

<b>Board: 1</b>	♠ JT	You are dealer.
Dealer: North	♥ K643	The opponents are silent.
Vul: None	♦ AK42	
HCP: 12	♣ J85	

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<b>Board: 2</b>	♠ J873	Partner is dealer.
Dealer: South	♥ A87	The opponents are silent.
Vul: N-S	♦ AT84	
HCP: 11	♣ Q4	

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<b>Board: 3</b>	♠ K3	You are dealer.
Dealer: North	♥ J42	The opponents are silent.
Vul: E-W	♦ KJT95	
HCP: 13+1	♣ KQ3	

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<b>Board: 4</b>	♠ 7642	Partner is dealer.
Dealer: South	♥ A54	The opponents are silent.
Vul: Both	♦ A84	
HCP: 12	♣ A95	

---

<b>Board: 5</b>	♠ Q4	You are dealer.
Dealer: North	♥ 765	The opponents are silent.
Vul: N-S	♦ Q94	
HCP: 12+1	♣ AKJ54	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 12

South HCP: 11+1

Contract: 3NT North

North:

♠ JT

♥ K643

♦ AK42

♣ J85

South:

♠ AK932

♥ J8

♦ 86

♣ KT96

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♥	Pass	2NT
Pass	3NT	All Pass	

1. New Minor Forcing

### Board: 2

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ J873

♥ A87

♦ AT84

♣ Q4

South:

♠ K92

♥ Q43

♦ J92

♣ AKJT

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

### Board: 3

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 10+1

Contract: 1NT North

North:

♠ K3

♥ J42

♦ KJT95

♣ KQ3

South:

♠ JT954

♥ KQ8

♦ 4

♣ AT42

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

### Board: 4

Dealer: South

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ 7642

♥ A54

♦ A84

♣ A95

South:

♠ AQ8

♥ JT9

♦ K32

♣ QJ83

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

### Board: 5

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 11+1

Contract: 2NT North

North:

♠ Q4

♥ 765

♦ Q94

♣ AKJ54

South:

♠ J9873

♥ AK2

♦ KT5

♣ 92

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	1NT	Pass	2 ♦ <sup>1</sup>
Pass	2NT	All Pass	

1. New Minor Forcing

<b>Board: 1</b>	♠ AK932	Partner is dealer.
Dealer: North	♥ J8	The opponents are silent.
Vul: None	♦ 86	
HCP: 11+1	♣ KT96	

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<b>Board: 2</b>	♠ K92	You are dealer.
Dealer: South	♥ Q43	The opponents are silent.
Vul: N-S	♦ J92	
HCP: 14	♣ AKJT	

---

<b>Board: 3</b>	♠ JT954	Partner is dealer.
Dealer: North	♥ KQ8	The opponents are silent.
Vul: E-W	♦ 4	
HCP: 10+1	♣ AT42	

---

<b>Board: 4</b>	♠ AQ8	You are dealer.
Dealer: South	♥ JT9	The opponents are silent.
Vul: Both	♦ K32	
HCP: 13	♣ QJ83	

---

<b>Board: 5</b>	♠ J9873	Partner is dealer.
Dealer: North	♥ AK2	The opponents are silent.
Vul: N-S	♦ KT5	
HCP: 11+1	♣ 92	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 12

South HCP: 11+1

Contract: 3NT North

North:

♠ JT

♥ K643

♦ AK42

♣ J85

South:

♠ AK932

♥ J8

♦ 86

♣ KT96

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♥	Pass	2NT
Pass	3NT	All Pass	

1. New Minor Forcing

### Board: 2

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ J873

♥ A87

♦ AT84

♣ Q4

South:

♠ K92

♥ Q43

♦ J92

♣ AKJT

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

### Board: 3

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 10+1

Contract: 1NT North

North:

♠ K3

♥ J42

♦ KJT95

♣ KQ3

South:

♠ JT954

♥ KQ8

♦ 4

♣ AT42

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

### Board: 4

Dealer: South

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ 7642

♥ A54

♦ A84

♣ A95

South:

♠ AQ8

♥ JT9

♦ K32

♣ QJ83

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

### Board: 5

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 11+1

Contract: 2NT North

North:

♠ Q4

♥ 765

♦ Q94

♣ AKJ54

South:

♠ J9873

♥ AK2

♦ KT5

♣ 92

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	1NT	Pass	2 ♦ <sup>1</sup>
Pass	2NT	All Pass	

1. New Minor Forcing

<b>Board: 6</b>	♠ J8	Partner is dealer.
Dealer: South	♥ KQ5	The opponents are silent.
Vul: E-W	♦ J8532	
HCP: 11+1	♣ A42	

---

<b>Board: 7</b>	♠ A8	Partner is dealer.
Dealer: South	♥ KJT863	The opponents are silent.
Vul: Both	♦ J642	
HCP: 9+2	♣ 8	

---

<b>Board: 8</b>	♠ 9	You are dealer.
Dealer: North	♥ JT3	The opponents are silent.
Vul: None	♦ KQ98	
HCP: 15+1	♣ AKQ75	

---

<b>Board: 9</b>	♠ A7	You are dealer.
Dealer: North	♥ 9654	The opponents are silent.
Vul: E-W	♦ QJ94	
HCP: 13	♣ AQ5	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14+1

Contract: 3NT South

North:

♠ J8

♥ KQ5

♦ J8532

♣ A42

South:

♠ AT9

♥ 873

♦ A6

♣ KQJT8

W N E S

Pass 1♦ Pass 1♣

Pass 2♦ Pass 3NT

All Pass

### Board: 7

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 13+1

Contract: 2♥ North

North:

♠ A8

♥ KJT863

♦ J642

♣ 8

South:

♠ KQT

♥ 5

♦ T985

♣ AKJT6

W N E S

Pass 1♥ Pass 1NT

Pass 2♥ All Pass

### Board: 8

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 11+3

Contract: 4♠ South

North:

♠ 9

♥ JT3

♦ KQ98

♣ AKQ75

South:

♠ AKQ8765

♥ 42

♦ J4

♣ J3

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 2♦<sup>1</sup>

Pass 3NT Pass 4♠

All Pass

1. New Minor Forcing

### Board: 9

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ A7

♥ 9654

♦ QJ94

♣ AQ5

South:

♠ KQT98

♥ J87

♦ K83

♣ K2

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 2♣<sup>1</sup>

Pass 3♥ Pass 3NT

All Pass

1. New Minor Forcing

<b>Board: 6</b>	♠ AT9	You are dealer.
Dealer: South	♥ 873	The opponents are silent.
Vul: E-W	♦ A6	
HCP: 14+1	♣ KQJT8	

---

<b>Board: 7</b>	♠ KQT	You are dealer.
Dealer: South	♥ 5	The opponents are silent.
Vul: Both	♦ T985	
HCP: 13+1	♣ AKJT6	

---

<b>Board: 8</b>	♠ AKQ8765	Partner is dealer.
Dealer: North	♥ 42	The opponents are silent.
Vul: None	♦ J4	
HCP: 11+3	♣ J3	

---

<b>Board: 9</b>	♠ KQT98	Partner is dealer.
Dealer: North	♥ J87	The opponents are silent.
Vul: E-W	♦ K83	
HCP: 12+1	♣ K2	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14+1

Contract: 3NT South

North:

♠ J8

♥ KQ5

♦ J8532

♣ A42

South:

♠ AT9

♥ 873

♦ A6

♣ KQJT8

W N E S

Pass 1♦ Pass 1♣

Pass 2♦ Pass 3NT

All Pass

### Board: 7

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 13+1

Contract: 2♥ North

North:

♠ A8

♥ KJT863

♦ J642

♣ 8

South:

♠ KQT

♥ 5

♦ T985

♣ AKJT6

W N E S

Pass 1♥ Pass 1NT

Pass 2♥ All Pass

### Board: 8

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 11+3

Contract: 4♠ South

North:

♠ 9

♥ JT3

♦ KQ98

♣ AKQ75

South:

♠ AKQ8765

♥ 42

♦ J4

♣ J3

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 2♦<sup>1</sup>

Pass 3NT Pass 4♠

All Pass

1. New Minor Forcing

### Board: 9

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ A7

♥ 9654

♦ QJ94

♣ AQ5

South:

♠ KQT98

♥ J87

♦ K83

♣ K2

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 2♣<sup>1</sup>

Pass 3♥ Pass 3NT

All Pass

1. New Minor Forcing



<b>Board: 10</b>	♠ 875	You are dealer.
Dealer: North	♥ A62	The opponents are silent.
Vul: Both	♦ AQ6	
HCP: 14	♣ A763	

---

<b>Board: 11</b>	♠ 7	You are dealer.
Dealer: North	♥ AT84	The opponents are silent.
Vul: None	♦ AQT76	
HCP: 14+1	♣ KJT	

---

<b>Board: 12</b>	♠ AJ3	Partner is dealer.
Dealer: South	♥ 94	The opponents are silent.
Vul: N-S	♦ K9532	
HCP: 10+1	♣ Q86	

---

<b>Board: 13</b>	♠ J84	Partner is dealer.
Dealer: South	♥ AK543	The opponents are silent.
Vul: Both	♦ A9	
HCP: 12+1	♣ 962	

## Both hands (Answers Page)

### Board: 10

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ 875

♥ A62

♦ AQ6

♣ A763

South:

♠ AKQJ9

♥ Q9

♦ 743

♣ 982

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	1NT	Pass	2 ♦ <sup>1</sup>
Pass	3 ♠ <sup>2</sup>	Pass	4 ♠
All Pass			

1. New Minor Forcing

2. 3 !S

### Board: 11

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 11+1

Contract: 3NT South

North:

♠ 7

♥ AT84

♦ AQT76

♣ KJT

South:

♠ AQ954

♥ K65

♦ 83

♣ Q76

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	1NT	Pass	2 ♣ <sup>1</sup>
Pass	3 ♥	Pass	3NT
All Pass			

1. New Minor Forcing

### Board: 12

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 13+1

Contract: 1NT South

North:

♠ AJ3

♥ 94

♦ K9532

♣ Q86

South:

♠ K82

♥ KT3

♦ A4

♣ KT975

W	N	E	S
			1 ♣
Pass	1 ♦	Pass	1NT
All Pass			

### Board: 13

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13

Contract: 4 ♥ North

North:

♠ J84

♥ AK543

♦ A9

♣ 962

South:

♠ A52

♥ JT7

♦ JT3

♣ AK53

W	N	E	S
			1 ♣
Pass	1 ♥	Pass	1NT
Pass	2 ♦ <sup>1</sup>	Pass	3 ♥ <sup>2</sup>
Pass	4 ♥	All Pass	

1. New Minor Forcing

2. 3 !H

<b>Board: 10</b>	♠ AKQJ9	Partner is dealer.
Dealer: North	♥ Q9	The opponents are silent.
Vul: Both	♦ 743	
HCP: 12+1	♣ 982	

---

<b>Board: 11</b>	♠ AQ954	Partner is dealer.
Dealer: North	♥ K65	The opponents are silent.
Vul: None	♦ 83	
HCP: 11+1	♣ Q76	

---

<b>Board: 12</b>	♠ K82	You are dealer.
Dealer: South	♥ KT3	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 13+1	♣ KT975	

---

<b>Board: 13</b>	♠ A52	You are dealer.
Dealer: South	♥ JT7	The opponents are silent.
Vul: Both	♦ JT3	
HCP: 13	♣ AK53	

## Both hands (Answers Page)

### Board: 10

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ 875

♥ A62

♦ AQ6

♣ A763

South:

♠ AKQJ9

♥ Q9

♦ 743

♣ 982

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	1NT	Pass	2 ♦ <sup>1</sup>
Pass	3 ♠ <sup>2</sup>	Pass	4 ♠
All Pass			

1. New Minor Forcing

2. 3 !S

### Board: 11

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 11+1

Contract: 3NT South

North:

♠ 7

♥ AT84

♦ AQT76

♣ KJT

South:

♠ AQ954

♥ K65

♦ 83

♣ Q76

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	1NT	Pass	2 ♣ <sup>1</sup>
Pass	3 ♥	Pass	3NT
All Pass			

1. New Minor Forcing

### Board: 12

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 13+1

Contract: 1NT South

North:

♠ AJ3

♥ 94

♦ K9532

♣ Q86

South:

♠ K82

♥ KT3

♦ A4

♣ KT975

W	N	E	S
			1 ♣
Pass	1 ♦	Pass	1NT
All Pass			

### Board: 13

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13

Contract: 4 ♥ North

North:

♠ J84

♥ AK543

♦ A9

♣ 962

South:

♠ A52

♥ JT7

♦ JT3

♣ AK53

W	N	E	S
			1 ♣
Pass	1 ♥	Pass	1NT
Pass	2 ♦ <sup>1</sup>	Pass	3 ♥ <sup>2</sup>
Pass	4 ♥	All Pass	

1. New Minor Forcing

2. 3 !H

<b>Board: 14</b>	♠ T985	Partner is dealer.
Dealer: South	♥ AT72	The opponents are silent.
Vul: None	♦ AK6	
HCP: 12	♣ JT	

---

<b>Board: 15</b>	♠ JT862	Partner is dealer.
Dealer: South	♥ Q73	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 11+1	♣ A72	

---

<b>Board: 16</b>	♠ JT72	Partner is dealer.
Dealer: South	♥ KT9	The opponents are silent.
Vul: E-W	♦ 52	
HCP: 10	♣ AQT7	

---

<b>Board: 17</b>	♠ 74	You are dealer.
Dealer: North	♥ AT6	The opponents are silent.
Vul: None	♦ K9863	
HCP: 12+1	♣ KQ5	

## Both hands (Answers Page)

### Board: 14

Dealer: South

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ T985

♥ AT72

♦ AK6

♣ JT

South:

♠ QJ3

♥ 84

♦ Q75

♣ AK964

W N E S

Pass 1♥ Pass 1♣

Pass 3NT All Pass

### Board: 15

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 4♠ North

North:

♠ JT862

♥ Q73

♦ A4

♣ A72

South:

♠ AKQ

♥ K82

♦ QT75

♣ T85

W N E S

Pass 1♠ Pass 1♦

Pass 2♣<sup>1</sup> Pass 3♠<sup>2</sup>

Pass 4♠ All Pass

1. New Minor Forcing

2. 3!S

### Board: 16

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 12

Contract: 1NT South

North:

♠ JT72

♥ KT9

♦ 52

♣ AQT7

South:

♠ A93

♥ J82

♦ KT83

♣ KJ3

W N E S

Pass 1♠ Pass 1♦

Pass 1NT

All Pass

### Board: 17

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 10+1

Contract: 1NT North

North:

♠ 74

♥ AT6

♦ K9863

♣ KQ5

South:

♠ AKQ6

♥ 432

♦ T

♣ JT873

W N E S

Pass 1♦ Pass 1♠

Pass 1NT All Pass

<b>Board: 14</b>	♠ QJ3	You are dealer.
Dealer: South	♥ 84	The opponents are silent.
Vul: None	♦ Q75	
HCP: 12+1	♣ AK964	

---

<b>Board: 15</b>	♠ AKQ	You are dealer.
Dealer: South	♥ K82	The opponents are silent.
Vul: N-S	♦ QT75	
HCP: 14	♣ T85	

---

<b>Board: 16</b>	♠ A93	You are dealer.
Dealer: South	♥ J82	The opponents are silent.
Vul: E-W	♦ KT83	
HCP: 12	♣ KJ3	

---

<b>Board: 17</b>	♠ AKQ6	Partner is dealer.
Dealer: North	♥ 432	The opponents are silent.
Vul: None	♦ T	
HCP: 10+1	♣ JT873	

## Both hands (Answers Page)

### Board: 14

Dealer: South

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ T985

♥ AT72

♦ AK6

♣ JT

South:

♠ QJ3

♥ 84

♦ Q75

♣ AK964

W N E S

Pass 1♥ Pass 1♣

Pass 3NT All Pass

### Board: 15

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 4♠ North

North:

♠ JT862

♥ Q73

♦ A4

♣ A72

South:

♠ AKQ

♥ K82

♦ QT75

♣ T85

W N E S

Pass 1♠ Pass 1♦

Pass 2♣<sup>1</sup> Pass 3♠<sup>2</sup>

Pass 4♠ All Pass

1. New Minor Forcing

2. 3!S

### Board: 16

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 12

Contract: 1NT South

North:

♠ JT72

♥ KT9

♦ 52

♣ AQT7

South:

♠ A93

♥ J82

♦ KT83

♣ KJ3

W N E S

Pass 1♠ Pass 1♦

Pass 1NT

All Pass

### Board: 17

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 10+1

Contract: 1NT North

North:

♠ 74

♥ AT6

♦ K9863

♣ KQ5

South:

♠ AKQ6

♥ 432

♦ T

♣ JT873

W N E S

Pass 1♦ Pass 1♠

Pass 1NT All Pass



<b>Board: 18</b>	♠ QJT72	Partner is dealer.
Dealer: South	♥ Q4	The opponents are silent.
Vul: N-S	♦ A63	
HCP: 11+1	♣ Q98	

---

<b>Board: 19</b>	♠ 85	You are dealer.
Dealer: North	♥ KQ9	The opponents are silent.
Vul: E-W	♦ KT862	
HCP: 12+1	♣ A82	

---

<b>Board: 20</b>	♠ KT72	Partner is dealer.
Dealer: South	♥ KJ873	The opponents are silent.
Vul: Both	♦ 8	
HCP: 10+1	♣ KT2	

---

<b>Board: 21</b>	♠ AJ5	You are dealer.
Dealer: North	♥ KT9	The opponents are silent.
Vul: N-S	♦ QT4	
HCP: 13	♣ QJ76	

---

<b>Board: 22</b>	♠ AK95	Partner is dealer.
Dealer: South	♥ A32	The opponents are silent.
Vul: E-W	♦ 932	
HCP: 11	♣ T64	

## Both hands (Answers Page)

### Board: 18

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12

Contract: 3NT South

North:

♠ QJT72

♥ Q4

♦ A63

♣ Q98

South:

♠ 83

♥ K972

♦ KQT2

♣ A65

W N E S

Pass 1♦

Pass 1♠ Pass 1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT Pass 3NT

All Pass

1. New Minor Forcing

### Board: 19

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 12

Contract: 3NT North

North:

♠ 85

♥ KQ9

♦ KT862

♣ A82

South:

♠ KJ42

♥ A52

♦ Q4

♣ QT97

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 2NT

Pass 3NT All Pass

### Board: 20

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 14+1

Contract: 1NT South

North:

♠ KT72

♥ KJ873

♦ 8

♣ KT2

South:

♠ J4

♥ AT6

♦ AK752

♣ Q83

W N E S

Pass 1♦

Pass 1♥ Pass 1NT

All Pass

### Board: 21

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11

Contract: 3NT South

North:

♠ AJ5

♥ KT9

♦ QT4

♣ QJ76

South:

♠ KQT3

♥ Q873

♦ 32

♣ AT2

W N E S

Pass 1♣ Pass 1♥

Pass 1NT Pass 2NT

Pass 3♥ Pass 3NT

All Pass

### Board: 22

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 12+1

Contract: 2NT North

North:

♠ AK95

♥ A32

♦ 932

♣ T64

South:

♠ 8

♥ 985

♦ AKQT

♣ K7532

W N E S

Pass 1♣

Pass 1♠ Pass 1NT

Pass 2NT All Pass

<b>Board: 18</b>	♠ 83	You are dealer.
Dealer: South	♥ K972	The opponents are silent.
Vul: N-S	♦ KQT2	
HCP: 12	♣ A65	

---

<b>Board: 19</b>	♠ KJ42	Partner is dealer.
Dealer: North	♥ A52	The opponents are silent.
Vul: E-W	♦ Q4	
HCP: 12	♣ QT97	

---

<b>Board: 20</b>	♠ J4	You are dealer.
Dealer: South	♥ AT6	The opponents are silent.
Vul: Both	♦ AK752	
HCP: 14+1	♣ Q83	

---

<b>Board: 21</b>	♠ KQT3	Partner is dealer.
Dealer: North	♥ Q873	The opponents are silent.
Vul: N-S	♦ 32	
HCP: 11	♣ AT2	

---

<b>Board: 22</b>	♠ 8	You are dealer.
Dealer: South	♥ 985	The opponents are silent.
Vul: E-W	♦ AKQT	
HCP: 12+1	♣ K7532	

## Both hands (Answers Page)

### Board: 18

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12

Contract: 3NT South

North:

♠ QJT72

♥ Q4

♦ A63

♣ Q98

South:

♠ 83

♥ K972

♦ KQT2

♣ A65

W N E S

Pass 1♦

Pass 1♠ Pass 1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT Pass 3NT

All Pass

1. New Minor Forcing

### Board: 19

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 12

Contract: 3NT North

North:

♠ 85

♥ KQ9

♦ KT862

♣ A82

South:

♠ KJ42

♥ A52

♦ Q4

♣ QT97

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 2NT

Pass 3NT All Pass

### Board: 20

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 14+1

Contract: 1NT South

North:

♠ KT72

♥ KJ873

♦ 8

♣ KT2

South:

♠ J4

♥ AT6

♦ AK752

♣ Q83

W N E S

Pass 1♦

Pass 1♥ Pass 1NT

All Pass

### Board: 21

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11

Contract: 3NT South

North:

♠ AJ5

♥ KT9

♦ QT4

♣ QJ76

South:

♠ KQT3

♥ Q873

♦ 32

♣ AT2

W N E S

Pass 1♣ Pass 1♥

Pass 1NT Pass 2NT

Pass 3♥ Pass 3NT

All Pass

### Board: 22

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 12+1

Contract: 2NT North

North:

♠ AK95

♥ A32

♦ 932

♣ T64

South:

♠ 8

♥ 985

♦ AKQT

♣ K7532

W N E S

Pass 1♣

Pass 1♠ Pass 1NT

Pass 2NT All Pass

<b>Board: 23</b>	♠ 752	You are dealer.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: Both	♦ J6	
HCP: 14+1	♣ KQT53	

---

<b>Board: 24</b>	♠ AJT	Partner is dealer.
Dealer: South	♥ A862	The opponents are silent.
Vul: None	♦ J964	
HCP: 10	♣ 32	

---

<b>Board: 25</b>	♠ KQ53	Partner is dealer.
Dealer: South	♥ KQ6	The opponents are silent.
Vul: E-W	♦ JT2	
HCP: 11	♣ 763	

---

<b>Board: 26</b>	♠ KQJ7	Partner is dealer.
Dealer: South	♥ KT3	The opponents are silent.
Vul: Both	♦ K98	
HCP: 12	♣ 876	

---

<b>Board: 27</b>	♠ AJT84	Partner is dealer.
Dealer: South	♥ KQ92	The opponents are silent.
Vul: None	♦ J3	
HCP: 11+1	♣ 98	

## Both hands (Answers Page)

### Board: 23

	North:	South:	W	N	E	S
Dealer: North	♠ 752	♠ AQ94		1 ♣	Pass	1 ♠
Vul: Both	♥ AKJ	♥ QT	Pass	1NT	Pass	3NT
North HCP: 14+1	♦ J6	♦ KT32	All Pass			
South HCP: 12	♣ KQT53	♣ J86				
Contract: 3NT South						

### Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ AJT	♠ Q75				1 ♣
Vul: None	♥ A862	♥ KJ7	Pass	1 ♥	Pass	1NT
North HCP: 10	♦ J964	♦ AQ3	All Pass			
South HCP: 14	♣ 32	♣ Q975				
Contract: 1NT South						

### Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ KQ53	♠ AT7				1 ♣
Vul: E-W	♥ KQ6	♥ J82	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ JT2	♦ AK5	Pass	2NT	Pass	3 ♠
South HCP: 13	♣ 763	♣ J542	All Pass			
Contract: 3 ♠ South						

### Board: 26

	North:	South:	W	N	E	S
Dealer: South	♠ KQJ7	♠ A54				1 ♣
Vul: Both	♥ KT3	♥ A	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ K98	♦ QT72	Pass	3NT	All Pass	
South HCP: 12+1	♣ 876	♣ Q9532				
Contract: 3NT North						

### Board: 27

	North:	South:	W	N	E	S
Dealer: South	♠ AJT84	♠ K92				1 ♦
Vul: None	♥ KQ92	♥ AT3	Pass	1 ♠	Pass	1NT
North HCP: 11+1	♦ J3	♦ 8754	Pass	2 ♣ <sup>1</sup>	Pass	2 ♠ <sup>2</sup>
South HCP: 12	♣ 98	♣ AJT	All Pass			
Contract: 2 ♠ South						

1. New Minor Forcing

2. 3 !S

<b>Board: 23</b>	♠ AQ94	Partner is dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: Both	♦ KT32	
HCP: 12	♣ J86	

---

<b>Board: 24</b>	♠ Q75	You are dealer.
Dealer: South	♥ KJ7	The opponents are silent.
Vul: None	♦ AQ3	
HCP: 14	♣ Q975	

---

<b>Board: 25</b>	♠ AT7	You are dealer.
Dealer: South	♥ J82	The opponents are silent.
Vul: E-W	♦ AK5	
HCP: 13	♣ J542	

---

<b>Board: 26</b>	♠ A54	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ QT72	
HCP: 12+1	♣ Q9532	

---

<b>Board: 27</b>	♠ K92	You are dealer.
Dealer: South	♥ AT3	The opponents are silent.
Vul: None	♦ 8754	
HCP: 12	♣ AJT	

## Both hands (Answers Page)

### Board: 23

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 12

Contract: 3NT South

North:

♠ 752

♥ AKJ

♦ J6

♣ KQT53

South:

♠ AQ94

♥ QT

♦ KT32

♣ J86

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

### Board: 24

Dealer: South

Vul: None

North HCP: 10

South HCP: 14

Contract: 1NT South

North:

♠ AJT

♥ A862

♦ J964

♣ 32

South:

♠ Q75

♥ KJ7

♦ AQ3

♣ Q975

W	N	E	S
			1 ♣
Pass	1 ♥	Pass	1NT
All Pass			

### Board: 25

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 13

Contract: 3 ♠ South

North:

♠ KQ53

♥ KQ6

♦ JT2

♣ 763

South:

♠ AT7

♥ J82

♦ AK5

♣ J542

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

### Board: 26

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ KQJ7

♥ KT3

♦ K98

♣ 876

South:

♠ A54

♥ A

♦ QT72

♣ Q9532

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

### Board: 27

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 2 ♠ South

North:

♠ AJT84

♥ KQ92

♦ J3

♣ 98

South:

♠ K92

♥ AT3

♦ 8754

♣ AJT

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♠ <sup>2</sup>
All Pass			

1. New Minor Forcing

2. 3 !S



<b>Board: 28</b>	♠ KJ4	You are dealer.
Dealer: North	♥ KQJ72	The opponents are silent.
Vul: N-S	♦ Q95	
HCP: 12+1	♣ 87	

---

<b>Board: 29</b>	♠ K72	You are dealer.
Dealer: North	♥ A87	The opponents are silent.
Vul: Both	♦ 952	
HCP: 14	♣ AK54	

---

<b>Board: 30</b>	♠ KJT4	Partner is dealer.
Dealer: South	♥ K9	The opponents are silent.
Vul: None	♦ T753	
HCP: 12	♣ AJ2	

---

<b>Board: 31</b>	♠ T7	You are dealer.
Dealer: North	♥ Q75	The opponents are silent.
Vul: N-S	♦ KQ4	
HCP: 13+1	♣ KQJ96	

---

<b>Board: 32</b>	♠ A62	Partner is dealer.
Dealer: South	♥ KQJ3	The opponents are silent.
Vul: E-W	♦ J	
HCP: 11+1	♣ T9764	

## Both hands (Answers Page)

### Board: 28

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 11+1

Contract: 2♠ North

North:

♠ KJ4

♥ KQJ72

♦ Q95

♣ 87

South:

♠ AQ987

♥ A4

♦ 62

♣ JT52

W	N	E	S
---	---	---	---

	1♥	Pass	1♠
--	----	------	----

Pass	1NT	Pass	2♣ <sup>1</sup>
------	-----	------	-----------------

Pass	2♠ <sup>2</sup>	All Pass	
------	-----------------	----------	--

1. New Minor Forcing

2. 3!S

### Board: 29

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11

Contract: 3NT South

North:

♠ K72

♥ A87

♦ 952

♣ AK54

South:

♠ QJ3

♥ KT92

♦ QJT6

♣ Q2

W	N	E	S
---	---	---	---

	1♣	Pass	1♥
--	----	------	----

Pass	1NT	Pass	2NT
------	-----	------	-----

Pass	3♥	Pass	3NT
------	----	------	-----

All Pass

### Board: 30

Dealer: South

Vul: None

North HCP: 12

South HCP: 12

Contract: 3NT North

North:

♠ KJT4

♥ K9

♦ T753

♣ AJ2

South:

♠ AQ3

♥ 7632

♦ K8

♣ K763

W	N	E	S
---	---	---	---

			1♣
--	--	--	----

Pass	1♠	Pass	1NT
------	----	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 31

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 11+1

Contract: 3NT North

North:

♠ T7

♥ Q75

♦ KQ4

♣ KQJ96

South:

♠ QJ986

♥ A3

♦ T962

♣ AT

W	N	E	S
---	---	---	---

	1♣	Pass	1♠
--	----	------	----

Pass	1NT	Pass	2♦ <sup>1</sup>
------	-----	------	-----------------

Pass	3NT	All Pass	
------	-----	----------	--

1. New Minor Forcing

### Board: 32

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12+1

Contract: 2NT North

North:

♠ A62

♥ KQJ3

♦ J

♣ T9764

South:

♠ KJ8

♥ T2

♦ K9762

♣ AJ5

W	N	E	S
---	---	---	---

			1♦
--	--	--	----

Pass	1♥	Pass	1NT
------	----	------	-----

Pass	2NT	All Pass	
------	-----	----------	--

<b>Board: 28</b>	♠ AQ987	Partner is dealer.
Dealer: North	♥ A4	The opponents are silent.
Vul: N-S	♦ 62	
HCP: 11+1	♣ JT52	

---

<b>Board: 29</b>	♠ QJ3	Partner is dealer.
Dealer: North	♥ KT92	The opponents are silent.
Vul: Both	♦ QJT6	
HCP: 11	♣ Q2	

---

<b>Board: 30</b>	♠ AQ3	You are dealer.
Dealer: South	♥ 7632	The opponents are silent.
Vul: None	♦ K8	
HCP: 12	♣ K763	

---

<b>Board: 31</b>	♠ QJ986	Partner is dealer.
Dealer: North	♥ A3	The opponents are silent.
Vul: N-S	♦ T962	
HCP: 11+1	♣ AT	

---

<b>Board: 32</b>	♠ KJ8	You are dealer.
Dealer: South	♥ T2	The opponents are silent.
Vul: E-W	♦ K9762	
HCP: 12+1	♣ AJ5	

## Both hands (Answers Page)

### Board: 28

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 11+1

Contract: 2♠ North

North:

♠ KJ4

♥ KQJ72

♦ Q95

♣ 87

South:

♠ AQ987

♥ A4

♦ 62

♣ JT52

W	N	E	S
---	---	---	---

	1♥	Pass	1♠
--	----	------	----

Pass	1NT	Pass	2♣ <sup>1</sup>
------	-----	------	-----------------

Pass	2♠ <sup>2</sup>	All Pass	
------	-----------------	----------	--

1. New Minor Forcing

2. 3!S

### Board: 29

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11

Contract: 3NT South

North:

♠ K72

♥ A87

♦ 952

♣ AK54

South:

♠ QJ3

♥ KT92

♦ QJT6

♣ Q2

W	N	E	S
---	---	---	---

	1♣	Pass	1♥
--	----	------	----

Pass	1NT	Pass	2NT
------	-----	------	-----

Pass	3♥	Pass	3NT
------	----	------	-----

All Pass

### Board: 30

Dealer: South

Vul: None

North HCP: 12

South HCP: 12

Contract: 3NT North

North:

♠ KJT4

♥ K9

♦ T753

♣ AJ2

South:

♠ AQ3

♥ 7632

♦ K8

♣ K763

W	N	E	S
---	---	---	---

			1♣
--	--	--	----

Pass	1♠	Pass	1NT
------	----	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 31

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 11+1

Contract: 3NT North

North:

♠ T7

♥ Q75

♦ KQ4

♣ KQJ96

South:

♠ QJ986

♥ A3

♦ T962

♣ AT

W	N	E	S
---	---	---	---

	1♣	Pass	1♠
--	----	------	----

Pass	1NT	Pass	2♦ <sup>1</sup>
------	-----	------	-----------------

Pass	3NT	All Pass	
------	-----	----------	--

1. New Minor Forcing

### Board: 32

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12+1

Contract: 2NT North

North:

♠ A62

♥ KQJ3

♦ J

♣ T9764

South:

♠ KJ8

♥ T2

♦ K9762

♣ AJ5

W	N	E	S
---	---	---	---

			1♦
--	--	--	----

Pass	1♥	Pass	1NT
------	----	------	-----

Pass	2NT	All Pass	
------	-----	----------	--

<b>Board: 33</b>	♠ A96	You are dealer.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: None	♦ AT7	
HCP: 14	♣ JT85	

---

<b>Board: 34</b>	♠ Q8543	Partner is dealer.
Dealer: South	♥ 5	The opponents are silent.
Vul: N-S	♦ A6532	
HCP: 10+2	♣ A7	

---

<b>Board: 35</b>	♠ AQJ93	Partner is dealer.
Dealer: South	♥ Q8	The opponents are silent.
Vul: E-W	♦ Q874	
HCP: 12+1	♣ J9	

---

<b>Board: 36</b>	♠ QJ54	Partner is dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: Both	♦ 985	
HCP: 11	♣ KQ94	

---

<b>Board: 37</b>	♠ K5	You are dealer.
Dealer: North	♥ AT85	The opponents are silent.
Vul: N-S	♦ K83	
HCP: 14	♣ AT65	

## Both hands (Answers Page)

### Board: 33

	North:	South:	W	N	E	S
Dealer: North	♠ A96	♠ JT85		1 ♣	Pass	1 ♥
Vul: None	♥ KQ3	♥ A952	Pass	1NT	Pass	2NT
North HCP: 14	♦ AT7	♦ 863	Pass	3 ♥	Pass	3NT
South HCP: 11	♣ JT85	♣ AQ	All Pass			
Contract: 3NT South						

### Board: 34

	North:	South:	W	N	E	S
Dealer: South	♠ Q8543	♠ A6				1 ♣
Vul: N-S	♥ 5	♥ AT87	Pass	1 ♠	Pass	1NT
North HCP: 10+2	♦ A6532	♦ KQ8	All Pass			
South HCP: 14	♣ A7	♣ J982				
Contract: 1NT South						

### Board: 35

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ93	♠ T				1 ♣
Vul: E-W	♥ Q8	♥ K73	Pass	1 ♠	Pass	1NT
North HCP: 12+1	♦ Q874	♦ AK62	Pass	2 ♦ <sup>1</sup>	Pass	3 ♦
South HCP: 13+1	♣ J9	♣ K8762	All Pass			
Contract: 3 ♦ South						

1. New Minor Forcing

### Board: 36

	North:	South:	W	N	E	S
Dealer: South	♠ QJ54	♠ T8				1 ♥
Vul: Both	♥ K8	♥ Q9762	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ 985	♦ AK7	Pass	2NT	Pass	3NT
South HCP: 14+1	♣ KQ94	♣ AJT	All Pass			
Contract: 3NT South						

### Board: 37

	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ AJ96		1 ♣	Pass	1 ♠
Vul: N-S	♥ AT85	♥ KJ9	Pass	1NT	All Pass	
North HCP: 14	♦ K83	♦ J952				
South HCP: 10	♣ AT65	♣ 42				
Contract: 1NT North						

<b>Board: 33</b>	♠ JT85	Partner is dealer.
Dealer: North	♥ A952	The opponents are silent.
Vul: None	♦ 863	
HCP: 11	♣ AQ	

---

<b>Board: 34</b>	♠ A6	You are dealer.
Dealer: South	♥ AT87	The opponents are silent.
Vul: N-S	♦ KQ8	
HCP: 14	♣ J982	

---

<b>Board: 35</b>	♠ T	You are dealer.
Dealer: South	♥ K73	The opponents are silent.
Vul: E-W	♦ AK62	
HCP: 13+1	♣ K8762	

---

<b>Board: 36</b>	♠ T8	You are dealer.
Dealer: South	♥ Q9762	The opponents are silent.
Vul: Both	♦ AK7	
HCP: 14+1	♣ AJT	

---

<b>Board: 37</b>	♠ AJ96	Partner is dealer.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: N-S	♦ J952	
HCP: 10	♣ 42	

## Both hands (Answers Page)

### Board: 33

	North:	South:	W	N	E	S
Dealer: North	♠ A96	♠ JT85		1 ♣	Pass	1 ♥
Vul: None	♥ KQ3	♥ A952	Pass	1NT	Pass	2NT
North HCP: 14	♦ AT7	♦ 863	Pass	3 ♥	Pass	3NT
South HCP: 11	♣ JT85	♣ AQ	All Pass			
Contract: 3NT South						

### Board: 34

	North:	South:	W	N	E	S
Dealer: South	♠ Q8543	♠ A6				1 ♣
Vul: N-S	♥ 5	♥ AT87	Pass	1 ♠	Pass	1NT
North HCP: 10+2	♦ A6532	♦ KQ8	All Pass			
South HCP: 14	♣ A7	♣ J982				
Contract: 1NT South						

### Board: 35

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ93	♠ T				1 ♣
Vul: E-W	♥ Q8	♥ K73	Pass	1 ♠	Pass	1NT
North HCP: 12+1	♦ Q874	♦ AK62	Pass	2 ♦ <sup>1</sup>	Pass	3 ♦
South HCP: 13+1	♣ J9	♣ K8762	All Pass			
Contract: 3 ♦ South						

1. New Minor Forcing

### Board: 36

	North:	South:	W	N	E	S
Dealer: South	♠ QJ54	♠ T8				1 ♥
Vul: Both	♥ K8	♥ Q9762	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ 985	♦ AK7	Pass	2NT	Pass	3NT
South HCP: 14+1	♣ KQ94	♣ AJT	All Pass			
Contract: 3NT South						

### Board: 37

	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ AJ96		1 ♣	Pass	1 ♠
Vul: N-S	♥ AT85	♥ KJ9	Pass	1NT	All Pass	
North HCP: 14	♦ K83	♦ J952				
South HCP: 10	♣ AT65	♣ 42				
Contract: 1NT North						



<b>Board: 38</b>	♠ K843	Partner is dealer.
Dealer: South	♥ T64	The opponents are silent.
Vul: E-W	♦ A76	
HCP: 12	♣ KQ3	

---

<b>Board: 39</b>	♠ Q84	You are dealer.
Dealer: North	♥ KT3	The opponents are silent.
Vul: Both	♦ K32	
HCP: 12	♣ KJT3	

---

<b>Board: 40</b>	♠ 72	You are dealer.
Dealer: North	♥ KQ86	The opponents are silent.
Vul: None	♦ A43	
HCP: 12	♣ K952	

---

<b>Board: 41</b>	♠ AK7	You are dealer.
Dealer: North	♥ A97	The opponents are silent.
Vul: E-W	♦ J74	
HCP: 14	♣ Q532	

---

<b>Board: 42</b>	♠ KJ73	Partner is dealer.
Dealer: South	♥ J532	The opponents are silent.
Vul: Both	♦ KQ65	
HCP: 10	♣ 4	

## Both hands (Answers Page)

### Board: 38

	North:	South:	W	N	E	S
Dealer: South	♠ K843	♠ J				1 ♣
Vul: E-W	♥ T64	♥ AK73	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ A76	♦ KQT	Pass	2NT	Pass	3NT
South HCP: 14+1	♣ KQ3	♣ J9862	All Pass			
Contract: 3NT South						

### Board: 39

	North:	South:	W	N	E	S
Dealer: North	♠ Q84	♠ AJ95		1 ♣	Pass	1 ♠
Vul: Both	♥ KT3	♥ J9	Pass	1NT	Pass	2NT
North HCP: 12	♦ K32	♦ A764	All Pass			
South HCP: 12	♣ KJT3	♣ Q64				
Contract: 2NT South						

### Board: 40

	North:	South:	W	N	E	S
Dealer: North	♠ 72	♠ AKJT85		1 ♣	Pass	1 ♠
Vul: None	♥ KQ86	♥ JT4	Pass	1NT	Pass	2 ♠
North HCP: 12	♦ A43	♦ T86	All Pass			
South HCP: 9+2	♣ K952	♣ 4				
Contract: 2 ♠ South						

### Board: 41

	North:	South:	W	N	E	S
Dealer: North	♠ AK7	♠ J5		1 ♣	Pass	1 ♥
Vul: E-W	♥ A97	♥ KQJ83	Pass	1NT	All Pass	
North HCP: 14	♦ J74	♦ K8632				
South HCP: 10+2	♣ Q532	♣ 6				
Contract: 1NT North						

### Board: 42

	North:	South:	W	N	E	S
Dealer: South	♠ KJ73	♠ T86				1 ♣
Vul: Both	♥ J532	♥ A9	Pass	1 ♥	Pass	1NT
North HCP: 10	♦ KQ65	♦ J93	All Pass			
South HCP: 12+1	♣ 4	♣ AKT52				
Contract: 1NT South						

<b>Board: 38</b>	♠ J	You are dealer.
Dealer: South	♥ AK73	The opponents are silent.
Vul: E-W	♦ KQT	
HCP: 14+1	♣ J9862	

---

<b>Board: 39</b>	♠ AJ95	Partner is dealer.
Dealer: North	♥ J9	The opponents are silent.
Vul: Both	♦ A764	
HCP: 12	♣ Q64	

---

<b>Board: 40</b>	♠ AKJT85	Partner is dealer.
Dealer: North	♥ JT4	The opponents are silent.
Vul: None	♦ T86	
HCP: 9+2	♣ 4	

---

<b>Board: 41</b>	♠ J5	Partner is dealer.
Dealer: North	♥ KQJ83	The opponents are silent.
Vul: E-W	♦ K8632	
HCP: 10+2	♣ 6	

---

<b>Board: 42</b>	♠ T86	You are dealer.
Dealer: South	♥ A9	The opponents are silent.
Vul: Both	♦ J93	
HCP: 12+1	♣ AKT52	

## Both hands (Answers Page)

### Board: 38

	North:	South:	W	N	E	S
Dealer: South	♠ K843	♠ J				1 ♣
Vul: E-W	♥ T64	♥ AK73	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ A76	♦ KQT	Pass	2NT	Pass	3NT
South HCP: 14+1	♣ KQ3	♣ J9862	All Pass			
Contract: 3NT South						

### Board: 39

	North:	South:	W	N	E	S
Dealer: North	♠ Q84	♠ AJ95		1 ♣	Pass	1 ♠
Vul: Both	♥ KT3	♥ J9	Pass	1NT	Pass	2NT
North HCP: 12	♦ K32	♦ A764	All Pass			
South HCP: 12	♣ KJT3	♣ Q64				
Contract: 2NT South						

### Board: 40

	North:	South:	W	N	E	S
Dealer: North	♠ 72	♠ AKJT85		1 ♣	Pass	1 ♠
Vul: None	♥ KQ86	♥ JT4	Pass	1NT	Pass	2 ♠
North HCP: 12	♦ A43	♦ T86	All Pass			
South HCP: 9+2	♣ K952	♣ 4				
Contract: 2 ♠ South						

### Board: 41

	North:	South:	W	N	E	S
Dealer: North	♠ AK7	♠ J5		1 ♣	Pass	1 ♥
Vul: E-W	♥ A97	♥ KQJ83	Pass	1NT	All Pass	
North HCP: 14	♦ J74	♦ K8632				
South HCP: 10+2	♣ Q532	♣ 6				
Contract: 1NT North						

### Board: 42

	North:	South:	W	N	E	S
Dealer: South	♠ KJ73	♠ T86				1 ♣
Vul: Both	♥ J532	♥ A9	Pass	1 ♥	Pass	1NT
North HCP: 10	♦ KQ65	♦ J93	All Pass			
South HCP: 12+1	♣ 4	♣ AKT52				
Contract: 1NT South						

<b>Board: 43</b>	♠ AKQ	You are dealer.
Dealer: North	♥ Q975	The opponents are silent.
Vul: None	♦ T6	
HCP: 14	♣ K976	

---

<b>Board: 44</b>	♠ A86	You are dealer.
Dealer: North	♥ A32	The opponents are silent.
Vul: Both	♦ JT2	
HCP: 13	♣ A974	

---

<b>Board: 45</b>	♠ J94	You are dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: None	♦ QJ86	
HCP: 15+1	♣ AQJ97	

---

<b>Board: 46</b>	♠ A942	Partner is dealer.
Dealer: South	♥ J863	The opponents are silent.
Vul: N-S	♦ A7	
HCP: 11	♣ Q43	

---

<b>Board: 47</b>	♠ A92	Partner is dealer.
Dealer: South	♥ KQT8	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 12	♣ T872	

## Both hands (Answers Page)

### Board: 43

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ T742		1 ♣	Pass	1 ♠
Vul: None	♥ Q975	♥ KT3	Pass	1NT	Pass	2NT
North HCP: 14	♦ T6	♦ KQ54	Pass	3 ♠	Pass	3NT
South HCP: 12	♣ K976	♣ A2	All Pass			
Contract: 3NT South						

### Board: 44

	North:	South:	W	N	E	S
Dealer: North	♠ A86	♠ K2		1 ♣	Pass	1 ♥
Vul: Both	♥ A32	♥ K9875	Pass	1NT	Pass	2 ♦ <sup>1</sup>
North HCP: 13	♦ JT2	♦ A863	Pass	3 ♥ <sup>2</sup>	Pass	4 ♥
South HCP: 12+1	♣ A974	♣ Q6	All Pass			

Contract: 4 ♥ South

1. New Minor Forcing

2. 3 !H

### Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ J94	♠ AT2		1 ♣	Pass	1 ♥
Vul: None	♥ A	♥ K932	Pass	1NT	Pass	2NT
North HCP: 15+1	♦ QJ86	♦ A53	Pass	3NT	All Pass	
South HCP: 11	♣ AQJ97	♣ T43				

Contract: 3NT North

### Board: 46

	North:	South:	W	N	E	S
Dealer: South	♠ A942	♠ KQ6				1 ♣
Vul: N-S	♥ J863	♥ A	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ A7	♦ QJ32	Pass	2NT	Pass	3NT
South HCP: 13+1	♣ Q43	♣ JT876	All Pass			

Contract: 3NT South

### Board: 47

	North:	South:	W	N	E	S
Dealer: South	♠ A92	♠ K64				1 ♦
Vul: E-W	♥ KQT8	♥ A63	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ K6	♦ Q9853	Pass	3NT	Pass	4 ♥
South HCP: 13+1	♣ T872	♣ A3	All Pass			

Contract: 4 ♥ South

<b>Board: 43</b>	♠ T742	Partner is dealer.
Dealer: North	♥ KT3	The opponents are silent.
Vul: None	♦ KQ54	
HCP: 12	♣ A2	

---

<b>Board: 44</b>	♠ K2	Partner is dealer.
Dealer: North	♥ K9875	The opponents are silent.
Vul: Both	♦ A863	
HCP: 12+1	♣ Q6	

---

<b>Board: 45</b>	♠ AT2	Partner is dealer.
Dealer: North	♥ K932	The opponents are silent.
Vul: None	♦ A53	
HCP: 11	♣ T43	

---

<b>Board: 46</b>	♠ KQ6	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ QJ32	
HCP: 13+1	♣ JT876	

---

<b>Board: 47</b>	♠ K64	You are dealer.
Dealer: South	♥ A63	The opponents are silent.
Vul: E-W	♦ Q9853	
HCP: 13+1	♣ A3	

## Both hands (Answers Page)

### Board: 43

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ T742		1 ♣	Pass	1 ♠
Vul: None	♥ Q975	♥ KT3	Pass	1NT	Pass	2NT
North HCP: 14	♦ T6	♦ KQ54	Pass	3 ♠	Pass	3NT
South HCP: 12	♣ K976	♣ A2	All Pass			
Contract: 3NT South						

### Board: 44

	North:	South:	W	N	E	S
Dealer: North	♠ A86	♠ K2		1 ♣	Pass	1 ♥
Vul: Both	♥ A32	♥ K9875	Pass	1NT	Pass	2 ♦ <sup>1</sup>
North HCP: 13	♦ JT2	♦ A863	Pass	3 ♥ <sup>2</sup>	Pass	4 ♥
South HCP: 12+1	♣ A974	♣ Q6	All Pass			

1. New Minor Forcing

2. 3 !H

### Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ J94	♠ AT2		1 ♣	Pass	1 ♥
Vul: None	♥ A	♥ K932	Pass	1NT	Pass	2NT
North HCP: 15+1	♦ QJ86	♦ A53	Pass	3NT	All Pass	
South HCP: 11	♣ AQJ97	♣ T43				
Contract: 3NT North						

### Board: 46

	North:	South:	W	N	E	S
Dealer: South	♠ A942	♠ KQ6				1 ♣
Vul: N-S	♥ J863	♥ A	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ A7	♦ QJ32	Pass	2NT	Pass	3NT
South HCP: 13+1	♣ Q43	♣ JT876	All Pass			
Contract: 3NT South						

### Board: 47

	North:	South:	W	N	E	S
Dealer: South	♠ A92	♠ K64				1 ♦
Vul: E-W	♥ KQT8	♥ A63	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ K6	♦ Q9853	Pass	3NT	Pass	4 ♥
South HCP: 13+1	♣ T872	♣ A3	All Pass			
Contract: 4 ♥ South						



<b>Board: 48</b>	♠ 8652	Partner is dealer.
Dealer: South	♥ A72	The opponents are silent.
Vul: None	♦ K93	
HCP: 11	♣ A64	

---

<b>Board: 49</b>	♠ K92	You are dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: N-S	♦ A863	
HCP: 14+1	♣ A8652	

---

<b>Board: 50</b>	♠ 973	Partner is dealer.
Dealer: South	♥ J632	The opponents are silent.
Vul: E-W	♦ K5	
HCP: 12	♣ AKJ3	

## Both hands (Answers Page)

### Board: 48

Dealer: South

Vul: None

North HCP: 11

South HCP: 14

Contract: 1NT South

North:

♠ 8652

♥ A72

♦ K93

♣ A64

South:

♠ AK4

♥ J93

♦ A72

♣ Q872

W N E S

Pass 1 ♣ Pass 1 ♣

Pass 1 ♠ Pass 1NT

All Pass

### Board: 49

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 11+2

Contract: 3NT North

North:

♠ K92

♥ K

♦ A863

♣ A8652

South:

♠ A73

♥ AQT432

♦ JT

♣ 94

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 1NT Pass 2 ♦<sup>1</sup>

Pass 3NT All Pass

1. New Minor Forcing

### Board: 50

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 13+1

Contract: 3NT South

North:

♠ 973

♥ J632

♦ K5

♣ AKJ3

South:

♠ A65

♥ A7

♦ AJT86

♣ T84

W N E S

Pass 1 ♥ Pass 1 ♦

Pass 1 ♥ Pass 1NT

Pass 2NT Pass 3NT

All Pass

<b>Board: 48</b>	♠ AK4	You are dealer.
Dealer: South	♥ J93	The opponents are silent.
Vul: None	♦ A72	
HCP: 14	♣ Q872	

---

<b>Board: 49</b>	♠ A73	Partner is dealer.
Dealer: North	♥ AQT432	The opponents are silent.
Vul: N-S	♦ JT	
HCP: 11+2	♣ 94	

---

<b>Board: 50</b>	♠ A65	You are dealer.
Dealer: South	♥ A7	The opponents are silent.
Vul: E-W	♦ AJT86	
HCP: 13+1	♣ T84	

## Both hands (Answers Page)

### Board: 48

Dealer: South

Vul: None

North HCP: 11

South HCP: 14

Contract: 1NT South

North:

♠ 8652

♥ A72

♦ K93

♣ A64

South:

♠ AK4

♥ J93

♦ A72

♣ Q872

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

### Board: 49

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 11+2

Contract: 3NT North

North:

♠ K92

♥ K

♦ A863

♣ A8652

South:

♠ A73

♥ AQT432

♦ JT

♣ 94

W	N	E	S
	1 ♣	Pass	1 ♥
Pass	1NT	Pass	2 ♦ <sup>1</sup>
Pass	3NT	All Pass	

1. New Minor Forcing

### Board: 50

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 13+1

Contract: 3NT South

North:

♠ 973

♥ J632

♦ K5

♣ AKJ3

South:

♠ A65

♥ A7

♦ AJT86

♣ T84

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