

North hands	Losing_Trick_Count
Board: 1 Dealer: West Vul: None HCP: 14+1	♠ AKJT4 You bid first. ♥ A984 The opponents are silent. ♦ Q9 ♣ 75
Board: 2 Dealer: East Vul: E-W HCP: 9	♠ QT6 Partner bids first. ♥ QJT6 The opponents are silent. ♦ J975 ♣ K8
Board: 3 Dealer: South Vul: E-W HCP: 10+2	♠ KJ8 Partner bids first. ♥ KT West (RHO) bids 1♠ if possible. ♦ QJ7654 ♣ 63
Board: 4 Dealer: West Vul: Both HCP: 13	♠ AKT You bid first. ♥ 954 The opponents are silent. ♦ JT82 ♣ AJ3
Board: 5 Dealer: South Vul: N-S HCP: 12	♠ 76 Partner bids first. ♥ JT43 The opponents are silent. ♦ AK5 ♣ A763

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ AKJT4	♠ 963	Pass	1 ♠	Pass	2 ♠
Vul: None	♥ A984	♥ Q52		All Pass		
North HCP: 14+1	♦ Q9	♦ KJ53				
South HCP: 10	♣ 75	♣ AT4				
Contract: 2 ♠ South						

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ QT6	♠ KJ83			Pass	1 NT
Vul: E-W	♥ QJT6	♥ K942	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 9	♦ J975	♦ A3	Pass	4 ♥	All Pass	
South HCP: 15	♣ K8	♣ A53				
Contract: 4 ♥ North			1. Stayman			

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ KJ8	♠ Q7				1 ♣
Vul: E-W	♥ KT	♥ 9753	1 ♠	2 ♦ ¹	Pass	2 ♥
North HCP: 10+2	♦ QJ7654	♦ 83	Pass	3 ♦	All Pass	
South HCP: 11+1	♣ 63	♣ AKQ92				1. 1X-(Y)-2Z forcing
Contract: 3 ♦ North						

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ AKT	♠ Q98432	Pass	1 ♦	Pass	2 ♠ ¹
Vul: Both	♥ 954	♥ JT8762		All Pass		
North HCP: 13	♦ JT82	♦ -				
South HCP: 3+4	♣ AJ3	♣ T				1. Weak Jump Shifts 2
Contract: 2 ♠ South						

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ KQT42				1 ♠
Vul: N-S	♥ JT43	♥ A75	Pass	1 NT ¹	Pass	2 ♦
North HCP: 12	♦ AK5	♦ Q97	Pass	3 NT	All Pass	
South HCP: 11+1	♣ A763	♣ 84				1. forcing 1NT
Contract: 3NT North						

South hands	Losing_Trick_Count
Board: 1 Dealer: West Vul: None HCP: 10	♠ 963 ♥ Q52 ♦ KJ53 ♣ AT4
Board: 2 Dealer: East Vul: E-W HCP: 15	♠ KJ83 ♥ K942 ♦ A3 ♣ A53
Board: 3 Dealer: South Vul: E-W HCP: 11+1	♠ Q7 ♥ 9753 ♦ 83 ♣ AKQ92
Board: 4 Dealer: West Vul: Both HCP: 3+4	♠ Q98432 ♥ JT8762 ♦ - ♣ T
Board: 5 Dealer: South Vul: N-S HCP: 11+1	♠ KQT42 ♥ A75 ♦ Q97 ♣ 84

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ AKJT4	♠ 963	Pass	1 ♠	Pass	2 ♠
Vul: None	♥ A984	♥ Q52		All Pass		
North HCP: 14+1	♦ Q9	♦ KJ53				
South HCP: 10	♣ 75	♣ AT4				
Contract: 2 ♠ South						

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ QT6	♠ KJ83			Pass	1 NT
Vul: E-W	♥ QJT6	♥ K942	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 9	♦ J975	♦ A3	Pass	4 ♥	All Pass	
South HCP: 15	♣ K8	♣ A53				
Contract: 4 ♥ North			1. Stayman			

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ KJ8	♠ Q7				1 ♣
Vul: E-W	♥ KT	♥ 9753	1 ♠	2 ♦ ¹	Pass	2 ♥
North HCP: 10+2	♦ QJ7654	♦ 83	Pass	3 ♦	All Pass	
South HCP: 11+1	♣ 63	♣ AKQ92				1. 1X-(Y)-2Z forcing
Contract: 3 ♦ North						

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ AKT	♠ Q98432	Pass	1 ♦	Pass	2 ♠ ¹
Vul: Both	♥ 954	♥ JT8762		All Pass		
North HCP: 13	♦ JT82	♦ -				
South HCP: 3+4	♣ AJ3	♣ T				1. Weak Jump Shifts 2
Contract: 2 ♠ South						

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ KQT42				1 ♠
Vul: N-S	♥ JT43	♥ A75	Pass	1 NT ¹	Pass	2 ♦
North HCP: 12	♦ AK5	♦ Q97	Pass	3 NT	All Pass	
South HCP: 11+1	♣ A763	♣ 84				1. forcing 1NT
Contract: 3NT North						

North hands	Losing_Trick_Count
Board: 6 Dealer: North Vul: E-W HCP: 11+1	♠ 7 You bid first. ♥ KQ9 The opponents are silent. ♦ K976 ♣ QJ973
Board: 7 Dealer: West Vul: Both HCP: 15+1	♠ Q52 RHO opens the bidding 1♦. ♥ KJ3 You bid next. ♦ KJ ♣ KQ872
Board: 8 Dealer: North Vul: None HCP: 11+1	♠ QT865 You bid first. ♥ 64 East (LHO) Doubles 1♠ if possible. ♦ K32 West (RHO) bids 2♥ if possible. ♣ AQ5 West (RHO) bids 3♥ if possible.
Board: 9 Dealer: South Vul: E-W HCP: 11+1	♠ K84 Partner bids first. ♥ AQJ32 East (LHO) Doubles 1♥ if possible. ♦ J85 ♣ 95
Board: 10 Dealer: North Vul: Both HCP: 11+2	♠ 74 You bid first. ♥ J2 East (LHO) Doubles 1♣ if possible. ♦ KT9 ♣ AQJT86

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ AKJ64		1♣	Pass	1♠
Vul: E-W	♥ KQ9	♥ T862	Pass	1NT	Pass	2♦ ¹
North HCP: 11+1	♦ K976	♦ A53	Pass	3♦	All Pass	
South HCP: 12+1	♣ QJ973	♣ 5				1. New Minor Forcing
Contract: 3♦ North						

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ Q52	♠ J64	1♦	1NT	Pass	2NT
Vul: Both	♥ KJ3	♥ Q2		All Pass		
North HCP: 15+1	♦ KJ	♦ Q862				
South HCP: 10	♣ KQ872	♣ AJ96				
Contract: 2NT South						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ QT865	♠ AK		1♠	X	XX
Vul: None	♥ 64	♥ K	2♥	Pass	Pass	3♦
North HCP: 11+1	♦ K32	♦ QT8654	3♥	4♦	All Pass	
South HCP: 12+2	♣ AQ5	♣ T964				
Contract: 4♦ North						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ K84	♠ AQT6				Pass
Vul: E-W	♥ AQJ32	♥ K8765	Pass	1♥	X	4♦ ¹
North HCP: 11+1	♦ J85	♦ 9	Pass	4♥	All Pass	
South HCP: 9+1	♣ 95	♣ 732				1. Splinter
Contract: 4♥ North						

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ AT9653		1♣	X	1♠
Vul: Both	♥ J2	♥ KT43	Pass	2♣	Pass	2♠
North HCP: 11+2	♦ KT9	♦ Q8		All Pass		
South HCP: 9+2	♣ AQJT86	♣ 2				
Contract: 2♠ South						

South hands	Losing_Trick_Count
Board: 6 Dealer: North Vul: E-W HCP: 12+1	♠ AKJ64 ♥ T862 ♦ A53 ♣ 5
Board: 7 Dealer: West Vul: Both HCP: 10	♠ J64 ♥ Q2 ♦ Q862 ♣ AJ96
Board: 8 Dealer: North Vul: None HCP: 12+2	♠ AK ♥ K ♦ QT8654 ♣ T964
Board: 9 Dealer: South Vul: E-W HCP: 9+1	♠ AQT6 ♥ K8765 ♦ 9 ♣ 732
Board: 10 Dealer: North Vul: Both HCP: 9+2	♠ AT9653 ♥ KT43 ♦ Q8 ♣ 2

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ AKJ64		1♣	Pass	1♠
Vul: E-W	♥ KQ9	♥ T862	Pass	1NT	Pass	2♦ ¹
North HCP: 11+1	♦ K976	♦ A53	Pass	3♦	All Pass	
South HCP: 12+1	♣ QJ973	♣ 5				1. New Minor Forcing
Contract: 3♦ North						

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ Q52	♠ J64	1♦	1NT	Pass	2NT
Vul: Both	♥ KJ3	♥ Q2		All Pass		
North HCP: 15+1	♦ KJ	♦ Q862				
South HCP: 10	♣ KQ872	♣ AJ96				
Contract: 2NT South						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ QT865	♠ AK		1♠	X	XX
Vul: None	♥ 64	♥ K	2♥	Pass	Pass	3♦
North HCP: 11+1	♦ K32	♦ QT8654	3♥	4♦	All Pass	
South HCP: 12+2	♣ AQ5	♣ T964				
Contract: 4♦ North						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ K84	♠ AQT6				Pass
Vul: E-W	♥ AQJ32	♥ K8765	Pass	1♥	X	4♦ ¹
North HCP: 11+1	♦ J85	♦ 9	Pass	4♥	All Pass	
South HCP: 9+1	♣ 95	♣ 732				1. Splinter
Contract: 4♥ North						

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ AT9653		1♣	X	1♠
Vul: Both	♥ J2	♥ KT43	Pass	2♣	Pass	2♠
North HCP: 11+2	♦ KT9	♦ Q8		All Pass		
South HCP: 9+2	♣ AQJT86	♣ 2				
Contract: 2♠ South						

North hands	Losing_Trick_Count
Board: 11 Dealer: North Vul: None HCP: 10+1	♠ KQ43 ♥ JT7 ♦ 3 ♣ A7542
Board: 12 Dealer: South Vul: N-S HCP: 9+1	♠ A85 ♥ A73 ♦ T3 ♣ J9654
Board: 13 Dealer: West Vul: Both HCP: 13+1	♠ AJ542 ♥ Q ♦ QJ98 ♣ K94
Board: 14 Dealer: East Vul: None HCP: 8+1	♠ KT932 ♥ Q83 ♦ K9 ♣ T72
Board: 15 Dealer: South Vul: N-S HCP: 18	♠ 73 ♥ AQ75 ♦ KQ85 ♣ AK6

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ KQ43	♠ T		Pass	1 ♠	2 ♠ ¹
Vul: None	♥ JT7	♥ KQ653	Pass	3 ♥	All Pass	
North HCP: 10+1	♦ 3	♦ T9652				
South HCP: 10+2	♣ A7542	♣ KQ	1. Michaels Cuebid			
Contract: 3 ♥ North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ A85	♠ KJ643				1 ♠
Vul: N-S	♥ A73	♥ K6	Pass	2 ♠	All Pass	
North HCP: 9+1	♦ T3	♦ KJ75				
South HCP: 11+1	♣ J9654	♣ 83				
Contract: 2 ♠ North						

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ AJ542	♠ Q83	Pass	1 ♠	Pass	1 NT ¹
Vul: Both	♥ Q	♥ AK72	Pass	2 ♦	Pass	3 ♠
North HCP: 13+1	♦ QJ98	♦ T543	Pass	4 ♠	All Pass	
South HCP: 10	♣ K94	♣ J5	1. forcing 1NT			
Contract: 4 ♠ North						

Board: 14	North:	South:	W	N	E	S
Dealer: East	♠ KT932	♠ Q54			1 ♣	1 NT
Vul: None	♥ Q83	♥ AT42	Pass	2 ♥	Pass	2 ♠
North HCP: 8+1	♦ K9	♦ A7	Pass	2 NT	Pass	3 ♠
South HCP: 15	♣ T72	♣ AJ86	All Pass			
Contract: 3 ♠ South						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ 73	♠ QJ862				Pass
Vul: N-S	♥ AQ75	♥ -	Pass	1 ♦	Pass	1 ♠
North HCP: 18	♦ KQ85	♦ A732	Pass	2 NT	Pass	3 ♣
South HCP: 10+1	♣ AK6	♣ QJ53	Pass	3 NT	All Pass	
Contract: 3 NT North						

South hands	Losing_Trick_Count
Board: 11 Dealer: North Vul: None HCP: 10+2	♠ T Partner bids first. ♥ KQ653 RHO opens the bidding 1♠. ♦ T9652 You bid next. ♣ KQ
Board: 12 Dealer: South Vul: N-S HCP: 11+1	♠ KJ643 You bid first. ♥ K6 The opponents are silent. ♦ KJ75 ♣ 83
Board: 13 Dealer: West Vul: Both HCP: 10	♠ Q83 Partner bids first. ♥ AK72 The opponents are silent. ♦ T543 ♣ J5
Board: 14 Dealer: East Vul: None HCP: 15	♠ Q54 RHO opens the bidding 1♣. ♥ AT42 You bid next. ♦ A7 ♣ AJ86
Board: 15 Dealer: South Vul: N-S HCP: 10+1	♠ QJ862 You bid first. ♥ - The opponents are silent. ♦ A732 ♣ QJ53

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ KQ43	♠ T		Pass	1 ♠	2 ♠ ¹
Vul: None	♥ JT7	♥ KQ653	Pass	3 ♥	All Pass	
North HCP: 10+1	♦ 3	♦ T9652				
South HCP: 10+2	♣ A7542	♣ KQ	1. Michaels Cuebid			
Contract: 3 ♥ North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ A85	♠ KJ643				1 ♠
Vul: N-S	♥ A73	♥ K6	Pass	2 ♠	All Pass	
North HCP: 9+1	♦ T3	♦ KJ75				
South HCP: 11+1	♣ J9654	♣ 83				
Contract: 2 ♠ North						

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ AJ542	♠ Q83	Pass	1 ♠	Pass	1 NT ¹
Vul: Both	♥ Q	♥ AK72	Pass	2 ♦	Pass	3 ♠
North HCP: 13+1	♦ QJ98	♦ T543	Pass	4 ♠	All Pass	
South HCP: 10	♣ K94	♣ J5	1. forcing 1NT			
Contract: 4 ♠ North						

Board: 14	North:	South:	W	N	E	S
Dealer: East	♠ KT932	♠ Q54			1 ♣	1 NT
Vul: None	♥ Q83	♥ AT42	Pass	2 ♥	Pass	2 ♠
North HCP: 8+1	♦ K9	♦ A7	Pass	2 NT	Pass	3 ♠
South HCP: 15	♣ T72	♣ AJ86	All Pass			
Contract: 3 ♠ South						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ 73	♠ QJ862				Pass
Vul: N-S	♥ AQ75	♥ -	Pass	1 ♦	Pass	1 ♠
North HCP: 18	♦ KQ85	♦ A732	Pass	2 NT	Pass	3 ♣
South HCP: 10+1	♣ AK6	♣ QJ53	Pass	3 NT	All Pass	
Contract: 3 NT North						

North hands	Losing_Trick_Count
Board: 16 Dealer: East Vul: N-S HCP: 16	♠ T82 East (LHO) bids 1 ♠ if possible. ♥ AQJ ♦ KQ75 ♣ A83
Board: 17 Dealer: East Vul: None HCP: 10+3	♠ QT873 Partner bids first. ♥ A3 The opponents are silent. ♦ AT9842 ♣ -
Board: 18 Dealer: East Vul: E-W HCP: 9+1	♠ K63 Partner bids first. ♥ KT87 The opponents are silent. ♦ K8542 ♣ 7
Board: 19 Dealer: West Vul: N-S HCP: 14	♠ AK92 You bid first. ♥ 982 The opponents are silent. ♦ 94 ♣ AK65
Board: 20 Dealer: South Vul: Both HCP: 10	♠ T8 Partner bids first. ♥ KJ85 The opponents are silent. ♦ T865 ♣ AQ8

Both hands (Answers Page)

Board: 16

Dealer: East

North:

♠ T82

South:

♠ KJ6

W N E S

Pass 1♣

Vul: N-S

♥ AQJ

♥ KT42

Pass 1♦ 1♠ 1NT

North HCP: 16

♦ KQ75

♦ AJ9

Pass 3NT All Pass

South HCP: 13

♣ A83

♣ J96

Contract: 3NT North

Board: 17

Dealer: East

North:

♠ QT873

South:

♠ K

W N E S

Pass 1♣

Vul: None

♥ A3

♥ T5

Pass 1♠ Pass 3♣

North HCP: 10+3

♦ AT9842

♦ K73

Pass 3♦ Pass 5♦

South HCP: 15+3

♣ -

♣ AKQT652

Pass 6♦ All Pass

Contract: 6♦ North

Board: 18

Dealer: East

North:

♠ K63

South:

♠ AJT9

W N E S

Pass 1♥

Vul: E-W

♥ KT87

♥ AJ952

Pass 4♥ All Pass

North HCP: 9+1

♦ K8542

♦ A3

South HCP: 14+1

♣ 7

♣ T2

Contract: 4♥ North

Board: 19

Dealer: West

North:

♠ AK92

South:

♠ QT65

W N E S

Pass 1♣ Pass 1♥

Vul: N-S

♥ 982

♥ AJT6

Pass 1♠ Pass 2♠

North HCP: 14

♦ 94

♦ T5

All Pass

South HCP: 7

♣ AK65

♣ T43

Contract: 2♠ South

Board: 20

Dealer: South

North:

♠ T8

South:

♠ AJ975

W N E S

1♠

Vul: Both

♥ KJ85

♥ QT93

 Pass 1NT¹ Pass 2♥

North HCP: 10

♦ T865

♦ 3

Pass 3♥ All Pass

South HCP: 10+1

♣ AQ8

♣ K53

1. forcing 1NT

Contract: 3♥ North

South hands	Losing_Trick_Count
Board: 16 Dealer: East Vul: N-S HCP: 13	♠ KJ6 ♥ KT42 ♦ AJ9 ♣ J96
Board: 17 Dealer: East Vul: None HCP: 15+3	♠ K You bid first. ♥ T5 The opponents are silent. ♦ K73 ♣ AKQT652
Board: 18 Dealer: East Vul: E-W HCP: 14+1	♠ AJT9 You bid first. ♥ AJ952 The opponents are silent. ♦ A3 ♣ T2
Board: 19 Dealer: West Vul: N-S HCP: 7	♠ QT65 Partner bids first. ♥ AJT6 The opponents are silent. ♦ T5 ♣ T43
Board: 20 Dealer: South Vul: Both HCP: 10+1	♠ AJ975 You bid first. ♥ QT93 The opponents are silent. ♦ 3 ♣ K53

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ T82	♠ KJ6			Pass	1♣
Vul: N-S	♥ AQJ	♥ KT42	Pass	1♦	1♠	1NT
North HCP: 16	♦ KQ75	♦ AJ9	Pass	3NT	All Pass	
South HCP: 13	♣ A83	♣ J96				
Contract: 3NT North						

Board: 17	North:	South:	W	N	E	S
Dealer: East	♠ QT873	♠ K			Pass	1♣
Vul: None	♥ A3	♥ T5	Pass	1♠	Pass	3♣
North HCP: 10+3	♦ AT9842	♦ K73	Pass	3♦	Pass	5♦
South HCP: 15+3	♣ -	♣ AKQT652	Pass	6♦	All Pass	
Contract: 6♦ North						

Board: 18	North:	South:	W	N	E	S
Dealer: East	♠ K63	♠ AJT9			Pass	1♥
Vul: E-W	♥ KT87	♥ AJ952	Pass	4♥	All Pass	
North HCP: 9+1	♦ K8542	♦ A3				
South HCP: 14+1	♣ 7	♣ T2				
Contract: 4♥ North						

Board: 19	North:	South:	W	N	E	S
Dealer: West	♠ AK92	♠ QT65	Pass	1♣	Pass	1♥
Vul: N-S	♥ 982	♥ AJT6	Pass	1♠	Pass	2♠
North HCP: 14	♦ 94	♦ T5	All Pass			
South HCP: 7	♣ AK65	♣ T43				
Contract: 2♠ South						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ T8	♠ AJ975				1♠
Vul: Both	♥ KJ85	♥ QT93	Pass	1NT ¹	Pass	2♥
North HCP: 10	♦ T865	♦ 3	Pass	3♥	All Pass	
South HCP: 10+1	♣ AQ8	♣ K53				
Contract: 3♥ North						1. forcing 1NT

North hands	Losing_Trick_Count
Board: 21 Dealer: North Vul: N-S HCP: 10+1	♠ KQ986 You bid first. ♥ T532 The opponents are silent. ♦ J5 ♣ A3
Board: 22 Dealer: East Vul: N-S HCP: 12+1	♠ AQT95 Partner bids first. ♥ A975 The opponents are silent. ♦ Q8 ♣ 92
Board: 23 Dealer: West Vul: Both HCP: 14+2	♠ A You bid first. ♥ J754 The opponents are silent. ♦ KQ ♣ A98762
Board: 24 Dealer: East Vul: None HCP: 15+1	♠ AKQT8 LHO opens the bidding 1♣. ♥ J5 Partner bids next. ♦ QJ62 ♣ Q5
Board: 25 Dealer: West Vul: N-S HCP: 7+2	♠ 9732 You bid first. ♥ AQJT98 The opponents are silent. ♦ T9 ♣ 6

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ KQ986	♠ 43				Pass Out
Vul: N-S	♥ T532	♥ AJ6				
North HCP: 10+1	♦ J5	♦ AT74				
South HCP: 11	♣ A3	♣ Q874				

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ AQT95	♠ K7				Pass 1♣
Vul: N-S	♥ A975	♥ J63	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ Q8	♦ KT3	Pass	2♦ ¹	Pass	3NT
South HCP: 13+1	♣ 92	♣ KQJT6	All Pass			
Contract: 3NT South						1. New Minor Forcing

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ A	♠ QJ854	Pass	1♣	Pass	1♠
Vul: Both	♥ J754	♥ T	Pass	2♣	All Pass	
North HCP: 14+2	♦ KQ	♦ JT763				
South HCP: 6+2	♣ A98762	♣ QT				
Contract: 2♣ North						

Board: 24	North:	South:	W	N	E	S
Dealer: East	♠ AKQT8	♠ 63			1♣	2♦
Vul: None	♥ J5	♥ A76	Pass	2NT ¹	Pass	3♦
North HCP: 15+1	♦ QJ62	♦ K98754	All Pass			
South HCP: 8+2	♣ Q5	♣ J2				
Contract: 3♦ South						1. artificial

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ 9732	♠ A86	Pass	2♥	Pass	2NT ¹
Vul: N-S	♥ AQJT98	♥ K4	Pass	3♥	Pass	4♥
North HCP: 7+2	♦ T9	♦ AQ85	All Pass			
South HCP: 19	♣ 6	♣ AQ84				
Contract: 4♥ South						1. artificial

South hands	Losing_Trick_Count
Board: 21 Dealer: North Vul: N-S HCP: 11	♠ 43 ♥ AJ6 ♦ AT74 ♣ Q874
Board: 22 Dealer: East Vul: N-S HCP: 13+1	♠ K7 ♥ J63 ♦ KT3 ♣ KQJT6
Board: 23 Dealer: West Vul: Both HCP: 6+2	♠ QJ854 ♥ T ♦ JT763 ♣ QT
Board: 24 Dealer: East Vul: None HCP: 8+2	♠ 63 ♥ A76 ♦ K98754 ♣ J2
Board: 25 Dealer: West Vul: N-S HCP: 19	♠ A86 ♥ K4 ♦ AQ85 ♣ AQ84

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ KQ986	♠ 43			Pass	Out
Vul: N-S	♥ T532	♥ AJ6				
North HCP: 10+1	♦ J5	♦ AT74				
South HCP: 11	♣ A3	♣ Q874				

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ AQT95	♠ K7			Pass	1♣
Vul: N-S	♥ A975	♥ J63	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ Q8	♦ KT3	Pass	2♦ ¹	Pass	3NT
South HCP: 13+1	♣ 92	♣ KQJT6	All Pass			
Contract: 3NT South						1. New Minor Forcing

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ A	♠ QJ854	Pass	1♣	Pass	1♠
Vul: Both	♥ J754	♥ T	Pass	2♣	All Pass	
North HCP: 14+2	♦ KQ	♦ JT763				
South HCP: 6+2	♣ A98762	♣ QT				
Contract: 2♣ North						

Board: 24	North:	South:	W	N	E	S
Dealer: East	♠ AKQT8	♠ 63			1♣	2♦
Vul: None	♥ J5	♥ A76	Pass	2NT ¹	Pass	3♦
North HCP: 15+1	♦ QJ62	♦ K98754	All Pass			
South HCP: 8+2	♣ Q5	♣ J2				
Contract: 3♦ South						1. artificial

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ 9732	♠ A86	Pass	2♥	Pass	2NT ¹
Vul: N-S	♥ AQJT98	♥ K4	Pass	3♥	Pass	4♥
North HCP: 7+2	♦ T9	♦ AQ85	All Pass			
South HCP: 19	♣ 6	♣ AQ84				
Contract: 4♥ South						1. artificial

North hands	Losing_Trick_Count
Board: 26 Dealer: North Vul: Both HCP: 10+1	♠ Q832 ♥ AJ865 ♦ QJT ♣ T
Board: 27 Dealer: East Vul: None HCP: 11+1	♠ A432 ♥ 52 ♦ AJ642 ♣ Q9
Board: 28 Dealer: East Vul: E-W HCP: 14	♠ K ♥ AK74 ♦ KJ82 ♣ 9862
Board: 29 Dealer: West Vul: Both HCP: 9+2	♠ K42 ♥ AQ8762 ♦ - ♣ 7653
Board: 30 Dealer: West Vul: None HCP: 14+2	♠ Q ♥ T53 ♦ AK7 ♣ AJT763

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ Q832	♠ J754		Pass	1NT	3♣
Vul: Both	♥ AJ865	♥ 7		All Pass		
North HCP: 10+1	♦ QJT	♦ 8				
South HCP: 9+3	♣ T	♣ AKJ8762				
Contract: 3♣ South						

Board: 27	North:	South:	W	N	E	S
Dealer: East	♠ A432	♠ JT65		Pass	Pass	
Vul: None	♥ 52	♥ KQ876	1♣	1♦	1♠	2♣ ¹
North HCP: 11+1	♦ AJ642	♦ K97	Pass	2♦	All Pass	
South HCP: 9+1	♣ Q9	♣ 2				
Contract: 2♦ North						1. limit raise or better in !D

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ 53		Pass	1♥	
Vul: E-W	♥ AK74	♥ QT632	Pass	2NT ¹	Pass	4♥
North HCP: 14	♦ KJ82	♦ T43		All Pass		
South HCP: 11+1	♣ 9862	♣ AKQ				1. Jacoby 2NT
Contract: 4♥ South						

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ K42	♠ Q98	Pass	2♥	Pass	2NT ¹
Vul: Both	♥ AQ8762	♥ KJ53	Pass	3♠	Pass	4♥
North HCP: 9+2	♦ -	♦ AKJ		All Pass		
South HCP: 15	♣ 7653	♣ J42				1. artificial
Contract: 4♥ South						

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ Q	♠ AJ92	Pass	1♣	Pass	1♠
Vul: None	♥ T53	♥ AJ2	Pass	2♣	Pass	3NT
North HCP: 14+2	♦ AK7	♦ 842		All Pass		
South HCP: 12	♣ AJT763	♣ Q84				
Contract: 3NT South						

South hands	Losing_Trick_Count
Board: 26 Dealer: North Vul: Both HCP: 9+3	♠ J754 ♥ 7 ♦ 8 ♣ AKJ8762
Board: 27 Dealer: East Vul: None HCP: 9+1	♠ JT65 ♥ KQ876 ♦ K97 ♣ 2
Board: 28 Dealer: East Vul: E-W HCP: 11+1	♠ 53 ♥ QT632 ♦ T43 ♣ AKQ
Board: 29 Dealer: West Vul: Both HCP: 15	♠ Q98 ♥ KJ53 ♦ AKJ ♣ J42
Board: 30 Dealer: West Vul: None HCP: 12	♠ AJ92 ♥ AJ2 ♦ 842 ♣ Q84

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ Q832	♠ J754		Pass	1NT	3♣
Vul: Both	♥ AJ865	♥ 7		All Pass		
North HCP: 10+1	♦ QJT	♦ 8				
South HCP: 9+3	♣ T	♣ AKJ8762				
Contract: 3♣ South						

Board: 27	North:	South:	W	N	E	S
Dealer: East	♠ A432	♠ JT65		Pass	Pass	
Vul: None	♥ 52	♥ KQ876	1♣	1♦	1♠	2♣ ¹
North HCP: 11+1	♦ AJ642	♦ K97	Pass	2♦	All Pass	
South HCP: 9+1	♣ Q9	♣ 2				
Contract: 2♦ North						1. limit raise or better in !D

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ 53		Pass	1♥	
Vul: E-W	♥ AK74	♥ QT632	Pass	2NT ¹	Pass	4♥
North HCP: 14	♦ KJ82	♦ T43		All Pass		
South HCP: 11+1	♣ 9862	♣ AKQ				1. Jacoby 2NT
Contract: 4♥ South						

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ K42	♠ Q98	Pass	2♥	Pass	2NT ¹
Vul: Both	♥ AQ8762	♥ KJ53	Pass	3♠	Pass	4♥
North HCP: 9+2	♦ -	♦ AKJ		All Pass		
South HCP: 15	♣ 7653	♣ J42				1. artificial
Contract: 4♥ South						

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ Q	♠ AJ92	Pass	1♣	Pass	1♠
Vul: None	♥ T53	♥ AJ2	Pass	2♣	Pass	3NT
North HCP: 14+2	♦ AK7	♦ 842		All Pass		
South HCP: 12	♣ AJT763	♣ Q84				
Contract: 3NT South						

North hands	Losing_Trick_Count
Board: 31 Dealer: West Vul: E-W HCP: 5+2	♠ J87 You bid first. ♥ KJT742 The opponents are silent. ♦ 63 ♣ 52
Board: 32 Dealer: East Vul: N-S HCP: 10+1	♠ AT9 West (RHO) bids 2♥ if possible. ♥ KT6 ♦ T9765 ♣ K3
Board: 33 Dealer: North Vul: None HCP: 11+1	♠ AQT73 You bid first. ♥ K The opponents are silent. ♦ Q953 ♣ 862
Board: 34 Dealer: West Vul: E-W HCP: 10+2	♠ KJT76 RHO opens the bidding 1♣. ♥ AQT84 You bid next. ♦ T72 East (LHO) bids 5♣ if possible. ♣ - East (LHO) Doubles 5♠ if possible.
Board: 35 Dealer: North Vul: E-W HCP: 10+1	♠ 82 You bid first. ♥ T9543 West (RHO) bids 1♦ if possible. ♦ AT ♣ AQ74

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ J87	♠ A92	Pass	2♥	Pass	2NT ¹
Vul: E-W	♥ KJT742	♥ 5	Pass	3♥	All Pass	
North HCP: 5+2	♦ 63	♦ AQ72				
South HCP: 15+1	♣ 52	♣ KQ983	1. artificial			
Contract: 3♥ North						

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ AT9	♠ 632			Pass	2♦
Vul: N-S	♥ KT6	♥ AJ	2♥	3♦	All Pass	
North HCP: 10+1	♦ T9765	♦ KJ8432				
South HCP: 9+2	♣ K3	♣ 62				
Contract: 3♦ North						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ AQT73	♠ K86		1♠	Pass	2♣
Vul: None	♥ K	♥ Q97	Pass	3♦	Pass	3♠
North HCP: 11+1	♦ Q953	♦ KJ	Pass	4♠	All Pass	
South HCP: 18+1	♣ 862	♣ AKQ43				
Contract: 4♠ North						

Board: 34	North:	South:	W	N	E	S
Dealer: West	♠ KJT76	♠ 8542	1♣	2♣ ¹	5♣	5♠
Vul: E-W	♥ AQT84	♥ K95	Pass	Pass	X	All Pass
North HCP: 10+2	♦ T72	♦ J643				
South HCP: 7	♣ -	♣ K8	1. Michaels Cuebid			
Contract: 5♠ X South						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ 82	♠ AT73		Pass	Pass	1♣
Vul: E-W	♥ T9543	♥ AQ2	1♦	1♥	Pass	1NT
North HCP: 10+1	♦ AT	♦ K63	Pass	2♥	Pass	3♥
South HCP: 14	♣ AQ74	♣ J32	Pass	4♥	All Pass	
Contract: 4♥ North						

South hands	Losing_Trick_Count
Board: 31 Dealer: West Vul: E-W HCP: 15+1	♠ A92 ♥ 5 ♦ AQ72 ♣ KQ983
Board: 32 Dealer: East Vul: N-S HCP: 9+2	♠ 632 ♥ AJ ♦ KJ8432 ♣ 62
Board: 33 Dealer: North Vul: None HCP: 18+1	♠ K86 ♥ Q97 ♦ KJ ♣ AKQ43
Board: 34 Dealer: West Vul: E-W HCP: 7	♠ 8542 ♥ K95 ♦ J643 ♣ K8
Board: 35 Dealer: North Vul: E-W HCP: 14	♠ AT73 ♥ AQ2 ♦ K63 ♣ J32

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ J87	♠ A92	Pass	2♥	Pass	2NT ¹
Vul: E-W	♥ KJT742	♥ 5	Pass	3♥	All Pass	
North HCP: 5+2	♦ 63	♦ AQ72				
South HCP: 15+1	♣ 52	♣ KQ983	1. artificial			
Contract: 3♥ North						

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ AT9	♠ 632			Pass	2♦
Vul: N-S	♥ KT6	♥ AJ	2♥	3♦	All Pass	
North HCP: 10+1	♦ T9765	♦ KJ8432				
South HCP: 9+2	♣ K3	♣ 62				
Contract: 3♦ North						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ AQT73	♠ K86		1♠	Pass	2♣
Vul: None	♥ K	♥ Q97	Pass	3♦	Pass	3♠
North HCP: 11+1	♦ Q953	♦ KJ	Pass	4♠	All Pass	
South HCP: 18+1	♣ 862	♣ AKQ43				
Contract: 4♠ North						

Board: 34	North:	South:	W	N	E	S
Dealer: West	♠ KJT76	♠ 8542	1♣	2♣ ¹	5♣	5♠
Vul: E-W	♥ AQT84	♥ K95	Pass	Pass	X	All Pass
North HCP: 10+2	♦ T72	♦ J643				
South HCP: 7	♣ -	♣ K8	1. Michaels Cuebid			
Contract: 5♠ X South						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ 82	♠ AT73		Pass	Pass	1♣
Vul: E-W	♥ T9543	♥ AQ2	1♦	1♥	Pass	1NT
North HCP: 10+1	♦ AT	♦ K63	Pass	2♥	Pass	3♥
South HCP: 14	♣ AQ74	♣ J32	Pass	4♥	All Pass	
Contract: 4♥ North						

North hands	Losing_Trick_Count
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Board: 36	♠ QJ8	Partner bids first.
Dealer: South	♥ -	East (LHO) Doubles 4♥ if possible.
Vul: Both	♦ J8632	
HCP: 11+2	♣ AK862	
Board: 37	♠ 93	Partner bids first.
Dealer: South	♥ AKQ853	The opponents are silent.
Vul: N-S	♦ AK9	
HCP: 19+2	♣ K3	
Board: 38	♠ 652	Partner bids first.
Dealer: East	♥ AT93	The opponents are silent.
Vul: N-S	♦ A65	
HCP: 8	♣ 952	
Board: 39	♠ KT63	East (LHO) bids 1♠ if possible.
Dealer: West	♥ A86	
Vul: Both	♦ KQJ9	
HCP: 13	♣ 93	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ QJ8	♠ A953				1♦
Vul: Both	♥ -	♥ JT	Pass	2♦ ¹	Pass	3♦
North HCP: 11+2	♦ J8632	♦ AQT97	Pass	4♥ ²	X	4♠
South HCP: 11+1	♣ AK862	♣ T9	Pass	5♦	All Pass	
Contract: 5♦ North			1. Inverted minors			
			2. Splinter			

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ AQJT5				Pass
Vul: N-S	♥ AKQ853	♥ JT9	Pass	1♥	Pass	1♠
North HCP: 19+2	♦ AK9	♦ 4	Pass	2♥	Pass	4♦ ¹
South HCP: 10+1	♣ K3	♣ QT86	Pass	4NT	Pass	5♦ ²
Contract: 6♥ North			Pass	6♥	All Pass	
			1. Splinter			
			2. A=1/5 or 4/5			

Board: 38	North:	South:	W	N	E	S
Dealer: East	♠ 652	♠ T94			Pass	1♣
Vul: N-S	♥ AT93	♥ 7	Pass	1♥	Pass	1NT
North HCP: 8	♦ A65	♦ KJT7	All Pass			
South HCP: 11+1	♣ 952	♣ AKT84				
Contract: 1NT South						

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ KT63	♠ QJ5	Pass	1♦	1♠	X
Vul: Both	♥ A86	♥ KT743	Pass	2♥	All Pass	
North HCP: 13	♦ KQJ9	♦ 6				
South HCP: 7+1	♣ 93	♣ JT62				
Contract: 2♥ North						

South hands	Losing_Trick_Count
Board: 36	♠ A953 You bid first.
Dealer: South	♥ JT East (RHO) Doubles 4♥ if possible.
Vul: Both	♦ AQT97
HCP: 11+1	♣ T9
Board: 37	♠ AQJT5 You bid first.
Dealer: South	♥ JT9 The opponents are silent.
Vul: N-S	♦ 4
HCP: 10+1	♣ QT86
Board: 38	♠ T94 You bid first.
Dealer: East	♥ 7 The opponents are silent.
Vul: N-S	♦ KJT7
HCP: 11+1	♣ AKT84
Board: 39	♠ QJ5 East (RHO) bids 1♠ if possible.
Dealer: West	♥ KT743
Vul: Both	♦ 6
HCP: 7+1	♣ JT62

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ QJ8	♠ A953				1♦
Vul: Both	♥ -	♥ JT	Pass	2♦ ¹	Pass	3♦
North HCP: 11+2	♦ J8632	♦ AQT97	Pass	4♥ ²	X	4♠
South HCP: 11+1	♣ AK862	♣ T9	Pass	5♦	All Pass	
Contract: 5♦ North			1. Inverted minors			
			2. Splinter			

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ AQJT5				Pass
Vul: N-S	♥ AKQ853	♥ JT9	Pass	1♥	Pass	1♠
North HCP: 19+2	♦ AK9	♦ 4	Pass	2♥	Pass	4♦ ¹
South HCP: 10+1	♣ K3	♣ QT86	Pass	4NT	Pass	5♦ ²
Contract: 6♥ North			Pass	6♥	All Pass	
			1. Splinter			
			2. A=1/5 or 4/5			

Board: 38	North:	South:	W	N	E	S
Dealer: East	♠ 652	♠ T94			Pass	1♣
Vul: N-S	♥ AT93	♥ 7	Pass	1♥	Pass	1NT
North HCP: 8	♦ A65	♦ KJT7	All Pass			
South HCP: 11+1	♣ 952	♣ AKT84				
Contract: 1NT South						

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ KT63	♠ QJ5	Pass	1♦	1♠	X
Vul: Both	♥ A86	♥ KT743	Pass	2♥	All Pass	
North HCP: 13	♦ KQJ9	♦ 6				
South HCP: 7+1	♣ 93	♣ JT62				
Contract: 2♥ North						

North hands	Losing_Trick_Count
Board: 40 Dealer: East Vul: None HCP: 10+1	♠ 4 ♥ KT5 ♦ J984 ♣ KQJT3 Partner bids first. The opponents are silent.
Board: 41 Dealer: West Vul: N-S HCP: 15	♠ K632 ♥ AKT5 ♦ KQ6 ♣ 76 You bid first. The opponents are silent.
Board: 42 Dealer: West Vul: Both HCP: 9	♠ 9743 ♥ A4 ♦ JT5 ♣ KJ94 East (LHO) Doubles 2♣ if possible. West (RHO) Doubles 2♦ if possible.
Board: 43 Dealer: South Vul: None HCP: 15	♠ K86 ♥ QJ74 ♦ A72 ♣ AJ3 Partner bids first. The opponents are silent.
Board: 44 Dealer: North Vul: N-S HCP: 10	♠ KT73 ♥ KQ52 ♦ 76 ♣ QT4 You bid first. The opponents are silent.

Both hands (Answers Page)

Board: 40

	North:	South:	W	N	E	S
Dealer: East	♠ 4	♠ AK965			Pass	1NT
Vul: None	♥ KT5	♥ A64	Pass	3NT	All Pass	
North HCP: 10+1	♦ J984	♦ Q5				
South HCP: 17+1	♣ KQJT3	♣ A96				
Contract: 3NT North						

Board: 41

	North:	South:	W	N	E	S
Dealer: West	♠ K632	♠ AT7	Pass	1NT	All Pass	
Vul: N-S	♥ AKT5	♥ 743				
North HCP: 15	♦ KQ6	♦ T8543				
South HCP: 5+1	♣ 76	♣ JT				
Contract: 1NT North						

Board: 42

	North:	South:	W	N	E	S
Dealer: West	♠ 9743	♠ AKQ52	Pass	Pass	Pass	1♠
Vul: Both	♥ A4	♥ J95	Pass	2♣ ¹	X	2♦ ²
North HCP: 9	♦ JT5	♦ A82	X	2♠	Pass	4♠
South HCP: 14+1	♣ KJ94	♣ 85	All Pass			
Contract: 4♠ South			1. Reverse drury			
			2. artificial			

Board: 43

	North:	South:	W	N	E	S
Dealer: South	♠ K86	♠ T4				Pass
Vul: None	♥ QJ74	♥ KT852	Pass	1NT	Pass	2♦
North HCP: 15	♦ A72	♦ KQT	Pass	2♥	Pass	3NT
South HCP: 10+1	♣ AJ3	♣ Q98	Pass	4♥	All Pass	
Contract: 4♥ North						

Board: 44

	North:	South:	W	N	E	S
Dealer: North	♠ KT73	♠ Q		Pass	Pass	1♦
Vul: N-S	♥ KQ52	♥ T7	Pass	1♥	Pass	3NT
North HCP: 10	♦ 76	♦ AKQJ52	All Pass			
South HCP: 19+2	♣ QT4	♣ AK76				
Contract: 3NT South						

South hands	Losing_Trick_Count
Board: 40 Dealer: East Vul: None HCP: 17+1	♠ AK965 You bid first. ♥ A64 The opponents are silent. ♦ Q5 ♣ A96
Board: 41 Dealer: West Vul: N-S HCP: 5+1	♠ AT7 Partner bids first. ♥ 743 The opponents are silent. ♦ T8543 ♣ JT
Board: 42 Dealer: West Vul: Both HCP: 14+1	♠ AKQ52 East (RHO) Doubles 2♣ if possible. ♥ J95 West (LHO) Doubles 2♦ if possible. ♦ A82 ♣ 85
Board: 43 Dealer: South Vul: None HCP: 10+1	♠ T4 You bid first. ♥ KT852 The opponents are silent. ♦ KQT ♣ Q98
Board: 44 Dealer: North Vul: N-S HCP: 19+2	♠ Q Partner bids first. ♥ T7 The opponents are silent. ♦ AKQJ52 ♣ AK76

Both hands (Answers Page)

Board: 40

	North:	South:	W	N	E	S
Dealer: East	♠ 4	♠ AK965			Pass	1NT
Vul: None	♥ KT5	♥ A64	Pass	3NT	All Pass	
North HCP: 10+1	♦ J984	♦ Q5				
South HCP: 17+1	♣ KQJT3	♣ A96				
Contract: 3NT North						

Board: 41

	North:	South:	W	N	E	S
Dealer: West	♠ K632	♠ AT7	Pass	1NT	All Pass	
Vul: N-S	♥ AKT5	♥ 743				
North HCP: 15	♦ KQ6	♦ T8543				
South HCP: 5+1	♣ 76	♣ JT				
Contract: 1NT North						

Board: 42

	North:	South:	W	N	E	S
Dealer: West	♠ 9743	♠ AKQ52	Pass	Pass	Pass	1♠
Vul: Both	♥ A4	♥ J95	Pass	2♣ ¹	X	2♦ ²
North HCP: 9	♦ JT5	♦ A82	X	2♠	Pass	4♠
South HCP: 14+1	♣ KJ94	♣ 85	All Pass			
Contract: 4♠ South			1. Reverse drury			
			2. artificial			

Board: 43

	North:	South:	W	N	E	S
Dealer: South	♠ K86	♠ T4				Pass
Vul: None	♥ QJ74	♥ KT852	Pass	1NT	Pass	2♦
North HCP: 15	♦ A72	♦ KQT	Pass	2♥	Pass	3NT
South HCP: 10+1	♣ AJ3	♣ Q98	Pass	4♥	All Pass	
Contract: 4♥ North						

Board: 44

	North:	South:	W	N	E	S
Dealer: North	♠ KT73	♠ Q		Pass	Pass	1♦
Vul: N-S	♥ KQ52	♥ T7	Pass	1♥	Pass	3NT
North HCP: 10	♦ 76	♦ AKQJ52	All Pass			
South HCP: 19+2	♣ QT4	♣ AK76				
Contract: 3NT South						

North hands	Losing_Trick_Count
Board: 45 Dealer: West Vul: Both HCP: 13+1	♠ Q83 ♥ KJ2 ♦ AK983 ♣ 63
Board: 46 Dealer: North Vul: None HCP: 9+1	♠ K85 ♥ KT94 ♦ 6 ♣ QJ832
Board: 47 Dealer: South Vul: N-S HCP: 14	♠ A5 ♥ AJ86 ♦ 873 ♣ KQ53
	Partner bids first. RHO opens the bidding 1♣. You bid next. East (LHO) bids 1♠ if possible. West (RHO) Doubles 1NT if possible. East (LHO) bids 2♠ if possible. West (RHO) Doubles 3♥ if possible.
Board: 48 Dealer: East Vul: N-S HCP: 10+1	♠ Q9 ♥ A3 ♦ T986 ♣ A9852
	LHO opens the bidding 1♣. Partner bids next. West (RHO) Doubles 1♠ if possible. East (LHO) bids 2♥ if possible.

Both hands (Answers Page)

Board: 45

Dealer: West
Vul: Both
North HCP: 13+1
South HCP: 8+1
Contract: 2♠ North

North:

♠ Q83
♥ KJ2
♦ AK983
♣ 63

South:

♠ KT754
♥ QT
♦ Q72
♣ J95

W N E S

Pass 1♦ 2♥ X
Pass 2♠ All Pass

Board: 46

Dealer: North
Vul: None
North HCP: 9+1
South HCP: 17
Contract: 3NT South

North:

♠ K85
♥ KT94
♦ 6
♣ QJ832

South:

♠ AQ3
♥ Q63
♦ Q753
♣ AK7

W N E S

Pass Pass 1NT
Pass 2♣¹ Pass 2♦
Pass 3♣ Pass 3NT
All Pass

1. Stayman

Board: 47

Dealer: South
Vul: N-S
North HCP: 14
South HCP: 8+1
Contract: 3♥X North

North:

♠ A5
♥ AJ86
♦ 873
♣ KQ53

South:

♠ K93
♥ 9543
♦ KQ654
♣ 6

W N E S

Pass 1♣ Pass 1♠ 1NT¹
X 2♥ 2♠ Pass
Pass 3♥ Pass Pass
X All Pass

1. Unusual 1NT

Board: 48

Dealer: East
Vul: N-S
North HCP: 10+1
South HCP: 11+2
Contract: 3♠ South

North:

♠ Q9
♥ A3
♦ T986
♣ A9852

South:

♠ AK7653
♥ K95
♦ J75
♣ 4

W N E S

1♣ 1♠
X Pass 2♥ 2♠
Pass 3♣¹ Pass 3♠
All Pass

1. limit raise or better in !S

South hands	Losing_Trick_Count
Board: 45 Dealer: West Vul: Both HCP: 8+1	♠ KT754 ♥ QT ♦ Q72 ♣ J95 East (RHO) bids 2♥ if possible.
Board: 46 Dealer: North Vul: None HCP: 17	♠ AQ3 Partner bids first. ♥ Q63 The opponents are silent. ♦ Q753 ♣ AK7
Board: 47 Dealer: South Vul: N-S HCP: 8+1	♠ K93 You bid first. ♥ 9543 LHO opens the bidding 1♣. ♦ KQ654 Partner bids next. ♣ 6 East (RHO) bids 1♠ if possible. West (LHO) Doubles 1NT if possible. East (RHO) bids 2♠ if possible. West (LHO) Doubles 3♥ if possible.
Board: 48 Dealer: East Vul: N-S HCP: 11+2	♠ AK7653 RHO opens the bidding 1♣. ♥ K95 You bid next. ♦ J75 West (LHO) Doubles 1♠ if possible. ♣ 4 East (RHO) bids 2♥ if possible.

Both hands (Answers Page)

Board: 45

Dealer: West
Vul: Both
North HCP: 13+1
South HCP: 8+1
Contract: 2♠ North

North:

♠ Q83
♥ KJ2
♦ AK983
♣ 63

South:

♠ KT754
♥ QT
♦ Q72
♣ J95

W N E S

Pass 1♦ 2♥ X
Pass 2♠ All Pass

Board: 46

Dealer: North
Vul: None
North HCP: 9+1
South HCP: 17
Contract: 3NT South

North:

♠ K85
♥ KT94
♦ 6
♣ QJ832

South:

♠ AQ3
♥ Q63
♦ Q753
♣ AK7

W N E S

Pass Pass 1NT
Pass 2♣¹ Pass 2♦
Pass 3♣ Pass 3NT
All Pass

1. Stayman

Board: 47

Dealer: South
Vul: N-S
North HCP: 14
South HCP: 8+1
Contract: 3♥X North

North:

♠ A5
♥ AJ86
♦ 873
♣ KQ53

South:

♠ K93
♥ 9543
♦ KQ654
♣ 6

W N E S

Pass 1♣ Pass 1♠ 1NT¹
X 2♥ 2♠ Pass
Pass 3♥ Pass Pass
X All Pass

1. Unusual 1NT

Board: 48

Dealer: East
Vul: N-S
North HCP: 10+1
South HCP: 11+2
Contract: 3♠ South

North:

♠ Q9
♥ A3
♦ T986
♣ A9852

South:

♠ AK7653
♥ K95
♦ J75
♣ 4

W N E S

1♣ 1♠
X Pass 2♥ 2♠
Pass 3♣¹ Pass 3♠
All Pass

1. limit raise or better in !S

North hands

Losing_Trick_Count

Board: 49	♠ K85	Partner bids first.
Dealer: South	♥ AJT64	The opponents are silent.
Vul: None	♦ QT	
HCP: 14+1	♣ AT3	

Board: 50	♠ Q743	You bid first.
Dealer: West	♥ AJ732	The opponents are silent.
Vul: E-W	♦ Q6	
HCP: 13+1	♣ A5	

Both hands (Answers Page)

Board: 49

Dealer: South

North:

♠ K85

South:

♠ T732

W N E S

Pass

Vul: None

♥ AJT64

♥ 9

Pass 1 ♥ Pass 1 ♠

North HCP: 14+1

♦ QT

♦ AJ52

Pass 1NT Pass 3NT

South HCP: 11

♣ AT3

♣ KQJ5

All Pass

Contract: 3NT South

Board: 50

Dealer: West

North:

♠ Q743

South:

♠ AK965

W N E S

Pass 1 ♥ Pass 1 ♠

Vul: E-W

♥ AJ732

♥ 964

Pass 2 ♠ Pass 4 ♠

North HCP: 13+1

♦ Q6

♦ JT8

All Pass

South HCP: 11+1

♣ A5

♣ K8

Contract: 4 ♠ South

South hands	Losing_Trick_Count
Board: 49	♠ T732
Dealer: South	♥ 9
Vul: None	♦ AJ52
HCP: 11	♣ KQJ5
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Board: 50	♠ AK965
Dealer: West	♥ 964
Vul: E-W	♦ JT8
HCP: 11+1	♣ K8

Both hands (Answers Page)

Board: 49

Dealer: South

North:

♠ K85

South:

♠ T732

W N E S

Pass

Vul: None

♥ AJT64

♥ 9

Pass 1 ♥ Pass 1 ♠

North HCP: 14+1

♦ QT

♦ AJ52

Pass 1NT Pass 3NT

South HCP: 11

♣ AT3

♣ KQJ5

All Pass

Contract: 3NT South

Board: 50

Dealer: West

North:

♠ Q743

South:

♠ AK965

W N E S

Pass 1 ♥ Pass 1 ♠

Vul: E-W

♥ AJ732

♥ 964

Pass 2 ♠ Pass 4 ♠

North HCP: 13+1

♦ Q6

♦ JT8

All Pass

South HCP: 11+1

♣ A5

♣ K8

Contract: 4 ♠ South