

North hands

Bids

Board: 1	♠ AQJ9	Partner is dealer.
Dealer: South	♥ QJ974	The opponents are silent.
Vul: None	♦ K87	
HCP: 13+1	♣ 9	

Board: 2	♠ AQ65	Partner is dealer.
Dealer: South	♥ AT32	The opponents are silent.
Vul: N-S	♦ 64	
HCP: 14	♣ AT9	

Board: 3	♠ AJ42	Partner is dealer.
Dealer: South	♥ A8	The opponents are silent.
Vul: E-W	♦ AT9	
HCP: 14	♣ JT42	

Board: 4	♠ Q83	You are dealer.
Dealer: North	♥ AQT	The opponents are silent.
Vul: Both	♦ J82	
HCP: 13	♣ KJT4	

Both hands (Answers Page)

Board: 1

Dealer: South

Vul: None

North HCP: 13+1

South HCP: 13+1

Contract: 4♥ North

North:

♠ AQJ9

♥ QJ974

♦ K87

♣ 9

South:

♠ 743

♥ KT8

♦ A9

♣ AQT85

W N E S

Pass 1♥ Pass 1♣

Pass 2♦¹ Pass 3♥²

Pass 4♥ All Pass

1. New Minor Forcing

2. 3 !H

Board: 2

Dealer: South

Vul: N-S

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ AQ65

♥ AT32

♦ 64

♣ AT9

South:

♠ 873

♥ KJ5

♦ KJ3

♣ KJ73

W N E S

Pass 1♥ Pass 1NT

Pass 3NT All Pass

Board: 3

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 13+2

Contract: 3NT North

North:

♠ AJ42

♥ A8

♦ AT9

♣ JT42

South:

♠ 76

♥ JT4

♦ K2

♣ AKQ963

W N E S

Pass 1♠ Pass 2♣

Pass 3NT All Pass

Board: 4

Dealer: North

Vul: Both

North HCP: 13

South HCP: 13+1

Contract: 4♥ South

North:

♠ Q83

♥ AQT

♦ J82

♣ KJT4

South:

♠ A7

♥ KJ843

♦ KQ76

♣ 87

W N E S

Pass 1♣ Pass 1♥

Pass 1NT Pass 2♦¹

Pass 3♥² Pass 3♠

Pass 4♣ Pass 4♥

All Pass

1. New Minor Forcing

2. 3 !H

South hands

Bids

Board: 1	♠ 743	You are dealer.
Dealer: South	♥ KT8	The opponents are silent.
Vul: None	♦ A9	
HCP: 13+1	♣ AQT85	

Board: 2	♠ 873	You are dealer.
Dealer: South	♥ KJ5	The opponents are silent.
Vul: N-S	♦ KJ3	
HCP: 12	♣ KJ73	

Board: 3	♠ 76	You are dealer.
Dealer: South	♥ JT4	The opponents are silent.
Vul: E-W	♦ K2	
HCP: 13+2	♣ AKQ963	

Board: 4	♠ A7	Partner is dealer.
Dealer: North	♥ KJ843	The opponents are silent.
Vul: Both	♦ KQ76	
HCP: 13+1	♣ 87	

Both hands (Answers Page)

Board: 1

Dealer: South

Vul: None

North HCP: 13+1

South HCP: 13+1

Contract: 4♥ North

North:

♠ AQJ9

♥ QJ974

♦ K87

♣ 9

South:

♠ 743

♥ KT8

♦ A9

♣ AQT85

W N E S

Pass 1♥ Pass 1NT

Pass 2♦¹ Pass 3♥²

Pass 4♥ All Pass

1. New Minor Forcing

2. 3 !H

Board: 2

Dealer: South

Vul: N-S

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ AQ65

♥ AT32

♦ 64

♣ AT9

South:

♠ 873

♥ KJ5

♦ KJ3

♣ KJ73

W N E S

Pass 1♥ Pass 1NT

Pass 3NT All Pass

Board: 3

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 13+2

Contract: 3NT North

North:

♠ AJ42

♥ A8

♦ AT9

♣ JT42

South:

♠ 76

♥ JT4

♦ K2

♣ AKQ963

W N E S

Pass 1♠ Pass 2♣

Pass 3NT All Pass

Board: 4

Dealer: North

Vul: Both

North HCP: 13

South HCP: 13+1

Contract: 4♥ South

North:

♠ Q83

♥ AQT

♦ J82

♣ KJT4

South:

♠ A7

♥ KJ843

♦ KQ76

♣ 87

W N E S

Pass 1NT Pass 2♦¹

Pass 3♥² Pass 3♠

Pass 4♣ Pass 4♥

All Pass

1. New Minor Forcing

2. 3 !H

North hands

Bids

Board: 5 ♠ AK86543 Partner is dealer.
 Dealer: South ♥ T5 The opponents are silent.
 Vul: N-S ♦ KJ52
 HCP: 11+3 ♣ -

Board: 6 ♠ AT4 Partner is dealer.
 Dealer: South ♥ T3 The opponents are silent.
 Vul: E-W ♦ AK8643
 HCP: 11+2 ♣ T8

Board: 7 ♠ A97432 Partner is dealer.
 Dealer: South ♥ K3 The opponents are silent.
 Vul: Both ♦ A532
 HCP: 11+2 ♣ 7

Board: 8 ♠ KQ4 Partner is dealer.
 Dealer: South ♥ AJT875 The opponents are silent.
 Vul: None ♦ QJT
 HCP: 13+2 ♣ 3

Board: 9 ♠ KJ You are dealer.
 Dealer: North ♥ K65 The opponents are silent.
 Vul: E-W ♦ T93
 HCP: 14+1 ♣ AK742

Both hands (Answers Page)

Board: 5

Dealer: South

Vul: N-S

North HCP: 11+3

South HCP: 16+1

Contract: 4 ♠ North

North:

♠ AK86543

♥ T5

♦ KJ52

♣ -

South:

♠ Q

♥ AKQJ

♦ T64

♣ A9652

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 3 ♦¹ Pass 2 ♥

Pass 4 ♠ All Pass 3NT

Pass 4 ♠ All Pass

1. Fourth suit game force

Board: 6

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 13+2

Contract: 3 ♣ North

North:

♠ AT4

♥ T3

♦ AK8643

♣ T8

South:

♠ KJ

♥ 52

♦ J75

♣ AKJ974

W N E S

Pass 1 ♦ Pass 1 ♣

Pass 3 ♣ Pass 2 ♣

Pass 3 ♣ All Pass

Board: 7

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 13

Contract: 4 ♠ North

North:

♠ A97432

♥ K3

♦ A532

♣ 7

South:

♠ KQ5

♥ AT72

♦ J8

♣ QJT9

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 2 ♦¹ Pass 1NT

Pass 4 ♠ Pass 3 ♠²

Pass 4 ♠ All Pass

1. New Minor Forcing

2. 3 !S

Board: 8

Dealer: South

Vul: None

North HCP: 13+2

South HCP: 18+2

Contract: 6 ♣ South

North:

♠ KQ4

♥ AJT875

♦ QJT

♣ 3

South:

♠ A52

♥ Q

♦ A32

♣ AKJT87

W N E S

Pass 1 ♥ Pass 1 ♣

Pass 4NT Pass 3NT

Pass 4NT Pass 6 ♣

All Pass

Board: 9

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 14+1

Contract: 3NT North

North:

♠ KJ

♥ K65

♦ T93

♣ AK742

South:

♠ Q976

♥ Q

♦ AK642

♣ QJ3

W N E S

Pass 1 ♣ Pass 1 ♦

Pass 1NT Pass 2 ♦

Pass 3NT All Pass

South hands

Bids

Board: 5

♠ Q

You are dealer.

Dealer: South

♥ AKQJ

The opponents are silent.

Vul: N-S

♦ T64

HCP: 16+1

♣ A9652

Board: 6

♠ KJ

You are dealer.

Dealer: South

♥ 52

The opponents are silent.

Vul: E-W

♦ J75

HCP: 13+2

♣ AKJ974

Board: 7

♠ KQ5

You are dealer.

Dealer: South

♥ AT72

The opponents are silent.

Vul: Both

♦ J8

HCP: 13

♣ QJT9

Board: 8

♠ A52

You are dealer.

Dealer: South

♥ Q

The opponents are silent.

Vul: None

♦ A32

HCP: 18+2

♣ AKJT87

Board: 9

♠ Q976

Partner is dealer.

Dealer: North

♥ Q

The opponents are silent.

Vul: E-W

♦ AK642

HCP: 14+1

♣ QJ3

Both hands (Answers Page)

Board: 5

Dealer: South

Vul: N-S

North HCP: 11+3

South HCP: 16+1

Contract: 4 ♠ North

North:

♠ AK86543

♥ T5

♦ KJ52

♣ -

South:

♠ Q

♥ AKQJ

♦ T64

♣ A9652

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 3 ♦¹ Pass 2 ♥

Pass 4 ♠ All Pass 3NT

Pass 4 ♠ All Pass

1. Fourth suit game force

Board: 6

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 13+2

Contract: 3 ♣ North

North:

♠ AT4

♥ T3

♦ AK8643

♣ T8

South:

♠ KJ

♥ 52

♦ J75

♣ AKJ974

W N E S

Pass 1 ♦ Pass 1 ♣

Pass 3 ♣ Pass 2 ♣

Pass 3 ♣ All Pass

Board: 7

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 13

Contract: 4 ♠ North

North:

♠ A97432

♥ K3

♦ A532

♣ 7

South:

♠ KQ5

♥ AT72

♦ J8

♣ QJT9

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 2 ♦¹ Pass 1NT

Pass 4 ♠ Pass 3 ♠²

Pass 4 ♠ All Pass

1. New Minor Forcing

2. 3 !S

Board: 8

Dealer: South

Vul: None

North HCP: 13+2

South HCP: 18+2

Contract: 6 ♣ South

North:

♠ KQ4

♥ AJT875

♦ QJT

♣ 3

South:

♠ A52

♥ Q

♦ A32

♣ AKJT87

W N E S

Pass 1 ♥ Pass 1 ♣

Pass 4NT Pass 3NT

Pass 4NT Pass 6 ♣

All Pass

Board: 9

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 14+1

Contract: 3NT North

North:

♠ KJ

♥ K65

♦ T93

♣ AK742

South:

♠ Q976

♥ Q

♦ AK642

♣ QJ3

W N E S

Pass 1 ♣ Pass 1 ♦

Pass 1NT Pass 2 ♦

Pass 3NT All Pass

North hands

Bids

Board: 10

♠ AQ6

You are dealer.

Dealer: North

♥ K862

The opponents are silent.

Vul: Both

♦ 3

HCP: 14+1

♣ KQT85

Board: 11

♠ AJ9

Partner is dealer.

Dealer: South

♥ A754

The opponents are silent.

Vul: None

♦ AJ97

HCP: 14

♣ 87

Board: 12

♠ K983

You are dealer.

Dealer: North

♥ A982

The opponents are silent.

Vul: N-S

♦ 4

HCP: 14

♣ AK43

Board: 13

♠ A32

You are dealer.

Dealer: North

♥ AJ7

The opponents are silent.

Vul: Both

♦ J6

HCP: 18+1

♣ AKJ85

Board: 14

♠ KT4

Partner is dealer.

Dealer: South

♥ Q7543

The opponents are silent.

Vul: None

♦ KJ7

HCP: 9+1

♣ 62

Both hands (Answers Page)

Board: 10

	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ 9873		1 ♣	Pass	1 ♥
Vul: Both	♥ K862	♥ AQJ5	Pass	3 ♥	Pass	3NT
North HCP: 14+1	♦ 3	♦ AQT2	Pass	4 ♥	All Pass	
South HCP: 13	♣ KQT85	♣ 7				
Contract: 4 ♥ North						

Board: 11

	North:	South:	W	N	E	S
Dealer: South	♠ AJ9	♠ K43				1 ♣
Vul: None	♥ A754	♥ K8	Pass	1 ♥	Pass	2 ♣
North HCP: 14	♦ AJ97	♦ 52	Pass	3NT	All Pass	
South HCP: 13+2	♣ 87	♣ AKT962				
Contract: 3NT North						

Board: 12

	North:	South:	W	N	E	S
Dealer: North	♠ K983	♠ A5		1 ♣	Pass	2 ♣ ¹
Vul: N-S	♥ A982	♥ K76	Pass	3 ♦ ²	Pass	3NT
North HCP: 14	♦ 4	♦ QJ95	All Pass			
South HCP: 12	♣ AK43	♣ QT52				
Contract: 3NT South						

1. Inverted minors
2. shortness

Board: 13

	North:	South:	W	N	E	S
Dealer: North	♠ A32	♠ KQT94		1 ♣	Pass	1 ♠
Vul: Both	♥ AJ7	♥ Q86	Pass	2NT	Pass	3 ♦
North HCP: 18+1	♦ J6	♦ AQT7	Pass	3NT	Pass	6NT
South HCP: 13+1	♣ AKJ85	♣ 7	All Pass			
Contract: 6NT South						

Board: 14

	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ 52				1 ♣
Vul: None	♥ Q7543	♥ KJ	Pass	1 ♥	Pass	1NT
North HCP: 9+1	♦ KJ7	♦ A865	All Pass			
South HCP: 13+1	♣ 62	♣ KQ975				
Contract: 1NT South						

South hands

Bids

Board: 10 ♠ 9873 Partner is dealer.
 Dealer: North ♥ AQJ5 The opponents are silent.
 Vul: Both ♦ AQT2
 HCP: 13 ♣ 7

Board: 11 ♠ K43 You are dealer.
 Dealer: South ♥ K8 The opponents are silent.
 Vul: None ♦ 52
 HCP: 13+2 ♣ AKT962

Board: 12 ♠ A5 Partner is dealer.
 Dealer: North ♥ K76 The opponents are silent.
 Vul: N-S ♦ QJ95
 HCP: 12 ♣ QT52

Board: 13 ♠ KQT94 Partner is dealer.
 Dealer: North ♥ Q86 The opponents are silent.
 Vul: Both ♦ AQT7
 HCP: 13+1 ♣ 7

Board: 14 ♠ 52 You are dealer.
 Dealer: South ♥ KJ The opponents are silent.
 Vul: None ♦ A865
 HCP: 13+1 ♣ KQ975

Both hands (Answers Page)

Board: 10

	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ 9873		1 ♣	Pass	1 ♥
Vul: Both	♥ K862	♥ AQJ5	Pass	3 ♥	Pass	3NT
North HCP: 14+1	♦ 3	♦ AQT2	Pass	4 ♥	All Pass	
South HCP: 13	♣ KQT85	♣ 7				
Contract: 4 ♥ North						

Board: 11

	North:	South:	W	N	E	S
Dealer: South	♠ AJ9	♠ K43				1 ♣
Vul: None	♥ A754	♥ K8	Pass	1 ♥	Pass	2 ♣
North HCP: 14	♦ AJ97	♦ 52	Pass	3NT	All Pass	
South HCP: 13+2	♣ 87	♣ AKT962				
Contract: 3NT North						

Board: 12

	North:	South:	W	N	E	S
Dealer: North	♠ K983	♠ A5		1 ♣	Pass	2 ♣ ¹
Vul: N-S	♥ A982	♥ K76	Pass	3 ♦ ²	Pass	3NT
North HCP: 14	♦ 4	♦ QJ95	All Pass			
South HCP: 12	♣ AK43	♣ QT52				
Contract: 3NT South						

1. Inverted minors
2. shortness

Board: 13

	North:	South:	W	N	E	S
Dealer: North	♠ A32	♠ KQT94		1 ♣	Pass	1 ♠
Vul: Both	♥ AJ7	♥ Q86	Pass	2NT	Pass	3 ♦
North HCP: 18+1	♦ J6	♦ AQT7	Pass	3NT	Pass	6NT
South HCP: 13+1	♣ AKJ85	♣ 7	All Pass			
Contract: 6NT South						

Board: 14

	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ 52				1 ♣
Vul: None	♥ Q7543	♥ KJ	Pass	1 ♥	Pass	1NT
North HCP: 9+1	♦ KJ7	♦ A865	All Pass			
South HCP: 13+1	♣ 62	♣ KQ975				
Contract: 1NT South						

North hands

Bids

Board: 15 ♠ AK7542 Partner is dealer.
 Dealer: South ♥ QT974 The opponents are silent.
 Vul: N-S ♦ -
 HCP: 9+3 ♣ 72

Board: 16 ♠ KJT9 You are dealer.
 Dealer: North ♥ A983 The opponents are silent.
 Vul: E-W ♦ K
 HCP: 15 ♣ KJT5

Board: 17 ♠ 852 You are dealer.
 Dealer: North ♥ K86 The opponents are silent.
 Vul: None ♦ T9
 HCP: 12+1 ♣ AKQ54

Board: 18 ♠ AJ8 Partner is dealer.
 Dealer: South ♥ 95 The opponents are silent.
 Vul: N-S ♦ A8532
 HCP: 9+1 ♣ 865

Board: 19 ♠ AQT2 You are dealer.
 Dealer: North ♥ KT5 The opponents are silent.
 Vul: E-W ♦ 53
 HCP: 19 ♣ AKQJ

Both hands (Answers Page)

Board: 15

	North:	South:	W	N	E	S
Dealer: South	♠ AK7542	♠ J3				1 ♣
Vul: N-S	♥ QT974	♥ K6	Pass	1 ♠	Pass	2NT
North HCP: 9+3	♦ -	♦ AKQ6	Pass	3 ♥	Pass	3NT
South HCP: 18+1	♣ 72	♣ AJT63	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

Board: 16

	North:	South:	W	N	E	S
Dealer: North	♠ KJT9	♠ 5		1 ♣	Pass	1 ♥
Vul: E-W	♥ A983	♥ KJ7642	Pass	3 ♥	Pass	4 ♥
North HCP: 15	♦ K	♦ Q762	All Pass			
South HCP: 8+2	♣ KJT5	♣ Q6				
Contract: 4 ♥ South						

Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ 852	♠ 94		1 ♣	Pass	1 ♦
Vul: None	♥ K86	♥ AQT3	Pass	1NT	Pass	2 ♦
North HCP: 12+1	♦ T9	♦ AJ654	Pass	3NT	All Pass	
South HCP: 11+1	♣ AKQ54	♣ T6				
Contract: 3NT North						

Board: 18

	North:	South:	W	N	E	S
Dealer: South	♠ AJ8	♠ KT6				1 ♣
Vul: N-S	♥ 95	♥ AK2	Pass	1 ♦	Pass	2NT
North HCP: 9+1	♦ A8532	♦ KT	Pass	3NT	All Pass	
South HCP: 18+1	♣ 865	♣ KQT93				
Contract: 3NT North						

Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ AQT2	♠ 854		1 ♣	Pass	1 ♦
Vul: E-W	♥ KT5	♥ 82	Pass	2NT	Pass	3NT
North HCP: 19	♦ 53	♦ AKQ764	All Pass			
South HCP: 9+2	♣ AKQJ	♣ 73				
Contract: 3NT South						

South hands

Bids

Board: 15 ♠ J3 You are dealer.
 Dealer: South ♥ K6 The opponents are silent.
 Vul: N-S ♦ AKQ6
 HCP: 18+1 ♣ AJT63

Board: 16 ♠ 5 Partner is dealer.
 Dealer: North ♥ KJ7642 The opponents are silent.
 Vul: E-W ♦ Q762
 HCP: 8+2 ♣ Q6

Board: 17 ♠ 94 Partner is dealer.
 Dealer: North ♥ AQT3 The opponents are silent.
 Vul: None ♦ AJ654
 HCP: 11+1 ♣ T6

Board: 18 ♠ KT6 You are dealer.
 Dealer: South ♥ AK2 The opponents are silent.
 Vul: N-S ♦ KT
 HCP: 18+1 ♣ KQT93

Board: 19 ♠ 854 Partner is dealer.
 Dealer: North ♥ 82 The opponents are silent.
 Vul: E-W ♦ AKQ764
 HCP: 9+2 ♣ 73

Both hands (Answers Page)

Board: 15

	North:	South:	W	N	E	S
Dealer: South	♠ AK7542	♠ J3				1 ♣
Vul: N-S	♥ QT974	♥ K6	Pass	1 ♠	Pass	2NT
North HCP: 9+3	♦ -	♦ AKQ6	Pass	3 ♥	Pass	3NT
South HCP: 18+1	♣ 72	♣ AJT63	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

Board: 16

	North:	South:	W	N	E	S
Dealer: North	♠ KJT9	♠ 5		1 ♣	Pass	1 ♥
Vul: E-W	♥ A983	♥ KJ7642	Pass	3 ♥	Pass	4 ♥
North HCP: 15	♦ K	♦ Q762	All Pass			
South HCP: 8+2	♣ KJT5	♣ Q6				
Contract: 4 ♥ South						

Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ 852	♠ 94		1 ♣	Pass	1 ♦
Vul: None	♥ K86	♥ AQT3	Pass	1NT	Pass	2 ♦
North HCP: 12+1	♦ T9	♦ AJ654	Pass	3NT	All Pass	
South HCP: 11+1	♣ AKQ54	♣ T6				
Contract: 3NT North						

Board: 18

	North:	South:	W	N	E	S
Dealer: South	♠ AJ8	♠ KT6				1 ♣
Vul: N-S	♥ 95	♥ AK2	Pass	1 ♦	Pass	2NT
North HCP: 9+1	♦ A8532	♦ KT	Pass	3NT	All Pass	
South HCP: 18+1	♣ 865	♣ KQT93				
Contract: 3NT North						

Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ AQT2	♠ 854		1 ♣	Pass	1 ♦
Vul: E-W	♥ KT5	♥ 82	Pass	2NT	Pass	3NT
North HCP: 19	♦ 53	♦ AKQ764	All Pass			
South HCP: 9+2	♣ AKQJ	♣ 73				
Contract: 3NT South						

North hands

Bids

Board: 20 ♠ AJ65 You are dealer.
 Dealer: North ♥ 64 The opponents are silent.
 Vul: Both ♦ A75
 HCP: 14 ♣ KQ97

Board: 21 ♠ KT You are dealer.
 Dealer: North ♥ AT3 The opponents are silent.
 Vul: N-S ♦ A62
 HCP: 14+1 ♣ KT982

Board: 22 ♠ QJT8 You are dealer.
 Dealer: North ♥ A7 The opponents are silent.
 Vul: E-W ♦ A7
 HCP: 16+1 ♣ AJ965

Board: 23 ♠ 87 You are dealer.
 Dealer: North ♥ AT2 The opponents are silent.
 Vul: Both ♦ AT9
 HCP: 14+1 ♣ AQT42

Board: 24 ♠ KT82 Partner is dealer.
 Dealer: South ♥ JT74 The opponents are silent.
 Vul: None ♦ AKQ8
 HCP: 13 ♣ 8

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ AJ65	♠ K432		1 ♣	Pass	1 ♠
Vul: Both	♥ 64	♥ AJ	Pass	2 ♠	Pass	4 ♠
North HCP: 14	♦ A75	♦ 962	All Pass			
South HCP: 12	♣ KQ97	♣ A654				
Contract: 4 ♠ South						

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ AJ73		1 ♣	Pass	1 ♥
Vul: N-S	♥ AT3	♥ KJ54	Pass	1NT	Pass	3NT
North HCP: 14+1	♦ A62	♦ 854	All Pass			
South HCP: 13	♣ KT982	♣ A5				
Contract: 3NT South						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ QJT8	♠ A5		1 ♣	Pass	1 ♥
Vul: E-W	♥ A7	♥ KT42	Pass	1 ♠	Pass	3NT
North HCP: 16+1	♦ A7	♦ KT54	All Pass			
South HCP: 15	♣ AJ965	♣ KQ2				
Contract: 3NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ 87	♠ AQ53		1 ♣	Pass	1 ♥
Vul: Both	♥ AT2	♥ K975	Pass	1NT	Pass	2NT
North HCP: 14+1	♦ AT9	♦ J63	Pass	3 ♥	Pass	3NT
South HCP: 11	♣ AQT42	♣ J3	All Pass			
Contract: 3NT South						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ KT82	♠ 65				1 ♣
Vul: None	♥ JT74	♥ AQ5	Pass	1 ♥	Pass	1NT
North HCP: 13	♦ AKQ8	♦ 763	Pass	3NT	All Pass	
South HCP: 13+1	♣ 8	♣ AKT53				
Contract: 3NT North						

South hands

Bids

Board: 20 ♠ K432 Partner is dealer.
 Dealer: North ♥ AJ The opponents are silent.
 Vul: Both ♦ 962
 HCP: 12 ♣ A654

Board: 21 ♠ AJ73 Partner is dealer.
 Dealer: North ♥ KJ54 The opponents are silent.
 Vul: N-S ♦ 854
 HCP: 13 ♣ A5

Board: 22 ♠ A5 Partner is dealer.
 Dealer: North ♥ KT42 The opponents are silent.
 Vul: E-W ♦ KT54
 HCP: 15 ♣ KQ2

Board: 23 ♠ AQ53 Partner is dealer.
 Dealer: North ♥ K975 The opponents are silent.
 Vul: Both ♦ J63
 HCP: 11 ♣ J3

Board: 24 ♠ 65 You are dealer.
 Dealer: South ♥ AQ5 The opponents are silent.
 Vul: None ♦ 763
 HCP: 13+1 ♣ AKT53

Both hands (Answers Page)

Board: 20

	North:	South:	W	N	E	S
Dealer: North	♠ AJ65	♠ K432		1 ♣	Pass	1 ♠
Vul: Both	♥ 64	♥ AJ	Pass	2 ♠	Pass	4 ♠
North HCP: 14	♦ A75	♦ 962	All Pass			
South HCP: 12	♣ KQ97	♣ A654				
Contract: 4 ♠ South						

Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ AJ73		1 ♣	Pass	1 ♥
Vul: N-S	♥ AT3	♥ KJ54	Pass	1NT	Pass	3NT
North HCP: 14+1	♦ A62	♦ 854	All Pass			
South HCP: 13	♣ KT982	♣ A5				
Contract: 3NT South						

Board: 22

	North:	South:	W	N	E	S
Dealer: North	♠ QJT8	♠ A5		1 ♣	Pass	1 ♥
Vul: E-W	♥ A7	♥ KT42	Pass	1 ♠	Pass	3NT
North HCP: 16+1	♦ A7	♦ KT54	All Pass			
South HCP: 15	♣ AJ965	♣ KQ2				
Contract: 3NT South						

Board: 23

	North:	South:	W	N	E	S
Dealer: North	♠ 87	♠ AQ53		1 ♣	Pass	1 ♥
Vul: Both	♥ AT2	♥ K975	Pass	1NT	Pass	2NT
North HCP: 14+1	♦ AT9	♦ J63	Pass	3 ♥	Pass	3NT
South HCP: 11	♣ AQT42	♣ J3	All Pass			
Contract: 3NT South						

Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ KT82	♠ 65				1 ♣
Vul: None	♥ JT74	♥ AQ5	Pass	1 ♥	Pass	1NT
North HCP: 13	♦ AKQ8	♦ 763	Pass	3NT	All Pass	
South HCP: 13+1	♣ 8	♣ AKT53				
Contract: 3NT North						

North hands

Bids

Board: 25 ♠ Q42 Partner is dealer.
 Dealer: South ♥ JT6542 The opponents are silent.
 Vul: E-W ♦ AK76
 HCP: 10+2 ♣ -

Board: 26 ♠ AJ74 You are dealer.
 Dealer: North ♥ 65 The opponents are silent.
 Vul: Both ♦ A92
 HCP: 13 ♣ KJ72

Board: 27 ♠ KT983 Partner is dealer.
 Dealer: South ♥ KJ832 The opponents are silent.
 Vul: None ♦ 4
 HCP: 11+2 ♣ A2

Board: 28 ♠ 8 You are dealer.
 Dealer: North ♥ J832 The opponents are silent.
 Vul: N-S ♦ A5
 HCP: 12+2 ♣ AK9643

Board: 29 ♠ KQ9 Partner is dealer.
 Dealer: South ♥ K9642 The opponents are silent.
 Vul: Both ♦ KQ5
 HCP: 14+1 ♣ J6

Both hands (Answers Page)

Board: 25

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 19+1

Contract: 4♥ North

North:

♠ Q42

♥ JT6542

♦ AK76

♣ -

South:

♠ K65

♥ AQ

♦ QJ2

♣ AKT83

W N E S

Pass 1♥ Pass 1♣

Pass 3♦ Pass 2NT

Pass 4♥ All Pass

Board: 26

Dealer: North

Vul: Both

North HCP: 13

South HCP: 7

Contract: 1NT South

North:

♠ AJ74

♥ 65

♦ A92

♣ KJ72

South:

♠ Q5

♥ QJT

♦ Q873

♣ 9854

W N E S

Pass 1♣ Pass 1♦

Pass 1♠ Pass 1NT

All Pass

Board: 27

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 14+1

Contract: 4♠ South

North:

♠ KT983

♥ KJ832

♦ 4

♣ A2

South:

♠ A4

♥ Q7

♦ AJ83

♣ K9743

W N E S

Pass 1♠ Pass 1NT

Pass 2♦¹ Pass 3♦

Pass 4♥ Pass 4♠

All Pass

1. New Minor Forcing

Board: 28

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 12+2

Contract: 3♦ South

North:

♠ 8

♥ J832

♦ A5

♣ AK9643

South:

♠ AJ94

♥ AT6

♦ KT9843

♣ -

W N E S

Pass 1♣ Pass 1♦

Pass 1♥ Pass 3♦

All Pass

Board: 29

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 18

Contract: 5♥ South

North:

♠ KQ9

♥ K9642

♦ KQ5

♣ J6

South:

♠ JT4

♥ AJ3

♦ AJ9

♣ AK84

W N E S

Pass 1♥ Pass 2NT

Pass 4NT Pass 5♥

All Pass

South hands

Bids

Board: 25 ♠ K65 You are dealer.
 Dealer: South ♥ AQ The opponents are silent.
 Vul: E-W ♦ QJ2
 HCP: 19+1 ♣ AKT83

Board: 26 ♠ Q5 Partner is dealer.
 Dealer: North ♥ QJT The opponents are silent.
 Vul: Both ♦ Q873
 HCP: 7 ♣ 9854

Board: 27 ♠ A4 You are dealer.
 Dealer: South ♥ Q7 The opponents are silent.
 Vul: None ♦ AJ83
 HCP: 14+1 ♣ K9743

Board: 28 ♠ AJ94 Partner is dealer.
 Dealer: North ♥ AT6 The opponents are silent.
 Vul: N-S ♦ KT9843
 HCP: 12+2 ♣ -

Board: 29 ♠ JT4 You are dealer.
 Dealer: South ♥ AJ3 The opponents are silent.
 Vul: Both ♦ AJ9
 HCP: 18 ♣ AK84

Both hands (Answers Page)

Board: 25

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 19+1

Contract: 4♥ North

North:

♠ Q42

♥ JT6542

♦ AK76

♣ -

South:

♠ K65

♥ AQ

♦ QJ2

♣ AKT83

W N E S

Pass 1♥ Pass 1♣

Pass 3♦ Pass 2NT

Pass 4♥ All Pass

Board: 26

Dealer: North

Vul: Both

North HCP: 13

South HCP: 7

Contract: 1NT South

North:

♠ AJ74

♥ 65

♦ A92

♣ KJ72

South:

♠ Q5

♥ QJT

♦ Q873

♣ 9854

W N E S

Pass 1♣ Pass 1♦

Pass 1♠ Pass 1NT

All Pass

Board: 27

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 14+1

Contract: 4♠ South

North:

♠ KT983

♥ KJ832

♦ 4

♣ A2

South:

♠ A4

♥ Q7

♦ AJ83

♣ K9743

W N E S

Pass 1♠ Pass 1NT

Pass 2♦¹ Pass 3♦

Pass 4♥ Pass 4♠

All Pass

1. New Minor Forcing

Board: 28

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 12+2

Contract: 3♦ South

North:

♠ 8

♥ J832

♦ A5

♣ AK9643

South:

♠ AJ94

♥ AT6

♦ KT9843

♣ -

W N E S

Pass 1♣ Pass 1♦

Pass 1♥ Pass 3♦

All Pass

Board: 29

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 18

Contract: 5♥ South

North:

♠ KQ9

♥ K9642

♦ KQ5

♣ J6

South:

♠ JT4

♥ AJ3

♦ AJ9

♣ AK84

W N E S

Pass 1♥ Pass 2NT

Pass 4NT Pass 5♥

All Pass

North hands

Bids

Board: 30

♠ J432

Partner is dealer.

Dealer: South

♥ Q8

The opponents are silent.

Vul: None

♦ AQ63

HCP: 9

♣ 762

Board: 31

♠ K6

You are dealer.

Dealer: North

♥ KT7

The opponents are silent.

Vul: N-S

♦ KQ6

HCP: 13+1

♣ Q8654

Board: 32

♠ KQ5

You are dealer.

Dealer: North

♥ AT73

The opponents are silent.

Vul: E-W

♦ 97

HCP: 12

♣ KT32

Board: 33

♠ K

You are dealer.

Dealer: North

♥ 9

The opponents are silent.

Vul: None

♦ KQ973

HCP: 15+3

♣ AQJ864

Both hands (Answers Page)

Board: 30

Dealer: South

Vul: None

North HCP: 9

South HCP: 13

Contract: 1NT South

North:

♠ J432

♥ Q8

♦ AQ63

♣ 762

South:

♠ AQT

♥ K95

♦ J94

♣ KT43

W N E S

Pass 1♣ Pass 1♣

Pass 1♠ Pass 1NT

All Pass

Board: 31

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 15

Contract: 3NT South

North:

♠ K6

♥ KT7

♦ KQ6

♣ Q8654

South:

♠ AQ82

♥ Q82

♦ A95

♣ KT7

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 3NT

All Pass

Board: 32

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 11

Contract: 2♥ North

North:

♠ KQ5

♥ AT73

♦ 97

♣ KT32

South:

♠ J2

♥ K642

♦ KQ42

♣ Q94

W N E S

Pass 1♣ Pass 1♥

Pass 2♥ All Pass

Board: 33

Dealer: North

Vul: None

North HCP: 15+3

South HCP: 15+1

Contract: 6♣ South

North:

♠ K

♥ 9

♦ KQ973

♣ AQJ864

South:

♠ A92

♥ A7654

♦ AT2

♣ K9

W N E S

Pass 1♣ Pass 1♥

Pass 2♦ Pass 2♠¹

Pass 3♦ Pass 4♦

Pass 4NT Pass 5♣²

Pass 5♦ Pass 6♣

All Pass

1. Fourth suit game force

2. A=0/5 or 3/5

South hands

Bids

Board: 30

♠ AQT

You are dealer.

Dealer: South

♥ K95

The opponents are silent.

Vul: None

♦ J94

HCP: 13

♣ KT43

Board: 31

♠ AQ82

Partner is dealer.

Dealer: North

♥ Q82

The opponents are silent.

Vul: N-S

♦ A95

HCP: 15

♣ KT7

Board: 32

♠ J2

Partner is dealer.

Dealer: North

♥ K642

The opponents are silent.

Vul: E-W

♦ KQ42

HCP: 11

♣ Q94

Board: 33

♠ A92

Partner is dealer.

Dealer: North

♥ A7654

The opponents are silent.

Vul: None

♦ AT2

HCP: 15+1

♣ K9

Both hands (Answers Page)

Board: 30

Dealer: South

Vul: None

North HCP: 9

South HCP: 13

Contract: 1NT South

North:

♠ J432

♥ Q8

♦ AQ63

♣ 762

South:

♠ AQT

♥ K95

♦ J94

♣ KT43

W N E S

Pass 1♠ Pass 1♣

Pass 1NT

All Pass

Board: 31

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 15

Contract: 3NT South

North:

♠ K6

♥ KT7

♦ KQ6

♣ Q8654

South:

♠ AQ82

♥ Q82

♦ A95

♣ KT7

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 3NT

All Pass

Board: 32

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 11

Contract: 2♥ North

North:

♠ KQ5

♥ AT73

♦ 97

♣ KT32

South:

♠ J2

♥ K642

♦ KQ42

♣ Q94

W N E S

Pass 1♣ Pass 1♥

Pass 2♥ All Pass

Board: 33

Dealer: North

Vul: None

North HCP: 15+3

South HCP: 15+1

Contract: 6♣ South

North:

♠ K

♥ 9

♦ KQ973

♣ AQJ864

South:

♠ A92

♥ A7654

♦ AT2

♣ K9

W N E S

Pass 1♣ Pass 1♥

Pass 2♦ Pass 2♠¹

Pass 3♦ Pass 4♦

Pass 4NT Pass 5♣²

Pass 5♦ Pass 6♣

All Pass

1. Fourth suit game force

2. A=0/5 or 3/5

North hands

Bids

Board: 34 ♠ AT62 You are dealer.
 Dealer: North ♥ KJ95 The opponents are silent.
 Vul: N-S ♦ 6
 HCP: 13 ♣ AJ82

Board: 35 ♠ AK6 You are dealer.
 Dealer: North ♥ A42 The opponents are silent.
 Vul: E-W ♦ T82
 HCP: 12 ♣ J875

Board: 36 ♠ Q5 Partner is dealer.
 Dealer: South ♥ J76 The opponents are silent.
 Vul: Both ♦ AK9543
 HCP: 10+2 ♣ 65

Board: 37 ♠ AK9852 Partner is dealer.
 Dealer: South ♥ JT3 The opponents are silent.
 Vul: N-S ♦ J2
 HCP: 9+2 ♣ T6

Board: 38 ♠ 643 Partner is dealer.
 Dealer: South ♥ J96 The opponents are silent.
 Vul: E-W ♦ AJT32
 HCP: 7+1 ♣ J4

Both hands (Answers Page)

Board: 34

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 10+3

Contract: 3♦ South

North:

♠ AT62

♥ KJ95

♦ 6

♣ AJ82

South:

♠ KQ

♥ 2

♦ AJ98742

♣ 753

W N E S

1♣ Pass 1♦

Pass 1♥ Pass 3♦

All Pass

Board: 35

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 13

Contract: 3NT South

North:

♠ AK6

♥ A42

♦ T82

♣ J875

South:

♠ JT5

♥ K5

♦ AJ94

♣ A942

W N E S

1♣ Pass 2♣¹

Pass 2NT Pass 3NT

All Pass

1. Inverted minors

Board: 36

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 14

Contract: 3NT South

North:

♠ Q5

♥ J76

♦ AK9543

♣ 65

South:

♠ A6

♥ K932

♦ Q86

♣ KQ97

W N E S

1♣

Pass 1♦ Pass 1♥

Pass 3♦ Pass 3NT

All Pass

Board: 37

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 17+1

Contract: 4♠ South

North:

♠ AK9852

♥ JT3

♦ J2

♣ T6

South:

♠ QT63

♥ AQ

♦ T6

♣ AKQ97

W N E S

1♣

Pass 1♠ Pass 4♠

All Pass

Board: 38

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 19+1

Contract: 3NT North

North:

♠ 643

♥ J96

♦ AJT32

♣ J4

South:

♠ J2

♥ AK2

♦ Q75

♣ AKQ65

W N E S

1♣

Pass 1♦ Pass 2NT

Pass 3NT All Pass

South hands

Bids

Board: 34 ♠ KQ Partner is dealer.
 Dealer: North ♥ 2 The opponents are silent.
 Vul: N-S ♦ AJ98742
 HCP: 10+3 ♣ 753

Board: 35 ♠ JT5 Partner is dealer.
 Dealer: North ♥ K5 The opponents are silent.
 Vul: E-W ♦ AJ94
 HCP: 13 ♣ A942

Board: 36 ♠ A6 You are dealer.
 Dealer: South ♥ K932 The opponents are silent.
 Vul: Both ♦ Q86
 HCP: 14 ♣ KQ97

Board: 37 ♠ QT63 You are dealer.
 Dealer: South ♥ AQ The opponents are silent.
 Vul: N-S ♦ T6
 HCP: 17+1 ♣ AKQ97

Board: 38 ♠ J2 You are dealer.
 Dealer: South ♥ AK2 The opponents are silent.
 Vul: E-W ♦ Q75
 HCP: 19+1 ♣ AKQ65

Both hands (Answers Page)

Board: 34

	North:	South:	W	N	E	S
Dealer: North	♠ AT62	♠ KQ		1 ♣	Pass	1 ♦
Vul: N-S	♥ KJ95	♥ 2	Pass	1 ♥	Pass	3 ♦
North HCP: 13	♦ 6	♦ AJ98742	All Pass			
South HCP: 10+3	♣ AJ82	♣ 753				
Contract: 3 ♦ South						

Board: 35

	North:	South:	W	N	E	S
Dealer: North	♠ AK6	♠ JT5		1 ♣	Pass	2 ♣ ¹
Vul: E-W	♥ A42	♥ K5	Pass	2NT	Pass	3NT
North HCP: 12	♦ T82	♦ AJ94	All Pass			
South HCP: 13	♣ J875	♣ A942				
Contract: 3NT South						

1. Inverted minors

Board: 36

	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ A6				1 ♣
Vul: Both	♥ J76	♥ K932	Pass	1 ♦	Pass	1 ♥
North HCP: 10+2	♦ AK9543	♦ Q86	Pass	3 ♦	Pass	3NT
South HCP: 14	♣ 65	♣ KQ97	All Pass			
Contract: 3NT South						

Board: 37

	North:	South:	W	N	E	S
Dealer: South	♠ AK9852	♠ QT63				1 ♣
Vul: N-S	♥ JT3	♥ AQ	Pass	1 ♠	Pass	4 ♠
North HCP: 9+2	♦ J2	♦ T6	All Pass			
South HCP: 17+1	♣ T6	♣ AKQ97				
Contract: 4 ♠ South						

Board: 38

	North:	South:	W	N	E	S
Dealer: South	♠ 643	♠ J2				1 ♣
Vul: E-W	♥ J96	♥ AK2	Pass	1 ♦	Pass	2NT
North HCP: 7+1	♦ AJT32	♦ Q75	Pass	3NT	All Pass	
South HCP: 19+1	♣ J4	♣ AKQ65				
Contract: 3NT North						

North hands

Bids

Board: 39

♠ KT5

Partner is dealer.

Dealer: South

♥ Q85

The opponents are silent.

Vul: Both

♦ K96

HCP: 9

♣ JT63

Board: 40

♠ 53

You are dealer.

Dealer: North

♥ AK86

The opponents are silent.

Vul: None

♦ A9

HCP: 18+1

♣ AK953

Board: 41

♠ Q9843

Partner is dealer.

Dealer: South

♥ KJ6

The opponents are silent.

Vul: E-W

♦ J94

HCP: 14+1

♣ AK

Board: 42

♠ AQT8

You are dealer.

Dealer: North

♥ K64

The opponents are silent.

Vul: Both

♦ 54

HCP: 14

♣ KQ74

Board: 43

♠ QJ5

You are dealer.

Dealer: North

♥ J942

The opponents are silent.

Vul: None

♦ A

HCP: 15+1

♣ AKT94

Both hands (Answers Page)

Board: 39

Dealer: South

Vul: Both

North HCP: 9

South HCP: 19+1

Contract: 3NT North

North:

♠ KT5

♥ Q85

♦ K96

♣ JT63

South:

♠ QJ9

♥ KJ6

♦ AQ

♣ AQ974

W N E S

Pass 1NT Pass 2NT

Pass 3NT All Pass

Pass 3NT All Pass

Pass 3NT All Pass

Board: 40

Dealer: North

Vul: None

North HCP: 18+1

South HCP: 8

Contract: 3NT South

North:

♠ 53

♥ AK86

♦ A9

♣ AK953

South:

♠ KQJ

♥ JT5

♦ J862

♣ T74

W N E S

Pass 1♣ Pass 1♦

Pass 2♥ Pass 3NT

All Pass

Board: 41

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 13+2

Contract: 3NT North

North:

♠ Q9843

♥ KJ6

♦ J94

♣ AK

South:

♠ -

♥ AQ54

♦ AT5

♣ QJT976

W N E S

Pass 1♠ Pass 2♣

Pass 3NT All Pass

Pass 3NT All Pass

Board: 42

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11

Contract: 3NT South

North:

♠ AQT8

♥ K64

♦ 54

♣ KQ74

South:

♠ 753

♥ QJ92

♦ K97

♣ AJT

W N E S

Pass 1♣ Pass 1♥

Pass 1♠ Pass 2NT

Pass 3♥ Pass 3NT

All Pass

Board: 43

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 13

Contract: 3NT South

North:

♠ QJ5

♥ J942

♦ A

♣ AKT94

South:

♠ A932

♥ A5

♦ KT92

♣ Q76

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 3NT

All Pass

South hands

Bids

Board: 39 ♠ QJ9 You are dealer.
 Dealer: South ♥ KJ6 The opponents are silent.
 Vul: Both ♦ AQ
 HCP: 19+1 ♣ AQ974

Board: 40 ♠ KQJ Partner is dealer.
 Dealer: North ♥ JT5 The opponents are silent.
 Vul: None ♦ J862
 HCP: 8 ♣ T74

Board: 41 ♠ - You are dealer.
 Dealer: South ♥ AQ54 The opponents are silent.
 Vul: E-W ♦ AT5
 HCP: 13+2 ♣ QJT976

Board: 42 ♠ 753 Partner is dealer.
 Dealer: North ♥ QJ92 The opponents are silent.
 Vul: Both ♦ K97
 HCP: 11 ♣ AJT

Board: 43 ♠ A932 Partner is dealer.
 Dealer: North ♥ A5 The opponents are silent.
 Vul: None ♦ KT92
 HCP: 13 ♣ Q76

Both hands (Answers Page)

Board: 39

Dealer: South

Vul: Both

North HCP: 9

South HCP: 19+1

Contract: 3NT North

North:

♠ KT5

♥ Q85

♦ K96

♣ JT63

South:

♠ QJ9

♥ KJ6

♦ AQ

♣ AQ974

W N E S

1 ♣

Pass 1NT Pass 2NT

Pass 3NT All Pass

Board: 40

Dealer: North

Vul: None

North HCP: 18+1

South HCP: 8

Contract: 3NT South

North:

♠ 53

♥ AK86

♦ A9

♣ AK953

South:

♠ KQJ

♥ JT5

♦ J862

♣ T74

W N E S

1 ♣ Pass 1 ♦

Pass 2 ♥ Pass 3NT

All Pass

Board: 41

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 13+2

Contract: 3NT North

North:

♠ Q9843

♥ KJ6

♦ J94

♣ AK

South:

♠ -

♥ AQ54

♦ AT5

♣ QJT976

W N E S

1 ♣

Pass 1 ♠ Pass 2 ♣

Pass 3NT All Pass

Board: 42

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11

Contract: 3NT South

North:

♠ AQT8

♥ K64

♦ 54

♣ KQ74

South:

♠ 753

♥ QJ92

♦ K97

♣ AJT

W N E S

1 ♣ Pass 1 ♥

Pass 1 ♠ Pass 2NT

Pass 3 ♥ Pass 3NT

All Pass

Board: 43

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 13

Contract: 3NT South

North:

♠ QJ5

♥ J942

♦ A

♣ AKT94

South:

♠ A932

♥ A5

♦ KT92

♣ Q76

W N E S

1 ♣ Pass 1 ♠

Pass 1NT Pass 3NT

All Pass

North hands

Bids

Board: 44

♠ K

You are dealer.

Dealer: North

♥ KQ53

The opponents are silent.

Vul: N-S

♦ KQ7

HCP: 15+1

♣ QT953

Board: 45

♠ K84

You are dealer.

Dealer: North

♥ K85

The opponents are silent.

Vul: Both

♦ QT2

HCP: 12

♣ AT93

Board: 46

♠ KQT98

Partner is dealer.

Dealer: South

♥ 852

The opponents are silent.

Vul: None

♦ 43

HCP: 9+1

♣ A73

Board: 47

♠ A62

Partner is dealer.

Dealer: South

♥ KJ52

The opponents are silent.

Vul: E-W

♦ A97

HCP: 14

♣ Q63

Board: 48

♠ KJT3

Partner is dealer.

Dealer: South

♥ A92

The opponents are silent.

Vul: None

♦ K32

HCP: 13

♣ Q94

Both hands (Answers Page)

Board: 44

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 10

Contract: 4♥ South

North:

♠ K

♥ KQ53

♦ KQ7

♣ QT953

South:

♠ Q872

♥ A986

♦ J9

♣ K64

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

Board: 45

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12

Contract: 3NT North

North:

♠ K84

♥ K85

♦ QT2

♣ AT93

South:

♠ AQJ7

♥ T3

♦ A95

♣ J875

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

Board: 46

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 18

Contract: 3NT North

North:

♠ KQT98

♥ 852

♦ 43

♣ A73

South:

♠ 72

♥ AKQT

♦ KQJ

♣ K985

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

Board: 47

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 13

Contract: 4♥ North

North:

♠ A62

♥ KJ52

♦ A97

♣ Q63

South:

♠ K874

♥ AT86

♦ J6

♣ AJ2

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

Board: 48

Dealer: South

Vul: None

North HCP: 13

South HCP: 14

Contract: 3NT North

North:

♠ KJT3

♥ A92

♦ K32

♣ Q94

South:

♠ A7

♥ K543

♦ Q84

♣ AJ76

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

South hands

Bids

Board: 44 ♠ Q872 Partner is dealer.
 Dealer: North ♥ A986 The opponents are silent.
 Vul: N-S ♦ J9
 HCP: 10 ♣ K64

Board: 45 ♠ AQJ7 Partner is dealer.
 Dealer: North ♥ T3 The opponents are silent.
 Vul: Both ♦ A95
 HCP: 12 ♣ J875

Board: 46 ♠ 72 You are dealer.
 Dealer: South ♥ AKQT The opponents are silent.
 Vul: None ♦ KQJ
 HCP: 18 ♣ K985

Board: 47 ♠ K874 You are dealer.
 Dealer: South ♥ AT86 The opponents are silent.
 Vul: E-W ♦ J6
 HCP: 13 ♣ AJ2

Board: 48 ♠ A7 You are dealer.
 Dealer: South ♥ K543 The opponents are silent.
 Vul: None ♦ Q84
 HCP: 14 ♣ AJ76

Both hands (Answers Page)

Board: 44

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 10

Contract: 4♥ South

North:

♠ K

♥ KQ53

♦ KQ7

♣ QT953

South:

♠ Q872

♥ A986

♦ J9

♣ K64

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

Board: 45

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12

Contract: 3NT North

North:

♠ K84

♥ K85

♦ QT2

♣ AT93

South:

♠ AQJ7

♥ T3

♦ A95

♣ J875

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

Board: 46

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 18

Contract: 3NT North

North:

♠ KQT98

♥ 852

♦ 43

♣ A73

South:

♠ 72

♥ AKQT

♦ KQJ

♣ K985

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

Board: 47

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 13

Contract: 4♥ North

North:

♠ A62

♥ KJ52

♦ A97

♣ Q63

South:

♠ K874

♥ AT86

♦ J6

♣ AJ2

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

Board: 48

Dealer: South

Vul: None

North HCP: 13

South HCP: 14

Contract: 3NT North

North:

♠ KJT3

♥ A92

♦ K32

♣ Q94

South:

♠ A7

♥ K543

♦ Q84

♣ AJ76

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

North hands**Bids****Board: 49**

♠ A9

You are dealer.

Dealer: North

♥ AQ42

The opponents are silent.

Vul: N-S

♦ AK6

HCP: 19

♣ Q543

Board: 50

♠ AT4

Partner is dealer.

Dealer: South

♥ QT8

The opponents are silent.

Vul: E-W

♦ AJ3

HCP: 12

♣ J542

Both hands (Answers Page)

Board: 49

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 6

Contract: 2NT North

North:

♠ A9

♥ AQ42

♦ AK6

♣ Q543

South:

♠ KQJ7

♥ 973

♦ 953

♣ T96

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

Board: 50

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ AT4

♥ QT8

♦ AJ3

♣ J542

South:

♠ KQ5

♥ AJ54

♦ T8

♣ QT93

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

1. Inverted minors

South hands**Bids****Board: 49**

♠ KQJ7

Partner is dealer.

Dealer: North

♥ 973

The opponents are silent.

Vul: N-S

♦ 953

HCP: 6

♣ T96

Board: 50

♠ KQ5

You are dealer.

Dealer: South

♥ AJ54

The opponents are silent.

Vul: E-W

♦ T8

HCP: 12

♣ QT93

Both hands (Answers Page)

Board: 49

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 6

Contract: 2NT North

North:

♠ A9

♥ AQ42

♦ AK6

♣ Q543

South:

♠ KQJ7

♥ 973

♦ 953

♣ T96

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

Board: 50

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ AT4

♥ QT8

♦ AJ3

♣ J542

South:

♠ KQ5

♥ AJ54

♦ T8

♣ QT93

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

1. Inverted minors