

Board: 1	♠ AK2	Partner is dealer.
Dealer: South	♥ K6	The opponents are silent.
Vul: N-S	♦ KT85	
HCP: 14	♣ JT72	
<hr/>		
Board: 2	♠ J6	Partner is dealer.
Dealer: South	♥ Q	East (LHO) bids 2 ♦ if possible.
Vul: E-W	♦ QT97	
HCP: 6+2	♣ J97542	
<hr/>		
Board: 3	♠ AQ532	You are dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: N-S	♦ KJ86	
HCP: 10+1	♣ 8743	
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Board: 4	♠ -	Partner is dealer.
Dealer: South	♥ AT64	The opponents are silent.
Vul: E-W	♦ AKQ652	
HCP: 13+2	♣ 943	
<hr/>		
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

Dealer: South

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ AK2

♥ K6

♦ KT85

♣ JT72

South:

♠ Q6

♥ AT875

♦ Q943

♣ A8

W N E S

Pass 2♣ Pass 3♥

Pass 3NT All Pass

Pass 3NT All Pass

Pass 3NT All Pass

Pass 3NT All Pass

Board: 2

Dealer: South

Vul: E-W

North HCP: 6+2

South HCP: 16+3

Contract: 4♥ South

North:

♠ J6

♥ Q

♦ QT97

♣ J97542

South:

♠ AT8

♥ AJ98643

♦ K

♣ A6

W N E S

Pass 1NT¹ 2♦ 4♥

Pass 1NT¹ 2♦ 4♥

All Pass

1. forcing 1NT

1. forcing 1NT

Board: 3

Dealer: North

Vul: N-S

North HCP: 10+1

South HCP: 9+1

Contract: 2♠ South

North:

♠ AQ532

♥ -

♦ KJ86

♣ 8743

South:

♠ 986

♥ AJ863

♦ A53

♣ T6

W N E S

Pass 1♠ Pass 2♠

All Pass

All Pass

All Pass

Board: 4

Dealer: South

Vul: E-W

North HCP: 13+2

South HCP: 12+3

Contract: 4♠ South

North:

♠ -

♥ AT64

♦ AKQ652

♣ 943

South:

♠ AKJ8732

♥ QJ2

♦ T

♣ J8

W N E S

Pass 2♦ Pass 4♠

Pass 2♦ Pass 4♠

All Pass

All Pass

All Pass

Board: 5

Dealer: East

Vul: E-W

North HCP: 12+1

South HCP: 11

Contract: 4♠ North

North:

♠ AQ732

♥ A3

♦ 643

♣ QT4

South:

♠ 984

♥ J5

♦ AK95

♣ K982

W N E S

Pass 1♥ Pass 2♥¹

Pass 1♥ Pass 2♥¹

Pass 4♠ All Pass

Pass 4♠ All Pass

1. limit raise or better in !S

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

Dealer: South

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ AK2

♥ K6

♦ KT85

♣ JT72

South:

♠ Q6

♥ AT875

♦ Q943

♣ A8

W N E S

Pass 2♣ Pass 3♥

Pass 3NT All Pass

Pass 3NT All Pass

Pass 3NT All Pass

Pass 3NT All Pass

Board: 2

Dealer: South

Vul: E-W

North HCP: 6+2

South HCP: 16+3

Contract: 4♥ South

North:

♠ J6

♥ Q

♦ QT97

♣ J97542

South:

♠ AT8

♥ AJ98643

♦ K

♣ A6

W N E S

Pass 1NT¹ 2♦ 4♥

Pass 1NT¹ 2♦ 4♥

All Pass

1. forcing 1NT

1. forcing 1NT

1. forcing 1NT

Board: 3

Dealer: North

Vul: N-S

North HCP: 10+1

South HCP: 9+1

Contract: 2♠ South

North:

♠ AQ532

♥ -

♦ KJ86

♣ 8743

South:

♠ 986

♥ AJ863

♦ A53

♣ T6

W N E S

Pass 1♠ Pass 2♠

All Pass

All Pass

All Pass

All Pass

Board: 4

Dealer: South

Vul: E-W

North HCP: 13+2

South HCP: 12+3

Contract: 4♠ South

North:

♠ -

♥ AT64

♦ AKQ652

♣ 943

South:

♠ AKJ8732

♥ QJ2

♦ T

♣ J8

W N E S

Pass 2♦ Pass 4♠

Pass 2♦ Pass 4♠

All Pass

All Pass

All Pass

Board: 5

Dealer: East

Vul: E-W

North HCP: 12+1

South HCP: 11

Contract: 4♠ North

North:

♠ AQ732

♥ A3

♦ 643

♣ QT4

South:

♠ 984

♥ J5

♦ AK95

♣ K982

W N E S

Pass 1♠ Pass 2♥¹

Pass 1♠ Pass 2♥¹

Pass 4♠ All Pass

Pass 4♠ All Pass

1. limit raise or better in !S

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

Dealer: South

Vul: Both

North HCP: 6

South HCP: 16+2

Contract: 1 ♠ South

North:

♠ A6

♥ J942

♦ 7432

♣ J63

South:

♠ KQJ872

♥ Q

♦ QT

♣ AQ52

W N E S

1 ♠

All Pass

Board: 7

Dealer: South

Vul: Both

North HCP: 9+3

South HCP: 15+1

Contract: 3NT South

North:

♠ AT4

♥ 4

♦ 82

♣ AJT7632

South:

♠ K976

♥ QT863

♦ AK

♣ K4

W N E S

1 ♥

Pass 1NT¹ Pass 2 ♣

Pass 3 ♣ Pass 3NT

All Pass

1. forcing 1NT

Board: 8

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12+1

Contract: 4 ♠ North

North:

♠ K73

♥ AK65

♦ 652

♣ QT3

South:

♠ AQJ54

♥ J72

♦ J94

♣ K7

W N E S

1 ♠

Pass 1NT¹ Pass 2 ♦

Pass 4 ♠ All Pass

1. forcing 1NT

Board: 9

Dealer: East

Vul: E-W

North HCP: 12+2

South HCP: 6+1

Contract: 4 ♣ South

North:

♠ 9

♥ K976

♦ A4

♣ KQT854

South:

♠ AJT42

♥ 5

♦ T75

♣ J972

W N E S

1 ♥ Pass

1 ♠ 2 ♣ Pass 4 ♣

All Pass

Board: 10

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 11+1

Contract: 4 ♠ North

North:

♠ 942

♥ K

♦ KQ984

♣ K643

South:

♠ AQ853

♥ A3

♦ J2

♣ T872

W N E S

1 ♠

Pass 1NT¹ 4 ♥ Pass

Pass 4 ♠ All Pass

1. forcing 1NT

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

Dealer: South

Vul: Both

North HCP: 6

South HCP: 16+2

Contract: 1 ♠ South

North:

♠ A6

♥ J942

♦ 7432

♣ J63

South:

♠ KQJ872

♥ Q

♦ QT

♣ AQ52

W N E S

1 ♠

All Pass

Board: 7

Dealer: South

Vul: Both

North HCP: 9+3

South HCP: 15+1

Contract: 3NT South

North:

♠ AT4

♥ 4

♦ 82

♣ AJT7632

South:

♠ K976

♥ QT863

♦ AK

♣ K4

W N E S

1 ♥

Pass 1NT¹ Pass 2 ♣

Pass 3 ♣ Pass 3NT

All Pass

1. forcing 1NT

Board: 8

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12+1

Contract: 4 ♠ North

North:

♠ K73

♥ AK65

♦ 652

♣ QT3

South:

♠ AQJ54

♥ J72

♦ J94

♣ K7

W N E S

1 ♠

Pass 1NT¹ Pass 2 ♦

Pass 4 ♠ All Pass

1. forcing 1NT

Board: 9

Dealer: East

Vul: E-W

North HCP: 12+2

South HCP: 6+1

Contract: 4 ♣ South

North:

♠ 9

♥ K976

♦ A4

♣ KQT854

South:

♠ AJT42

♥ 5

♦ T75

♣ J972

W N E S

1 ♥ Pass

1 ♠ 2 ♣ Pass 4 ♣

All Pass

Board: 10

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 11+1

Contract: 4 ♠ North

North:

♠ 942

♥ K

♦ KQ984

♣ K643

South:

♠ AQ853

♥ A3

♦ J2

♣ T872

W N E S

1 ♠

Pass 1NT¹ 4 ♥ Pass

Pass 4 ♠ All Pass

1. forcing 1NT

Board: 11	♠ AKQJ7	You are dealer.
Dealer: North	♥ K53	The opponents are silent.
Vul: N-S	♦ AJ3	
HCP: 18+1	♣ 73	
<hr/>		
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.
<hr/>		
Board: 13	♠ AQ532	You are dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: E-W	♦ AJ864	
HCP: 14+2	♣ K82	
<hr/>		
Board: 14	♠ 54	Partner is dealer.
Dealer: South	♥ A976	The opponents are silent.
Vul: N-S	♦ QJ9	
HCP: 7	♣ 8764	
<hr/>		
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

Dealer: North

Vul: N-S

North HCP: 18+1

South HCP: 13+1

Contract: 6♠ South

North:

♠ AKQJ7

♥ K53

♦ AJ3

♣ 73

South:

♠ 853

♥ A4

♦ Q8754

♣ AK5

W	N	E	S
	1♠	Pass	2♦
Pass	3NT	Pass	6♠
All Pass			

Board: 12

Dealer: West

Vul: Both

North HCP: 7+1

South HCP: 13+3

Contract: 4♦ South

North:

♠ 85432

♥ A

♦ J92

♣ QT83

South:

♠ 6

♥ J5

♦ AKQT853

♣ K76

W	N	E	S
1♥	Pass	2♥	3♦
3♥	Pass	Pass	4♦
All Pass			

Board: 13

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 7+1

Contract: 2♠ South

North:

♠ AQ532

♥ -

♦ AJ864

♣ K82

South:

♠ JT6

♥ Q9765

♦ QT2

♣ QT

W	N	E	S
	1♠	Pass	2♠
All Pass			

Board: 14

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 10+1

Contract: 2♥ South

North:

♠ 54

♥ A976

♦ QJ9

♣ 8764

South:

♠ K9632

♥ K854

♦ A2

♣ 53

W	N	E	S
			1♠
Pass	1NT ¹	Pass	2♥
All Pass			
1. forcing 1NT			

Board: 15

Dealer: South

Vul: N-S

North HCP: 5+2

South HCP: 12+1

Contract: 2♠ North

North:

♠ QT9873

♥ T4

♦ 54

♣ K75

South:

♠ AJ42

♥ K9862

♦ A62

♣ T

W	N	E	S
			1♥
Pass	2♠ ¹	All Pass	
1. Weak Jump Shifts 2			

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

Dealer: North

Vul: N-S

North HCP: 18+1

South HCP: 13+1

Contract: 6 ♠ South

North:

♠ AKQJ7

♥ K53

♦ AJ3

♣ 73

South:

♠ 853

♥ A4

♦ Q8754

♣ AK5

W	N	E	S
	1 ♠	Pass	2 ♦
Pass	3NT	Pass	6 ♠
All Pass			

Board: 12

Dealer: West

Vul: Both

North HCP: 7+1

South HCP: 13+3

Contract: 4 ♦ South

North:

♠ 85432

♥ A

♦ J92

♣ QT83

South:

♠ 6

♥ J5

♦ AKQT853

♣ K76

W	N	E	S
1 ♥	Pass	2 ♥	3 ♦
3 ♥	Pass	Pass	4 ♦
All Pass			

Board: 13

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 7+1

Contract: 2 ♠ South

North:

♠ AQ532

♥ -

♦ AJ864

♣ K82

South:

♠ JT6

♥ Q9765

♦ QT2

♣ QT

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

Board: 14

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 10+1

Contract: 2 ♥ South

North:

♠ 54

♥ A976

♦ QJ9

♣ 8764

South:

♠ K9632

♥ K854

♦ A2

♣ 53

W	N	E	S
			1 ♠
Pass	1NT ¹	Pass	2 ♥
All Pass			
1. forcing 1NT			

Board: 15

Dealer: South

Vul: N-S

North HCP: 5+2

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ QT9873

♥ T4

♦ 54

♣ K75

South:

♠ AJ42

♥ K9862

♦ A62

♣ T

W	N	E	S
			1 ♥
Pass	2 ♠ ¹	All Pass	
1. Weak Jump Shifts 2			

Board: 16	♠ KJ942	You are dealer.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: None	♦ A9	
HCP: 12+1	♣ J82	
<hr/>		
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	
<hr/>		
Board: 18	♠ KJT7	Partner is dealer.
Dealer: South	♥ 432	The opponents are silent.
Vul: Both	♦ T84	
HCP: 8	♣ A73	
<hr/>		
Board: 19	♠ AKQ96	You are dealer.
Dealer: North	♥ T93	The opponents are silent.
Vul: Both	♦ KT3	
HCP: 13+1	♣ J9	
<hr/>		
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

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 11

Contract: 2NT South

North:

♠ KJ942

♥ QJ5

♦ A9

♣ J82

South:

♠ T5

♥ AK93

♦ QT87

♣ Q53

W

N

E

S

1 ♠

Pass

1NT¹

Pass

2 ♣

Pass

2NT

All Pass

1. forcing 1NT

Board: 17

Dealer: West

Vul: E-W

North HCP: 11

South HCP: 16+1

Contract: 3NT North

North:

♠ QJ2

♥ AK

♦ J654

♣ 8653

South:

♠ 7

♥ JT8

♦ AQT8

♣ AKQ42

W

N

E

S

1 ♠

Pass

Pass

X

Pass

2 ♣

2 ♠

3 ♣

Pass

3NT

All Pass

Board: 18

Dealer: South

Vul: Both

North HCP: 8

South HCP: 17+1

Contract: 4♥ South

North:

♠ KJT7

♥ 432

♦ T84

♣ A73

South:

♠ AQ

♥ KJT86

♦ Q3

♣ KQ95

W

N

E

S

1 ♥

Pass

2 ♥

Pass

4 ♥

All Pass

Board: 19

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 9+1

Contract: 2♠ South

North:

♠ AKQ96

♥ T93

♦ KT3

♣ J9

South:

♠ T73

♥ J74

♦ J4

♣ AKT85

W

N

E

S

1 ♠

Pass

2 ♠

All Pass

Board: 20

Dealer: South

Vul: Both

North HCP: 14+2

South HCP: 11+2

Contract: 4♠ North

North:

♠ K94

♥ AK9864

♦ A

♣ 953

South:

♠ AQJT72

♥ 75

♦ 72

♣ AT8

W

N

E

S

1 ♠

Pass

2 ♥

3 ♣

3 ♠

Pass

4 ♠

All Pass

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

Dealer: North
 Vul: None
 North HCP: 12+1
 South HCP: 11
 Contract: 2NT South

North:

♠ KJ942
 ♥ QJ5
 ♦ A9
 ♣ J82

South:

♠ T5
 ♥ AK93
 ♦ QT87
 ♣ Q53

W	N	E	S
	1 ♠	Pass	1NT ¹
Pass	2 ♣	Pass	2NT
All Pass			
1. forcing 1NT			

Board: 17

Dealer: West
 Vul: E-W
 North HCP: 11
 South HCP: 16+1
 Contract: 3NT North

North:

♠ QJ2
 ♥ AK
 ♦ J654
 ♣ 8653

South:

♠ 7
 ♥ JT8
 ♦ AQT8
 ♣ AKQ42

W	N	E	S
1 ♠	Pass	Pass	X
Pass	2 ♣	2 ♠	3 ♣
Pass	3NT	All Pass	

Board: 18

Dealer: South
 Vul: Both
 North HCP: 8
 South HCP: 17+1
 Contract: 4♥ South

North:

♠ KJT7
 ♥ 432
 ♦ T84
 ♣ A73

South:

♠ AQ
 ♥ KJT86
 ♦ Q3
 ♣ KQ95

W	N	E	S
			1 ♥
Pass	2 ♥	Pass	4 ♥
All Pass			

Board: 19

Dealer: North
 Vul: Both
 North HCP: 13+1
 South HCP: 9+1
 Contract: 2♠ South

North:

♠ AKQ96
 ♥ T93
 ♦ KT3
 ♣ J9

South:

♠ T73
 ♥ J74
 ♦ J4
 ♣ AKT85

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

Board: 20

Dealer: South
 Vul: Both
 North HCP: 14+2
 South HCP: 11+2
 Contract: 4♠ North

North:

♠ K94
 ♥ AK9864
 ♦ A
 ♣ 953

South:

♠ AQJT72
 ♥ 75
 ♦ 72
 ♣ AT8

W	N	E	S
			1 ♠
Pass	2 ♥	3 ♣	3 ♠
Pass	4 ♠	All Pass	

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

Dealer: South

Vul: None

North HCP: 18+1

South HCP: 11+1

Contract: 6♦ South

North:

♠ 5

♥ QJ8

♦ AQJ94

♣ AKJ2

South:

♠ AT974

♥ AK52

♦ T532

♣ -

W N E S

Pass 2♦ Pass 1♠

Pass 2♥

Pass 3♣ Pass 3♦

Pass 4♦ Pass 4NT

Pass 5♠¹ Pass 6♦

All Pass

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

Board: 22

Dealer: South

Vul: None

North HCP: 5

South HCP: 15+1

Contract: 3♥ North

North:

♠ 9873

♥ JT4

♦ KJT2

♣ 83

South:

♠ AT

♥ AQ865

♦ A987

♣ J5

W N E S

Pass 1♥

Pass Pass X 2♦

Pass 2♥ 2♠ Pass

Pass 3♥ All Pass

Board: 23

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 9

Contract: 1NT North

North:

♠ A53

♥ AT983

♦ Q4

♣ A54

South:

♠ KQ72

♥ 52

♦ J87

♣ K762

W N E S

1♥ Pass 1♠

Pass 1NT All Pass

Board: 24

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 13+2

Contract: 2♥ South

North:

♠ QT832

♥ J9

♦ Q82

♣ QJT

South:

♠ A64

♥ AQ7654

♦ K4

♣ 64

W N E S

1♥

Pass 1♠ Pass 2♥

All Pass

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

Dealer: South

Vul: None

North HCP: 18+1

South HCP: 11+1

Contract: 6 ♦ South

North:

♠ 5

♥ QJ8

♦ AQJ94

♣ AKJ2

South:

♠ AT974

♥ AK52

♦ T532

♣ -

W N E S

Pass 2 ♦ Pass 2 ♥

Pass 3 ♣ Pass 3 ♦

Pass 4 ♦ Pass 4NT

Pass 5 ♠¹ Pass 6 ♦

All Pass

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

Board: 22

Dealer: South

Vul: None

North HCP: 5

South HCP: 15+1

Contract: 3 ♥ North

North:

♠ 9873

♥ JT4

♦ KJT2

♣ 83

South:

♠ AT

♥ AQ865

♦ A987

♣ J5

W N E S

Pass Pass X 2 ♦

Pass 2 ♥ 2 ♠ Pass

Pass 3 ♥ All Pass

Board: 23

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 9

Contract: 1NT North

North:

♠ A53

♥ AT983

♦ Q4

♣ A54

South:

♠ KQ72

♥ 52

♦ J87

♣ K762

W N E S

Pass 1 ♥ Pass 1 ♠

Pass 1NT All Pass

Board: 24

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 13+2

Contract: 2 ♥ South

North:

♠ QT832

♥ J9

♦ Q82

♣ QJT

South:

♠ A64

♥ AQ7654

♦ K4

♣ 64

W N E S

Pass 1 ♠ Pass 2 ♥

All Pass

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

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 11+1

Contract: 2 ♦ North

North:

♠ AT9

♥ A

♦ JT8762

♣ 952

South:

♠ 875

♥ KQT94

♦ K3

♣ KT8

W N E S

Pass 1NT¹ Pass 2 ♣

Pass 2 ♦ All Pass

1. forcing 1NT

Board: 26

Dealer: South

Vul: Both

North HCP: 18+2

South HCP: 11+3

Contract: 6 ♥ North

North:

♠ AQ9862

♥ 6

♦ A4

♣ AKJ3

South:

♠ K

♥ KQJ8753

♦ 95

♣ Q87

W N E S

Pass 1 ♠ Pass 2 ♥

Pass 3 ♠ Pass 4 ♥

Pass 4NT Pass 5 ♦¹

Pass 5 ♠ Pass 5NT²

Pass 6 ♥ All Pass

1. A=1/5 or 4/5

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

Board: 27

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 13

Contract: 5 ♣ South

North:

♠ Q

♥ QJ843

♦ A43

♣ KT84

South:

♠ AT72

♥ K7

♦ T98

♣ AQ97

W N E S

Pass 1 ♥ Pass 1 ♠

Pass 2 ♣ Pass 5 ♣

All Pass

Board: 28

Dealer: South

Vul: Both

North HCP: 13+2

South HCP: 14+3

Contract: 6 ♥ North

North:

♠ AQ94

♥ T9

♦ AK9652

♣ 5

South:

♠ 863

♥ AKQ8762

♦ -

♣ AJ2

W N E S

Pass 2 ♦ Pass 3 ♥

Pass 4NT Pass 5 ♣¹

Pass 5 ♦ X 5NT²

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

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 11+1

Contract: 2♦ North

North:

♠ AT9

♥ A

♦ JT8762

♣ 952

South:

♠ 875

♥ KQT94

♦ K3

♣ KT8

W N E S

Pass 1NT¹ Pass 2♣

Pass 2♦ All Pass

1. forcing 1NT

Board: 26

Dealer: South

Vul: Both

North HCP: 18+2

South HCP: 11+3

Contract: 6♥ North

North:

♠ AQ9862

♥ 6

♦ A4

♣ AKJ3

South:

♠ K

♥ KQJ8753

♦ 95

♣ Q87

W N E S

Pass 1♠ Pass 2♥

Pass 3♠ Pass 4♥

Pass 4NT Pass 5♦¹

Pass 5♠ Pass 5NT²

Pass 6♥ All Pass

1. A=1/5 or 4/5

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

Board: 27

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 13

Contract: 5♣ South

North:

♠ Q

♥ QJ843

♦ A43

♣ KT84

South:

♠ AT72

♥ K7

♦ T98

♣ AQ97

W N E S

Pass 1♥ Pass 1♠

Pass 2♣ Pass 5♣

All Pass

Board: 28

Dealer: South

Vul: Both

North HCP: 13+2

South HCP: 14+3

Contract: 6♥ North

North:

♠ AQ94

♥ T9

♦ AK9652

♣ 5

South:

♠ 863

♥ AKQ8762

♦ -

♣ AJ2

W N E S

Pass 2♦ Pass 3♥

Pass 4NT Pass 5♣¹

Pass 5♦ X 5NT²

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

Dealer: South

Vul: None

North HCP: 15+1

South HCP: 13+1

Contract: 3NT South

North:

♠ K9

♥ AT2

♦ Q65

♣ AQ865

South:

♠ AQ853

♥ K853

♦ K97

♣ J

W	N	E	S
			1 ♠
Pass	2 ♣	Pass	2 ♥
Pass	2NT	Pass	3NT
All Pass			

Board: 30

Dealer: North

Vul: None

North HCP: 18+1

South HCP: 8+3

Contract: 5 ♦ X North

North:

♠ AKQT3

♥ AKJ7

♦ 92

♣ J5

South:

♠ J

♥ Q54

♦ KQT7543

♣ 82

W	N	E	S
	1 ♠	Pass	1NT ¹
Pass	3 ♥	Pass	4 ♦
Pass	5 ♦	Pass	Pass
X	All Pass		

1. forcing 1NT

Board: 31

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 12+1

Contract: 3 ♠ North

North:

♠ AT97

♥ J85

♦ 87

♣ AQ83

South:

♠ Q865

♥ KQT43

♦ A52

♣ J

W	N	E	S
			1 ♥
Pass	1 ♠	Pass	2 ♠
Pass	3 ♠	All Pass	

Board: 32

Dealer: West

Vul: None

North HCP: 2+3

South HCP: 19+2

Contract: 4 ♠ X South

North:

♠ 9

♥ 93

♦ QT87432

♣ T83

South:

♠ AQ7643

♥ K6

♦ AJ

♣ KQ4

W	N	E	S
1 ♥	Pass	2 ♥	X
Pass	3 ♦	3 ♥	3 ♠
4 ♥	Pass	Pass	4 ♠
Pass	Pass	X	All Pass

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

Dealer: South

Vul: None

North HCP: 15+1

South HCP: 13+1

Contract: 3NT South

North:

♠ K9

♥ AT2

♦ Q65

♣ AQ865

South:

♠ AQ853

♥ K853

♦ K97

♣ J

W N E S

Pass 1 ♠

Pass 2 ♣ Pass 2 ♥

Pass 2NT Pass 3NT

All Pass

Board: 30

Dealer: North

Vul: None

North HCP: 18+1

South HCP: 8+3

Contract: 5 ♦ X North

North:

♠ AKQT3

♥ AKJ7

♦ 92

♣ J5

South:

♠ J

♥ Q54

♦ KQT7543

♣ 82

W N E S

Pass 1 ♠ Pass 1NT¹

Pass 3 ♥ Pass 4 ♦

Pass 5 ♦ Pass Pass

X All Pass

1. forcing 1NT

Board: 31

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 12+1

Contract: 3 ♠ North

North:

♠ AT97

♥ J85

♦ 87

♣ AQ83

South:

♠ Q865

♥ KQT43

♦ A52

♣ J

W N E S

Pass 1 ♥ 1 ♠

Pass 1 ♠ Pass 2 ♠

Pass 3 ♠ All Pass

Board: 32

Dealer: West

Vul: None

North HCP: 2+3

South HCP: 19+2

Contract: 4 ♠ X South

North:

♠ 9

♥ 93

♦ QT87432

♣ T83

South:

♠ AQ7643

♥ K6

♦ AJ

♣ KQ4

W N E S

1 ♥ Pass 2 ♥ X

Pass 3 ♦ 3 ♥ 3 ♠

4 ♥ Pass Pass 4 ♠

Pass Pass X All Pass

Board: 33	♠ KQ732	You are dealer.
Dealer: North	♥ T764	The opponents are silent.
Vul: None	♦ 64	
HCP: 11+1	♣ AQ	
<hr/>		
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	
<hr/>		
Board: 35	♠ KQT94	You are dealer.
Dealer: North	♥ K52	East (LHO) Doubles 3 ♦ if possible.
Vul: None	♦ 7	
HCP: 13+1	♣ KQ74	
<hr/>		
Board: 36	♠ A874	Partner is dealer.
Dealer: South	♥ 85	The opponents are silent.
Vul: None	♦ J72	
HCP: 8	♣ KT64	
<hr/>		
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

Dealer: North

Vul: None

North HCP: 11+1

South HCP: 13

Contract: 4 ♠ South

North:

♠ KQ732

♥ T764

♦ 64

♣ AQ

South:

♠ AJ9

♥ K92

♦ J82

♣ KJT6

W	N	E	S
	1 ♠	Pass	2 ♣
Pass	2 ♥	Pass	4 ♠
All Pass			

Board: 34

Dealer: East

Vul: E-W

North HCP: 16+3

South HCP: 5+1

Contract: 5 ♦ South

North:

♠ -

♥ QJ

♦ KQJ63

♣ AQJ984

South:

♠ J74

♥ AT8

♦ 98752

♣ T7

W	N	E	S
		1 ♠	Pass
2 ♠	4NT ¹	Pass	5 ♦
All Pass			
1. Unusual 4NT			

Board: 35

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 10+1

Contract: 4 ♠ South

North:

♠ KQT94

♥ K52

♦ 7

♣ KQ74

South:

♠ 8765

♥ A9

♦ AJ

♣ JT652

W	N	E	S
	1 ♠	Pass	2NT ¹
Pass	3 ♦ ²	X	4 ♠
All Pass			
1. Jacoby 2NT			
2. shortness !D			

Board: 36

Dealer: South

Vul: None

North HCP: 8

South HCP: 11+2

Contract: 2 ♣ South

North:

♠ A874

♥ 85

♦ J72

♣ KT64

South:

♠ J3

♥ KQT73

♦ T

♣ AJ873

W	N	E	S
			1 ♥
Pass	1 ♠	Pass	2 ♣
All Pass			

Board: 37

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 15+1

Contract: 3NT North

North:

♠ 94

♥ K95

♦ T76

♣ AKQ84

South:

♠ KT852

♥ AQT

♦ AQ52

♣ 5

W	N	E	S
			1 ♠
Pass	1NT ¹	Pass	2 ♦
Pass	3NT	All Pass	
1. forcing 1NT			

Board: 33

♠ AJ9
 ♥ K92
 ♦ J82
 ♣ KJT6

Partner is dealer.
 The opponents are silent.

Board: 34

♠ J74
 ♥ AT8
 ♦ 98752
 ♣ T7

RHO is dealer. You bid second.
 East (RHO) opens 1 ♠ if possible.
 West (LHO) bids 2 ♠ if possible.

Board: 35

♠ 8765
 ♥ A9
 ♦ AJ
 ♣ JT652

Partner is dealer.
 East (RHO) Doubles 3 ♦ if possible.

Board: 36

♠ J3
 ♥ KQT73
 ♦ T
 ♣ AJ873

You are dealer.
 The opponents are silent.

Board: 37

♠ KT852
 ♥ AQT
 ♦ AQ52
 ♣ 5

You are dealer.
 The opponents are silent.

Both hands (Answers Page)

Board: 33

Dealer: North

Vul: None

North HCP: 11+1

South HCP: 13

Contract: 4 ♠ South

North:

♠ KQ732

♥ T764

♦ 64

♣ AQ

South:

♠ AJ9

♥ K92

♦ J82

♣ KJT6

W	N	E	S
	1 ♠	Pass	2 ♣
Pass	2 ♥	Pass	4 ♠
All Pass			

Board: 34

Dealer: East

Vul: E-W

North HCP: 16+3

South HCP: 5+1

Contract: 5 ♦ South

North:

♠ -

♥ QJ

♦ KQJ63

♣ AQJ984

South:

♠ J74

♥ AT8

♦ 98752

♣ T7

W	N	E	S
		1 ♠	Pass
2 ♠	4NT ¹	Pass	5 ♦
All Pass			
1. Unusual 4NT			

Board: 35

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 10+1

Contract: 4 ♠ South

North:

♠ KQT94

♥ K52

♦ 7

♣ KQ74

South:

♠ 8765

♥ A9

♦ AJ

♣ JT652

W	N	E	S
	1 ♠	Pass	2NT ¹
Pass	3 ♦ ²	X	4 ♠
All Pass			
1. Jacoby 2NT			
2. shortness !D			

Board: 36

Dealer: South

Vul: None

North HCP: 8

South HCP: 11+2

Contract: 2 ♣ South

North:

♠ A874

♥ 85

♦ J72

♣ KT64

South:

♠ J3

♥ KQT73

♦ T

♣ AJ873

W	N	E	S
			1 ♥
Pass	1 ♠	Pass	2 ♣
All Pass			

Board: 37

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 15+1

Contract: 3NT North

North:

♠ 94

♥ K95

♦ T76

♣ AKQ84

South:

♠ KT852

♥ AQT

♦ AQ52

♣ 5

W	N	E	S
			1 ♠
Pass	1NT ¹	Pass	2 ♦
Pass	3NT	All Pass	
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

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14+1

Contract: 4♥ North

North:

♠ Q865

♥ KT8

♦ AQ965

♣ 3

South:

♠ J3

♥ AJ963

♦ KJ2

♣ A82

W N E S

Pass 1♥ Pass 1♥

Pass 1♠ Pass 1NT

Pass 3♥ Pass 3NT

Pass 4♥ All Pass

Board: 39

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 10+1

Contract: 2♥ North

North:

♠ Q8

♥ AJ9542

♦ QJ

♣ A83

South:

♠ A942

♥ 7

♦ K8765

♣ K72

W N E S

Pass 1♥ Pass 1♠

Pass 2♥ All Pass

Board: 40

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 13+2

Contract: 4♠ South

North:

♠ Q9

♥ 82

♦ KT7542

♣ KQ2

South:

♠ KJ5432

♥ KJ4

♦ -

♣ AJ93

W N E S

Pass 1NT¹ Pass 1♠

Pass 2♦ Pass 2♣

Pass 3♠ Pass 2♠

Pass 4♠

All Pass

1. forcing 1NT

Board: 41

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 12+2

Contract: 7♣X South

North:

♠ AK

♥ AQT52

♦ 92

♣ A973

South:

♠ 7

♥ K4

♦ AJ654

♣ KJ642

W N E S

Pass 1♥ Pass 1NT¹

Pass 3♣ Pass 4NT

Pass 5♣² Pass 5♦

Pass 6♣³ Pass 7♣

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

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14+1

Contract: 4♥ North

North:

♠ Q865

♥ KT8

♦ AQ965

♣ 3

South:

♠ J3

♥ AJ963

♦ KJ2

♣ A82

W N E S

Pass 1♥ Pass 1♥

Pass 1♠ Pass 1NT

Pass 3♥ Pass 3NT

Pass 4♥ All Pass

Board: 39

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 10+1

Contract: 2♥ North

North:

♠ Q8

♥ AJ9542

♦ QJ

♣ A83

South:

♠ A942

♥ 7

♦ K8765

♣ K72

W N E S

Pass 1♥ Pass 1♠

Pass 2♥ All Pass

Board: 40

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 13+2

Contract: 4♠ South

North:

♠ Q9

♥ 82

♦ KT7542

♣ KQ2

South:

♠ KJ5432

♥ KJ4

♦ -

♣ AJ93

W N E S

Pass 1NT¹ Pass 1♠

Pass 2♦ Pass 2♣

Pass 3♠ Pass 2♠

Pass 4♠

All Pass

1. forcing 1NT

Board: 41

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 12+2

Contract: 7♣X South

North:

♠ AK

♥ AQT52

♦ 92

♣ A973

South:

♠ 7

♥ K4

♦ AJ654

♣ KJ642

W N E S

Pass 1♥ Pass 1NT¹

Pass 3♣ Pass 4NT

Pass 5♣² Pass 5♦

Pass 6♣³ Pass 7♣

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				
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: 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

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 7

Contract: 3NT South

North:

♠ 87542

♥ K5

♦ KQ

♣ AKJ3

South:

♠ AK9

♥ 874

♦ 974

♣ 8762

W	N	E	S
	1 ♠	Pass	2 ♣
Pass	3 ♠	Pass	3NT
All Pass			

Board: 43

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 8+1

Contract: 2♥ South

North:

♠ AQJ5

♥ JT764

♦ AQT

♣ 9

South:

♠ K86

♥ Q92

♦ K9432

♣ T7

W	N	E	S
	1 ♥	Pass	2 ♥
All Pass			

Board: 44

Dealer: West

Vul: E-W

North HCP: 8

South HCP: 15+2

Contract: 3♣ South

North:

♠ KT8

♥ QT87

♦ QT7

♣ JT5

South:

♠ J4

♥ A65

♦ A2

♣ AQ9632

W	N	E	S
1 ♠	Pass	Pass	2 ♣
2 ♠	Pass	Pass	3 ♣
All Pass			

Board: 45

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 8

Contract: 4♥ South

North:

♠ AT85

♥ AKQ92

♦ A97

♣ 4

South:

♠ 94

♥ J53

♦ 8532

♣ AQJ6

W	N	E	S
	1 ♥	Pass	2 ♥
Pass	4 ♣ ¹	Pass	4 ♥
All Pass			
1. Splinter			

Board: 46

Dealer: North

Vul: N-S

North HCP: 10+2

South HCP: 11

Contract: 2NT South

North:

♠ AK862

♥ 954

♦ QJ854

♣ -

South:

♠ JT

♥ KQT2

♦ A92

♣ J985

W	N	E	S
	1 ♠	Pass	1NT ¹
Pass	2 ♦	Pass	2NT
All Pass			
1. forcing 1NT			

Board: 47	♠ T7	Partner is dealer.
Dealer: South	♥ K985	The opponents are silent.
Vul: N-S	♦ T	
HCP: 12+2	♣ AKQ542	
<hr/>		
Board: 48	♠ J6	Partner is dealer.
Dealer: South	♥ KQJ2	The opponents are silent.
Vul: E-W	♦ JT65	
HCP: 9	♣ J72	
<hr/>		
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	
<hr/>		
Board: 50	♠ K953	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: N-S	♦ Q9543	
HCP: 9+1	♣ KJ95	
<hr/>		
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

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 12+1

Contract: 2NT North

North:

♠ T7

♥ K985

♦ T

♣ AKQ542

South:

♠ K8653

♥ Q7

♦ AK86

♣ T3

W N E S

Pass 1NT¹ Pass 2♠

Pass 2NT All Pass

1. forcing 1NT

Board: 48

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 11+1

Contract: 2♠ North

North:

♠ J6

♥ KQJ2

♦ JT65

♣ J72

South:

♠ AK932

♥ 65

♦ 73

♣ A863

W N E S

Pass 1NT¹ Pass 2♣

Pass 2♠ All Pass

1. forcing 1NT

Board: 49

Dealer: East

Vul: E-W

North HCP: 15+2

South HCP: 4

Contract: 2♥ North

North:

♠ AQ9

♥ AQJ986

♦ QT3

♣ 2

South:

♠ T42

♥ 75

♦ J864

♣ K853

W N E S

1NT¹ 2♥ All Pass

1. forcing 1NT

Board: 50

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 13+2

Contract: 4♦ South

North:

♠ K953

♥ -

♦ Q9543

♣ KJ95

South:

♠ Q

♥ J8642

♦ AKJT7

♣ Q3

W N E S

Pass 1♠ Pass 2♥

Pass 3♦ Pass 4♦

All Pass

Board: 51

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ 73

♥ AKJ7

♦ J95

♣ K875

South:

♠ QJT62

♥ Q9

♦ AT

♣ QJ63

W N E S

Pass 1NT¹ Pass 2♣

Pass 2NT All Pass

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

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 12+1

Contract: 2NT North

North:

♠ T7

♥ K985

♦ T

♣ AKQ542

South:

♠ K8653

♥ Q7

♦ AK86

♣ T3

W N E S

Pass 1NT¹ Pass 2♠

Pass 2NT All Pass

1. forcing 1NT

Board: 48

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 11+1

Contract: 2♠ North

North:

♠ J6

♥ KQJ2

♦ JT65

♣ J72

South:

♠ AK932

♥ 65

♦ 73

♣ A863

W N E S

Pass 1NT¹ Pass 2♣

Pass 2♠ All Pass

1. forcing 1NT

Board: 49

Dealer: East

Vul: E-W

North HCP: 15+2

South HCP: 4

Contract: 2♥ North

North:

♠ AQ9

♥ AQJ986

♦ QT3

♣ 2

South:

♠ T42

♥ 75

♦ J864

♣ K853

W N E S

1NT¹ 2♥ All Pass

1. forcing 1NT

Board: 50

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 13+2

Contract: 4♦ South

North:

♠ K953

♥ -

♦ Q9543

♣ KJ95

South:

♠ Q

♥ J8642

♦ AKJT7

♣ Q3

W N E S

Pass 1♠ Pass 2♥

Pass 3♦ Pass 4♦

All Pass

Board: 51

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ 73

♥ AKJ7

♦ J95

♣ K875

South:

♠ QJT62

♥ Q9

♦ AT

♣ QJ63

W N E S

Pass 1NT¹ Pass 2♣

Pass 2NT All Pass

1. forcing 1NT

Board: 52	♠ J83	Partner is dealer.
Dealer: South	♥ JT3	The opponents are silent.
Vul: N-S	♦ KQ52	
HCP: 9	♣ Q92	
<hr/>		
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.
<hr/>		
Board: 54	♠ AQ54	Partner is dealer.
Dealer: South	♥ K	The opponents are silent.
Vul: E-W	♦ J864	
HCP: 12	♣ QT83	
<hr/>		
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

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 16+2

Contract: 4 ♠ North

North:

♠ J83

♥ JT3

♦ KQ52

♣ Q92

South:

♠ KQ9642

♥ 6

♦ A83

♣ AK6

W N E S

1 ♠

Pass 2 ♠ Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Splinter

Board: 53

Dealer: East

Vul: None

North HCP: 10+4

South HCP: 4+1

Contract: 5 ♣ X North

North:

♠ 94

♥ 5

♦ K9

♣ AKT98754

South:

♠ QJ732

♥ JT6

♦ T32

♣ 32

W N E S

1 ♥ Pass

1 ♠ 5 ♣ Pass Pass

X All Pass

Board: 54

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 13+1

Contract: 4 ♠ South

North:

♠ AQ54

♥ K

♦ J864

♣ QT83

South:

♠ KJ863

♥ AJ2

♦ A3

♣ 975

W N E S

1 ♠

Pass 2NT¹ Pass 4 ♠

All Pass

1. Jacoby 2NT

Board: 55

Dealer: North

Vul: E-W

North HCP: 11+1

South HCP: 7

Contract: 2 ♠ South

North:

♠ QT743

♥ Q53

♦ 763

♣ AK

South:

♠ A652

♥ J6

♦ QT2

♣ T986

W N E S

1 ♠ Pass 2 ♠

All Pass

Board: 52	♠ KQ9642	You are dealer.
Dealer: South	♥ 6	The opponents are silent.
Vul: N-S	♦ A83	
HCP: 16+2	♣ AK6	
<hr/>		
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.
<hr/>		
Board: 54	♠ KJ863	You are dealer.
Dealer: South	♥ AJ2	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 13+1	♣ 975	
<hr/>		
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

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 16+2

Contract: 4 ♠ North

North:

♠ J83

♥ JT3

♦ KQ52

♣ Q92

South:

♠ KQ9642

♥ 6

♦ A83

♣ AK6

W N E S

1 ♠

Pass 2 ♠ Pass 4 ♥¹

Pass 4 ♠ All Pass

1. Splinter

Board: 53

Dealer: East

Vul: None

North HCP: 10+4

South HCP: 4+1

Contract: 5 ♣ X North

North:

♠ 94

♥ 5

♦ K9

♣ AKT98754

South:

♠ QJ732

♥ JT6

♦ T32

♣ 32

W N E S

1 ♥ Pass

1 ♠ 5 ♣ Pass Pass

X All Pass

Board: 54

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 13+1

Contract: 4 ♠ South

North:

♠ AQ54

♥ K

♦ J864

♣ QT83

South:

♠ KJ863

♥ AJ2

♦ A3

♣ 975

W N E S

1 ♠

Pass 2NT¹ Pass 4 ♠

All Pass

1. Jacoby 2NT

Board: 55

Dealer: North

Vul: E-W

North HCP: 11+1

South HCP: 7

Contract: 2 ♠ South

North:

♠ QT743

♥ Q53

♦ 763

♣ AK

South:

♠ A652

♥ J6

♦ QT2

♣ T986

W N E S

1 ♠ Pass 2 ♠

All Pass