

North hands

Major_Suit_Fit

Board: 1 ♠ QJT652 You bid first.

Dealer: North ♥ AQ West (RHO) bids 3♣ if possible.

Vul: Both ♦ A94

HCP: 14+2 ♣ J3

Board: 2 ♠ J987 Partner bids first.

Dealer: South ♥ 52 East (LHO) bids 3♦ if possible.

Vul: Both ♦ AT5

HCP: 6 ♣ J874

Board: 3 ♠ AKQ63 You bid first.

Dealer: North ♥ KJ74 The opponents are silent.

Vul: E-W ♦ K42

HCP: 16+1 ♣ 5

Board: 4 ♠ Q83 Partner bids first.

Dealer: South ♥ A972 East (LHO) bids 4♣ if possible.

Vul: None ♦ 7432

HCP: 11 ♣ KQ

Board: 5 ♠ AJ986 You bid first.

Dealer: North ♥ AK The opponents are silent.

Vul: Both ♦ JT72

HCP: 14+1 ♣ J8

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ QJT652	♠ 743		1 ♠	Pass	2 ♠
Vul: Both	♥ AQ	♥ JT95	3 ♣	3 ♠	All Pass	
North HCP: 14+2	♦ A94	♦ KJ52				
South HCP: 9	♣ J3	♣ A7				
Contract: 3 ♠ North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ J987	♠ KQT54				1 ♠
Vul: Both	♥ 52	♥ KQ843	Pass	2 ♠	3 ♦	3 ♠
North HCP: 6	♦ AT5	♦ 3	All Pass			
South HCP: 14+2	♣ J874	♣ AT				
Contract: 3 ♠ South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ AKQ63	♠ 9752		1 ♠	Pass	3 ♠
Vul: E-W	♥ KJ74	♥ AQ83	Pass	3NT	Pass	4 ♠
North HCP: 16+1	♦ K42	♦ A7	All Pass			
South HCP: 10	♣ 5	♣ 742				
Contract: 4 ♠ South						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ A95				1 ♥
Vul: None	♥ A972	♥ KQT843	Pass	3 ♥	4 ♣	4 ♥
North HCP: 11	♦ 7432	♦ KT5	All Pass			
South HCP: 12+2	♣ KQ	♣ 2				
Contract: 4 ♥ South						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ AJ986	♠ Q53		1 ♠	Pass	2 ♠
Vul: Both	♥ AK	♥ J9762	All Pass			
North HCP: 14+1	♦ JT72	♦ 984				
South HCP: 7+1	♣ J8	♣ A3				
Contract: 2 ♠ South						

South hands

Major_Suit_Fit

Board: 1	♠ 743	Partner bids first.
Dealer: North	♥ JT95	West (LHO) bids 3♣ if possible.
Vul: Both	♦ KJ52	
HCP: 9	♣ A7	
 Board: 2	 ♠ KQT54	 You bid first.
Dealer: South	♥ KQ843	East (RHO) bids 3♦ if possible.
Vul: Both	♦ 3	
HCP: 14+2	♣ AT	
 Board: 3	 ♠ 9752	 Partner bids first.
Dealer: North	♥ AQ83	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 10	♣ 742	
 Board: 4	 ♠ A95	 You bid first.
Dealer: South	♥ KQT843	East (RHO) bids 4♣ if possible.
Vul: None	♦ KT5	
HCP: 12+2	♣ 2	
 Board: 5	 ♠ Q53	 Partner bids first.
Dealer: North	♥ J9762	The opponents are silent.
Vul: Both	♦ 984	
HCP: 7+1	♣ A3	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ QJT652	♠ 743		1 ♠	Pass	2 ♠
Vul: Both	♥ AQ	♥ JT95	3 ♣	3 ♠	All Pass	
North HCP: 14+2	♦ A94	♦ KJ52				
South HCP: 9	♣ J3	♣ A7				
Contract: 3 ♠ North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ J987	♠ KQT54				1 ♠
Vul: Both	♥ 52	♥ KQ843	Pass	2 ♠	3 ♦	3 ♠
North HCP: 6	♦ AT5	♦ 3	All Pass			
South HCP: 14+2	♣ J874	♣ AT				
Contract: 3 ♠ South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ AKQ63	♠ 9752		1 ♠	Pass	3 ♠
Vul: E-W	♥ KJ74	♥ AQ83	Pass	3NT	Pass	4 ♠
North HCP: 16+1	♦ K42	♦ A7	All Pass			
South HCP: 10	♣ 5	♣ 742				
Contract: 4 ♠ South						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ A95				1 ♥
Vul: None	♥ A972	♥ KQT843	Pass	3 ♥	4 ♣	4 ♥
North HCP: 11	♦ 7432	♦ KT5	All Pass			
South HCP: 12+2	♣ KQ	♣ 2				
Contract: 4 ♥ South						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ AJ986	♠ Q53		1 ♠	Pass	2 ♠
Vul: Both	♥ AK	♥ J9762	All Pass			
North HCP: 14+1	♦ JT72	♦ 984				
South HCP: 7+1	♣ J8	♣ A3				
Contract: 2 ♠ South						

North hands

Major_Suit_Fit

Board: 6	♠ 62	Partner bids first.
Dealer: South	♥ K74	The opponents are silent.
Vul: None	♦ KT87	
HCP: 6	♣ T876	

Board: 7	♠ Q9	You bid first.
Dealer: North	♥ AKQ9843	The opponents are silent.
Vul: None	♦ K2	
HCP: 17+3	♣ K5	

Board: 8	♠ 9542	Partner bids first.
Dealer: South	♥ QJT832	East (LHO) bids 3♦ if possible.
Vul: N-S	♦ J6	
HCP: 5+2	♣ J	

Board: 9	♠ J5	LHO opens the bidding 1♠.
Dealer: East	♥ J4	Partner bids next.
Vul: Both	♦ AQ4	West (RHO) bids 2♠ if possible.
HCP: 13+2	♣ KQ9543	East (LHO) Doubles 3♣ if possible.

Board: 10	♠ T4	Partner bids first.
Dealer: South	♥ K9632	East (LHO) bids 4♣ if possible.
Vul: N-S	♦ KJ7	
HCP: 10+1	♣ K76	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ 73				1 ♥
Vul: None	♥ K74	♥ AQ952	Pass	2 ♥	Pass	3 ♥
North HCP: 6	♦ KT87	♦ AQ52				All Pass
South HCP: 15+1	♣ T876	♣ QJ				
Contract: 3 ♥ South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ AK76		1 ♥	Pass	2 ♥
Vul: None	♥ AKQ9843	♥ T72	Pass	4 ♥		All Pass
North HCP: 17+3	♦ K2	♦ J6				
South HCP: 9	♣ K5	♣ J643				
Contract: 4 ♥ North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ 9542	♠ AKJ87				1 ♠
Vul: N-S	♥ QJT832	♥ 76	Pass	2 ♠	3 ♦	3 ♠
North HCP: 5+2	♦ J6	♦ A7				All Pass
South HCP: 15+1	♣ J	♣ KT97				
Contract: 3 ♠ South						

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ J5	♠ K2		1 ♠		Pass
Vul: Both	♥ J4	♥ 9732	2 ♠	3 ♣	X	All Pass
North HCP: 13+2	♦ AQ4	♦ K9652				
South HCP: 6+1	♣ KQ9543	♣ T2				
Contract: 3 ♣ X North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ T4	♠ K53				1 ♥
Vul: N-S	♥ K9632	♥ AQJT84	Pass	3 ♥	4 ♣	4 ♥
North HCP: 10+1	♦ KJ7	♦ Q54				All Pass
South HCP: 12+2	♣ K76	♣ T				
Contract: 4 ♥ South						

South hands

Major_Suit_Fit

Board: 6 ♠ 73 You bid first.

Dealer: South ♥ AQ952 The opponents are silent.

Vul: None ♦ AQ52

HCP: 15+1 ♣ QJ

Board: 7 ♠ AK76 Partner bids first.

Dealer: North ♥ T72 The opponents are silent.

Vul: None ♦ J6

HCP: 9 ♣ J643

Board: 8 ♠ AKJ87 You bid first.

Dealer: South ♥ 76 East (RHO) bids 3♦ if possible.

Vul: N-S ♦ A7

HCP: 15+1 ♣ KT97

Board: 9 ♠ K2 RHO opens the bidding 1♠.

Dealer: East ♥ 9732 You bid next.

Vul: Both ♦ K9652 West (LHO) bids 2♠ if possible.

HCP: 6+1 ♣ T2 East (RHO) Doubles 3♣ if possible.

Board: 10 ♠ K53 You bid first.

Dealer: South ♥ AQJT84 East (RHO) bids 4♣ if possible.

Vul: N-S ♦ Q54

HCP: 12+2 ♣ T

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ 73				1 ♥
Vul: None	♥ K74	♥ AQ952	Pass	2 ♥	Pass	3 ♥
North HCP: 6	♦ KT87	♦ AQ52				All Pass
South HCP: 15+1	♣ T876	♣ QJ				
Contract: 3 ♥ South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ AK76		1 ♥	Pass	2 ♥
Vul: None	♥ AKQ9843	♥ T72	Pass	4 ♥		All Pass
North HCP: 17+3	♦ K2	♦ J6				
South HCP: 9	♣ K5	♣ J643				
Contract: 4 ♥ North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ 9542	♠ AKJ87				1 ♠
Vul: N-S	♥ QJT832	♥ 76	Pass	2 ♠	3 ♦	3 ♠
North HCP: 5+2	♦ J6	♦ A7				All Pass
South HCP: 15+1	♣ J	♣ KT97				
Contract: 3 ♠ South						

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ J5	♠ K2		1 ♠		Pass
Vul: Both	♥ J4	♥ 9732	2 ♠	3 ♣	X	All Pass
North HCP: 13+2	♦ AQ4	♦ K9652				
South HCP: 6+1	♣ KQ9543	♣ T2				
Contract: 3 ♣ X North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ T4	♠ K53				1 ♥
Vul: N-S	♥ K9632	♥ AQJT84	Pass	3 ♥	4 ♣	4 ♥
North HCP: 10+1	♦ KJ7	♦ Q54				All Pass
South HCP: 12+2	♣ K76	♣ T				
Contract: 4 ♥ South						

North hands

Major_Suit_Fit

Board: 11	♠ KQJ95	You bid first.
Dealer: North	♥ J9	West (RHO) bids 3♥ if possible.
Vul: E-W	♦ 72	West (RHO) bids 4♦ if possible.
HCP: 12+1	♣ KQ85	
 Board: 12	 ♠ A732	 Partner bids first.
Dealer: South	♥ T92	The opponents are silent.
Vul: Both	♦ 3	
HCP: 8+1	♣ KJ864	
 Board: 13	 ♠ J9	 You bid first.
Dealer: North	♥ KQ952	The opponents are silent.
Vul: None	♦ AJ98	
HCP: 13+1	♣ Q6	
 Board: 14	 ♠ JT74	 Partner bids first.
Dealer: South	♥ 532	East (LHO) bids 3♦ if possible.
Vul: N-S	♦ 9	
HCP: 6+1	♣ AJT75	
 Board: 15	 ♠ 8	 You bid first.
Dealer: North	♥ AK432	The opponents are silent.
Vul: None	♦ Q87	
HCP: 18+1	♣ AKQ9	

Both hands (Answers Page)

Board: 11

Dealer: North

North:

♠ KQJ95

South:

♠ T863

W
N
E
S

1 ♠ Pass 2 ♠

Vul: E-W

♥ J9

♥ 82

3 ♥

3 ♠

Pass

Pass

North HCP: 12+1

♦ 72

♦ KQ3

4 ♥

Pass

Pass

4 ♠

South HCP: 6

♣ KQ85

♣ JT94

All Pass

Contract: 4 ♠ South

Board: 12

Dealer: South

North:

♠ A732

South:

♠ KQJ

W
N
E
S

1 ♥

Vul: Both

♥ T92

♥ AQJ87

Pass

2 ♥

Pass

 4 ♣¹

North HCP: 8+1

♦ 3

♦ AT95

Pass

4 ♥

All Pass

South HCP: 17+1

♣ KJ864

♣ T

1. Splinter

Contract: 4 ♥ North

Board: 13

Dealer: North

North:

♠ J9

South:

♠ 8742

W
N
E
S

1 ♥ Pass 2 ♥

Vul: None

♥ KQ952

♥ J63

All Pass

North HCP: 13+1

♦ AJ98

♦ Q4

South HCP: 6

♣ Q6

♣ K854

Contract: 2 ♥ South

Board: 14

Dealer: South

North:

♠ JT74

South:

♠ Q8653

W
N
E
S

1 ♠

Vul: N-S

♥ 532

♥ KT98

Pass

2 ♠

3 ♦

4 ♠

North HCP: 6+1

♦ 9

♦ AK8

All Pass

South HCP: 15+1

♣ AJT75

♣ K

Contract: 4 ♠ South

Board: 15

Dealer: North

North:

♠ 8

South:

♠ QT92

W
N
E
S

1 ♥ Pass 2 ♥

Vul: None

♥ AK432

♥ Q75

Pass

 3 ♠¹

Pass

4 ♦

North HCP: 18+1

♦ Q87

♦ K62

Pass

4 ♥

All Pass

South HCP: 7

♣ AKQ9

♣ 865

1. Splinter

Contract: 4 ♥ North

South hands	Major_Suit_Fit
Board: 11 Dealer: North Vul: E-W HCP: 6	♠ T863 ♥ 82 ♦ KQ3 ♣ JT94
Board: 12 Dealer: South Vul: Both HCP: 17+1	♠ KQJ ♥ AQJ87 ♦ AT95 ♣ T
Board: 13 Dealer: North Vul: None HCP: 6	♠ 8742 ♥ J63 ♦ Q4 ♣ K854
Board: 14 Dealer: South Vul: N-S HCP: 15+1	♠ Q8653 ♥ KT98 ♦ AK8 ♣ K
Board: 15 Dealer: North Vul: None HCP: 7	♠ QT92 ♥ Q75 ♦ K62 ♣ 865

Both hands (Answers Page)

Board: 11

Dealer: North

North:

♠ KQJ95

South:

♠ T863

W
N
E
S

1 ♠ Pass 2 ♠

Vul: E-W

♥ J9

♥ 82

3 ♥

3 ♠

Pass

Pass

North HCP: 12+1

♦ 72

♦ KQ3

4 ♥

Pass

Pass

4 ♠

South HCP: 6

♣ KQ85

♣ JT94

All Pass

Contract: 4 ♠ South

Board: 12

Dealer: South

North:

♠ A732

South:

♠ KQJ

W
N
E
S

1 ♥

Vul: Both

♥ T92

♥ AQJ87

Pass

2 ♥

Pass

 4 ♣¹

North HCP: 8+1

♦ 3

♦ AT95

Pass

4 ♥

All Pass

South HCP: 17+1

♣ KJ864

♣ T

1. Splinter

Contract: 4 ♥ North

Board: 13

Dealer: North

North:

♠ J9

South:

♠ 8742

W
N
E
S

1 ♥ Pass 2 ♥

Vul: None

♥ KQ952

♥ J63

All Pass

North HCP: 13+1

♦ AJ98

♦ Q4

South HCP: 6

♣ Q6

♣ K854

Contract: 2 ♥ South

Board: 14

Dealer: South

North:

♠ JT74

South:

♠ Q8653

W
N
E
S

1 ♠

Vul: N-S

♥ 532

♥ KT98

Pass

2 ♠

3 ♦

4 ♠

North HCP: 6+1

♦ 9

♦ AK8

All Pass

South HCP: 15+1

♣ AJT75

♣ K

Contract: 4 ♠ South

Board: 15

Dealer: North

North:

♠ 8

South:

♠ QT92

W
N
E
S

1 ♥ Pass 2 ♥

Vul: None

♥ AK432

♥ Q75

Pass

 3 ♠¹

Pass

4 ♦

North HCP: 18+1

♦ Q87

♦ K62

Pass

4 ♥

All Pass

South HCP: 7

♣ AKQ9

♣ 865

1. Splinter

Contract: 4 ♥ North

North hands

Major_Suit_Fit

Board: 16	♠ T73	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: Both	♦ AK4	
HCP: 8+2	♣ J87643	

Board: 17	♠ AK972	You bid first.
Dealer: North	♥ J4	The opponents are silent.
Vul: None	♦ 73	
HCP: 15+1	♣ AK53	

Board: 18	♠ AJ	Partner bids first.
Dealer: South	♥ Q654	The opponents are silent.
Vul: N-S	♦ J53	
HCP: 10	♣ Q975	

Board: 19	♠ J543	You bid first.
Dealer: North	♥ AKQ54	West (RHO) bids 3♦ if possible.
Vul: Both	♦ 4	
HCP: 14+1	♣ A76	

Board: 20	♠ 842	Partner bids first.
Dealer: South	♥ KT982	The opponents are silent.
Vul: E-W	♦ K8	
HCP: 7+1	♣ J43	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ T73	♠ KQJ962				1 ♠
Vul: Both	♥ 2	♥ AQT97	Pass	2 ♠	Pass	4 ♠
North HCP: 8+2	♦ AK4	♦ J8			All Pass	
South HCP: 13+3	♣ J87643	♣ -				
Contract: 4 ♠ South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ AK972	♠ Q643		1 ♠	Pass	2 ♠
Vul: None	♥ J4	♥ 9753	Pass	3 ♠	All Pass	
North HCP: 15+1	♦ 73	♦ KT2				
South HCP: 6	♣ AK53	♣ J6				
Contract: 3 ♠ North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ AJ	♠ KQ53				1 ♥
Vul: N-S	♥ Q654	♥ KT873	Pass	3 ♥	Pass	3NT
North HCP: 10	♦ J53	♦ AT	Pass	4 ♥	All Pass	
South HCP: 16+1	♣ Q975	♣ A3				
Contract: 4 ♥ North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ J543	♠ Q986		1 ♥	Pass	2 ♥
Vul: Both	♥ AKQ54	♥ T982	3 ♦	3 ♥	All Pass	
North HCP: 14+1	♦ 4	♦ Q9				
South HCP: 6	♣ A76	♣ QT9				
Contract: 3 ♥ North						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 842	♠ AQJT97				1 ♠
Vul: E-W	♥ KT982	♥ A73	Pass	2 ♠	Pass	4 ♣ ¹
North HCP: 7+1	♦ K8	♦ AQ7	Pass	4 ♦	Pass	4 ♠
South HCP: 17+2	♣ J43	♣ 8	All Pass			
Contract: 4 ♠ South						

1. Splinter

South hands	Major_Suit_Fit
Board: 16 Dealer: South Vul: Both HCP: 13+3	♠ KQJ962 You bid first. ♥ AQT97 The opponents are silent. ♦ J8 ♣ -
Board: 17 Dealer: North Vul: None HCP: 6	♠ Q643 Partner bids first. ♥ 9753 The opponents are silent. ♦ KT2 ♣ J6
Board: 18 Dealer: South Vul: N-S HCP: 16+1	♠ KQ53 You bid first. ♥ KT873 The opponents are silent. ♦ AT ♣ A3
Board: 19 Dealer: North Vul: Both HCP: 6	♠ Q986 Partner bids first. ♥ T982 West (LHO) bids 3♦ if possible. ♦ Q9 ♣ QT9
Board: 20 Dealer: South Vul: E-W HCP: 17+2	♠ AQJT97 You bid first. ♥ A73 The opponents are silent. ♦ AQ7 ♣ 8

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ T73	♠ KQJ962				1 ♠
Vul: Both	♥ 2	♥ AQT97	Pass	2 ♠	Pass	4 ♠
North HCP: 8+2	♦ AK4	♦ J8			All Pass	
South HCP: 13+3	♣ J87643	♣ -				
Contract: 4 ♠ South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ AK972	♠ Q643		1 ♠	Pass	2 ♠
Vul: None	♥ J4	♥ 9753	Pass	3 ♠	All Pass	
North HCP: 15+1	♦ 73	♦ KT2				
South HCP: 6	♣ AK53	♣ J6				
Contract: 3 ♠ North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ AJ	♠ KQ53				1 ♥
Vul: N-S	♥ Q654	♥ KT873	Pass	3 ♥	Pass	3NT
North HCP: 10	♦ J53	♦ AT	Pass	4 ♥	All Pass	
South HCP: 16+1	♣ Q975	♣ A3				
Contract: 4 ♥ North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ J543	♠ Q986		1 ♥	Pass	2 ♥
Vul: Both	♥ AKQ54	♥ T982	3 ♦	3 ♥	All Pass	
North HCP: 14+1	♦ 4	♦ Q9				
South HCP: 6	♣ A76	♣ QT9				
Contract: 3 ♥ North						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 842	♠ AQJT97				1 ♠
Vul: E-W	♥ KT982	♥ A73	Pass	2 ♠	Pass	4 ♣ ¹
North HCP: 7+1	♦ K8	♦ AQ7	Pass	4 ♦	Pass	4 ♠
South HCP: 17+2	♣ J43	♣ 8	All Pass			
Contract: 4 ♠ South						

1. Splinter

North hands

Major_Suit_Fit

Board: 21	♠ KQ983	You bid first.
Dealer: North	♥ A97	The opponents are silent.
Vul: None	♦ AJ	
HCP: 18+1	♣ A94	

Board: 22	♠ AJ94	Partner bids first.
Dealer: South	♥ 97	East (LHO) bids 3♦ if possible.
Vul: N-S	♦ 97	
HCP: 8+1	♣ QJ843	

Board: 23	♠ 96	You bid first.
Dealer: North	♥ AJT95	West (RHO) bids 2♠ if possible.
Vul: Both	♦ KJ	
HCP: 14+1	♣ KQ73	

Board: 24	♠ JT64	Partner bids first.
Dealer: South	♥ T752	The opponents are silent.
Vul: E-W	♦ Q8	
HCP: 5	♣ Q86	

Board: 25	♠ QJT54	You bid first.
Dealer: North	♥ AQ97	The opponents are silent.
Vul: None	♦ J4	
HCP: 17+1	♣ AK	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ KQ983	♠ AJT5		1 ♠	Pass	2 ♠
Vul: None	♥ A97	♥ QT82	Pass	4 ♠	All Pass	
North HCP: 18+1	♦ AJ	♦ 984				
South HCP: 7	♣ A94	♣ T5				
Contract: 4 ♠ North						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ AJ94	♠ QT865			1 ♠	
Vul: N-S	♥ 97	♥ A865	Pass	2 ♠	3 ♦	3 ♠
North HCP: 8+1	♦ 97	♦ A	All Pass			
South HCP: 14+1	♣ QJ843	♣ A52				
Contract: 3 ♠ South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ 96	♠ T873		1 ♥	Pass	2 ♥
Vul: Both	♥ AJT95	♥ K63	2 ♠	3 ♥	All Pass	
North HCP: 14+1	♦ KJ	♦ QT				
South HCP: 6	♣ KQ73	♣ JT54				
Contract: 3 ♥ North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ JT64	♠ KQ973			1 ♠	
Vul: E-W	♥ T752	♥ K	Pass	2 ♠	All Pass	
North HCP: 5	♦ Q8	♦ K532				
South HCP: 14+1	♣ Q86	♣ KT4				
Contract: 2 ♠ North						

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ QJT54	♠ A97		1 ♠	Pass	2 ♠
Vul: None	♥ AQ97	♥ T	Pass	4 ♠	All Pass	
North HCP: 17+1	♦ J4	♦ K9763				
South HCP: 9+1	♣ AK	♣ Q965				
Contract: 4 ♠ North						

South hands**Major_Suit_Fit**

Board: 21	♠ AJT5	Partner bids first.
Dealer: North	♥ QT82	The opponents are silent.
Vul: None	♦ 984	
HCP: 7	♣ T5	

Board: 22	♠ QT865	You bid first.
Dealer: South	♥ A865	East (RHO) bids 3♦ if possible.
Vul: N-S	♦ A	
HCP: 14+1	♣ A52	

Board: 23	♠ T873	Partner bids first.
Dealer: North	♥ K63	West (LHO) bids 2♠ if possible.
Vul: Both	♦ QT	
HCP: 6	♣ JT54	

Board: 24	♠ KQ973	You bid first.
Dealer: South	♥ K	The opponents are silent.
Vul: E-W	♦ K532	
HCP: 14+1	♣ KT4	

Board: 25	♠ A97	Partner bids first.
Dealer: North	♥ T	The opponents are silent.
Vul: None	♦ K9763	
HCP: 9+1	♣ Q965	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ KQ983	♠ AJT5		1 ♠	Pass	2 ♠
Vul: None	♥ A97	♥ QT82	Pass	4 ♠	All Pass	
North HCP: 18+1	♦ AJ	♦ 984				
South HCP: 7	♣ A94	♣ T5				
Contract: 4 ♠ North						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ AJ94	♠ QT865			1 ♠	
Vul: N-S	♥ 97	♥ A865	Pass	2 ♠	3 ♦	3 ♠
North HCP: 8+1	♦ 97	♦ A	All Pass			
South HCP: 14+1	♣ QJ843	♣ A52				
Contract: 3 ♠ South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ 96	♠ T873		1 ♥	Pass	2 ♥
Vul: Both	♥ AJT95	♥ K63	2 ♠	3 ♥	All Pass	
North HCP: 14+1	♦ KJ	♦ QT				
South HCP: 6	♣ KQ73	♣ JT54				
Contract: 3 ♥ North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ JT64	♠ KQ973			1 ♠	
Vul: E-W	♥ T752	♥ K	Pass	2 ♠	All Pass	
North HCP: 5	♦ Q8	♦ K532				
South HCP: 14+1	♣ Q86	♣ KT4				
Contract: 2 ♠ North						

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ QJT54	♠ A97		1 ♠	Pass	2 ♠
Vul: None	♥ AQ97	♥ T	Pass	4 ♠	All Pass	
North HCP: 17+1	♦ J4	♦ K9763				
South HCP: 9+1	♣ AK	♣ Q965				
Contract: 4 ♠ North						

North hands

Major_Suit_Fit

Board: 26	♠ KJ64	Partner bids first.
Dealer: South	♥ 72	The opponents are silent.
Vul: E-W	♦ Q6	
HCP: 9+1	♣ QJT76	

Board: 27	♠ J74	You bid first.
Dealer: North	♥ AKJ852	The opponents are silent.
Vul: None	♦ A4	
HCP: 13+2	♣ 75	

Board: 28	♠ T54	Partner bids first.
Dealer: South	♥ Q42	The opponents are silent.
Vul: N-S	♦ AQJT53	
HCP: 9+2	♣ 8	

Board: 29	♠ 97	You bid first.
Dealer: North	♥ AKQ74	The opponents are silent.
Vul: None	♦ AQJ84	
HCP: 16+2	♣ 8	

Board: 30	♠ J9743	Partner bids first.
Dealer: South	♥ 92	The opponents are silent.
Vul: E-W	♦ 72	
HCP: 2+1	♣ J543	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ KJ64	♠ AQ832				1 ♠
Vul: E-W	♥ 72	♥ AK643	Pass	3 ♠	Pass	3NT
North HCP: 9+1	♦ Q6	♦ A4	Pass	4 ♠	Pass	4NT
South HCP: 17+2	♣ QJT76	♣ 2	Pass	5 ♦ ¹	Pass	5 ♠
Contract: 5 ♠ South			All Pass			

1. A=1/5 or 4/5

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ J74	♠ AQ8		1 ♥	Pass	3 ♥
Vul: None	♥ AKJ852	♥ Q643	Pass	4 ♥	All Pass	
North HCP: 13+2	♦ A4	♦ 9532				
South HCP: 11	♣ 75	♣ QJ				
Contract: 4 ♥ North						

Board: 28	North:	South:	W	N	E	S		
Dealer: South	♠ T54	♠ AKQJ632				1 ♠		
Vul: N-S	♥ Q42	♥ 6	Pass	2 ♠	Pass	4 ♦ ¹		
North HCP: 9+2	♦ AQJT53	♦ 2	Pass	4 ♠	All Pass			
South HCP: 13+3	♣ 8	♣ K764	1. Splinter					
Contract: 4 ♠ North								

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ 97	♠ AJ53		1 ♥	Pass	3 ♥
Vul: None	♥ AKQ74	♥ 8532	Pass	3NT	Pass	4 ♥
North HCP: 16+2	♦ AQJ84	♦ 32	All Pass			
South HCP: 9	♣ 8	♣ A92				
Contract: 4 ♥ South						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ J9743	♠ AKQT2				1 ♠
Vul: E-W	♥ 92	♥ AJ53	Pass	4 ♠	All Pass	
North HCP: 2+1	♦ 72	♦ Q3				
South HCP: 18+1	♣ J543	♣ Q2				
Contract: 4 ♠ North						

South hands**Major_Suit_Fit****Board: 26** ♠ AQ832 You bid first.

Dealer: South ♥ AK643 The opponents are silent.

Vul: E-W ♦ A4

HCP: 17+2 ♣ 2

Board: 27 ♠ AQ8 Partner bids first.

Dealer: North ♥ Q643 The opponents are silent.

Vul: None ♦ 9532

HCP: 11 ♣ QJ

Board: 28 ♠ AKQJ632 You bid first.

Dealer: South ♥ 6 The opponents are silent.

Vul: N-S ♦ 2

HCP: 13+3 ♣ K764

Board: 29 ♠ AJ53 Partner bids first.

Dealer: North ♥ 8532 The opponents are silent.

Vul: None ♦ 32

HCP: 9 ♣ A92

Board: 30 ♠ AKQT2 You bid first.

Dealer: South ♥ AJ53 The opponents are silent.

Vul: E-W ♦ Q3

HCP: 18+1 ♣ Q2

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ KJ64	♠ AQ832				1 ♠
Vul: E-W	♥ 72	♥ AK643	Pass	3 ♠	Pass	3NT
North HCP: 9+1	♦ Q6	♦ A4	Pass	4 ♠	Pass	4NT
South HCP: 17+2	♣ QJT76	♣ 2	Pass	5 ♦ ¹	Pass	5 ♠
Contract: 5 ♠ South			All Pass			

1. A=1/5 or 4/5

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ J74	♠ AQ8		1 ♥	Pass	3 ♥
Vul: None	♥ AKJ852	♥ Q643	Pass	4 ♥	All Pass	
North HCP: 13+2	♦ A4	♦ 9532				
South HCP: 11	♣ 75	♣ QJ				
Contract: 4 ♥ North						

Board: 28	North:	South:	W	N	E	S		
Dealer: South	♠ T54	♠ AKQJ632				1 ♠		
Vul: N-S	♥ Q42	♥ 6	Pass	2 ♠	Pass	4 ♦ ¹		
North HCP: 9+2	♦ AQJT53	♦ 2	Pass	4 ♠	All Pass			
South HCP: 13+3	♣ 8	♣ K764	1. Splinter					
Contract: 4 ♠ North								

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ 97	♠ AJ53		1 ♥	Pass	3 ♥
Vul: None	♥ AKQ74	♥ 8532	Pass	3NT	Pass	4 ♥
North HCP: 16+2	♦ AQJ84	♦ 32	All Pass			
South HCP: 9	♣ 8	♣ A92				
Contract: 4 ♥ South						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ J9743	♠ AKQT2				1 ♠
Vul: E-W	♥ 92	♥ AJ53	Pass	4 ♠	All Pass	
North HCP: 2+1	♦ 72	♦ Q3				
South HCP: 18+1	♣ J543	♣ Q2				
Contract: 4 ♠ North						

North hands

Major_Suit_Fit

Board: 31 ♠ A6 You bid first.

Dealer: North ♥ KQ763 The opponents are silent.

Vul: Both ♦ KJT53

HCP: 13+2 ♣ 5

Board: 32 ♠ KQ3 Partner bids first.

Dealer: South ♥ QT98 The opponents are silent.

Vul: N-S ♦ Q852

HCP: 9 ♣ 73

Board: 33 ♠ KT4 You bid first.

Dealer: North ♥ AKQ543 The opponents are silent.

Vul: Both ♦ KQ72

HCP: 17+2 ♣ -

Board: 34 ♠ KT LHO opens the bidding 1♥.

Dealer: East ♥ K9 Partner bids next.

Vul: None ♦ AJ54 West (RHO) bids 2♥ if possible.

HCP: 20+1 ♣ AKQT6 West (RHO) bids 3♥ if possible.

East (LHO) bids 4♥ if possible.

East (LHO) Doubles 5♦ if possible.

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ Q842		1♥	Pass	3♥
Vul: Both	♥ KQ763	♥ AT52	Pass	4♥	All Pass	
North HCP: 13+2	♦ KJT53	♦ 96				
South HCP: 9	♣ 5	♣ K72				
Contract: 4♥ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ KQ3	♠ 6			1♥	
Vul: N-S	♥ QT98	♥ AK765	Pass	3♥	Pass	4♥
North HCP: 9	♦ Q852	♦ J4	All Pass			
South HCP: 12+2	♣ 73	♣ KJT82				
Contract: 4♥ South						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ KT4	♠ A9872		1♥	Pass	2♥
Vul: Both	♥ AKQ543	♥ J72	Pass	4♣ ¹	Pass	4♥
North HCP: 17+2	♦ KQ72	♦ A963	All Pass			
South HCP: 9+1	♣ -	♣ 6	1. Splinter			
Contract: 4♥ South						

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ KT	♠ Q75		1♥	Pass	
Vul: None	♥ K9	♥ -	2♥	X	Pass	3♦
North HCP: 20+1	♦ AJ54	♦ 987632	3♥	4♦	4♥	5♦
South HCP: 2+2	♣ AKQT6	♣ 8732	Pass	Pass	X	All Pass
Contract: 5♦ X South						

South hands**Major_Suit_Fit**

Board: 31	♠ Q842	Partner bids first.
Dealer: North	♥ AT52	The opponents are silent.
Vul: Both	♦ 96	
HCP: 9	♣ K72	
 Board: 32	 ♠ 6	 You bid first.
Dealer: South	♥ AK765	The opponents are silent.
Vul: N-S	♦ J4	
HCP: 12+2	♣ KJT82	
 Board: 33	 ♠ A9872	 Partner bids first.
Dealer: North	♥ J72	The opponents are silent.
Vul: Both	♦ A963	
HCP: 9+1	♣ 6	
 Board: 34	 ♠ Q75	 RHO opens the bidding 1♥.
Dealer: East	♥ -	You bid next.
Vul: None	♦ 987632	West (LHO) bids 2♥ if possible.
HCP: 2+2	♣ 8732	West (LHO) bids 3♥ if possible. East (RHO) bids 4♥ if possible. East (RHO) Doubles 5♦ if possible.

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ Q842		1♥	Pass	3♥
Vul: Both	♥ KQ763	♥ AT52	Pass	4♥	All Pass	
North HCP: 13+2	♦ KJT53	♦ 96				
South HCP: 9	♣ 5	♣ K72				
Contract: 4♥ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ KQ3	♠ 6				1♥
Vul: N-S	♥ QT98	♥ AK765	Pass	3♥	Pass	4♥
North HCP: 9	♦ Q852	♦ J4	All Pass			
South HCP: 12+2	♣ 73	♣ KJT82				
Contract: 4♥ South						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ KT4	♠ A9872		1♥	Pass	2♥
Vul: Both	♥ AKQ543	♥ J72	Pass	4♣ ¹	Pass	4♥
North HCP: 17+2	♦ KQ72	♦ A963	All Pass			
South HCP: 9+1	♣ -	♣ 6	1. Splinter			
Contract: 4♥ South						

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ KT	♠ Q75		1♥	Pass	
Vul: None	♥ K9	♥ -	2♥	X	Pass	3♦
North HCP: 20+1	♦ AJ54	♦ 987632	3♥	4♦	4♥	5♦
South HCP: 2+2	♣ AKQT6	♣ 8732	Pass	Pass	X	All Pass
Contract: 5♦ X South						

North hands

Major_Suit_Fit

Board: 35 ♠ AKQJT3 You bid first.

Dealer: North ♥ 2 The opponents are silent.

Vul: E-W ♦ AK96

HCP: 17+2 ♣ 94

Board: 36 ♠ JT972 Partner bids first.

Dealer: South ♥ Q72 The opponents are silent.

Vul: Both ♦ 4

HCP: 10+1 ♣ AK73

Board: 37 ♠ A3 You bid first.

Dealer: North ♥ KJT32 The opponents are silent.

Vul: N-S ♦ JT

HCP: 16+1 ♣ AQJ5

Board: 38 ♠ 9 RHO opens the bidding 1♠.

Dealer: West ♥ JT872 You bid next.

Vul: N-S ♦ T6 East (LHO) bids 2♠ if possible.

HCP: 2+2 ♣ J9432 West (RHO) Doubles 3♦ if possible.

Board: 39 ♠ J53 You bid first.

Dealer: North ♥ AK754 West (RHO) Doubles 4♦ if possible.

Vul: None ♦ 8

HCP: 15+1 ♣ AK93

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AKQJT3	♠ 762		1 ♠	Pass	2 ♠
Vul: E-W	♥ 2	♥ AK95	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 17+2	♦ AK96	♦ Q843	All Pass			
South HCP: 9	♣ 94	♣ 85				1. Splinter
Contract: 4 ♠ South						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ JT972	♠ AK8				1 ♥
Vul: Both	♥ Q72	♥ AK9854	Pass	2 ♥	Pass	3 ♥
North HCP: 10+1	♦ 4	♦ T75	Pass	4 ♥	All Pass	
South HCP: 14+2	♣ AK73	♣ 5				
Contract: 4 ♥ North						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ T4		1 ♥	Pass	3 ♥
Vul: N-S	♥ KJT32	♥ Q975	Pass	3NT	Pass	4 ♥
North HCP: 16+1	♦ JT	♦ A42	All Pass			
South HCP: 9	♣ AQJ5	♣ KT83				
Contract: 4 ♥ South						

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ 9	♠ QT3	1 ♠	Pass	2 ♠	3 ♦
Vul: N-S	♥ JT872	♥ Q6	X	All Pass		
North HCP: 2+2	♦ T6	♦ A8732				
South HCP: 15+1	♣ J9432	♣ AKT				
Contract: 3 ♦ X South						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ J53	♠ AKT8		1 ♥	Pass	2 ♥
Vul: None	♥ AK754	♥ QT6	Pass	3 ♥	Pass	3 ♠
North HCP: 15+1	♦ 8	♦ 97	Pass	4 ♣	Pass	4 ♦
South HCP: 10	♣ AK93	♣ J765	X	Pass	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

South hands**Major_Suit_Fit**

Board: 35	♠ 762	Partner bids first.
Dealer: North	♥ AK95	The opponents are silent.
Vul: E-W	♦ Q843	
HCP: 9	♣ 85	

Board: 36	♠ AK8	You bid first.
Dealer: South	♥ AK9854	The opponents are silent.
Vul: Both	♦ T75	
HCP: 14+2	♣ 5	

Board: 37	♠ T4	Partner bids first.
Dealer: North	♥ Q975	The opponents are silent.
Vul: N-S	♦ A42	
HCP: 9	♣ KT83	

Board: 38	♠ QT3	LHO opens the bidding 1 ♠.
Dealer: West	♥ Q6	Partner bids next.
Vul: N-S	♦ A8732	East (RHO) bids 2 ♠ if possible.
HCP: 15+1	♣ AKT	West (LHO) Doubles 3 ♦ if possible.

Board: 39	♠ AKT8	Partner bids first.
Dealer: North	♥ QT6	West (LHO) Doubles 4 ♦ if possible.
Vul: None	♦ 97	
HCP: 10	♣ J765	

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AKQJT3	♠ 762		1 ♠	Pass	2 ♠
Vul: E-W	♥ 2	♥ AK95	Pass	4 ♥ ¹	Pass	4 ♠
North HCP: 17+2	♦ AK96	♦ Q843	All Pass			
South HCP: 9	♣ 94	♣ 85				1. Splinter
Contract: 4 ♠ South						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ JT972	♠ AK8				1 ♥
Vul: Both	♥ Q72	♥ AK9854	Pass	2 ♥	Pass	3 ♥
North HCP: 10+1	♦ 4	♦ T75	Pass	4 ♥	All Pass	
South HCP: 14+2	♣ AK73	♣ 5				
Contract: 4 ♥ North						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ T4		1 ♥	Pass	3 ♥
Vul: N-S	♥ KJT32	♥ Q975	Pass	3NT	Pass	4 ♥
North HCP: 16+1	♦ JT	♦ A42	All Pass			
South HCP: 9	♣ AQJ5	♣ KT83				
Contract: 4 ♥ South						

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ 9	♠ QT3	1 ♠	Pass	2 ♠	3 ♦
Vul: N-S	♥ JT872	♥ Q6	X	All Pass		
North HCP: 2+2	♦ T6	♦ A8732				
South HCP: 15+1	♣ J9432	♣ AKT				
Contract: 3 ♦ X South						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ J53	♠ AKT8		1 ♥	Pass	2 ♥
Vul: None	♥ AK754	♥ QT6	Pass	3 ♥	Pass	3 ♠
North HCP: 15+1	♦ 8	♦ 97	Pass	4 ♣	Pass	4 ♦
South HCP: 10	♣ AK93	♣ J765	X	Pass	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

North hands

Major_Suit_Fit

Board: 40	♠ J76	Partner bids first.
Dealer: South	♥ J9763	The opponents are silent.
Vul: Both	♦ T92	
HCP: 6+1	♣ AT	

Board: 41	♠ AT943	You bid first.
Dealer: North	♥ A754	The opponents are silent.
Vul: N-S	♦ 7	
HCP: 15+1	♣ AKT	

Board: 42	♠ KJ9	Partner bids first.
Dealer: South	♥ JT82	East (LHO) bids 3♣ if possible.
Vul: Both	♦ K9743	
HCP: 8+1	♣ 5	

Board: 43	♠ AK742	You bid first.
Dealer: North	♥ AT6	The opponents are silent.
Vul: E-W	♦ Q752	
HCP: 16+1	♣ K	

Board: 44	♠ QT9	Partner bids first.
Dealer: South	♥ K74	East (LHO) bids 3♣ if possible.
Vul: N-S	♦ AT9872	
HCP: 9+2	♣ 8	

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ J76	♠ AT2				1 ♥
Vul: Both	♥ J9763	♥ AK842	Pass	2 ♥	Pass	3 ♥
North HCP: 6+1	♦ T92	♦ KJ84	Pass	4 ♥	All Pass	
South HCP: 15+1	♣ AT	♣ 6				
Contract:	4 ♥ North					

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ AT943	♠ KQ762		1 ♠	Pass	4 ♠
Vul: N-S	♥ A754	♥ Q63	All Pass			
North HCP: 15+1	♦ 7	♦ J96				
South HCP: 9+1	♣ AKT	♣ J9				
Contract:	4 ♠ South					

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ KJ9	♠ AQT86				1 ♠
Vul: Both	♥ JT82	♥ Q743	Pass	2 ♠	3 ♣	3 ♠
North HCP: 8+1	♦ K9743	♦ -	All Pass			
South HCP: 12+1	♣ 5	♣ A974				
Contract:	3 ♠ South					

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ AK742	♠ JT85		1 ♠	Pass	4 ♠
Vul: E-W	♥ AT6	♥ 4	All Pass			
North HCP: 16+1	♦ Q752	♦ T4				
South HCP: 3+2	♣ K	♣ QT6543				
Contract:	4 ♠ South					

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ QT9	♠ AJ863				1 ♠
Vul: N-S	♥ K74	♥ QJT62	Pass	2 ♠	3 ♣	3 ♠
North HCP: 9+2	♦ AT9872	♦ Q	All Pass			
South HCP: 12+2	♣ 8	♣ Q4				
Contract:	3 ♠ South					

South hands**Major_Suit_Fit****Board: 40** ♠ AT2 You bid first.

Dealer: South ♥ AK842 The opponents are silent.

Vul: Both ♦ KJ84

HCP: 15+1 ♣ 6

Board: 41 ♠ KQ762 Partner bids first.

Dealer: North ♥ Q63 The opponents are silent.

Vul: N-S ♦ J96

HCP: 9+1 ♣ J9

Board: 42 ♠ AQT86 You bid first.

Dealer: South ♥ Q743 East (RHO) bids 3♣ if possible.

Vul: Both ♦ -

HCP: 12+1 ♣ A974

Board: 43 ♠ JT85 Partner bids first.

Dealer: North ♥ 4 The opponents are silent.

Vul: E-W ♦ T4

HCP: 3+2 ♣ QT6543

Board: 44 ♠ AJ863 You bid first.

Dealer: South ♥ QJT62 East (RHO) bids 3♣ if possible.

Vul: N-S ♦ Q

HCP: 12+2 ♣ Q4

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ J76	♠ AT2				1 ♥
Vul: Both	♥ J9763	♥ AK842	Pass	2 ♥	Pass	3 ♥
North HCP: 6+1	♦ T92	♦ KJ84	Pass	4 ♥	All Pass	
South HCP: 15+1	♣ AT	♣ 6				
Contract:	4 ♥ North					

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ AT943	♠ KQ762		1 ♠	Pass	4 ♠
Vul: N-S	♥ A754	♥ Q63	All Pass			
North HCP: 15+1	♦ 7	♦ J96				
South HCP: 9+1	♣ AKT	♣ J9				
Contract:	4 ♠ South					

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ KJ9	♠ AQT86				1 ♠
Vul: Both	♥ JT82	♥ Q743	Pass	2 ♠	3 ♣	3 ♠
North HCP: 8+1	♦ K9743	♦ -	All Pass			
South HCP: 12+1	♣ 5	♣ A974				
Contract:	3 ♠ South					

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ AK742	♠ JT85		1 ♠	Pass	4 ♠
Vul: E-W	♥ AT6	♥ 4	All Pass			
North HCP: 16+1	♦ Q752	♦ T4				
South HCP: 3+2	♣ K	♣ QT6543				
Contract:	4 ♠ South					

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ QT9	♠ AJ863				1 ♠
Vul: N-S	♥ K74	♥ QJT62	Pass	2 ♠	3 ♣	3 ♠
North HCP: 9+2	♦ AT9872	♦ Q	All Pass			
South HCP: 12+2	♣ 8	♣ Q4				
Contract:	3 ♠ South					

North hands

Major_Suit_Fit

Board: 45 ♠ A98653 You bid first.

Dealer: North ♥ KT The opponents are silent.

Vul: Both ♦ T2

HCP: 12+2 ♣ AJ6

Board: 46 ♠ 972 Partner bids first.

Dealer: South ♥ AJ9 The opponents are silent.

Vul: Both ♦ 875

HCP: 9 ♣ A876

Board: 47 ♠ AJ3 You bid first.

Dealer: North ♥ J9865 The opponents are silent.

Vul: None ♦ A62

HCP: 14+1 ♣ AT

Board: 48 ♠ J75 Partner bids first.

Dealer: South ♥ AJ53 The opponents are silent.

Vul: E-W ♦ J64

HCP: 7 ♣ 873

Board: 49 ♠ KQ54 You bid first.

Dealer: North ♥ AJ875 The opponents are silent.

Vul: Both ♦ K4

HCP: 15+1 ♣ Q8

Both hands (Answers Page)

Board: 45

Dealer: North

North:

♠ A98653

South:

♠ QJT4

W N E S

1 ♠ Pass 2 ♠

Vul: Both

♥ KT

♥ 742

All Pass

North HCP: 12+2

♦ T2

♦ A87

South HCP: 7

♣ AJ6

♣ T84

Contract: 2 ♠ South

Board: 46

Dealer: South

North:

♠ 972

South:

♠ 83

W N E S

1 ♥

Vul: Both

♥ AJ9

♥ KT864

Pass 2 ♥ All Pass

North HCP: 9

♦ 875

♦ KT

South HCP: 12+1

♣ A876

♣ KQJ9

Contract: 2 ♥ North

Board: 47

Dealer: North

North:

♠ AJ3

South:

♠ K98642

W N E S

1 ♥ Pass 2 ♥

Vul: None

♥ J9865

♥ KT2

All Pass

North HCP: 14+1

♦ A62

♦ 75

South HCP: 9+2

♣ AT

♣ K8

Contract: 2 ♥ South

Board: 48

Dealer: South

North:

♠ J75

South:

♠ AT84

W N E S

1 ♥

Vul: E-W

♥ AJ53

♥ Q9862

Pass 2 ♥ All Pass

North HCP: 7

♦ J64

♦ A9

South HCP: 14+1

♣ 873

♣ A6

Contract: 2 ♥ North

Board: 49

Dealer: North

North:

♠ KQ54

South:

♠ J93

W N E S

1 ♥ Pass 4 ♥

Vul: Both

♥ AJ875

♥ QT42

All Pass

North HCP: 15+1

♦ K4

♦ AT975

South HCP: 8+1

♣ Q8

♣ J

Contract: 4 ♥ South

South hands**Major_Suit_Fit**

Board: 45	♠ QJT4	Partner bids first.
Dealer: North	♥ 742	The opponents are silent.
Vul: Both	♦ A87	
HCP: 7	♣ T84	

Board: 46	♠ 83	You bid first.
Dealer: South	♥ KT864	The opponents are silent.
Vul: Both	♦ KT	
HCP: 12+1	♣ KQJ9	

Board: 47	♠ K98642	Partner bids first.
Dealer: North	♥ KT2	The opponents are silent.
Vul: None	♦ 75	
HCP: 9+2	♣ K8	

Board: 48	♠ AT84	You bid first.
Dealer: South	♥ Q9862	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 14+1	♣ A6	

Board: 49	♠ J93	Partner bids first.
Dealer: North	♥ QT42	The opponents are silent.
Vul: Both	♦ AT975	
HCP: 8+1	♣ J	

Both hands (Answers Page)

Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ A98653	♠ QJT4		1 ♠	Pass	2 ♠
Vul: Both	♥ KT	♥ 742		All Pass		
North HCP: 12+2	♦ T2	♦ A87				
South HCP: 7	♣ AJ6	♣ T84				
Contract: 2 ♠ South						

Board: 46

	North:	South:	W	N	E	S
Dealer: South	♠ 972	♠ 83				1 ♥
Vul: Both	♥ AJ9	♥ KT864	Pass	2 ♥	All Pass	
North HCP: 9	♦ 875	♦ KT				
South HCP: 12+1	♣ A876	♣ KQJ9				
Contract: 2 ♥ North						

Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ K98642		1 ♥	Pass	2 ♥
Vul: None	♥ J9865	♥ KT2		All Pass		
North HCP: 14+1	♦ A62	♦ 75				
South HCP: 9+2	♣ AT	♣ K8				
Contract: 2 ♥ South						

Board: 48

	North:	South:	W	N	E	S
Dealer: South	♠ J75	♠ AT84				1 ♥
Vul: E-W	♥ AJ53	♥ Q9862	Pass	2 ♥	All Pass	
North HCP: 7	♦ J64	♦ A9				
South HCP: 14+1	♣ 873	♣ A6				
Contract: 2 ♥ North						

Board: 49

	North:	South:	W	N	E	S
Dealer: North	♠ KQ54	♠ J93		1 ♥	Pass	4 ♥
Vul: Both	♥ AJ875	♥ QT42		All Pass		
North HCP: 15+1	♦ K4	♦ AT975				
South HCP: 8+1	♣ Q8	♣ J				
Contract: 4 ♥ South						

North hands

Major_Suit_Fit

Board: 50	♠ T54	Partner bids first.
Dealer: South	♥ AQ6	The opponents are silent.
Vul: N-S	♦ T983	
HCP: 7	♣ J84	

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ T54	♠ AJ8763				1 ♠
Vul: N-S	♥ AQ6	♥ K43	Pass	2 ♠	All Pass	
North HCP: 7	♦ T983	♦ KQ2				
South HCP: 13+2	♣ J84	♣ T				
Contract: 2 ♠	North					

South hands

Major_Suit_Fit

Board: 50 ♠ AJ8763 You bid first.

Dealer: South ♥ K43 The opponents are silent.

Vul: N-S ♦ KQ2

HCP: 13+2 ♣ T

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ T54	♠ AJ8763				1 ♠
Vul: N-S	♥ AQ6	♥ K43	Pass	2 ♠	All Pass	
North HCP: 7	♦ T983	♦ KQ2				
South HCP: 13+2	♣ J84	♣ T				
Contract: 2 ♠	North					