣	Pass	2♦
North HCP: 12+1	♦ KQT84	♦ 9763		All Pass		
South HCP: 9	♣ K652	♣ A73				
Contract: 2♦ South						

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ Q64	♠ A72		1♦	Pass	1NT
Vul: N-S	♥ A963	♥ Q82		All Pass		
North HCP: 14	♦ AKJT	♦ 9752				
South HCP: 9	♣ 87	♣ K53				
Contract: 1NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ Q92		1♦	Pass	1NT
Vul: None	♥ 4	♥ KJ6	Pass	2♣	All Pass	
North HCP: 14+1	♦ KQ932	♦ 875				
South HCP: 9	♣ A765	♣ KT82				
Contract: 2♣ North						

Board: 44	North:	South:	W	N	E	S
Dealer: North	♠ 93	♠ QJ7		1♦	Pass	1NT
Vul: None	♥ K864	♥ Q52		All Pass		
North HCP: 12	♦ AKT6	♦ 952				
South HCP: 9	♣ QT9	♣ A875				
Contract: 1NT South						

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ AKJ				1♣
Vul: N-S	♥ K83	♥ 762	Pass	1NT	All Pass	
North HCP: 9	♦ A96	♦ 753				
South HCP: 13	♣ 9875	♣ AJ32				
Contract: 1NT North						

Board: 41	♠ Q74	Partner bids first.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: N-S	♦ 9763	
HCP: 9	♣ A73	

Board: 42	♠ A72	Partner bids first.
Dealer: North	♥ Q82	The opponents are silent.
Vul: N-S	♦ 9752	
HCP: 9	♣ K53	

Board: 43	♠ Q92	Partner bids first.
Dealer: North	♥ KJ6	The opponents are silent.
Vul: None	♦ 875	
HCP: 9	♣ KT82	

Board: 44	♠ QJ7	Partner bids first.
Dealer: North	♥ Q52	The opponents are silent.
Vul: None	♦ 952	
HCP: 9	♣ A875	

Board: 45	♠ AKJ	You bid first.
Dealer: South	♥ 762	The opponents are silent.
Vul: N-S	♦ 753	
HCP: 13	♣ AJ32	

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ KJ2	♠ Q74		1♦	Pass	1NT
Vul: N-S	♥ 3	♥ QJ4	Pass	2♣	Pass	2♦
North HCP: 12+1	♦ KQT84	♦ 9763		All Pass		
South HCP: 9	♣ K652	♣ A73				
Contract: 2♦ South						

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ Q64	♠ A72		1♦	Pass	1NT
Vul: N-S	♥ A963	♥ Q82		All Pass		
North HCP: 14	♦ AKJT	♦ 9752				
South HCP: 9	♣ 87	♣ K53				
Contract: 1NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ Q92		1♦	Pass	1NT
Vul: None	♥ 4	♥ KJ6	Pass	2♣	All Pass	
North HCP: 14+1	♦ KQ932	♦ 875				
South HCP: 9	♣ A765	♣ KT82				
Contract: 2♣ North						

Board: 44	North:	South:	W	N	E	S
Dealer: North	♠ 93	♠ QJ7		1♦	Pass	1NT
Vul: None	♥ K864	♥ Q52		All Pass		
North HCP: 12	♦ AKT6	♦ 952				
South HCP: 9	♣ QT9	♣ A875				
Contract: 1NT South						

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ AKJ				1♣
Vul: N-S	♥ K83	♥ 762	Pass	1NT	All Pass	
North HCP: 9	♦ A96	♦ 753				
South HCP: 13	♣ 9875	♣ AJ32				
Contract: 1NT North						

Board: 46	♠ AQ87	You bid first.
Dealer: North	♥ J2	West (RHO) bids 2♣ if possible.
Vul: Both	♦ AK962	
HCP: 18+1	♣ A8	
Board: 47	♠ A52	You bid first.
Dealer: North	♥ J75	West (RHO) Doubles 2♦ if possible.
Vul: E-W	♦ AQJT82	
HCP: 12+2	♣ 9	
Board: 48	♠ 875	You bid first.
Dealer: North	♥ AK75	West (RHO) bids 2♦ if possible.
Vul: None	♦ A5	
HCP: 18	♣ AK53	
Board: 49	♠ K73	Partner bids first.
Dealer: South	♥ A52	The opponents are silent.
Vul: E-W	♦ 7532	
HCP: 9	♣ Q87	
Board: 50	♠ QJ6	Partner bids first.
Dealer: South	♥ Q98	East (LHO) Doubles 2♣ if possible.
Vul: Both	♦ K86	West (RHO) bids 2♥ if possible.
HCP: 9	♣ J965	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: North	♠ AQ87	♠ KJ9		1♦	Pass	1NT
Vul: Both	♥ J2	♥ K87	2♣	2NT	Pass	3NT
North HCP: 18+1	♦ AK962	♦ T543		All Pass		
South HCP: 9	♣ A8	♣ Q95				
Contract: 3NT South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ K83		1♦	Pass	1NT
Vul: E-W	♥ J75	♥ A64	Pass	2♦	Pass	Pass
North HCP: 12+2	♦ AQJT82	♦ 765	X	All Pass		
South HCP: 9	♣ 9	♣ Q754				
Contract: 2♦X North						

Board: 48	North:	South:	W	N	E	S
Dealer: North	♠ 875	♠ Q64		1♣	Pass	1NT
Vul: None	♥ AK75	♥ QT4	2♦	X	Pass	2NT
North HCP: 18	♦ A5	♦ Q92	Pass	3NT	All Pass	
South HCP: 8	♣ AK53	♣ Q872				
Contract: 3NT North						

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ 8			1♦	
Vul: E-W	♥ A52	♥ Q74	Pass	1NT	Pass	2♣
North HCP: 9	♦ 7532	♦ AQJ94	Pass	2♦	Pass	3♦
South HCP: 16+1	♣ Q87	♣ AKT6	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ QJ6	♠ A932			1♣	
Vul: Both	♥ Q98	♥ 54	Pass	1NT	Pass	2♣
North HCP: 9	♦ K86	♦ Q9	Pass	Pass	X	Pass
South HCP: 12+1	♣ J965	♣ AQT83	2♥	3♣	All Pass	
Contract: 3♣ North						

Board: 46	♠ KJ9	Partner bids first.
Dealer: North	♥ K87	West (LHO) bids 2♣ if possible.
Vul: Both	♦ T543	
HCP: 9	♣ Q95	
Board: 47	♠ K83	Partner bids first.
Dealer: North	♥ A64	West (LHO) Doubles 2♦ if possible.
Vul: E-W	♦ 765	
HCP: 9	♣ Q754	
Board: 48	♠ Q64	Partner bids first.
Dealer: North	♥ QT4	West (LHO) bids 2♦ if possible.
Vul: None	♦ Q92	
HCP: 8	♣ Q872	
Board: 49	♠ 8	You bid first.
Dealer: South	♥ Q74	The opponents are silent.
Vul: E-W	♦ AQJ94	
HCP: 16+1	♣ AKT6	
Board: 50	♠ A932	You bid first.
Dealer: South	♥ 54	East (RHO) Doubles 2♣ if possible.
Vul: Both	♦ Q9	West (LHO) bids 2♥ if possible.
HCP: 12+1	♣ AQT83	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: North	♠ AQ87	♠ KJ9		1♦	Pass	1NT
Vul: Both	♥ J2	♥ K87	2♣	2NT	Pass	3NT
North HCP: 18+1	♦ AK962	♦ T543		All Pass		
South HCP: 9	♣ A8	♣ Q95				
Contract: 3NT South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ K83		1♦	Pass	1NT
Vul: E-W	♥ J75	♥ A64	Pass	2♦	Pass	Pass
North HCP: 12+2	♦ AQJT82	♦ 765	X	All Pass		
South HCP: 9	♣ 9	♣ Q754				
Contract: 2♦X North						

Board: 48	North:	South:	W	N	E	S
Dealer: North	♠ 875	♠ Q64		1♣	Pass	1NT
Vul: None	♥ AK75	♥ QT4	2♦	X	Pass	2NT
North HCP: 18	♦ A5	♦ Q92	Pass	3NT	All Pass	
South HCP: 8	♣ AK53	♣ Q872				
Contract: 3NT North						

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ 8			1♦	
Vul: E-W	♥ A52	♥ Q74	Pass	1NT	Pass	2♣
North HCP: 9	♦ 7532	♦ AQJ94	Pass	2♦	Pass	3♦
South HCP: 16+1	♣ Q87	♣ AKT6	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ QJ6	♠ A932			1♣	
Vul: Both	♥ Q98	♥ 54	Pass	1NT	Pass	2♣
North HCP: 9	♦ K86	♦ Q9	Pass	Pass	X	Pass
South HCP: 12+1	♣ J965	♣ AQT83	2♥	3♣	All Pass	
Contract: 3♣ North						