

<b>Board: 1</b>	♠ AQJ	You are dealer.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: N-S	♦ T95	
HCP: 25	♣ AKQ4	

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<b>Board: 2</b>	♠ 63	Partner is dealer.
Dealer: South	♥ K9863	The opponents are silent.
Vul: Both	♦ K73	
HCP: 7+1	♣ J72	

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<b>Board: 3</b>	♠ K5	You are dealer.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: N-S	♦ AKQ4	
HCP: 25	♣ KJT8	

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<b>Board: 4</b>	♠ 3	Partner is dealer.
Dealer: South	♥ A986	The opponents are silent.
Vul: E-W	♦ T974	
HCP: 5	♣ J963	

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<b>Board: 5</b>	♠ A985	You are dealer.
Dealer: North	♥ AK93	The opponents are silent.
Vul: Both	♦ AK7	
HCP: 25	♣ AK	

## Both hands (Answers Page)

### Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ	♠ T7654		3NT	All Pass	
Vul: N-S	♥ AKQ	♥ J6				
North HCP: 25	♦ T95	♦ KJ3				
South HCP: 5+1	♣ AKQ4	♣ T65				
Contract: 3NT North						

### Board: 2

	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ AKQ				3NT
Vul: Both	♥ K9863	♥ AJ54	Pass	6NT	All Pass	
North HCP: 7+1	♦ K73	♦ AQ				
South HCP: 26	♣ J72	♣ AQ65				
Contract: 6NT North						

### Board: 3

	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ 9742		3NT	Pass	4NT
Vul: N-S	♥ AKQ	♥ J5	All Pass			
North HCP: 25	♦ AKQ4	♦ 932				
South HCP: 5	♣ KJT8	♣ A632				
Contract: 4NT South						

### Board: 4

	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AK4				3NT
Vul: E-W	♥ A986	♥ KJT	Pass	4NT	All Pass	
North HCP: 5	♦ T974	♦ AK86				
South HCP: 25	♣ J963	♣ AK4				
Contract: 4NT North						

### Board: 5

	North:	South:	W	N	E	S
Dealer: North	♠ A985	♠ KJ732		3NT	Pass	6NT
Vul: Both	♥ AK93	♥ 54	All Pass			
North HCP: 25	♦ AK7	♦ QJ853				
South HCP: 8+2	♣ AK	♣ J				
Contract: 6NT South						

<b>Board: 1</b>	♠ T7654	Partner is dealer.
Dealer: North	♥ J6	The opponents are silent.
Vul: N-S	♦ KJ3	
HCP: 5+1	♣ T65	

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<b>Board: 2</b>	♠ AKQ	You are dealer.
Dealer: South	♥ AJ54	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 26	♣ AQ65	

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<b>Board: 3</b>	♠ 9742	Partner is dealer.
Dealer: North	♥ J5	The opponents are silent.
Vul: N-S	♦ 932	
HCP: 5	♣ A632	

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<b>Board: 4</b>	♠ AK4	You are dealer.
Dealer: South	♥ KJT	The opponents are silent.
Vul: E-W	♦ AK86	
HCP: 25	♣ AK4	

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<b>Board: 5</b>	♠ KJ732	Partner is dealer.
Dealer: North	♥ 54	The opponents are silent.
Vul: Both	♦ QJ853	
HCP: 8+2	♣ J	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AQJ	♠ T7654		3NT	All Pass	
Vul: N-S	♥ AKQ	♥ J6				
North HCP: 25	♦ T95	♦ KJ3				
South HCP: 5+1	♣ AKQ4	♣ T65				
Contract: 3NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ AKQ				3NT
Vul: Both	♥ K9863	♥ AJ54	Pass	6NT	All Pass	
North HCP: 7+1	♦ K73	♦ AQ				
South HCP: 26	♣ J72	♣ AQ65				
Contract: 6NT North						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ 9742		3NT	Pass	4NT
Vul: N-S	♥ AKQ	♥ J5	All Pass			
North HCP: 25	♦ AKQ4	♦ 932				
South HCP: 5	♣ KJT8	♣ A632				
Contract: 4NT South						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AK4				3NT
Vul: E-W	♥ A986	♥ KJT	Pass	4NT	All Pass	
North HCP: 5	♦ T974	♦ AK86				
South HCP: 25	♣ J963	♣ AK4				
Contract: 4NT North						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ A985	♠ KJ732		3NT	Pass	6NT
Vul: Both	♥ AK93	♥ 54	All Pass			
North HCP: 25	♦ AK7	♦ QJ853				
South HCP: 8+2	♣ AK	♣ J				
Contract: 6NT South						

<b>Board: 6</b>	♠ K73	Partner is dealer.
Dealer: South	♥ K7	The opponents are silent.
Vul: E-W	♦ T94	
HCP: 8+1	♣ QT876	

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<b>Board: 7</b>	♠ AJT	You are dealer.
Dealer: North	♥ AK7	The opponents are silent.
Vul: Both	♦ AK3	
HCP: 26	♣ AK95	

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<b>Board: 8</b>	♠ Q9	Partner is dealer.
Dealer: South	♥ J932	The opponents are silent.
Vul: None	♦ 9852	
HCP: 7	♣ A82	

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<b>Board: 9</b>	♠ -	Partner is dealer.
Dealer: South	♥ KJ9543	The opponents are silent.
Vul: N-S	♦ QJT32	
HCP: 7+3	♣ 53	

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<b>Board: 10</b>	♠ KJ3	You are dealer.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: Both	♦ AK3	
HCP: 26	♣ AQJ5	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 25

Contract: 6NT North

North:

♠ K73

♥ K7

♦ T94

♣ QT876

South:

♠ AQ

♥ A654

♦ AK53

♣ AKJ

W	N	E	S
			3NT

Pass	6NT	All Pass	
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### Board: 7

Dealer: North

Vul: Both

North HCP: 26

South HCP: 8

Contract: 6NT South

North:

♠ AJT

♥ AK7

♦ AK3

♣ AK95

South:

♠ Q974

♥ Q632

♦ J7

♣ QJT

W	N	E	S
	3NT	Pass	6NT

All Pass

### Board: 8

Dealer: South

Vul: None

North HCP: 7

South HCP: 25

Contract: 6NT North

North:

♠ Q9

♥ J932

♦ 9852

♣ A82

South:

♠ AKJ

♥ AK6

♦ AQJ6

♣ QJ3

W	N	E	S
			3NT

Pass	6NT	All Pass	
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### Board: 9

Dealer: South

Vul: N-S

North HCP: 7+3

South HCP: 27

Contract: 6♥ North

North:

♠ -

♥ KJ9543

♦ QJT32

♣ 53

South:

♠ AKQ

♥ A2

♦ AK75

♣ AK94

W	N	E	S
			3NT

Pass	6♥	All Pass	
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### Board: 10

Dealer: North

Vul: Both

North HCP: 26

South HCP: 6+3

Contract: 6♠ South

North:

♠ KJ3

♥ AKJ

♦ AK3

♣ AQJ5

South:

♠ AT98765

♥ 9

♦ QT42

♣ 4

W	N	E	S
	3NT	Pass	6♠

All Pass

<b>Board: 6</b>	♠ AQ	You are dealer.
Dealer: South	♥ A654	The opponents are silent.
Vul: E-W	♦ AK53	
HCP: 25	♣ AKJ	

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<b>Board: 7</b>	♠ Q974	Partner is dealer.
Dealer: North	♥ Q632	The opponents are silent.
Vul: Both	♦ J7	
HCP: 8	♣ QJT	

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<b>Board: 8</b>	♠ AKJ	You are dealer.
Dealer: South	♥ AK6	The opponents are silent.
Vul: None	♦ AQJ6	
HCP: 25	♣ QJ3	

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<b>Board: 9</b>	♠ AKQ	You are dealer.
Dealer: South	♥ A2	The opponents are silent.
Vul: N-S	♦ AK75	
HCP: 27	♣ AK94	

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<b>Board: 10</b>	♠ AT98765	Partner is dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: Both	♦ QT42	
HCP: 6+3	♣ 4	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 25

Contract: 6NT North

North:

♠ K73

♥ K7

♦ T94

♣ QT876

South:

♠ AQ

♥ A654

♦ AK53

♣ AKJ

W	N	E	S
			3NT

Pass	6NT	All Pass	
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### Board: 7

Dealer: North

Vul: Both

North HCP: 26

South HCP: 8

Contract: 6NT South

North:

♠ AJT

♥ AK7

♦ AK3

♣ AK95

South:

♠ Q974

♥ Q632

♦ J7

♣ QJT

W	N	E	S
	3NT	Pass	6NT

All Pass

### Board: 8

Dealer: South

Vul: None

North HCP: 7

South HCP: 25

Contract: 6NT North

North:

♠ Q9

♥ J932

♦ 9852

♣ A82

South:

♠ AKJ

♥ AK6

♦ AQJ6

♣ QJ3

W	N	E	S
			3NT

Pass	6NT	All Pass	
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### Board: 9

Dealer: South

Vul: N-S

North HCP: 7+3

South HCP: 27

Contract: 6♥ North

North:

♠ -

♥ KJ9543

♦ QJT32

♣ 53

South:

♠ AKQ

♥ A2

♦ AK75

♣ AK94

W	N	E	S
			3NT

Pass	6♥	All Pass	
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### Board: 10

Dealer: North

Vul: Both

North HCP: 26

South HCP: 6+3

Contract: 6♠ South

North:

♠ KJ3

♥ AKJ

♦ AK3

♣ AQJ5

South:

♠ AT98765

♥ 9

♦ QT42

♣ 4

W	N	E	S
	3NT	Pass	6♠

All Pass



<b>Board: 11</b>	♠ AT73	You are dealer.
Dealer: North	♥ AKJ2	The opponents are silent.
Vul: None	♦ AK	
HCP: 26	♣ AK7	

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<b>Board: 12</b>	♠ 65	Partner is dealer.
Dealer: South	♥ 632	The opponents are silent.
Vul: N-S	♦ T42	
HCP: 5+1	♣ AJ987	

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<b>Board: 13</b>	♠ AK97	You are dealer.
Dealer: North	♥ AKT	The opponents are silent.
Vul: E-W	♦ AKQT	
HCP: 27	♣ KJ	

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<b>Board: 14</b>	♠ K75	Partner is dealer.
Dealer: South	♥ K2	The opponents are silent.
Vul: N-S	♦ Q642	
HCP: 9	♣ J984	

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<b>Board: 15</b>	♠ AKQ8	You are dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: E-W	♦ AKQ5	
HCP: 25	♣ K98	

## Both hands (Answers Page)

### Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ AT73	♠ K96		3NT	Pass	6NT
Vul: None	♥ AKJ2	♥ QT9	All Pass			
North HCP: 26	♦ AK	♦ 95				
South HCP: 7+1	♣ AK7	♣ QT954				
Contract: 6NT South						

### Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ AKQ9				3NT
Vul: N-S	♥ 632	♥ AKJ7	Pass	4NT	All Pass	
North HCP: 5+1	♦ T42	♦ AKQ				
South HCP: 26	♣ AJ987	♣ T4				
Contract: 4NT North						

### Board: 13

	North:	South:	W	N	E	S
Dealer: North	♠ AK97	♠ 65		3NT	Pass	6NT
Vul: E-W	♥ AKT	♥ Q87	All Pass			
North HCP: 27	♦ AKQT	♦ 9652				
South HCP: 8	♣ KJ	♣ AQ83				
Contract: 6NT South						

### Board: 14

	North:	South:	W	N	E	S
Dealer: South	♠ K75	♠ AQJ				3NT
Vul: N-S	♥ K2	♥ Q4	Pass	6NT	All Pass	
North HCP: 9	♦ Q642	♦ AKT3				
South HCP: 25	♣ J984	♣ AKQT				
Contract: 6NT North						

### Board: 15

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ8	♠ J95		3NT	Pass	4NT
Vul: E-W	♥ A2	♥ KQ63	All Pass			
North HCP: 25	♦ AKQ5	♦ 764				
South HCP: 6	♣ K98	♣ 653				
Contract: 4NT South						

<b>Board: 11</b>	♠ K96	Partner is dealer.
Dealer: North	♥ QT9	The opponents are silent.
Vul: None	♦ 95	
HCP: 7+1	♣ QT954	

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<b>Board: 12</b>	♠ AKQ9	You are dealer.
Dealer: South	♥ AKJ7	The opponents are silent.
Vul: N-S	♦ AKQ	
HCP: 26	♣ T4	

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<b>Board: 13</b>	♠ 65	Partner is dealer.
Dealer: North	♥ Q87	The opponents are silent.
Vul: E-W	♦ 9652	
HCP: 8	♣ AQ83	

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<b>Board: 14</b>	♠ AQJ	You are dealer.
Dealer: South	♥ Q4	The opponents are silent.
Vul: N-S	♦ AKT3	
HCP: 25	♣ AKQT	

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<b>Board: 15</b>	♠ J95	Partner is dealer.
Dealer: North	♥ KQ63	The opponents are silent.
Vul: E-W	♦ 764	
HCP: 6	♣ 653	

## Both hands (Answers Page)

### Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ AT73	♠ K96		3NT	Pass	6NT
Vul: None	♥ AKJ2	♥ QT9	All Pass			
North HCP: 26	♦ AK	♦ 95				
South HCP: 7+1	♣ AK7	♣ QT954				
Contract: 6NT South						

### Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ AKQ9				3NT
Vul: N-S	♥ 632	♥ AKJ7	Pass	4NT	All Pass	
North HCP: 5+1	♦ T42	♦ AKQ				
South HCP: 26	♣ AJ987	♣ T4				
Contract: 4NT North						

### Board: 13

	North:	South:	W	N	E	S
Dealer: North	♠ AK97	♠ 65		3NT	Pass	6NT
Vul: E-W	♥ AKT	♥ Q87	All Pass			
North HCP: 27	♦ AKQT	♦ 9652				
South HCP: 8	♣ KJ	♣ AQ83				
Contract: 6NT South						

### Board: 14

	North:	South:	W	N	E	S
Dealer: South	♠ K75	♠ AQJ				3NT
Vul: N-S	♥ K2	♥ Q4	Pass	6NT	All Pass	
North HCP: 9	♦ Q642	♦ AKT3				
South HCP: 25	♣ J984	♣ AKQT				
Contract: 6NT North						

### Board: 15

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ8	♠ J95		3NT	Pass	4NT
Vul: E-W	♥ A2	♥ KQ63	All Pass			
North HCP: 25	♦ AKQ5	♦ 764				
South HCP: 6	♣ K98	♣ 653				
Contract: 4NT South						

<b>Board: 16</b>	♠ Q632	Partner is dealer.
Dealer: South	♥ 8732	The opponents are silent.
Vul: Both	♦ J5	
HCP: 6	♣ QJ5	

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<b>Board: 17</b>	♠ AJ7	You are dealer.
Dealer: North	♥ AKQT	The opponents are silent.
Vul: N-S	♦ AQJ9	
HCP: 25	♣ A5	

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<b>Board: 18</b>	♠ AQ54	You are dealer.
Dealer: North	♥ A5	The opponents are silent.
Vul: E-W	♦ AKT	
HCP: 26	♣ AKQT	

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<b>Board: 19</b>	♠ AKQ4	You are dealer.
Dealer: North	♥ AJ3	The opponents are silent.
Vul: Both	♦ AK72	
HCP: 26	♣ AJ	

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<b>Board: 20</b>	♠ J987	Partner is dealer.
Dealer: South	♥ J7	The opponents are silent.
Vul: None	♦ KQ94	
HCP: 10	♣ KT6	

## Both hands (Answers Page)

### Board: 16

	North:	South:	W	N	E	S
Dealer: South	♠ Q632	♠ A84				3NT
Vul: Both	♥ 8732	♥ AQ6	Pass	4NT	All Pass	
North HCP: 6	♦ J5	♦ AKQ4				
South HCP: 26	♣ QJ5	♣ AKT				
Contract: 4NT North						

### Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ AJ7	♠ K854		3NT	Pass	6NT
Vul: N-S	♥ AKQT	♥ J932	All Pass			
North HCP: 25	♦ AQJ9	♦ K52				
South HCP: 9	♣ A5	♣ Q6				
Contract: 6NT South						

### Board: 18

	North:	South:	W	N	E	S
Dealer: North	♠ AQ54	♠ K83		3NT	Pass	6♥
Vul: E-W	♥ A5	♥ KQJT84	All Pass			
North HCP: 26	♦ AKT	♦ Q83				
South HCP: 11+2	♣ AKQT	♣ 3				
Contract: 6♥ South						

### Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ4	♠ J976		3NT	Pass	6NT
Vul: Both	♥ AJ3	♥ Q52	All Pass			
North HCP: 26	♦ AK72	♦ T				
South HCP: 8+1	♣ AJ	♣ KQ986				
Contract: 6NT South						

### Board: 20

	North:	South:	W	N	E	S
Dealer: South	♠ J987	♠ AKQ				3NT
Vul: None	♥ J7	♥ AK4	Pass	6NT	All Pass	
North HCP: 10	♦ KQ94	♦ A82				
South HCP: 27	♣ KT6	♣ AQJ7				
Contract: 6NT North						

<b>Board: 16</b>	♠ A84	You are dealer.
Dealer: South	♥ AQ6	The opponents are silent.
Vul: Both	♦ AKQ4	
HCP: 26	♣ AKT	

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<b>Board: 17</b>	♠ K854	Partner is dealer.
Dealer: North	♥ J932	The opponents are silent.
Vul: N-S	♦ K52	
HCP: 9	♣ Q6	

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<b>Board: 18</b>	♠ K83	Partner is dealer.
Dealer: North	♥ KQJT84	The opponents are silent.
Vul: E-W	♦ Q83	
HCP: 11+2	♣ 3	

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<b>Board: 19</b>	♠ J976	Partner is dealer.
Dealer: North	♥ Q52	The opponents are silent.
Vul: Both	♦ T	
HCP: 8+1	♣ KQ986	

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<b>Board: 20</b>	♠ AKQ	You are dealer.
Dealer: South	♥ AK4	The opponents are silent.
Vul: None	♦ A82	
HCP: 27	♣ AQJ7	

## Both hands (Answers Page)

### Board: 16

	North:	South:	W	N	E	S
Dealer: South	♠ Q632	♠ A84				3NT
Vul: Both	♥ 8732	♥ AQ6	Pass	4NT	All Pass	
North HCP: 6	♦ J5	♦ AKQ4				
South HCP: 26	♣ QJ5	♣ AKT				
Contract: 4NT North						

### Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ AJ7	♠ K854		3NT	Pass	6NT
Vul: N-S	♥ AKQT	♥ J932	All Pass			
North HCP: 25	♦ AQJ9	♦ K52				
South HCP: 9	♣ A5	♣ Q6				
Contract: 6NT South						

### Board: 18

	North:	South:	W	N	E	S
Dealer: North	♠ AQ54	♠ K83		3NT	Pass	6♥
Vul: E-W	♥ A5	♥ KQJT84	All Pass			
North HCP: 26	♦ AKT	♦ Q83				
South HCP: 11+2	♣ AKQT	♣ 3				
Contract: 6♥ South						

### Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ4	♠ J976		3NT	Pass	6NT
Vul: Both	♥ AJ3	♥ Q52	All Pass			
North HCP: 26	♦ AK72	♦ T				
South HCP: 8+1	♣ AJ	♣ KQ986				
Contract: 6NT South						

### Board: 20

	North:	South:	W	N	E	S
Dealer: South	♠ J987	♠ AKQ				3NT
Vul: None	♥ J7	♥ AK4	Pass	6NT	All Pass	
North HCP: 10	♦ KQ94	♦ A82				
South HCP: 27	♣ KT6	♣ AQJ7				
Contract: 6NT North						



<b>Board: 21</b>	♠ KJ8	You are dealer.
Dealer: North	♥ AQ6	The opponents are silent.
Vul: E-W	♦ AKQ32	
HCP: 26+1	♣ AK	

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<b>Board: 22</b>	♠ 652	Partner is dealer.
Dealer: South	♥ 65	The opponents are silent.
Vul: None	♦ T854	
HCP: 5	♣ AJT9	

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<b>Board: 23</b>	♠ AK92	You are dealer.
Dealer: North	♥ AKQ2	The opponents are silent.
Vul: N-S	♦ AQ9	
HCP: 26	♣ AT	

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<b>Board: 24</b>	♠ 654	Partner is dealer.
Dealer: South	♥ 5	The opponents are silent.
Vul: Both	♦ QJ94	
HCP: 5+1	♣ Q9762	

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<b>Board: 25</b>	♠ AK42	You are dealer.
Dealer: North	♥ AK42	The opponents are silent.
Vul: None	♦ AKJ	
HCP: 25	♣ K8	

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: E-W

North HCP: 26+1

South HCP: 9

Contract: 6NT South

North:

♠ KJ8

♥ AQ6

♦ AKQ32

♣ AK

South:

♠ A532

♥ K5

♦ T975

♣ Q76

W	N	E	S
	3NT	Pass	6NT

All Pass

### Board: 22

Dealer: South

Vul: None

North HCP: 5

South HCP: 26

Contract: 4NT North

North:

♠ 652

♥ 65

♦ T854

♣ AJT9

South:

♠ AKQJ

♥ AK

♦ AQ93

♣ K87

W	N	E	S
			3NT

Pass 4NT All Pass

### Board: 23

Dealer: North

Vul: N-S

North HCP: 26

South HCP: 5+1

Contract: 4NT South

North:

♠ AK92

♥ AKQ2

♦ AQ9

♣ AT

South:

♠ T84

♥ T

♦ J764

♣ KJ864

W	N	E	S
	3NT	Pass	4NT

All Pass

### Board: 24

Dealer: South

Vul: Both

North HCP: 5+1

South HCP: 25

Contract: 4NT North

North:

♠ 654

♥ 5

♦ QJ94

♣ Q9762

South:

♠ AK

♥ AKT9

♦ AKT3

♣ AT5

W	N	E	S
			3NT

Pass 4NT All Pass

### Board: 25

Dealer: North

Vul: None

North HCP: 25

South HCP: 8+1

Contract: 6NT South

North:

♠ AK42

♥ AK42

♦ AKJ

♣ K8

South:

♠ J97

♥ QJT85

♦ 9

♣ A542

W	N	E	S
	3NT	Pass	6NT

All Pass

<b>Board: 21</b>	♠ A532	Partner is dealer.
Dealer: North	♥ K5	The opponents are silent.
Vul: E-W	♦ T975	
HCP: 9	♣ Q76	

---

<b>Board: 22</b>	♠ AKQJ	You are dealer.
Dealer: South	♥ AK	The opponents are silent.
Vul: None	♦ AQ93	
HCP: 26	♣ K87	

---

<b>Board: 23</b>	♠ T84	Partner is dealer.
Dealer: North	♥ T	The opponents are silent.
Vul: N-S	♦ J764	
HCP: 5+1	♣ KJ864	

---

<b>Board: 24</b>	♠ AK	You are dealer.
Dealer: South	♥ AKT9	The opponents are silent.
Vul: Both	♦ AKT3	
HCP: 25	♣ AT5	

---

<b>Board: 25</b>	♠ J97	Partner is dealer.
Dealer: North	♥ QJT85	The opponents are silent.
Vul: None	♦ 9	
HCP: 8+1	♣ A542	

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: E-W

North HCP: 26+1

South HCP: 9

Contract: 6NT South

North:

♠ KJ8

♥ AQ6

♦ AKQ32

♣ AK

South:

♠ A532

♥ K5

♦ T975

♣ Q76

W	N	E	S
	3NT	Pass	6NT
All Pass			

### Board: 22

Dealer: South

Vul: None

North HCP: 5

South HCP: 26

Contract: 4NT North

North:

♠ 652

♥ 65

♦ T854

♣ AJT9

South:

♠ AKQJ

♥ AK

♦ AQ93

♣ K87

W	N	E	S
			3NT
Pass	4NT	All Pass	

### Board: 23

Dealer: North

Vul: N-S

North HCP: 26

South HCP: 5+1

Contract: 4NT South

North:

♠ AK92

♥ AKQ2

♦ AQ9

♣ AT

South:

♠ T84

♥ T

♦ J764

♣ KJ864

W	N	E	S
	3NT	Pass	4NT
All Pass			

### Board: 24

Dealer: South

Vul: Both

North HCP: 5+1

South HCP: 25

Contract: 4NT North

North:

♠ 654

♥ 5

♦ QJ94

♣ Q9762

South:

♠ AK

♥ AKT9

♦ AKT3

♣ AT5

W	N	E	S
			3NT
Pass	4NT	All Pass	

### Board: 25

Dealer: North

Vul: None

North HCP: 25

South HCP: 8+1

Contract: 6NT South

North:

♠ AK42

♥ AK42

♦ AKJ

♣ K8

South:

♠ J97

♥ QJT85

♦ 9

♣ A542

W	N	E	S
	3NT	Pass	6NT
All Pass			

<b>Board: 26</b>	♠ KQ97	Partner is dealer.
Dealer: South	♥ T	The opponents are silent.
Vul: N-S	♦ J864	
HCP: 8	♣ QT54	

---

<b>Board: 27</b>	♠ AKQ3	You are dealer.
Dealer: North	♥ A32	The opponents are silent.
Vul: E-W	♦ AKQ6	
HCP: 26	♣ A2	

---

<b>Board: 28</b>	♠ K5	Partner is dealer.
Dealer: South	♥ 863	The opponents are silent.
Vul: None	♦ JT5	
HCP: 8+1	♣ AT875	

---

<b>Board: 29</b>	♠ A75	You are dealer.
Dealer: North	♥ AK	The opponents are silent.
Vul: E-W	♦ AQJ2	
HCP: 25	♣ AKT4	

---

<b>Board: 30</b>	♠ KQT98	Partner is dealer.
Dealer: South	♥ K6	The opponents are silent.
Vul: Both	♦ T97654	
HCP: 8+3	♣ -	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 25

Contract: 6NT North

North:

♠ KQ97

♥ T

♦ J864

♣ QT54

South:

♠ AJ

♥ AKQ8

♦ A32

♣ AK76

W N E S

Pass 6NT All Pass 3NT

### Board: 27

Dealer: North

Vul: E-W

North HCP: 26

South HCP: 5

Contract: 4NT South

North:

♠ AKQ3

♥ A32

♦ AKQ6

♣ A2

South:

♠ T82

♥ K85

♦ JT73

♣ J74

W N E S

All Pass 3NT Pass 4NT

### Board: 28

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 25+1

Contract: 6NT North

North:

♠ K5

♥ 863

♦ JT5

♣ AT875

South:

♠ AT2

♥ AK4

♦ AKQ84

♣ KQ

W N E S

Pass 6NT All Pass 3NT

### Board: 29

Dealer: North

Vul: E-W

North HCP: 25

South HCP: 9

Contract: 6NT South

North:

♠ A75

♥ AK

♦ AQJ2

♣ AKT4

South:

♠ KT9

♥ Q2

♦ K843

♣ J973

W N E S

All Pass 3NT Pass 6NT

### Board: 30

Dealer: South

Vul: Both

North HCP: 8+3

South HCP: 26

Contract: 6NT North

North:

♠ KQT98

♥ K6

♦ T97654

♣ -

South:

♠ A64

♥ AQ52

♦ AQ

♣ AKQJ

W N E S

Pass 6NT All Pass 3NT

<b>Board: 26</b>	♠ AJ	You are dealer.
Dealer: South	♥ AKQ8	The opponents are silent.
Vul: N-S	♦ A32	
HCP: 25	♣ AK76	

---

<b>Board: 27</b>	♠ T82	Partner is dealer.
Dealer: North	♥ K85	The opponents are silent.
Vul: E-W	♦ JT73	
HCP: 5	♣ J74	

---

<b>Board: 28</b>	♠ AT2	You are dealer.
Dealer: South	♥ AK4	The opponents are silent.
Vul: None	♦ AKQ84	
HCP: 25+1	♣ KQ	

---

<b>Board: 29</b>	♠ KT9	Partner is dealer.
Dealer: North	♥ Q2	The opponents are silent.
Vul: E-W	♦ K843	
HCP: 9	♣ J973	

---

<b>Board: 30</b>	♠ A64	You are dealer.
Dealer: South	♥ AQ52	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 26	♣ AKQJ	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 25

Contract: 6NT North

North:

♠ KQ97

♥ T

♦ J864

♣ QT54

South:

♠ AJ

♥ AKQ8

♦ A32

♣ AK76

W N E S

Pass 6NT All Pass 3NT

### Board: 27

Dealer: North

Vul: E-W

North HCP: 26

South HCP: 5

Contract: 4NT South

North:

♠ AKQ3

♥ A32

♦ AKQ6

♣ A2

South:

♠ T82

♥ K85

♦ JT73

♣ J74

W N E S

All Pass 3NT Pass 4NT

### Board: 28

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 25+1

Contract: 6NT North

North:

♠ K5

♥ 863

♦ JT5

♣ AT875

South:

♠ AT2

♥ AK4

♦ AKQ84

♣ KQ

W N E S

Pass 6NT All Pass 3NT

### Board: 29

Dealer: North

Vul: E-W

North HCP: 25

South HCP: 9

Contract: 6NT South

North:

♠ A75

♥ AK

♦ AQJ2

♣ AKT4

South:

♠ KT9

♥ Q2

♦ K843

♣ J973

W N E S

All Pass 3NT Pass 6NT

### Board: 30

Dealer: South

Vul: Both

North HCP: 8+3

South HCP: 26

Contract: 6NT North

North:

♠ KQT98

♥ K6

♦ T97654

♣ -

South:

♠ A64

♥ AQ52

♦ AQ

♣ AKQJ

W N E S

Pass 6NT All Pass 3NT



<b>Board: 31</b>	♠ AQ2	You are dealer.
Dealer: North	♥ AK3	The opponents are silent.
Vul: N-S	♦ AQ	
HCP: 26+1	♣ AK752	

---

<b>Board: 32</b>	♠ K4	Partner is dealer.
Dealer: South	♥ K8753	The opponents are silent.
Vul: E-W	♦ T76	
HCP: 9+1	♣ K73	

---

<b>Board: 33</b>	♠ AK	You are dealer.
Dealer: North	♥ AKQ8	The opponents are silent.
Vul: Both	♦ A98	
HCP: 25	♣ KQ95	

---

<b>Board: 34</b>	♠ Q9	Partner is dealer.
Dealer: South	♥ KT654	The opponents are silent.
Vul: None	♦ JT4	
HCP: 6+1	♣ 972	

---

<b>Board: 35</b>	♠ K6	Partner is dealer.
Dealer: South	♥ 65	The opponents are silent.
Vul: E-W	♦ 876	
HCP: 5+2	♣ QT8653	

## Both hands (Answers Page)

### Board: 31

Dealer: North

Vul: N-S

North HCP: 26+1

South HCP: 10+1

Contract: 6NT South

North:

♠ AQ2

♥ AK3

♦ AQ

♣ AK752

South:

♠ KJ8

♥ J9742

♦ K93

♣ Q8

W	N	E	S
	3NT	Pass	6NT
All Pass			

### Board: 32

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 25+1

Contract: 6NT North

North:

♠ K4

♥ K8753

♦ T76

♣ K73

South:

♠ A6

♥ AQT

♦ AKJ95

♣ AQJ

W	N	E	S
			3NT
Pass	6NT	All Pass	

### Board: 33

Dealer: North

Vul: Both

North HCP: 25

South HCP: 11

Contract: 6NT South

North:

♠ AK

♥ AKQ8

♦ A98

♣ KQ95

South:

♠ 73

♥ J75

♦ KQJ6

♣ A742

W	N	E	S
	3NT	Pass	6NT
All Pass			

### Board: 34

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 26

Contract: 4NT North

North:

♠ Q9

♥ KT654

♦ JT4

♣ 972

South:

♠ AJ4

♥ AJ2

♦ AKQ8

♣ AK4

W	N	E	S
			3NT
Pass	4NT	All Pass	

### Board: 35

Dealer: South

Vul: E-W

North HCP: 5+2

South HCP: 26

Contract: 6♣ North

North:

♠ K6

♥ 65

♦ 876

♣ QT8653

South:

♠ AQJ7

♥ AKJ3

♦ A52

♣ AK

W	N	E	S
			3NT
Pass	6♣	All Pass	

<b>Board: 31</b>	♠ KJ8	Partner is dealer.
Dealer: North	♥ J9742	The opponents are silent.
Vul: N-S	♦ K93	
HCP: 10+1	♣ Q8	

---

<b>Board: 32</b>	♠ A6	You are dealer.
Dealer: South	♥ AQT	The opponents are silent.
Vul: E-W	♦ AKJ95	
HCP: 25+1	♣ AQJ	

---

<b>Board: 33</b>	♠ 73	Partner is dealer.
Dealer: North	♥ J75	The opponents are silent.
Vul: Both	♦ KQJ6	
HCP: 11	♣ A742	

---

<b>Board: 34</b>	♠ AJ4	You are dealer.
Dealer: South	♥ AJ2	The opponents are silent.
Vul: None	♦ AKQ8	
HCP: 26	♣ AK4	

---

<b>Board: 35</b>	♠ AQJ7	You are dealer.
Dealer: South	♥ AKJ3	The opponents are silent.
Vul: E-W	♦ A52	
HCP: 26	♣ AK	

## Both hands (Answers Page)

### Board: 31

Dealer: North

Vul: N-S

North HCP: 26+1

South HCP: 10+1

Contract: 6NT South

North:

♠ AQ2

♥ AK3

♦ AQ

♣ AK752

South:

♠ KJ8

♥ J9742

♦ K93

♣ Q8

W	N	E	S
	3NT	Pass	6NT
All Pass			

### Board: 32

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 25+1

Contract: 6NT North

North:

♠ K4

♥ K8753

♦ T76

♣ K73

South:

♠ A6

♥ AQT

♦ AKJ95

♣ AQJ

W	N	E	S
			3NT
Pass	6NT	All Pass	

### Board: 33

Dealer: North

Vul: Both

North HCP: 25

South HCP: 11

Contract: 6NT South

North:

♠ AK

♥ AKQ8

♦ A98

♣ KQ95

South:

♠ 73

♥ J75

♦ KQJ6

♣ A742

W	N	E	S
	3NT	Pass	6NT
All Pass			

### Board: 34

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 26

Contract: 4NT North

North:

♠ Q9

♥ KT654

♦ JT4

♣ 972

South:

♠ AJ4

♥ AJ2

♦ AKQ8

♣ AK4

W	N	E	S
			3NT
Pass	4NT	All Pass	

### Board: 35

Dealer: South

Vul: E-W

North HCP: 5+2

South HCP: 26

Contract: 6♣ North

North:

♠ K6

♥ 65

♦ 876

♣ QT8653

South:

♠ AQJ7

♥ AKJ3

♦ A52

♣ AK

W	N	E	S
			3NT
Pass	6♣	All Pass	

<b>Board: 36</b>	♠ 976	Partner is dealer.
Dealer: South	♥ Q764	The opponents are silent.
Vul: Both	♦ Q52	
HCP: 8	♣ KJ5	

---

<b>Board: 37</b>	♠ KJT542	Partner is dealer.
Dealer: South	♥ J2	The opponents are silent.
Vul: N-S	♦ T8	
HCP: 5+2	♣ 632	

---

<b>Board: 38</b>	♠ Q3	Partner is dealer.
Dealer: South	♥ K8732	The opponents are silent.
Vul: Both	♦ 84	
HCP: 9+1	♣ AT64	

---

<b>Board: 39</b>	♠ AJ2	You are dealer.
Dealer: North	♥ AK	The opponents are silent.
Vul: None	♦ AQ954	
HCP: 25+1	♣ AK4	

---

<b>Board: 40</b>	♠ 9752	Partner is dealer.
Dealer: South	♥ 84	The opponents are silent.
Vul: N-S	♦ K62	
HCP: 6	♣ K843	

## Both hands (Answers Page)

### Board: 36

	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ KQJ3				3NT
Vul: Both	♥ Q764	♥ AKJ3	Pass	6NT	All Pass	
North HCP: 8	♦ Q52	♦ AK9				
South HCP: 25	♣ KJ5	♣ A4				
Contract: 6NT North						

### Board: 37

	North:	South:	W	N	E	S
Dealer: South	♠ KJT542	♠ AQ				3NT
Vul: N-S	♥ J2	♥ AKQ7	Pass	6 ♠	All Pass	
North HCP: 5+2	♦ T8	♦ K97				
South HCP: 25	♣ 632	♣ AQJ8				
Contract: 6 ♠ North						

### Board: 38

	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ AKJ				3NT
Vul: Both	♥ K8732	♥ AQ64	Pass	6NT	All Pass	
North HCP: 9+1	♦ 84	♦ AKJ				
South HCP: 25	♣ AT64	♣ K95				
Contract: 6NT North						

### Board: 39

	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ QT75		3NT	Pass	4NT
Vul: None	♥ AK	♥ 54	All Pass			
North HCP: 25+1	♦ AQ954	♦ J83				
South HCP: 6	♣ AK4	♣ QJT2				
Contract: 4NT South						

### Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ 9752	♠ A83				3NT
Vul: N-S	♥ 84	♥ AKQ	Pass	4NT	All Pass	
North HCP: 6	♦ K62	♦ AJ				
South HCP: 25+1	♣ K843	♣ AQJT9				
Contract: 4NT North						

<b>Board: 36</b>	♠ KQJ3	You are dealer.
Dealer: South	♥ AKJ3	The opponents are silent.
Vul: Both	♦ AK9	
HCP: 25	♣ A4	

---

<b>Board: 37</b>	♠ AQ	You are dealer.
Dealer: South	♥ AKQ7	The opponents are silent.
Vul: N-S	♦ K97	
HCP: 25	♣ AQJ8	

---

<b>Board: 38</b>	♠ AKJ	You are dealer.
Dealer: South	♥ AQ64	The opponents are silent.
Vul: Both	♦ AKJ	
HCP: 25	♣ K95	

---

<b>Board: 39</b>	♠ QT75	Partner is dealer.
Dealer: North	♥ 54	The opponents are silent.
Vul: None	♦ J83	
HCP: 6	♣ QJT2	

---

<b>Board: 40</b>	♠ A83	You are dealer.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 25+1	♣ AQJT9	

## Both hands (Answers Page)

### Board: 36

	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ KQJ3				3NT
Vul: Both	♥ Q764	♥ AKJ3	Pass	6NT	All Pass	
North HCP: 8	♦ Q52	♦ AK9				
South HCP: 25	♣ KJ5	♣ A4				
Contract: 6NT North						

### Board: 37

	North:	South:	W	N	E	S
Dealer: South	♠ KJT542	♠ AQ				3NT
Vul: N-S	♥ J2	♥ AKQ7	Pass	6♠	All Pass	
North HCP: 5+2	♦ T8	♦ K97				
South HCP: 25	♣ 632	♣ AQJ8				
Contract: 6♠ North						

### Board: 38

	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ AKJ				3NT
Vul: Both	♥ K8732	♥ AQ64	Pass	6NT	All Pass	
North HCP: 9+1	♦ 84	♦ AKJ				
South HCP: 25	♣ AT64	♣ K95				
Contract: 6NT North						

### Board: 39

	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ QT75		3NT	Pass	4NT
Vul: None	♥ AK	♥ 54	All Pass			
North HCP: 25+1	♦ AQ954	♦ J83				
South HCP: 6	♣ AK4	♣ QJT2				
Contract: 4NT South						

### Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ 9752	♠ A83				3NT
Vul: N-S	♥ 84	♥ AKQ	Pass	4NT	All Pass	
North HCP: 6	♦ K62	♦ AJ				
South HCP: 25+1	♣ K843	♣ AQJT9				
Contract: 4NT North						



<b>Board: 41</b>	♠ AK2	You are dealer.
Dealer: North	♥ A4	The opponents are silent.
Vul: E-W	♦ AQ9	
HCP: 25+1	♣ AKJ82	

---

<b>Board: 42</b>	♠ KT983	Partner is dealer.
Dealer: South	♥ Q7	The opponents are silent.
Vul: None	♦ J764	
HCP: 8+1	♣ Q8	

---

<b>Board: 43</b>	♠ AK	You are dealer.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: N-S	♦ A8762	
HCP: 25+1	♣ AQ5	

---

<b>Board: 44</b>	♠ Q943	Partner is dealer.
Dealer: South	♥ AT96	The opponents are silent.
Vul: E-W	♦ 9864	
HCP: 6	♣ 6	

---

<b>Board: 45</b>	♠ AKQ	You are dealer.
Dealer: North	♥ A9	The opponents are silent.
Vul: Both	♦ AJ74	
HCP: 25	♣ AK82	

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: E-W

North HCP: 25+1

South HCP: 10+1

Contract: 6NT South

North:

♠ AK2

♥ A4

♦ AQ9

♣ AKJ82

South:

♠ JT6

♥ KJ952

♦ K6

♣ QT4

W	N	E	S
	3NT	Pass	6NT
All Pass			

### Board: 42

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 25

Contract: 6NT North

North:

♠ KT983

♥ Q7

♦ J764

♣ Q8

South:

♠ AQ4

♥ AK62

♦ KQ2

♣ AK9

W	N	E	S
			3NT
Pass	6NT	All Pass	

### Board: 43

Dealer: North

Vul: N-S

North HCP: 25+1

South HCP: 6

Contract: 4NT South

North:

♠ AK

♥ AKJ

♦ A8762

♣ AQ5

South:

♠ 9864

♥ 95

♦ KT4

♣ KT92

W	N	E	S
	3NT	Pass	4NT
All Pass			

### Board: 44

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 25

Contract: 4NT North

North:

♠ Q943

♥ AT96

♦ 9864

♣ 6

South:

♠ AKJ7

♥ KJ

♦ AKJ7

♣ AJ5

W	N	E	S
			3NT
Pass	4NT	All Pass	

### Board: 45

Dealer: North

Vul: Both

North HCP: 25

South HCP: 6+1

Contract: 6NT South

North:

♠ AKQ

♥ A9

♦ AJ74

♣ AK82

South:

♠ T9542

♥ KT7

♦ K53

♣ T9

W	N	E	S
	3NT	Pass	6NT
All Pass			

<b>Board: 41</b>	♠ JT6	Partner is dealer.
Dealer: North	♥ KJ952	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 10+1	♣ QT4	

---

<b>Board: 42</b>	♠ AQ4	You are dealer.
Dealer: South	♥ AK62	The opponents are silent.
Vul: None	♦ KQ2	
HCP: 25	♣ AK9	

---

<b>Board: 43</b>	♠ 9864	Partner is dealer.
Dealer: North	♥ 95	The opponents are silent.
Vul: N-S	♦ KT4	
HCP: 6	♣ KT92	

---

<b>Board: 44</b>	♠ AKJ7	You are dealer.
Dealer: South	♥ KJ	The opponents are silent.
Vul: E-W	♦ AKJ7	
HCP: 25	♣ AJ5	

---

<b>Board: 45</b>	♠ T9542	Partner is dealer.
Dealer: North	♥ KT7	The opponents are silent.
Vul: Both	♦ K53	
HCP: 6+1	♣ T9	

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: E-W

North HCP: 25+1

South HCP: 10+1

Contract: 6NT South

North:

♠ AK2

♥ A4

♦ AQ9

♣ AKJ82

South:

♠ JT6

♥ KJ952

♦ K6

♣ QT4

W	N	E	S
	3NT	Pass	6NT
All Pass			

### Board: 42

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 25

Contract: 6NT North

North:

♠ KT983

♥ Q7

♦ J764

♣ Q8

South:

♠ AQ4

♥ AK62

♦ KQ2

♣ AK9

W	N	E	S
			3NT
Pass	6NT	All Pass	

### Board: 43

Dealer: North

Vul: N-S

North HCP: 25+1

South HCP: 6

Contract: 4NT South

North:

♠ AK

♥ AKJ

♦ A8762

♣ AQ5

South:

♠ 9864

♥ 95

♦ KT4

♣ KT92

W	N	E	S
	3NT	Pass	4NT
All Pass			

### Board: 44

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 25

Contract: 4NT North

North:

♠ Q943

♥ AT96

♦ 9864

♣ 6

South:

♠ AKJ7

♥ KJ

♦ AKJ7

♣ AJ5

W	N	E	S
			3NT
Pass	4NT	All Pass	

### Board: 45

Dealer: North

Vul: Both

North HCP: 25

South HCP: 6+1

Contract: 6NT South

North:

♠ AKQ

♥ A9

♦ AJ74

♣ AK82

South:

♠ T9542

♥ KT7

♦ K53

♣ T9

W	N	E	S
	3NT	Pass	6NT
All Pass			

<b>Board: 46</b>	♠ AKQ	You are dealer.
Dealer: North	♥ AQ7	The opponents are silent.
Vul: E-W	♦ AK94	
HCP: 26	♣ A72	

---

<b>Board: 47</b>	♠ Q86	You are dealer.
Dealer: North	♥ AK	The opponents are silent.
Vul: Both	♦ AKQ9	
HCP: 26	♣ AKJ3	

---

<b>Board: 48</b>	♠ KQT64	Partner is dealer.
Dealer: South	♥ 83	The opponents are silent.
Vul: None	♦ QT62	
HCP: 11+1	♣ A3	

---

<b>Board: 49</b>	♠ A7	Partner is dealer.
Dealer: South	♥ J73	The opponents are silent.
Vul: E-W	♦ 82	
HCP: 6+2	♣ J86543	

---

<b>Board: 50</b>	♠ T7	Partner is dealer.
Dealer: South	♥ JT62	The opponents are silent.
Vul: N-S	♦ AQJ2	
HCP: 8	♣ 984	

## Both hands (Answers Page)

### Board: 46

Dealer: North

Vul: E-W

North HCP: 26

South HCP: 6+2

Contract: 6♥ South

North:

♠ AKQ

♥ AQ7

♦ AK94

♣ A72

South:

♠ 95

♥ K96542

♦ 876

♣ KT

W N E S

3NT Pass 6♥

All Pass

### Board: 47

Dealer: North

Vul: Both

North HCP: 26

South HCP: 6

Contract: 4NT South

North:

♠ Q86

♥ AK

♦ AKQ9

♣ AKJ3

South:

♠ A75

♥ Q85

♦ 532

♣ T642

W N E S

3NT Pass 4NT

All Pass

### Board: 48

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 25+1

Contract: 6NT North

North:

♠ KQT64

♥ 83

♦ QT62

♣ A3

South:

♠ AJ2

♥ AK6

♦ AK

♣ KQJ94

W N E S

3NT

Pass 6NT All Pass

### Board: 49

Dealer: South

Vul: E-W

North HCP: 6+2

South HCP: 25+1

Contract: 6♣ North

North:

♠ A7

♥ J73

♦ 82

♣ J86543

South:

♠ KQ8

♥ K6

♦ AKJT3

♣ AKQ

W N E S

3NT

Pass 6♣ All Pass

### Board: 50

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 26

Contract: 6NT North

North:

♠ T7

♥ JT62

♦ AQJ2

♣ 984

South:

♠ AK43

♥ AK43

♦ K4

♣ AKQ

W N E S

3NT

Pass 6NT All Pass

<b>Board: 46</b>	♠ 95	Partner is dealer.
Dealer: North	♥ K96542	The opponents are silent.
Vul: E-W	♦ 876	
HCP: 6+2	♣ KT	

---

<b>Board: 47</b>	♠ A75	Partner is dealer.
Dealer: North	♥ Q85	The opponents are silent.
Vul: Both	♦ 532	
HCP: 6	♣ T642	

---

<b>Board: 48</b>	♠ AJ2	You are dealer.
Dealer: South	♥ AK6	The opponents are silent.
Vul: None	♦ AK	
HCP: 25+1	♣ KQJ94	

---

<b>Board: 49</b>	♠ KQ8	You are dealer.
Dealer: South	♥ K6	The opponents are silent.
Vul: E-W	♦ AKJT3	
HCP: 25+1	♣ AKQ	

---

<b>Board: 50</b>	♠ AK43	You are dealer.
Dealer: South	♥ AK43	The opponents are silent.
Vul: N-S	♦ K4	
HCP: 26	♣ AKQ	

## Both hands (Answers Page)

### Board: 46

Dealer: North

Vul: E-W

North HCP: 26

South HCP: 6+2

Contract: 6♥ South

North:

♠ AKQ

♥ AQ7

♦ AK94

♣ A72

South:

♠ 95

♥ K96542

♦ 876

♣ KT

W      N      E      S

3NT   Pass   6♥

All Pass

### Board: 47

Dealer: North

Vul: Both

North HCP: 26

South HCP: 6

Contract: 4NT South

North:

♠ Q86

♥ AK

♦ AKQ9

♣ AKJ3

South:

♠ A75

♥ Q85

♦ 532

♣ T642

W      N      E      S

3NT   Pass   4NT

All Pass

### Board: 48

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 25+1

Contract: 6NT North

North:

♠ KQT64

♥ 83

♦ QT62

♣ A3

South:

♠ AJ2

♥ AK6

♦ AK

♣ KQJ94

W      N      E      S

3NT

Pass   6NT   All Pass

### Board: 49

Dealer: South

Vul: E-W

North HCP: 6+2

South HCP: 25+1

Contract: 6♣ North

North:

♠ A7

♥ J73

♦ 82

♣ J86543

South:

♠ KQ8

♥ K6

♦ AKJT3

♣ AKQ

W      N      E      S

3NT

Pass   6♣   All Pass

### Board: 50

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 26

Contract: 6NT North

North:

♠ T7

♥ JT62

♦ AQJ2

♣ 984

South:

♠ AK43

♥ AK43

♦ K4

♣ AKQ

W      N      E      S

3NT

Pass   6NT   All Pass