

Board: 1	♠ Q4	You bid first.
Dealer: North	♥ A97	The opponents are silent.
Vul: None	♦ KT76	
HCP: 13	♣ A964	

Board: 2	♠ KQJ87	Partner bids first.
Dealer: South	♥ 9	The opponents are silent.
Vul: N-S	♦ A832	
HCP: 10+1	♣ T75	

Board: 3	♠ 864	Partner bids first.
Dealer: South	♥ A98	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 10+2	♣ AQ9872	

Board: 4	♠ QT87	Partner bids first.
Dealer: South	♥ 7532	The opponents are silent.
Vul: Both	♦ AJ974	
HCP: 7+1	♣ -	

Board: 5	♠ Q6	You bid first.
Dealer: North	♥ KQ	The opponents are silent.
Vul: N-S	♦ AKJ842	
HCP: 19+2	♣ KJ9	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ JT962		1♦	Pass	1♠
Vul: None	♥ A97	♥ QJ5	Pass	1NT	All Pass	
North HCP: 13	♦ KT76	♦ 8				
South HCP: 7+1	♣ A964	♣ QJT8				
Contract: 1NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ KQJ87	♠ A62			1♥	
Vul: N-S	♥ 9	♥ AJ432	Pass	1♠	Pass	2♣
North HCP: 10+1	♦ A832	♦ K	All Pass			
South HCP: 17+1	♣ T75	♣ KQ82				
Contract: 2♣ South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ 864	♠ AK7			1♦	
Vul: E-W	♥ A98	♥ KT5	Pass	1NT	Pass	3♦
North HCP: 10+2	♦ 5	♦ AQT432	Pass	3NT	All Pass	
South HCP: 17+2	♣ AQ9872	♣ J				
Contract: 3NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ QT87	♠ A432			1♣	
Vul: Both	♥ 7532	♥ A4	Pass	1♦	Pass	2♠
North HCP: 7+1	♦ AJ974	♦ Q	Pass	4♠	All Pass	
South HCP: 18+2	♣ -	♣ AKJ654				
Contract: 4♠ North						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ KJ53		1♦	Pass	1♥
Vul: N-S	♥ KQ	♥ A8754	Pass	3NT	All Pass	
North HCP: 19+2	♦ AKJ842	♦ Q				
South HCP: 10+1	♣ KJ9	♣ 876				
Contract: 3NT North						

Board: 1	♠ JT962	Partner bids first.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: None	♦ 8	
HCP: 7+1	♣ QJT8	

Board: 2	♠ A62	You bid first.
Dealer: South	♥ AJ432	The opponents are silent.
Vul: N-S	♦ K	
HCP: 17+1	♣ KQ82	

Board: 3	♠ AK7	You bid first.
Dealer: South	♥ KT5	The opponents are silent.
Vul: E-W	♦ AQT432	
HCP: 17+2	♣ J	

Board: 4	♠ A432	You bid first.
Dealer: South	♥ A4	The opponents are silent.
Vul: Both	♦ Q	
HCP: 18+2	♣ AKJ654	

Board: 5	♠ KJ53	Partner bids first.
Dealer: North	♥ A8754	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 10+1	♣ 876	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ JT962		1♦	Pass	1♠
Vul: None	♥ A97	♥ QJ5	Pass	1NT	All Pass	
North HCP: 13	♦ KT76	♦ 8				
South HCP: 7+1	♣ A964	♣ QJT8				
Contract: 1NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ KQJ87	♠ A62			1♥	
Vul: N-S	♥ 9	♥ AJ432	Pass	1♠	Pass	2♣
North HCP: 10+1	♦ A832	♦ K	All Pass			
South HCP: 17+1	♣ T75	♣ KQ82				
Contract: 2♣ South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ 864	♠ AK7			1♦	
Vul: E-W	♥ A98	♥ KT5	Pass	1NT	Pass	3♦
North HCP: 10+2	♦ 5	♦ AQT432	Pass	3NT	All Pass	
South HCP: 17+2	♣ AQ9872	♣ J				
Contract: 3NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ QT87	♠ A432			1♣	
Vul: Both	♥ 7532	♥ A4	Pass	1♦	Pass	2♠
North HCP: 7+1	♦ AJ974	♦ Q	Pass	4♠	All Pass	
South HCP: 18+2	♣ -	♣ AKJ654				
Contract: 4♠ North						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ KJ53		1♦	Pass	1♥
Vul: N-S	♥ KQ	♥ A8754	Pass	3NT	All Pass	
North HCP: 19+2	♦ AKJ842	♦ Q				
South HCP: 10+1	♣ KJ9	♣ 876				
Contract: 3NT North						

Board: 6 ♠ 83 You bid first.

Dealer: North ♥ KQJ54 The opponents are silent.

Vul: E-W ♦ A42

HCP: 19+1 ♣ AKQ

Board: 7 ♠ - Partner bids first.

Dealer: South ♥ 64 The opponents are silent.

Vul: Both ♦ J842

HCP: 6+3 ♣ AJ97652

Board: 8 ♠ K You bid first.

Dealer: North ♥ AT94 The opponents are silent.

Vul: None ♦ AKQT97

HCP: 16+2 ♣ 86

Board: 9 ♠ AJ6 You bid first.

Dealer: North ♥ KT5 The opponents are silent.

Vul: E-W ♦ AKQ98

HCP: 18+1 ♣ J8

Board: 10 ♠ QJ72 Partner bids first.

Dealer: South ♥ JT6 The opponents are silent.

Vul: Both ♦ J

HCP: 10+1 ♣ KQT93

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ 83	♠ Q96		1 ♥	Pass	1NT ¹
Vul: E-W	♥ KQJ54	♥ 2	Pass	3NT	All Pass	
North HCP: 19+1	♦ A42	♦ KQJT7				
South HCP: 8+1	♣ AKQ	♣ T842	1. forcing 1NT			
Contract: 3NT North						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKT76				1 ♠
Vul: Both	♥ 64	♥ AJ985	Pass	3 ♣ ¹	All Pass	
North HCP: 6+3	♦ J842	♦ KQ				
South HCP: 19+2	♣ AJ97652	♣ Q	1. Weak Jump Shifts 3			
Contract: 3 ♣ North						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ Q7542		1 ♦	Pass	1 ♠
Vul: None	♥ AT94	♥ 83	Pass	2 ♥	Pass	3 ♣ ¹
North HCP: 16+2	♦ AKQT97	♦ J	Pass	3 ♦	Pass	3NT
South HCP: 9+2	♣ 86	♣ AQT97	All Pass			
Contract: 3NT South			1. Fourth suit game force			

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ AJ6	♠ K854		1 ♦	Pass	1 ♠
Vul: E-W	♥ KT5	♥ J64	Pass	2NT	Pass	3 ♣
North HCP: 18+1	♦ AKQ98	♦ 5	Pass	3NT	All Pass	
South HCP: 6+1	♣ J8	♣ Q9754				
Contract: 3NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ QJ72	♠ 86				1 ♦
Vul: Both	♥ JT6	♥ KQ9	Pass	1 ♠	Pass	2 ♦
North HCP: 10+1	♦ J	♦ KQ7653	All Pass			
South HCP: 14+2	♣ KQT93	♣ A4				
Contract: 2 ♦ South						

Board: 6	♠ Q96	Partner bids first.
Dealer: North	♥ 2	The opponents are silent.
Vul: E-W	♦ KQJT7	
HCP: 8+1	♣ T842	

Board: 7	♠ AKT76	You bid first.
Dealer: South	♥ AJ985	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 19+2	♣ Q	

Board: 8	♠ Q7542	Partner bids first.
Dealer: North	♥ 83	The opponents are silent.
Vul: None	♦ J	
HCP: 9+2	♣ AQT97	

Board: 9	♠ K854	Partner bids first.
Dealer: North	♥ J64	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 6+1	♣ Q9754	

Board: 10	♠ 86	You bid first.
Dealer: South	♥ KQ9	The opponents are silent.
Vul: Both	♦ KQ7653	
HCP: 14+2	♣ A4	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ 83	♠ Q96		1 ♥	Pass	1NT ¹
Vul: E-W	♥ KQJ54	♥ 2	Pass	3NT	All Pass	
North HCP: 19+1	♦ A42	♦ KQJT7				
South HCP: 8+1	♣ AKQ	♣ T842	1. forcing 1NT			
Contract: 3NT North						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKT76				1 ♠
Vul: Both	♥ 64	♥ AJ985	Pass	3 ♣ ¹	All Pass	
North HCP: 6+3	♦ J842	♦ KQ				
South HCP: 19+2	♣ AJ97652	♣ Q	1. Weak Jump Shifts 3			
Contract: 3 ♣ North						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ Q7542		1 ♦	Pass	1 ♠
Vul: None	♥ AT94	♥ 83	Pass	2 ♥	Pass	3 ♣ ¹
North HCP: 16+2	♦ AKQT97	♦ J	Pass	3 ♦	Pass	3NT
South HCP: 9+2	♣ 86	♣ AQT97	All Pass			
Contract: 3NT South			1. Fourth suit game force			

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ AJ6	♠ K854		1 ♦	Pass	1 ♠
Vul: E-W	♥ KT5	♥ J64	Pass	2NT	Pass	3 ♣
North HCP: 18+1	♦ AKQ98	♦ 5	Pass	3NT	All Pass	
South HCP: 6+1	♣ J8	♣ Q9754				
Contract: 3NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ QJ72	♠ 86				1 ♦
Vul: Both	♥ JT6	♥ KQ9	Pass	1 ♠	Pass	2 ♦
North HCP: 10+1	♦ J	♦ KQ7653	All Pass			
South HCP: 14+2	♣ KQT93	♣ A4				
Contract: 2 ♦ South						

Board: 11	♠ AT83	Partner bids first.
Dealer: South	♥ QT652	The opponents are silent.
Vul: None	♦ 8	
HCP: 9+1	♣ QJ2	

Board: 12	♠ A6432	You bid first.
Dealer: North	♥ AJ4	The opponents are silent.
Vul: N-S	♦ 9	
HCP: 15+1	♣ AQ96	

Board: 13	♠ AT6	You bid first.
Dealer: North	♥ 97654	The opponents are silent.
Vul: Both	♦ Q3	
HCP: 12+1	♣ AQ6	

Board: 14	♠ KQJ6	You bid first.
Dealer: North	♥ 98	The opponents are silent.
Vul: None	♦ QJT76	
HCP: 12+1	♣ K3	

Board: 15	♠ AJ6	You bid first.
Dealer: North	♥ AJT93	The opponents are silent.
Vul: N-S	♦ T9	
HCP: 14+1	♣ A96	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ AT83	♠ 75				1♦
Vul: None	♥ QT652	♥ AK	Pass	1♥	Pass	3♦
North HCP: 9+1	♦ 8	♦ KJ9653	Pass	3NT	All Pass	
South HCP: 15+2	♣ QJ2	♣ A43				
Contract: 3NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ A6432	♠ -		1♠	Pass	1NT ¹
Vul: N-S	♥ AJ4	♥ Q8732	Pass	2♣	Pass	2♦
North HCP: 15+1	♦ 9	♦ KT6542	All Pass			
South HCP: 8+3	♣ AQ96	♣ K4				1. forcing 1NT
Contract: 2♦ South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ AT6	♠ KQ94		1♥	Pass	1♠
Vul: Both	♥ 97654	♥ T	Pass	1NT	All Pass	
North HCP: 12+1	♦ Q3	♦ AJ654				
South HCP: 10+1	♣ AQ6	♣ 753				
Contract: 1NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ KQJ6	♠ 9532		1♦	Pass	1♠
Vul: None	♥ 98	♥ AK2	Pass	2♠	All Pass	
North HCP: 12+1	♦ QJT76	♦ 4				
South HCP: 10+1	♣ K3	♣ QJT76				
Contract: 2♠ North						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ AJ6	♠ 843		1♥	Pass	1NT ¹
Vul: N-S	♥ AJT93	♥ 7	Pass	2♣	All Pass	
North HCP: 14+1	♦ T9	♦ K832				
South HCP: 8+1	♣ A96	♣ KQ842				1. forcing 1NT
Contract: 2♣ North						

Board: 11	♠ 75	You bid first.
Dealer: South	♥ AK	The opponents are silent.
Vul: None	♦ KJ9653	
HCP: 15+2	♣ A43	

Board: 12	♠ -	Partner bids first.
Dealer: North	♥ Q8732	The opponents are silent.
Vul: N-S	♦ KT6542	
HCP: 8+3	♣ K4	

Board: 13	♠ KQ94	Partner bids first.
Dealer: North	♥ T	The opponents are silent.
Vul: Both	♦ AJ654	
HCP: 10+1	♣ 753	

Board: 14	♠ 9532	Partner bids first.
Dealer: North	♥ AK2	The opponents are silent.
Vul: None	♦ 4	
HCP: 10+1	♣ QJT76	

Board: 15	♠ 843	Partner bids first.
Dealer: North	♥ 7	The opponents are silent.
Vul: N-S	♦ K832	
HCP: 8+1	♣ KQ842	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ AT83	♠ 75				1♦
Vul: None	♥ QT652	♥ AK	Pass	1♥	Pass	3♦
North HCP: 9+1	♦ 8	♦ KJ9653	Pass	3NT	All Pass	
South HCP: 15+2	♣ QJ2	♣ A43				
Contract: 3NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ A6432	♠ -		1♠	Pass	1NT ¹
Vul: N-S	♥ AJ4	♥ Q8732	Pass	2♣	Pass	2♦
North HCP: 15+1	♦ 9	♦ KT6542	All Pass			
South HCP: 8+3	♣ AQ96	♣ K4				1. forcing 1NT
Contract: 2♦ South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ AT6	♠ KQ94		1♥	Pass	1♠
Vul: Both	♥ 97654	♥ T	Pass	1NT	All Pass	
North HCP: 12+1	♦ Q3	♦ AJ654				
South HCP: 10+1	♣ AQ6	♣ 753				
Contract: 1NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ KQJ6	♠ 9532		1♦	Pass	1♠
Vul: None	♥ 98	♥ AK2	Pass	2♠	All Pass	
North HCP: 12+1	♦ QJT76	♦ 4				
South HCP: 10+1	♣ K3	♣ QJT76				
Contract: 2♠ North						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ AJ6	♠ 843		1♥	Pass	1NT ¹
Vul: N-S	♥ AJT93	♥ 7	Pass	2♣	All Pass	
North HCP: 14+1	♦ T9	♦ K832				
South HCP: 8+1	♣ A96	♣ KQ842				1. forcing 1NT
Contract: 2♣ North						

Board: 16	♠ 7653	Partner bids first.
Dealer: South	♥ KT92	The opponents are silent.
Vul: E-W	♦ AT92	
HCP: 7	♣ 6	

Board: 17	♠ JT976	Partner bids first.
Dealer: South	♥ 93	The opponents are silent.
Vul: None	♦ 5	
HCP: 10+2	♣ AKQ65	

Board: 18	♠ A64	Partner bids first.
Dealer: South	♥ QT97	The opponents are silent.
Vul: N-S	♦ T	
HCP: 10+1	♣ A9762	

Board: 19	♠ A	You bid first.
Dealer: North	♥ AQ98654	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 17+3	♣ AK54	

Board: 20	♠ Q932	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: Both	♦ KT83	
HCP: 6+1	♣ J8752	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ 7653	♠ K8				1 ♣
Vul: E-W	♥ KT92	♥ QJ6	Pass	1 ♥	Pass	2 ♣
North HCP: 7	♦ AT92	♦ J8		All Pass		
South HCP: 14+2	♣ 6	♣ AK9873				
Contract: 2 ♣ South						

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ JT976	♠ AKQ8				1 ♦
Vul: None	♥ 93	♥ Q862	Pass	1 ♠	Pass	4 ♣ ¹
North HCP: 10+2	♦ 5	♦ AKJ3	Pass	4 ♦	Pass	4 ♠
South HCP: 19	♣ AKQ65	♣ 7		All Pass		
Contract: 4 ♠ South						1. Splinter

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ A64	♠ Q				1 ♦
Vul: N-S	♥ QT97	♥ AK	Pass	1 ♥	Pass	3NT
North HCP: 10+1	♦ T	♦ AKQJ64		All Pass		
South HCP: 19+2	♣ A9762	♣ T854				
Contract: 3NT South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ QT87		1 ♥	Pass	1 ♠
Vul: E-W	♥ AQ98654	♥ J	Pass	4 ♥	All Pass	
North HCP: 17+3	♦ 9	♦ KQ832				
South HCP: 8+1	♣ AK54	♣ 832				
Contract: 4 ♥ North						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ Q932	♠ AK				1 ♥
Vul: Both	♥ -	♥ AK754	Pass	1 ♠	Pass	3 ♣
North HCP: 6+1	♦ KT83	♦ 92	Pass	4 ♣	Pass	5 ♣
South HCP: 19+1	♣ J8752	♣ KQ94		All Pass		
Contract: 5 ♣ South						

Board: 16	♠ K8	You bid first.
Dealer: South	♥ QJ6	The opponents are silent.
Vul: E-W	♦ J8	
HCP: 14+2	♣ AK9873	

Board: 17	♠ AKQ8	You bid first.
Dealer: South	♥ Q862	The opponents are silent.
Vul: None	♦ AKJ3	
HCP: 19	♣ 7	

Board: 18	♠ Q	You bid first.
Dealer: South	♥ AK	The opponents are silent.
Vul: N-S	♦ AKQJ64	
HCP: 19+2	♣ T854	

Board: 19	♠ QT87	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: E-W	♦ KQ832	
HCP: 8+1	♣ 832	

Board: 20	♠ AK	You bid first.
Dealer: South	♥ AK754	The opponents are silent.
Vul: Both	♦ 92	
HCP: 19+1	♣ KQ94	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ 7653	♠ K8				1 ♣
Vul: E-W	♥ KT92	♥ QJ6	Pass	1 ♥	Pass	2 ♣
North HCP: 7	♦ AT92	♦ J8		All Pass		
South HCP: 14+2	♣ 6	♣ AK9873				
Contract: 2 ♣ South						

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ JT976	♠ AKQ8				1 ♦
Vul: None	♥ 93	♥ Q862	Pass	1 ♠	Pass	4 ♣ ¹
North HCP: 10+2	♦ 5	♦ AKJ3	Pass	4 ♦	Pass	4 ♠
South HCP: 19	♣ AKQ65	♣ 7		All Pass		
Contract: 4 ♠ South						1. Splinter

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ A64	♠ Q				1 ♦
Vul: N-S	♥ QT97	♥ AK	Pass	1 ♥	Pass	3NT
North HCP: 10+1	♦ T	♦ AKQJ64		All Pass		
South HCP: 19+2	♣ A9762	♣ T854				
Contract: 3NT South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ QT87		1 ♥	Pass	1 ♠
Vul: E-W	♥ AQ98654	♥ J	Pass	4 ♥	All Pass	
North HCP: 17+3	♦ 9	♦ KQ832				
South HCP: 8+1	♣ AK54	♣ 832				
Contract: 4 ♥ North						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ Q932	♠ AK				1 ♥
Vul: Both	♥ -	♥ AK754	Pass	1 ♠	Pass	3 ♣
North HCP: 6+1	♦ KT83	♦ 92	Pass	4 ♣	Pass	5 ♣
South HCP: 19+1	♣ J8752	♣ KQ94		All Pass		
Contract: 5 ♣ South						

Board: 21	♠ AKT974	Partner bids first.
Dealer: South	♥ T982	The opponents are silent.
Vul: N-S	♦ 86	
HCP: 7+2	♣ 6	

Board: 22	♠ J532	Partner bids first.
Dealer: South	♥ KQ73	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 6	♣ 9643	

Board: 23	♠ 2	Partner bids first.
Dealer: South	♥ JT6	The opponents are silent.
Vul: Both	♦ J9862	
HCP: 8+1	♣ AQ97	

Board: 24	♠ K4	You bid first.
Dealer: North	♥ AT	The opponents are silent.
Vul: None	♦ KQJ8	
HCP: 18+1	♣ AJT43	

Board: 25	♠ 52	You bid first.
Dealer: North	♥ AKJ983	The opponents are silent.
Vul: E-W	♦ A8	
HCP: 12+2	♣ T54	

Both hands (Answers Page)

Board: 21

	North:	South:	W	N	E	S
Dealer: South	♠ AKT974	♠ 8				1♣
Vul: N-S	♥ T982	♥ AKJ	Pass	1♠	Pass	2♦
North HCP: 7+2	♦ 86	♦ KJ74	Pass	2♠	All Pass	
South HCP: 16+1	♣ 6	♣ KJ982				
Contract: 2♠ North						

Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ J532	♠ A7				1♦
Vul: E-W	♥ KQ73	♥ AT4	Pass	1♥	Pass	2NT
North HCP: 6	♦ 9	♦ A865	All Pass			
South HCP: 19	♣ 9643	♣ AK75				
Contract: 2NT South						

Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ QT983				1♠
Vul: Both	♥ JT6	♥ AKQ	Pass	1NT ¹	Pass	3NT
North HCP: 8+1	♦ J9862	♦ AK	All Pass			
South HCP: 19+1	♣ AQ97	♣ J43				1. forcing 1NT
Contract: 3NT South						

Board: 24

	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ QJT532		1♣	Pass	1♠
Vul: None	♥ AT	♥ 432	Pass	2NT	Pass	3♦
North HCP: 18+1	♦ KQJ8	♦ AT64	Pass	3NT	Pass	4♠
South HCP: 7+2	♣ AJT43	♣ -	All Pass			
Contract: 4♠ South						

Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ 52	♠ AQ94		1♥	Pass	1♠
Vul: E-W	♥ AKJ983	♥ 5	Pass	2♥	All Pass	
North HCP: 12+2	♦ A8	♦ KT973				
South HCP: 10+1	♣ T54	♣ J62				
Contract: 2♥ North						

Board: 21	♠ 8	You bid first.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: N-S	♦ KJ74	
HCP: 16+1	♣ KJ982	

Board: 22	♠ A7	You bid first.
Dealer: South	♥ AT4	The opponents are silent.
Vul: E-W	♦ A865	
HCP: 19	♣ AK75	

Board: 23	♠ QT983	You bid first.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: Both	♦ AK	
HCP: 19+1	♣ J43	

Board: 24	♠ QJT532	Partner bids first.
Dealer: North	♥ 432	The opponents are silent.
Vul: None	♦ AT64	
HCP: 7+2	♣ -	

Board: 25	♠ AQ94	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: E-W	♦ KT973	
HCP: 10+1	♣ J62	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ AKT974	♠ 8				1♣
Vul: N-S	♥ T982	♥ AKJ	Pass	1♠	Pass	2♦
North HCP: 7+2	♦ 86	♦ KJ74	Pass	2♠	All Pass	
South HCP: 16+1	♣ 6	♣ KJ982				
Contract: 2♠ North						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ J532	♠ A7				1♦
Vul: E-W	♥ KQ73	♥ AT4	Pass	1♥	Pass	2NT
North HCP: 6	♦ 9	♦ A865	All Pass			
South HCP: 19	♣ 9643	♣ AK75				
Contract: 2NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ QT983				1♠
Vul: Both	♥ JT6	♥ AKQ	Pass	1NT ¹	Pass	3NT
North HCP: 8+1	♦ J9862	♦ AK	All Pass			
South HCP: 19+1	♣ AQ97	♣ J43	1. forcing 1NT			
Contract: 3NT South						

Board: 24	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ QJT532		1♣	Pass	1♠
Vul: None	♥ AT	♥ 432	Pass	2NT	Pass	3♦
North HCP: 18+1	♦ KQJ8	♦ AT64	Pass	3NT	Pass	4♠
South HCP: 7+2	♣ AJT43	♣ -	All Pass			
Contract: 4♠ South						

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ 52	♠ AQ94		1♥	Pass	1♠
Vul: E-W	♥ AKJ983	♥ 5	Pass	2♥	All Pass	
North HCP: 12+2	♦ A8	♦ KT973				
South HCP: 10+1	♣ T54	♣ J62				
Contract: 2♥ North						

Board: 26	♠ Q965	Partner bids first.
Dealer: South	♥ J762	The opponents are silent.
Vul: Both	♦ AT62	
HCP: 7	♣ 7	

Board: 27	♠ A98543	Partner bids first.
Dealer: South	♥ A63	The opponents are silent.
Vul: None	♦ J32	
HCP: 9+2	♣ 4	

Board: 28	♠ T973	Partner bids first.
Dealer: South	♥ T643	The opponents are silent.
Vul: N-S	♦ K742	
HCP: 7	♣ A	

Board: 29	♠ AQ2	You bid first.
Dealer: North	♥ 82	The opponents are silent.
Vul: Both	♦ T8	
HCP: 13+2	♣ AKT742	

Board: 30	♠ A	You bid first.
Dealer: North	♥ AK9842	The opponents are silent.
Vul: None	♦ Q43	
HCP: 17+2	♣ A93	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ Q965	♠ AKJ3				1♣
Vul: Both	♥ J762	♥ K95	Pass	1♥	Pass	1♠
North HCP: 7	♦ AT62	♦ 3	Pass	2♠	All Pass	
South HCP: 16+1	♣ 7	♣ KQT54				
Contract: 2♠ North						

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ A98543	♠ J				1♣
Vul: None	♥ A63	♥ K72	Pass	1♠	Pass	1NT
North HCP: 9+2	♦ J32	♦ KQ74	Pass	2♠	All Pass	
South HCP: 13+1	♣ 4	♣ A8732				
Contract: 2♠ North						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ T973	♠ AK85				1♣
Vul: N-S	♥ T643	♥ J95	Pass	1♥	Pass	2NT
North HCP: 7	♦ K742	♦ A3	Pass	3NT	All Pass	
South HCP: 18	♣ A	♣ KQJ8				
Contract: 3NT North						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ 87		1♣	Pass	1♦
Vul: Both	♥ 82	♥ KQ93	Pass	2♣	All Pass	
North HCP: 13+2	♦ T8	♦ Q97542				
South HCP: 8+2	♣ AKT742	♣ J				
Contract: 2♣ North						

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KQJ83		1♥	Pass	1♠
Vul: None	♥ AK9842	♥ T	Pass	3♥	Pass	3NT
North HCP: 17+2	♦ Q43	♦ 965	All Pass			
South HCP: 9+1	♣ A93	♣ K752				
Contract: 3NT South						

Board: 26	♠ AKJ3	You bid first.
Dealer: South	♥ K95	The opponents are silent.
Vul: Both	♦ 3	
HCP: 16+1	♣ KQT54	

Board: 27	♠ J	You bid first.
Dealer: South	♥ K72	The opponents are silent.
Vul: None	♦ KQ74	
HCP: 13+1	♣ A8732	

Board: 28	♠ AK85	You bid first.
Dealer: South	♥ J95	The opponents are silent.
Vul: N-S	♦ A3	
HCP: 18	♣ KQJ8	

Board: 29	♠ 87	Partner bids first.
Dealer: North	♥ KQ93	The opponents are silent.
Vul: Both	♦ Q97542	
HCP: 8+2	♣ J	

Board: 30	♠ KQJ83	Partner bids first.
Dealer: North	♥ T	The opponents are silent.
Vul: None	♦ 965	
HCP: 9+1	♣ K752	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ Q965	♠ AKJ3				1♣
Vul: Both	♥ J762	♥ K95	Pass	1♥	Pass	1♠
North HCP: 7	♦ AT62	♦ 3	Pass	2♠	All Pass	
South HCP: 16+1	♣ 7	♣ KQT54				
Contract: 2♠ North						

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ A98543	♠ J				1♣
Vul: None	♥ A63	♥ K72	Pass	1♠	Pass	1NT
North HCP: 9+2	♦ J32	♦ KQ74	Pass	2♠	All Pass	
South HCP: 13+1	♣ 4	♣ A8732				
Contract: 2♠ North						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ T973	♠ AK85				1♣
Vul: N-S	♥ T643	♥ J95	Pass	1♥	Pass	2NT
North HCP: 7	♦ K742	♦ A3	Pass	3NT	All Pass	
South HCP: 18	♣ A	♣ KQJ8				
Contract: 3NT North						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ 87		1♣	Pass	1♦
Vul: Both	♥ 82	♥ KQ93	Pass	2♣	All Pass	
North HCP: 13+2	♦ T8	♦ Q97542				
South HCP: 8+2	♣ AKT742	♣ J				
Contract: 2♣ North						

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KQJ83		1♥	Pass	1♠
Vul: None	♥ AK9842	♥ T	Pass	3♥	Pass	3NT
North HCP: 17+2	♦ Q43	♦ 965	All Pass			
South HCP: 9+1	♣ A93	♣ K752				
Contract: 3NT South						

Board: 31	♠ Q86	Partner bids first.
Dealer: South	♥ 7	The opponents are silent.
Vul: N-S	♦ T9862	
HCP: 8+1	♣ AQ86	

Board: 32	♠ QT8	Partner bids first.
Dealer: South	♥ QT75	The opponents are silent.
Vul: E-W	♦ J	
HCP: 6+1	♣ J8543	

Board: 33	♠ AK743	Partner bids first.
Dealer: South	♥ 54	The opponents are silent.
Vul: None	♦ 8	
HCP: 8+2	♣ J9542	

Board: 34	♠ -	You bid first.
Dealer: North	♥ K5	The opponents are silent.
Vul: N-S	♦ KQJ83	
HCP: 16+3	♣ AK9732	

Board: 35	♠ AKT3	Partner bids first.
Dealer: South	♥ 9	The opponents are silent.
Vul: E-W	♦ K954	
HCP: 10	♣ 9763	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ Q86	♠ K952				1 ♥
Vul: N-S	♥ 7	♥ AKQJ3	Pass	1NT ¹	Pass	2 ♠
North HCP: 8+1	♦ T9862	♦ K74	Pass	3NT	All Pass	
South HCP: 19+1	♣ AQ86	♣ K				1. forcing 1NT
Contract: 3NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ AK9				1 ♦
Vul: E-W	♥ QT75	♥ K6	Pass	1 ♥	Pass	2NT
North HCP: 6+1	♦ J	♦ QT75	Pass	3 ♣	Pass	3NT
South HCP: 19	♣ J8543	♣ AK76	All Pass			
Contract: 3NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ AK743	♠ 2				1 ♦
Vul: None	♥ 54	♥ A982	Pass	1 ♠	Pass	2 ♥
North HCP: 8+2	♦ 8	♦ AKJ93	Pass	3NT	All Pass	
South HCP: 19+1	♣ J9542	♣ AK7				
Contract: 3NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ AKJ7432		1 ♣	Pass	1 ♠
Vul: N-S	♥ K5	♥ Q86	Pass	2 ♦	Pass	2 ♥ ¹
North HCP: 16+3	♦ KQJ83	♦ 976	Pass	3NT	Pass	4 ♠
South HCP: 10+3	♣ AK9732	♣ -	All Pass			
Contract: 4 ♠ South						1. Fourth suit game force

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ AKT3	♠ Q982				1 ♥
Vul: E-W	♥ 9	♥ AKT43	Pass	1 ♠	Pass	3 ♠
North HCP: 10	♦ K954	♦ A	Pass	4 ♠	All Pass	
South HCP: 14+1	♣ 9763	♣ JT4				
Contract: 4 ♠ North						

Board: 31	♠ K952	You bid first.
Dealer: South	♥ AKQJ3	The opponents are silent.
Vul: N-S	♦ K74	
HCP: 19+1	♣ K	

Board: 32	♠ AK9	You bid first.
Dealer: South	♥ K6	The opponents are silent.
Vul: E-W	♦ QT75	
HCP: 19	♣ AK76	

Board: 33	♠ 2	You bid first.
Dealer: South	♥ A982	The opponents are silent.
Vul: None	♦ AKJ93	
HCP: 19+1	♣ AK7	

Board: 34	♠ AKJ7432	Partner bids first.
Dealer: North	♥ Q86	The opponents are silent.
Vul: N-S	♦ 976	
HCP: 10+3	♣ -	

Board: 35	♠ Q982	You bid first.
Dealer: South	♥ AKT43	The opponents are silent.
Vul: E-W	♦ A	
HCP: 14+1	♣ JT4	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ Q86	♠ K952				1 ♥
Vul: N-S	♥ 7	♥ AKQJ3	Pass	1NT ¹	Pass	2 ♠
North HCP: 8+1	♦ T9862	♦ K74	Pass	3NT	All Pass	
South HCP: 19+1	♣ AQ86	♣ K				1. forcing 1NT
Contract: 3NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ AK9				1 ♦
Vul: E-W	♥ QT75	♥ K6	Pass	1 ♥	Pass	2NT
North HCP: 6+1	♦ J	♦ QT75	Pass	3 ♣	Pass	3NT
South HCP: 19	♣ J8543	♣ AK76	All Pass			
Contract: 3NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ AK743	♠ 2				1 ♦
Vul: None	♥ 54	♥ A982	Pass	1 ♠	Pass	2 ♥
North HCP: 8+2	♦ 8	♦ AKJ93	Pass	3NT	All Pass	
South HCP: 19+1	♣ J9542	♣ AK7				
Contract: 3NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ AKJ7432		1 ♣	Pass	1 ♠
Vul: N-S	♥ K5	♥ Q86	Pass	2 ♦	Pass	2 ♥ ¹
North HCP: 16+3	♦ KQJ83	♦ 976	Pass	3NT	Pass	4 ♠
South HCP: 10+3	♣ AK9732	♣ -	All Pass			
Contract: 4 ♠ South						1. Fourth suit game force

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ AKT3	♠ Q982				1 ♥
Vul: E-W	♥ 9	♥ AKT43	Pass	1 ♠	Pass	3 ♠
North HCP: 10	♦ K954	♦ A	Pass	4 ♠	All Pass	
South HCP: 14+1	♣ 9763	♣ JT4				
Contract: 4 ♠ North						

Board: 36	♠ QT	Partner bids first.
Dealer: South	♥ T986	The opponents are silent.
Vul: Both	♦ 6	
HCP: 6+2	♣ KJT963	

Board: 37	♠ A93	Partner bids first.
Dealer: South	♥ KT762	The opponents are silent.
Vul: N-S	♦ 7	
HCP: 9+1	♣ Q752	

Board: 38	♠ AJ83	Partner bids first.
Dealer: South	♥ 8762	The opponents are silent.
Vul: E-W	♦ K654	
HCP: 8	♣ 9	

Board: 39	♠ JT85	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: Both	♦ 9843	
HCP: 10	♣ AKQ5	

Board: 40	♠ Q976	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: None	♦ KT9832	
HCP: 8+2	♣ K94	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ A84				1♦
Vul: Both	♥ T986	♥ K2	Pass	1♥	Pass	3♦
North HCP: 6+2	♦ 6	♦ AKQJT85	All Pass			
South HCP: 17+3	♣ KJT963	♣ 2				
Contract: 3♦ South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ A93	♠ K862				1♦
Vul: N-S	♥ KT762	♥ 5	Pass	1♥	Pass	1♠
North HCP: 9+1	♦ 7	♦ AJ532	Pass	1NT	All Pass	
South HCP: 13+1	♣ Q752	♣ AJ8				
Contract: 1NT North						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ AJ83	♠ K4				1♣
Vul: E-W	♥ 8762	♥ T93	Pass	1♥	Pass	1NT
North HCP: 8	♦ K654	♦ JT3	All Pass			
South HCP: 13+1	♣ 9	♣ AKQ63				
Contract: 1NT South						

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ JT85	♠ AK7				1♥
Vul: Both	♥ 2	♥ AT9654	Pass	1♠	Pass	3♥
North HCP: 10	♦ 9843	♦ A7	Pass	3NT	All Pass	
South HCP: 15+2	♣ AKQ5	♣ 32				
Contract: 3NT North						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ Q976	♠ AJT				1♥
Vul: None	♥ -	♥ A9642	Pass	1♠	Pass	1NT
North HCP: 8+2	♦ KT9832	♦ A4	All Pass			
South HCP: 14+1	♣ K94	♣ JT6				
Contract: 1NT South						

Board: 36 ♠ A84 You bid first.

Dealer: South ♥ K2 The opponents are silent.

Vul: Both ♦ AKQJT85

HCP: 17+3 ♣ 2

Board: 37 ♠ K862 You bid first.

Dealer: South ♥ 5 The opponents are silent.

Vul: N-S ♦ AJ532

HCP: 13+1 ♣ AJ8

Board: 38 ♠ K4 You bid first.

Dealer: South ♥ T93 The opponents are silent.

Vul: E-W ♦ JT3

HCP: 13+1 ♣ AKQ63

Board: 39 ♠ AK7 You bid first.

Dealer: South ♥ AT9654 The opponents are silent.

Vul: Both ♦ A7

HCP: 15+2 ♣ 32

Board: 40 ♠ AJT You bid first.

Dealer: South ♥ A9642 The opponents are silent.

Vul: None ♦ A4

HCP: 14+1 ♣ JT6

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ A84				1♦
Vul: Both	♥ T986	♥ K2	Pass	1♥	Pass	3♦
North HCP: 6+2	♦ 6	♦ AKQJT85	All Pass			
South HCP: 17+3	♣ KJT963	♣ 2				
Contract: 3♦ South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ A93	♠ K862				1♦
Vul: N-S	♥ KT762	♥ 5	Pass	1♥	Pass	1♠
North HCP: 9+1	♦ 7	♦ AJ532	Pass	1NT	All Pass	
South HCP: 13+1	♣ Q752	♣ AJ8				
Contract: 1NT North						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ AJ83	♠ K4				1♣
Vul: E-W	♥ 8762	♥ T93	Pass	1♥	Pass	1NT
North HCP: 8	♦ K654	♦ JT3	All Pass			
South HCP: 13+1	♣ 9	♣ AKQ63				
Contract: 1NT South						

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ JT85	♠ AK7				1♥
Vul: Both	♥ 2	♥ AT9654	Pass	1♠	Pass	3♥
North HCP: 10	♦ 9843	♦ A7	Pass	3NT	All Pass	
South HCP: 15+2	♣ AKQ5	♣ 32				
Contract: 3NT North						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ Q976	♠ AJT				1♥
Vul: None	♥ -	♥ A9642	Pass	1♠	Pass	1NT
North HCP: 8+2	♦ KT9832	♦ A4	All Pass			
South HCP: 14+1	♣ K94	♣ JT6				
Contract: 1NT South						

Board: 41 ♠ K3 You bid first.

Dealer: North ♥ AKJ The opponents are silent.

Vul: E-W ♦ QJ765

HCP: 18+1 ♣ A62

Board: 42 ♠ A2 You bid first.

Dealer: North ♥ K92 The opponents are silent.

Vul: Both ♦ AQ5432

HCP: 17+2 ♣ AT

Board: 43 ♠ AQT74 You bid first.

Dealer: North ♥ A876 The opponents are silent.

Vul: None ♦ AQ3

HCP: 20+1 ♣ A

Board: 44 ♠ Q8743 Partner bids first.

Dealer: South ♥ 3 The opponents are silent.

Vul: N-S ♦ 2

HCP: 9+3 ♣ AQJ752

Board: 45 ♠ A872 Partner bids first.

Dealer: South ♥ J954 The opponents are silent.

Vul: Both ♦ AJ982

HCP: 10+1 ♣ -

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ AQ92		1♦	Pass	1♥
Vul: E-W	♥ AKJ	♥ Q632	Pass	2NT	Pass	3♣
North HCP: 18+1	♦ QJ765	♦ 2	Pass	3NT	All Pass	
South HCP: 10	♣ A62	♣ Q943				
Contract: 3NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ 876		1♦	Pass	1♥
Vul: Both	♥ K92	♥ AQ873	Pass	3♦	Pass	3NT
North HCP: 17+2	♦ AQ5432	♦ T	All Pass			
South HCP: 9+1	♣ AT	♣ K987				
Contract: 3NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ AQT74	♠ 9		1♠	All Pass	
Vul: None	♥ A876	♥ JT32				
North HCP: 20+1	♦ AQ3	♦ T94				
South HCP: 6+1	♣ A	♣ KQ874				
Contract: 1♠ North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ Q8743	♠ K2				1♥
Vul: N-S	♥ 3	♥ AKQJ72	Pass	1♠	Pass	2♥
North HCP: 9+3	♦ 2	♦ JT3	All Pass			
South HCP: 14+2	♣ AJQ752	♣ T8				
Contract: 2♥ South						

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ A872	♠ Q				1♣
Vul: Both	♥ J954	♥ QT8	Pass	1♦	Pass	3♣
North HCP: 10+1	♦ AJ982	♦ Q76	Pass	3♥	Pass	4♥
South HCP: 15+2	♣ -	♣ AKQT85	All Pass			
Contract: 4♥ South						

Board: 41	♠ AQ92	Partner bids first.
Dealer: North	♥ Q632	The opponents are silent.
Vul: E-W	♦ 2	
HCP: 10	♣ Q943	

Board: 42	♠ 876	Partner bids first.
Dealer: North	♥ AQ873	The opponents are silent.
Vul: Both	♦ T	
HCP: 9+1	♣ K987	

Board: 43	♠ 9	Partner bids first.
Dealer: North	♥ JT32	The opponents are silent.
Vul: None	♦ T94	
HCP: 6+1	♣ KQ874	

Board: 44	♠ K2	You bid first.
Dealer: South	♥ AKQJ72	The opponents are silent.
Vul: N-S	♦ JT3	
HCP: 14+2	♣ T8	

Board: 45	♠ Q	You bid first.
Dealer: South	♥ QT8	The opponents are silent.
Vul: Both	♦ Q76	
HCP: 15+2	♣ AKQT85	

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ AQ92		1♦	Pass	1♥
Vul: E-W	♥ AKJ	♥ Q632	Pass	2NT	Pass	3♣
North HCP: 18+1	♦ QJ765	♦ 2	Pass	3NT	All Pass	
South HCP: 10	♣ A62	♣ Q943				
Contract: 3NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ 876		1♦	Pass	1♥
Vul: Both	♥ K92	♥ AQ873	Pass	3♦	Pass	3NT
North HCP: 17+2	♦ AQ5432	♦ T	All Pass			
South HCP: 9+1	♣ AT	♣ K987				
Contract: 3NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ AQT74	♠ 9		1♠	All Pass	
Vul: None	♥ A876	♥ JT32				
North HCP: 20+1	♦ AQ3	♦ T94				
South HCP: 6+1	♣ A	♣ KQ874				
Contract: 1♠ North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ Q8743	♠ K2				1♥
Vul: N-S	♥ 3	♥ AKQJ72	Pass	1♠	Pass	2♥
North HCP: 9+3	♦ 2	♦ JT3	All Pass			
South HCP: 14+2	♣ AJQ752	♣ T8				
Contract: 2♥ South						

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ A872	♠ Q				1♣
Vul: Both	♥ J954	♥ QT8	Pass	1♦	Pass	3♣
North HCP: 10+1	♦ AJ982	♦ Q76	Pass	3♥	Pass	4♥
South HCP: 15+2	♣ -	♣ AKQT85	All Pass			
Contract: 4♥ South						

Board: 46 ♠ J Partner bids first.

Dealer: South ♥ Q754 East (LHO) Doubles 1♠ if possible.

Vul: None ♦ 87432

HCP: 6+1 ♣ QJ2

Board: 47 ♠ J Partner bids first.

Dealer: South ♥ - The opponents are silent.

Vul: N-S ♦ AKJT32

HCP: 10+4 ♣ JT9732

Board: 48 ♠ KQ8 You bid first.

Dealer: North ♥ AKT865 The opponents are silent.

Vul: E-W ♦ A6

HCP: 16+2 ♣ 86

Board: 49 ♠ J Partner bids first.

Dealer: South ♥ KQ62 The opponents are silent.

Vul: None ♦ J972

HCP: 9 ♣ Q973

Board: 50 ♠ KQ974 You bid first.

Dealer: North ♥ 3 The opponents are silent.

Vul: N-S ♦ AKQ98

HCP: 14+2 ♣ 85

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ K8542				1 ♠
Vul: None	♥ Q754	♥ T	Pass	Pass	X	2 ♣
North HCP: 6+1	♦ 87432	♦ AQ5		All Pass		
South HCP: 16+1	♣ QJ2	♣ AK75				
Contract: 2 ♣ South						

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AQ9842				1 ♠
Vul: N-S	♥ -	♥ KJ765	Pass	1NT ¹	Pass	2 ♥
North HCP: 10+4	♦ AKJT32	♦ -	Pass	3 ♦	All Pass	
South HCP: 13+3	♣ JT9732	♣ K4				1. forcing 1NT
Contract: 3 ♦ North						

Board: 48	North:	South:	W	N	E	S
Dealer: North	♠ KQ8	♠ JT2		1 ♥	Pass	1NT ¹
Vul: E-W	♥ AKT865	♥ Q	Pass	3 ♥	Pass	3NT
North HCP: 16+2	♦ A6	♦ KT53		All Pass		
South HCP: 10+1	♣ 86	♣ AT932				1. forcing 1NT
Contract: 3NT South						

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AT862				1 ♠
Vul: None	♥ KQ62	♥ 95	Pass	1NT ¹	Pass	2NT
North HCP: 9	♦ J972	♦ AKQT	Pass	3NT	All Pass	
South HCP: 16+1	♣ Q973	♣ K5				1. forcing 1NT
Contract: 3NT North						

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ KQ974	♠ 6		1 ♠	Pass	1NT ¹
Vul: N-S	♥ 3	♥ AJT942	Pass	2 ♦	Pass	4 ♥
North HCP: 14+2	♦ AKQ98	♦ J4		All Pass		
South HCP: 8+3	♣ 85	♣ T94				1. forcing 1NT
Contract: 4 ♥ South						

Board: 46	♠ K8542	You bid first.
Dealer: South	♥ T	East (RHO) Doubles 1♠ if possible.
Vul: None	♦ AQ5	
HCP: 16+1	♣ AK75	
Board: 47	♠ AQ9842	You bid first.
Dealer: South	♥ KJ765	The opponents are silent.
Vul: N-S	♦ -	
HCP: 13+3	♣ K4	
Board: 48	♠ JT2	Partner bids first.
Dealer: North	♥ Q	The opponents are silent.
Vul: E-W	♦ KT53	
HCP: 10+1	♣ AT932	
Board: 49	♠ AT862	You bid first.
Dealer: South	♥ 95	The opponents are silent.
Vul: None	♦ AKQT	
HCP: 16+1	♣ K5	
Board: 50	♠ 6	Partner bids first.
Dealer: North	♥ AQJT942	The opponents are silent.
Vul: N-S	♦ J4	
HCP: 8+3	♣ T94	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ K8542				1 ♠
Vul: None	♥ Q754	♥ T	Pass	Pass	X	2 ♣
North HCP: 6+1	♦ 87432	♦ AQ5		All Pass		
South HCP: 16+1	♣ QJ2	♣ AK75				
Contract: 2 ♣ South						

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AQ9842				1 ♠
Vul: N-S	♥ -	♥ KJ765	Pass	1NT ¹	Pass	2 ♥
North HCP: 10+4	♦ AKJT32	♦ -	Pass	3 ♦	All Pass	
South HCP: 13+3	♣ JT9732	♣ K4				
Contract: 3 ♦ North			1. forcing 1NT			

Board: 48	North:	South:	W	N	E	S
Dealer: North	♠ KQ8	♠ JT2		1 ♥	Pass	1NT ¹
Vul: E-W	♥ AKT865	♥ Q	Pass	3 ♥	Pass	3NT
North HCP: 16+2	♦ A6	♦ KT53		All Pass		
South HCP: 10+1	♣ 86	♣ AT932				
Contract: 3NT South			1. forcing 1NT			

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AT862				1 ♠
Vul: None	♥ KQ62	♥ 95	Pass	1NT ¹	Pass	2NT
North HCP: 9	♦ J972	♦ AKQT	Pass	3NT	All Pass	
South HCP: 16+1	♣ Q973	♣ K5				
Contract: 3NT North			1. forcing 1NT			

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ KQ974	♠ 6		1 ♠	Pass	1NT ¹
Vul: N-S	♥ 3	♥ AJT942	Pass	2 ♦	Pass	4 ♥
North HCP: 14+2	♦ AKQ98	♦ J4		All Pass		
South HCP: 8+3	♣ 85	♣ T94				
Contract: 4 ♥ South			1. forcing 1NT			