

North hands

1N_5M_and_6m

Board: 1	♠ K982	You bid first.
Dealer: North	♥ A53	The opponents are silent.
Vul: None	♦ AQT6	
HCP: 17	♣ AT	

Board: 2	♠ 5	Partner bids first.
Dealer: South	♥ 98743	The opponents are silent.
Vul: N-S	♦ AQ8652	
HCP: 6+3	♣ 6	

Board: 3	♠ 632	You bid first.
Dealer: North	♥ A742	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 16	♣ AJ64	

Board: 4	♠ AJ7	You bid first.
Dealer: North	♥ Q9	The opponents are silent.
Vul: Both	♦ K62	
HCP: 15+1	♣ AJT75	

Both hands (Answers Page)

Board: 1

Dealer: North

Vul: None

North HCP: 17

South HCP: 14+3

Contract: 6♥ South

North:

♠ K982

♥ A53

♦ AQT6

♣ AT

South:

♠ A

♥ KJ872

♦ K

♣ K86543

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3♣

Pass 4♥ Pass 4NT

Pass 5♣¹ Pass 5♦

Pass 5♥² Pass 6♥

All Pass

1. A=0/5 or 3/5

2. no !H queen

Board: 2

Dealer: South

Vul: N-S

North HCP: 6+3

South HCP: 16

Contract: 3NT South

North:

♠ 5

♥ 98743

♦ AQ8652

♣ 6

South:

♠ K963

♥ K5

♦ K43

♣ AK52

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3♦ Pass 3NT

All Pass

Board: 3

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 10+3

Contract: 4♠ North

North:

♠ 632

♥ A742

♦ AK

♣ AJ64

South:

♠ KQT97

♥ 9

♦ Q98643

♣ K

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♦

Pass 4♠ All Pass

Board: 4

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 15+3

Contract: 6♦ South

North:

♠ AJ7

♥ Q9

♦ K62

♣ AJT75

South:

♠ Q

♥ KJ752

♦ AQJT84

♣ Q

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 3NT Pass 4♦

Pass 4♥ Pass 6♦

All Pass

Board: 1	♠ A	Partner bids first.
Dealer: North	♥ KJ872	The opponents are silent.
Vul: None	♦ K	
HCP: 14+3	♣ K86543	

Board: 2	♠ K963	You bid first.
Dealer: South	♥ K5	The opponents are silent.
Vul: N-S	♦ K43	
HCP: 16	♣ AK52	

Board: 3	♠ KQT97	Partner bids first.
Dealer: North	♥ 9	The opponents are silent.
Vul: E-W	♦ Q98643	
HCP: 10+3	♣ K	

Board: 4	♠ Q	Partner bids first.
Dealer: North	♥ KJ752	The opponents are silent.
Vul: Both	♦ AQJT84	
HCP: 15+3	♣ Q	

Both hands (Answers Page)

Board: 1

Dealer: North

Vul: None

North HCP: 17

South HCP: 14+3

Contract: 6♥ South

North:

♠ K982

♥ A53

♦ AQT6

♣ AT

South:

♠ A

♥ KJ872

♦ K

♣ K86543

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3♣

Pass 4♥ Pass 4NT

Pass 5♣¹ Pass 5♦

Pass 5♥² Pass 6♥

All Pass

1. A=0/5 or 3/5

2. no !H queen

Board: 2

Dealer: South

Vul: N-S

North HCP: 6+3

South HCP: 16

Contract: 3NT South

North:

♠ 5

♥ 98743

♦ AQ8652

♣ 6

South:

♠ K963

♥ K5

♦ K43

♣ AK52

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3♦ Pass 3NT

All Pass

Board: 3

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 10+3

Contract: 4♠ North

North:

♠ 632

♥ A742

♦ AK

♣ AJ64

South:

♠ KQT97

♥ 9

♦ Q98643

♣ K

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♦

Pass 4♠ All Pass

Board: 4

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 15+3

Contract: 6♦ South

North:

♠ AJ7

♥ Q9

♦ K62

♣ AJT75

South:

♠ Q

♥ KJ752

♦ AQJT84

♣ Q

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 3NT Pass 4♦

Pass 4♥ Pass 6♦

All Pass

Board: 5	♠ 83	You bid first.
Dealer: North	♥ AKQ9	The opponents are silent.
Vul: N-S	♦ A72	
HCP: 17	♣ AT93	

Board: 6	♠ AK8	You bid first.
Dealer: North	♥ K8	The opponents are silent.
Vul: E-W	♦ AQ962	
HCP: 17+1	♣ J73	

Board: 7	♠ KQ862	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: Both	♦ QT	
HCP: 13+3	♣ KQJ872	

Board: 8	♠ Q	Partner bids first.
Dealer: South	♥ KQJ54	The opponents are silent.
Vul: None	♦ AQJT87	
HCP: 15+3	♣ 2	

Both hands (Answers Page)

Board: 5

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 7+3

Contract: 3NT North

North:

♠ 83

♥ AKQ9

♦ A72

♣ AT93

South:

♠ AQ642

♥ -

♦ 64

♣ J87654

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

Board: 6

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 11+3

Contract: 6♣ North

North:

♠ AK8

♥ K8

♦ AQ962

♣ J73

South:

♠ 74

♥ AQ652

♦ -

♣ KQ8642

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♣
Pass	3NT	Pass	4♣
Pass	4NT	Pass	5♠ ¹
Pass	6♣	All Pass	

1. A=2/5 or 5/5, Q(C)=1

Board: 7

Dealer: South

Vul: Both

North HCP: 13+3

South HCP: 16

Contract: 6♣ South

North:

♠ KQ862

♥ -

♦ QT

♣ KQJ872

South:

♠ T4

♥ A642

♦ AKJ6

♣ A43

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♣	Pass	3NT
Pass	4♣	Pass	4NT
Pass	5♦ ¹	Pass	5♥
Pass	5♠ ²	Pass	6♣
All Pass			

1. A=1/5 or 4/5

2. !C queen and !S king

Board: 8

Dealer: South

Vul: None

North HCP: 15+3

South HCP: 15

Contract: 6♥ North

North:

♠ Q

♥ KQJ54

♦ AQJT87

♣ 2

South:

♠ A764

♥ A93

♦ K54

♣ KJ5

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♦	Pass	4♥
Pass	4NT	Pass	5♥ ¹
Pass	6♥	All Pass	

1. A=2/5 or 5/5, Q(H)=0

Board: 5	♠ AQ642	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: N-S	♦ 64	
HCP: 7+3	♣ J87654	

Board: 6	♠ 74	Partner bids first.
Dealer: North	♥ AQ652	The opponents are silent.
Vul: E-W	♦ -	
HCP: 11+3	♣ KQ8642	

Board: 7	♠ T4	You bid first.
Dealer: South	♥ A642	The opponents are silent.
Vul: Both	♦ AKJ6	
HCP: 16	♣ A43	

Board: 8	♠ A764	You bid first.
Dealer: South	♥ A93	The opponents are silent.
Vul: None	♦ K54	
HCP: 15	♣ KJ5	

Both hands (Answers Page)

Board: 5

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 7+3

Contract: 3NT North

North:

♠ 83

♥ AKQ9

♦ A72

♣ AT93

South:

♠ AQ642

♥ -

♦ 64

♣ J87654

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

Board: 6

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 11+3

Contract: 6♣ North

North:

♠ AK8

♥ K8

♦ AQ962

♣ J73

South:

♠ 74

♥ AQ652

♦ -

♣ KQ8642

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♣
Pass	3NT	Pass	4♣
Pass	4NT	Pass	5♠ ¹
Pass	6♣	All Pass	

1. A=2/5 or 5/5, Q(C)=1

Board: 7

Dealer: South

Vul: Both

North HCP: 13+3

South HCP: 16

Contract: 6♣ South

North:

♠ KQ862

♥ -

♦ QT

♣ KQJ872

South:

♠ T4

♥ A642

♦ AKJ6

♣ A43

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♣	Pass	3NT
Pass	4♣	Pass	4NT
Pass	5♦ ¹	Pass	5♥
Pass	5♠ ²	Pass	6♣
All Pass			

1. A=1/5 or 4/5

2. !C queen and !S king

Board: 8

Dealer: South

Vul: None

North HCP: 15+3

South HCP: 15

Contract: 6♥ North

North:

♠ Q

♥ KQJ54

♦ AQJT87

♣ 2

South:

♠ A764

♥ A93

♦ K54

♣ KJ5

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♦	Pass	4♥
Pass	4NT	Pass	5♥ ¹
Pass	6♥	All Pass	

1. A=2/5 or 5/5, Q(H)=0

North hands

1N_5M_and_6m

Board: 9 ♠ 5 Partner bids first.
 Dealer: South ♥ KQ863 The opponents are silent.
 Vul: E-W ♦ AK9432
 HCP: 13+3 ♣ J

Board: 10 ♠ 2 Partner bids first.
 Dealer: South ♥ AQT72 The opponents are silent.
 Vul: Both ♦ T
 HCP: 13+3 ♣ AKT863

Board: 11 ♠ Q2 You bid first.
 Dealer: North ♥ A52 The opponents are silent.
 Vul: None ♦ AK3
 HCP: 17+1 ♣ AT875

Board: 12 ♠ QT754 Partner bids first.
 Dealer: South ♥ - The opponents are silent.
 Vul: N-S ♦ AK
 HCP: 11+3 ♣ QT9874

Board: 13 ♠ Q72 You bid first.
 Dealer: North ♥ AKJT The opponents are silent.
 Vul: Both ♦ QJ7
 HCP: 16 ♣ K84

Both hands (Answers Page)

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AQJ97				1NT
Vul: E-W	♥ KQ863	♥ AT	Pass	2♦	Pass	2♥
North HCP: 13+3	♦ AK9432	♦ J65	Pass	3♦	Pass	3♠
South HCP: 15+1	♣ J	♣ K72	Pass	6♦	All Pass	
Contract: 6♦ North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ Q87				1NT
Vul: Both	♥ AQT72	♥ K5	Pass	2♦	Pass	2♥
North HCP: 13+3	♦ T	♦ AKQ82	Pass	3♣	Pass	3NT
South HCP: 16+1	♣ AKT863	♣ Q97	Pass	4♣	Pass	4♥
Contract: 4♥ South			All Pass			

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ JT865		1NT	Pass	2♥
Vul: None	♥ A52	♥ Q7	Pass	2♠	Pass	3♦
North HCP: 17+1	♦ AK3	♦ QT9872	Pass	3NT	All Pass	
South HCP: 5+3	♣ AT875	♣ -				
Contract: 3NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ QT754	♠ AK				1NT
Vul: N-S	♥ -	♥ Q8532	Pass	2♥	Pass	2♠
North HCP: 11+3	♦ AK	♦ QJ5	Pass	3♣	Pass	3♥
South HCP: 15+1	♣ QT9874	♣ K53	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ Q72	♠ KJ865		1NT	Pass	2♥
Vul: Both	♥ AKJT	♥ 7	Pass	2♠	Pass	3♦
North HCP: 16	♦ QJ7	♦ AK9643	Pass	4♠	Pass	4NT
South HCP: 12+3	♣ K84	♣ J	Pass	5♦ ¹	Pass	5♠
Contract: 5♠ South			All Pass			

1. A=1/5 or 4/5

South hands

1N_5M_and_6m

Board: 9	♠ AQJ97	You bid first.
Dealer: South	♥ AT	The opponents are silent.
Vul: E-W	♦ J65	
HCP: 15+1	♣ K72	

Board: 10	♠ Q87	You bid first.
Dealer: South	♥ K5	The opponents are silent.
Vul: Both	♦ AKQ82	
HCP: 16+1	♣ Q97	

Board: 11	♠ JT865	Partner bids first.
Dealer: North	♥ Q7	The opponents are silent.
Vul: None	♦ QT9872	
HCP: 5+3	♣ -	

Board: 12	♠ AK	You bid first.
Dealer: South	♥ Q8532	The opponents are silent.
Vul: N-S	♦ QJ5	
HCP: 15+1	♣ K53	

Board: 13	♠ KJ865	Partner bids first.
Dealer: North	♥ 7	The opponents are silent.
Vul: Both	♦ AK9643	
HCP: 12+3	♣ J	

Both hands (Answers Page)

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AQJ97				1NT
Vul: E-W	♥ KQ863	♥ AT	Pass	2♦	Pass	2♥
North HCP: 13+3	♦ AK9432	♦ J65	Pass	3♦	Pass	3♠
South HCP: 15+1	♣ J	♣ K72	Pass	6♦	All Pass	
Contract: 6♦ North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ Q87				1NT
Vul: Both	♥ AQT72	♥ K5	Pass	2♦	Pass	2♥
North HCP: 13+3	♦ T	♦ AKQ82	Pass	3♣	Pass	3NT
South HCP: 16+1	♣ AKT863	♣ Q97	Pass	4♣	Pass	4♥
Contract: 4♥ South			All Pass			

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ JT865		1NT	Pass	2♥
Vul: None	♥ A52	♥ Q7	Pass	2♠	Pass	3♦
North HCP: 17+1	♦ AK3	♦ QT9872	Pass	3NT	All Pass	
South HCP: 5+3	♣ AT875	♣ -				
Contract: 3NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ QT754	♠ AK				1NT
Vul: N-S	♥ -	♥ Q8532	Pass	2♥	Pass	2♠
North HCP: 11+3	♦ AK	♦ QJ5	Pass	3♣	Pass	3♥
South HCP: 15+1	♣ QT9874	♣ K53	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ Q72	♠ KJ865		1NT	Pass	2♥
Vul: Both	♥ AKJT	♥ 7	Pass	2♠	Pass	3♦
North HCP: 16	♦ QJ7	♦ AK9643	Pass	4♠	Pass	4NT
South HCP: 12+3	♣ K84	♣ J	Pass	5♦ ¹	Pass	5♠
Contract: 5♠ South			All Pass			

1. A=1/5 or 4/5

Board: 14	♠ J7652	Partner bids first.
Dealer: South	♥ 4	The opponents are silent.
Vul: N-S	♦ 7	
HCP: 10+3	♣ AKQ864	

Board: 15	♠ AQJ6	You bid first.
Dealer: North	♥ T3	The opponents are silent.
Vul: E-W	♦ AQ3	
HCP: 16	♣ K843	

Board: 16	♠ KQ984	Partner bids first.
Dealer: South	♥ J7	The opponents are silent.
Vul: None	♦ AQ9873	
HCP: 12+3	♣ -	

Board: 17	♠ AKQT7	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: E-W	♦ QT8762	
HCP: 11+3	♣ 85	

Both hands (Answers Page)

Board: 14

	North:	South:	W	N	E	S
Dealer: South	♠ J7652	♠ 94				1NT
Vul: N-S	♥ 4	♥ AKQJ9	Pass	2♥	Pass	2♠
North HCP: 10+3	♦ 7	♦ KQ6	Pass	3♣	Pass	3♥
South HCP: 16+1	♣ AKQ864	♣ J92	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 15

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ6	♠ 8		1NT	Pass	2♦
Vul: E-W	♥ T3	♥ AKJ54	Pass	2♥	Pass	3♣
North HCP: 16	♦ AQ3	♦ K	Pass	3NT	Pass	4♣
South HCP: 16+3	♣ K843	♣ AJ9765	Pass	4NT	Pass	5♥ ¹
Contract: 5♥ South			All Pass			

1. A=2/5 or 5/5, Q(C)=0

Board: 16

	North:	South:	W	N	E	S
Dealer: South	♠ KQ984	♠ A3				1NT
Vul: None	♥ J7	♥ AQT3	Pass	2♥	Pass	2♠
North HCP: 12+3	♦ AQ9873	♦ JT	Pass	3♦	Pass	3NT
South HCP: 15+1	♣ -	♣ AT985	Pass	4♦	Pass	4♠
Contract: 4♠ South			All Pass			

Board: 17

	North:	South:	W	N	E	S
Dealer: South	♠ AKQT7	♠ J3				1NT
Vul: E-W	♥ -	♥ QJ54	Pass	2♥	Pass	2♠
North HCP: 11+3	♦ QT8762	♦ KJ94	Pass	3♦	Pass	3NT
South HCP: 17	♣ 85	♣ AKQ	Pass	4♦	Pass	4NT
Contract: 5♦ North			Pass	5♦ ¹	All Pass	

1. A=1/5 or 4/5

Board: 14	♠ 94	You bid first.
Dealer: South	♥ AKQJ9	The opponents are silent.
Vul: N-S	♦ KQ6	
HCP: 16+1	♣ J92	

Board: 15	♠ 8	Partner bids first.
Dealer: North	♥ AKJ54	The opponents are silent.
Vul: E-W	♦ K	
HCP: 16+3	♣ AJ9765	

Board: 16	♠ A3	You bid first.
Dealer: South	♥ AQT3	The opponents are silent.
Vul: None	♦ JT	
HCP: 15+1	♣ AT985	

Board: 17	♠ J3	You bid first.
Dealer: South	♥ QJ54	The opponents are silent.
Vul: E-W	♦ KJ94	
HCP: 17	♣ AKQ	

Both hands (Answers Page)

Board: 14

	North:	South:	W	N	E	S
Dealer: South	♠ J7652	♠ 94				1NT
Vul: N-S	♥ 4	♥ AKQJ9	Pass	2♥	Pass	2♠
North HCP: 10+3	♦ 7	♦ KQ6	Pass	3♣	Pass	3♥
South HCP: 16+1	♣ AKQ864	♣ J92	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 15

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ6	♠ 8		1NT	Pass	2♦
Vul: E-W	♥ T3	♥ AKJ54	Pass	2♥	Pass	3♣
North HCP: 16	♦ AQ3	♦ K	Pass	3NT	Pass	4♣
South HCP: 16+3	♣ K843	♣ AJ9765	Pass	4NT	Pass	5♥ ¹
Contract: 5♥ South			All Pass			

1. A=2/5 or 5/5, Q(C)=0

Board: 16

	North:	South:	W	N	E	S
Dealer: South	♠ KQ984	♠ A3				1NT
Vul: None	♥ J7	♥ AQT3	Pass	2♥	Pass	2♠
North HCP: 12+3	♦ AQ9873	♦ JT	Pass	3♦	Pass	3NT
South HCP: 15+1	♣ -	♣ AT985	Pass	4♦	Pass	4♠
Contract: 4♠ South			All Pass			

Board: 17

	North:	South:	W	N	E	S
Dealer: South	♠ AKQT7	♠ J3				1NT
Vul: E-W	♥ -	♥ QJ54	Pass	2♥	Pass	2♠
North HCP: 11+3	♦ QT8762	♦ KJ94	Pass	3♦	Pass	3NT
South HCP: 17	♣ 85	♣ AKQ	Pass	4♦	Pass	4NT
Contract: 5♦ North			Pass	5♦ ¹	All Pass	

1. A=1/5 or 4/5

Board: 18	♠ KQJ93	Partner bids first.
Dealer: South	♥ 5	The opponents are silent.
Vul: Both	♦ 9	
HCP: 13+3	♣ AK8732	

Board: 19	♠ Q842	You bid first.
Dealer: North	♥ J63	The opponents are silent.
Vul: N-S	♦ AKQJ	
HCP: 16	♣ K9	

Board: 20	♠ T	Partner bids first.
Dealer: South	♥ KQT73	The opponents are silent.
Vul: None	♦ J96432	
HCP: 6+3	♣ 3	

Board: 21	♠ QT974	You bid first.
Dealer: North	♥ K7	The opponents are silent.
Vul: E-W	♦ A42	
HCP: 15+1	♣ AQ6	

Both hands (Answers Page)

Board: 18

Dealer: South
 Vul: Both
 North HCP: 13+3
 South HCP: 17
 Contract: 6 ♠ North

North:

♠ KQJ93
 ♥ 5
 ♦ 9
 ♣ AK8732

South:

♠ A87
 ♥ AKJ4
 ♦ KT43
 ♣ Q4

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3 ♣	Pass	4 ♠
Pass	4NT	Pass	5 ♥ ¹
Pass	6 ♠	All Pass	

1. A=2/5 or 5/5, Q(S)=0

Board: 19

Dealer: North
 Vul: N-S
 North HCP: 16
 South HCP: 17+3
 Contract: 6 ♥ North

North:

♠ Q842
 ♥ J63
 ♦ AKQJ
 ♣ K9

South:

♠ A
 ♥ AKQ75
 ♦ 8
 ♣ A86432

W	N	E	S
	1NT	Pass	2 ♦
Pass	2 ♥	Pass	3 ♣
Pass	4 ♥	Pass	4NT
Pass	5 ♦ ¹	Pass	5NT ²
Pass	6 ♥ ³	All Pass	

1. A=1/5 or 4/5

2. King ask by 5NT

3. K=2

Board: 20

Dealer: South
 Vul: None
 North HCP: 6+3
 South HCP: 16
 Contract: 4 ♥ South

North:

♠ T
 ♥ KQT73
 ♦ J96432
 ♣ 3

South:

♠ AKJ2
 ♥ A98
 ♦ 75
 ♣ KJT8

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

Board: 21

Dealer: North
 Vul: E-W
 North HCP: 15+1
 South HCP: 12+3
 Contract: 3NT South

North:

♠ QT974
 ♥ K7
 ♦ A42
 ♣ AQ6

South:

♠ K
 ♥ A8632
 ♦ KJT953
 ♣ J

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

Board: 18	♠ A87	You bid first.
Dealer: South	♥ AKJ4	The opponents are silent.
Vul: Both	♦ KT43	
HCP: 17	♣ Q4	

Board: 19	♠ A	Partner bids first.
Dealer: North	♥ AKQ75	The opponents are silent.
Vul: N-S	♦ 8	
HCP: 17+3	♣ A86432	

Board: 20	♠ AKJ2	You bid first.
Dealer: South	♥ A98	The opponents are silent.
Vul: None	♦ 75	
HCP: 16	♣ KJT8	

Board: 21	♠ K	Partner bids first.
Dealer: North	♥ A8632	The opponents are silent.
Vul: E-W	♦ KJT953	
HCP: 12+3	♣ J	

Both hands (Answers Page)

Board: 18

Dealer: South

Vul: Both

North HCP: 13+3

South HCP: 17

Contract: 6 ♠ North

North:

♠ KQJ93

♥ 5

♦ 9

♣ AK8732

South:

♠ A87

♥ AKJ4

♦ KT43

♣ Q4

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3 ♣	Pass	4 ♠
Pass	4NT	Pass	5 ♥ ¹
Pass	6 ♠	All Pass	

1. A=2/5 or 5/5, Q(S)=0

Board: 19

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 17+3

Contract: 6 ♥ North

North:

♠ Q842

♥ J63

♦ AKQJ

♣ K9

South:

♠ A

♥ AKQ75

♦ 8

♣ A86432

W	N	E	S
	1NT	Pass	2 ♦
Pass	2 ♥	Pass	3 ♣
Pass	4 ♥	Pass	4NT
Pass	5 ♦ ¹	Pass	5NT ²
Pass	6 ♥ ³	All Pass	

1. A=1/5 or 4/5

2. King ask by 5NT

3. K=2

Board: 20

Dealer: South

Vul: None

North HCP: 6+3

South HCP: 16

Contract: 4 ♥ South

North:

♠ T

♥ KQT73

♦ J96432

♣ 3

South:

♠ AKJ2

♥ A98

♦ 75

♣ KJT8

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

Board: 21

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 12+3

Contract: 3NT South

North:

♠ QT974

♥ K7

♦ A42

♣ AQ6

South:

♠ K

♥ A8632

♦ KJT953

♣ J

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

North hands

1N_5M_and_6m

Board: 22	♠ 9	Partner bids first.
Dealer: South	♥ J8763	The opponents are silent.
Vul: Both	♦ K	
HCP: 7+3	♣ QJ9752	

Board: 23	♠ KQ942	You bid first.
Dealer: North	♥ AJ	The opponents are silent.
Vul: None	♦ KQ7	
HCP: 15+1	♣ 843	

Board: 24	♠ 4	Partner bids first.
Dealer: South	♥ AK982	The opponents are silent.
Vul: N-S	♦ QT8765	
HCP: 9+3	♣ 8	

Board: 25	♠ KT	You bid first.
Dealer: North	♥ KQT9	The opponents are silent.
Vul: Both	♦ AKT8	
HCP: 15	♣ 865	

Board: 26	♠ J8632	Partner bids first.
Dealer: South	♥ K2	The opponents are silent.
Vul: N-S	♦ KQ7653	
HCP: 9+3	♣ -	

Both hands (Answers Page)

Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AQ84				1NT
Vul: Both	♥ J8763	♥ A5	Pass	2♦	Pass	2♥
North HCP: 7+3	♦ K	♦ AQ75	Pass	3♣	Pass	3NT
South HCP: 16	♣ QJ9752	♣ 864	All Pass			
Contract: 3NT South						

Board: 23

	North:	South:	W	N	E	S
Dealer: North	♠ KQ942	♠ -		1NT	Pass	2♦
Vul: None	♥ AJ	♥ KQT76	Pass	2♥	Pass	3♣
North HCP: 15+1	♦ KQ7	♦ J8	Pass	3♠	Pass	4♣
South HCP: 11+3	♣ 843	♣ KQT976	Pass	4♥	All Pass	
Contract: 4♥ North						

Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AK98				1NT
Vul: N-S	♥ AK982	♥ Q75	Pass	2♦	Pass	2♥
North HCP: 9+3	♦ QT8765	♦ K3	Pass	3♦	Pass	4♥
South HCP: 17	♣ 8	♣ KQ64	All Pass			
Contract: 4♥ South						

Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ QJ986		1NT	Pass	2♥
Vul: Both	♥ KQT9	♥ A	Pass	2♠	Pass	3♣
North HCP: 15	♦ AKT8	♦ 6	Pass	3NT	Pass	4♣
South HCP: 11+3	♣ 865	♣ KJT432	Pass	4♠	All Pass	
Contract: 4♠ North						

Board: 26

	North:	South:	W	N	E	S
Dealer: South	♠ J8632	♠ AK7				1NT
Vul: N-S	♥ K2	♥ QJ97	Pass	2♥	Pass	2♠
North HCP: 9+3	♦ KQ7653	♦ AT8	Pass	3♦	Pass	4♠
South HCP: 17	♣ -	♣ QJ9	All Pass			
Contract: 4♠ South						

South hands**1N_5M_and_6m**

Board: 22	♠ AQ84	You bid first.
Dealer: South	♥ A5	The opponents are silent.
Vul: Both	♦ AQ75	
HCP: 16	♣ 864	

Board: 23	♠ -	Partner bids first.
Dealer: North	♥ KQT76	The opponents are silent.
Vul: None	♦ J8	
HCP: 11+3	♣ KQT976	

Board: 24	♠ AK98	You bid first.
Dealer: South	♥ Q75	The opponents are silent.
Vul: N-S	♦ K3	
HCP: 17	♣ KQ64	

Board: 25	♠ QJ986	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: Both	♦ 6	
HCP: 11+3	♣ KJT432	

Board: 26	♠ AK7	You bid first.
Dealer: South	♥ QJ97	The opponents are silent.
Vul: N-S	♦ AT8	
HCP: 17	♣ QJ9	

Both hands (Answers Page)

Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AQ84				1NT
Vul: Both	♥ J8763	♥ A5	Pass	2♦	Pass	2♥
North HCP: 7+3	♦ K	♦ AQ75	Pass	3♣	Pass	3NT
South HCP: 16	♣ QJ9752	♣ 864	All Pass			
Contract: 3NT South						

Board: 23

	North:	South:	W	N	E	S
Dealer: North	♠ KQ942	♠ -		1NT	Pass	2♦
Vul: None	♥ AJ	♥ KQT76	Pass	2♥	Pass	3♣
North HCP: 15+1	♦ KQ7	♦ J8	Pass	3♠	Pass	4♣
South HCP: 11+3	♣ 843	♣ KQT976	Pass	4♥	All Pass	
Contract: 4♥ North						

Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AK98				1NT
Vul: N-S	♥ AK982	♥ Q75	Pass	2♦	Pass	2♥
North HCP: 9+3	♦ QT8765	♦ K3	Pass	3♦	Pass	4♥
South HCP: 17	♣ 8	♣ KQ64	All Pass			
Contract: 4♥ South						

Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ QJ986		1NT	Pass	2♥
Vul: Both	♥ KQT9	♥ A	Pass	2♠	Pass	3♣
North HCP: 15	♦ AKT8	♦ 6	Pass	3NT	Pass	4♣
South HCP: 11+3	♣ 865	♣ KJT432	Pass	4♠	All Pass	
Contract: 4♠ North						

Board: 26

	North:	South:	W	N	E	S
Dealer: South	♠ J8632	♠ AK7				1NT
Vul: N-S	♥ K2	♥ QJ97	Pass	2♥	Pass	2♠
North HCP: 9+3	♦ KQ7653	♦ AT8	Pass	3♦	Pass	4♠
South HCP: 17	♣ -	♣ QJ9	All Pass			
Contract: 4♠ South						

Board: 27	♠ KJ43	You bid first.
Dealer: North	♥ Q85	The opponents are silent.
Vul: E-W	♦ A85	
HCP: 16	♣ AQ7	

Board: 28	♠ Q863	You bid first.
Dealer: North	♥ AQ9	The opponents are silent.
Vul: None	♦ J7	
HCP: 16	♣ AK97	

Board: 29	♠ AKT5	You bid first.
Dealer: North	♥ 965	The opponents are silent.
Vul: N-S	♦ A3	
HCP: 15	♣ AT98	

Board: 30	♠ AK3	You bid first.
Dealer: North	♥ 54	The opponents are silent.
Vul: E-W	♦ AKQ96	
HCP: 16+1	♣ 876	

Both hands (Answers Page)

Board: 27

	North:	South:	W	N	E	S
Dealer: North	♠ KJ43	♠ 5		1NT	Pass	2♦
Vul: E-W	♥ Q85	♥ KT743	Pass	2♥	Pass	3♦
North HCP: 16	♦ A85	♦ JT9742	Pass	4♥	All Pass	
South HCP: 7+3	♣ AQ7	♣ K				
Contract: 4♥ North						

Board: 28

	North:	South:	W	N	E	S
Dealer: North	♠ Q863	♠ K		1NT	Pass	2♦
Vul: None	♥ AQ9	♥ J8754	Pass	2♥	Pass	3♦
North HCP: 16	♦ J7	♦ AKQ532	Pass	4♥	Pass	4NT
South HCP: 15+3	♣ AK97	♣ Q	Pass	5♠ ¹	Pass	6♦
Contract: 6♦ South			All Pass			

1. A=2/5 or 5/5, Q(H)=1

Board: 29

	North:	South:	W	N	E	S
Dealer: North	♠ AKT5	♠ 3		1NT	Pass	2♦
Vul: N-S	♥ 965	♥ AKQT3	Pass	2♥	Pass	3♦
North HCP: 15	♦ A3	♦ KT9642	Pass	4♥	Pass	4NT
South HCP: 12+3	♣ AT98	♣ 6	Pass	5♣ ¹	Pass	7♥
Contract: 7♥ South			All Pass			

1. A=0/5 or 3/5

Board: 30

	North:	South:	W	N	E	S
Dealer: North	♠ AK3	♠ J		1NT	Pass	2♦
Vul: E-W	♥ 54	♥ AQ763	Pass	2♥	Pass	3♣
North HCP: 16+1	♦ AKQ96	♦ 3	Pass	3NT	Pass	4♣
South HCP: 13+3	♣ 876	♣ AQT943	Pass	4♥	Pass	6♣
Contract: 6♣ South			All Pass			

Board: 27	♠ 5	Partner bids first.
Dealer: North	♥ KT743	The opponents are silent.
Vul: E-W	♦ JT9742	
HCP: 7+3	♣ K	

Board: 28	♠ K	Partner bids first.
Dealer: North	♥ J8754	The opponents are silent.
Vul: None	♦ AKQ532	
HCP: 15+3	♣ Q	

Board: 29	♠ 3	Partner bids first.
Dealer: North	♥ AKQT3	The opponents are silent.
Vul: N-S	♦ KT9642	
HCP: 12+3	♣ 6	

Board: 30	♠ J	Partner bids first.
Dealer: North	♥ AQ763	The opponents are silent.
Vul: E-W	♦ 3	
HCP: 13+3	♣ AQT943	

Both hands (Answers Page)

Board: 27

	North:	South:	W	N	E	S
Dealer: North	♠ KJ43	♠ 5		1NT	Pass	2♦
Vul: E-W	♥ Q85	♥ KT743	Pass	2♥	Pass	3♦
North HCP: 16	♦ A85	♦ JT9742	Pass	4♥	All Pass	
South HCP: 7+3	♣ AQ7	♣ K				
Contract: 4♥ North						

Board: 28

	North:	South:	W	N	E	S
Dealer: North	♠ Q863	♠ K		1NT	Pass	2♦
Vul: None	♥ AQ9	♥ J8754	Pass	2♥	Pass	3♦
North HCP: 16	♦ J7	♦ AKQ532	Pass	4♥	Pass	4NT
South HCP: 15+3	♣ AK97	♣ Q	Pass	5♠ ¹	Pass	6♦
Contract: 6♦ South			All Pass			

1. A=2/5 or 5/5, Q(H)=1

Board: 29

	North:	South:	W	N	E	S
Dealer: North	♠ AKT5	♠ 3		1NT	Pass	2♦
Vul: N-S	♥ 965	♥ AKQT3	Pass	2♥	Pass	3♦
North HCP: 15	♦ A3	♦ KT9642	Pass	4♥	Pass	4NT
South HCP: 12+3	♣ AT98	♣ 6	Pass	5♣ ¹	Pass	7♥
Contract: 7♥ South			All Pass			

1. A=0/5 or 3/5

Board: 30

	North:	South:	W	N	E	S
Dealer: North	♠ AK3	♠ J		1NT	Pass	2♦
Vul: E-W	♥ 54	♥ AQ763	Pass	2♥	Pass	3♣
North HCP: 16+1	♦ AKQ96	♦ 3	Pass	3NT	Pass	4♣
South HCP: 13+3	♣ 876	♣ AQT943	Pass	4♥	Pass	6♣
Contract: 6♣ South			All Pass			

Board: 31	♠ Q963	You bid first.
Dealer: North	♥ KQ9	The opponents are silent.
Vul: Both	♦ AJT2	
HCP: 15	♣ QJ	

Board: 32	♠ A	Partner bids first.
Dealer: South	♥ KT862	The opponents are silent.
Vul: N-S	♦ AKT976	
HCP: 16+3	♣ Q	

Board: 33	♠ AKQ75	Partner bids first.
Dealer: South	♥ 9	The opponents are silent.
Vul: E-W	♦ AK8653	
HCP: 16+3	♣ 3	

Board: 34	♠ Q732	You bid first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: Both	♦ AQJ	
HCP: 16	♣ KJ83	

Both hands (Answers Page)

Board: 31

Dealer: North

Vul: Both

North HCP: 15

South HCP: 15+3

Contract: 5 ♠ South

North:

♠ Q963

♥ KQ9

♦ AJT2

♣ QJ

South:

♠ A8742

♥ A

♦ 4

♣ AKT765

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	4♠	Pass	4NT
Pass	5♦ ¹	Pass	5♠
All Pass			

1. A=1/5 or 4/5

Board: 32

Dealer: South

Vul: N-S

North HCP: 16+3

South HCP: 15+1

Contract: 6♥ North

North:

♠ A

♥ KT862

♦ AKT976

♣ Q

South:

♠ KQJ85

♥ QJ7

♦ Q54

♣ A6

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♦	Pass	4♥
Pass	4NT	Pass	5♦ ¹
Pass	5♠	Pass	5NT ²
Pass	6♥	All Pass	

1. A=1/5 or 4/5

2. !H queen no !C king no !D king

Board: 33

Dealer: South

Vul: E-W

North HCP: 16+3

South HCP: 16+1

Contract: 6♦ North

North:

♠ AKQ75

♥ 9

♦ AK8653

♣ 3

South:

♠ T62

♥ AQJ

♦ QJ

♣ KQJ85

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♦	Pass	3♠
Pass	6♦	All Pass	

Board: 34

Dealer: North

Vul: Both

North HCP: 16

South HCP: 13+3

Contract: 6♣ North

North:

♠ Q732

♥ QJ

♦ AQJ

♣ KJ83

South:

♠ 5

♥ AKT95

♦ 6

♣ AQT964

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♣
Pass	3NT	Pass	4♣
Pass	4NT	Pass	5♠ ¹
Pass	6♣	All Pass	

1. A=2/5 or 5/5, Q(C)=1

Board: 31	♠ A8742	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: Both	♦ 4	
HCP: 15+3	♣ AKT765	

Board: 32	♠ KQJ85	You bid first.
Dealer: South	♥ QJ7	The opponents are silent.
Vul: N-S	♦ Q54	
HCP: 15+1	♣ A6	

Board: 33	♠ T62	You bid first.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: E-W	♦ QJ	
HCP: 16+1	♣ KQJ85	

Board: 34	♠ 5	Partner bids first.
Dealer: North	♥ AKT95	The opponents are silent.
Vul: Both	♦ 6	
HCP: 13+3	♣ AQT964	

Both hands (Answers Page)

Board: 31

Dealer: North

Vul: Both

North HCP: 15

South HCP: 15+3

Contract: 5 ♠ South

North:

♠ Q963

♥ KQ9

♦ AJT2

♣ QJ

South:

♠ A8742

♥ A

♦ 4

♣ AKT765

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	4♠	Pass	4NT
Pass	5♦ ¹	Pass	5♠
All Pass			

1. A=1/5 or 4/5

Board: 32

Dealer: South

Vul: N-S

North HCP: 16+3

South HCP: 15+1

Contract: 6♥ North

North:

♠ A

♥ KT862

♦ AKT976

♣ Q

South:

♠ KQJ85

♥ QJ7

♦ Q54

♣ A6

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♦	Pass	4♥
Pass	4NT	Pass	5♦ ¹
Pass	5♠	Pass	5NT ²
Pass	6♥	All Pass	

1. A=1/5 or 4/5

2. !H queen no !C king no !D king

Board: 33

Dealer: South

Vul: E-W

North HCP: 16+3

South HCP: 16+1

Contract: 6♦ North

North:

♠ AKQ75

♥ 9

♦ AK8653

♣ 3

South:

♠ T62

♥ AQJ

♦ QJ

♣ KQJ85

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♦	Pass	3♠
Pass	6♦	All Pass	

Board: 34

Dealer: North

Vul: Both

North HCP: 16

South HCP: 13+3

Contract: 6♣ North

North:

♠ Q732

♥ QJ

♦ AQJ

♣ KJ83

South:

♠ 5

♥ AKT95

♦ 6

♣ AQT964

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♣
Pass	3NT	Pass	4♣
Pass	4NT	Pass	5♠ ¹
Pass	6♣	All Pass	

1. A=2/5 or 5/5, Q(C)=1

North hands

1N_5M_and_6m

Board: 35

♠ KJ3

You bid first.

Dealer: North

♥ A6

The opponents are silent.

Vul: None

♦ KJ74

HCP: 17

♣ KQ92

Board: 36

♠ KJ932

Partner bids first.

Dealer: South

♥ -

The opponents are silent.

Vul: E-W

♦ AJ9762

HCP: 9+3

♣ 62

Board: 37

♠ J3

You bid first.

Dealer: North

♥ KT2

The opponents are silent.

Vul: Both

♦ AT864

HCP: 17+1

♣ AKQ

Board: 38

♠ A8

You bid first.

Dealer: North

♥ KQ82

The opponents are silent.

Vul: None

♦ KQJ6

HCP: 17

♣ QT8

Board: 39

♠ A972

You bid first.

Dealer: North

♥ A8

The opponents are silent.

Vul: N-S

♦ KQ4

HCP: 17

♣ KJT6

Both hands (Answers Page)

Board: 35

Dealer: North

Vul: None

North HCP: 17

South HCP: 11+3

Contract: 6 ♠ South

North:

♠ KJ3

♥ A6

♦ KJ74

♣ KQ92

South:

♠ Q9862

♥ K5

♦ AQT632

♣ -

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♦
Pass	4♠	Pass	4NT
Pass	5♥ ¹	Pass	6♠
All Pass			

1. A=2/5 or 5/5, Q(S)=0

Board: 36

Dealer: South

Vul: E-W

North HCP: 9+3

South HCP: 17

Contract: 4 ♠ South

North:

♠ KJ932

♥ -

♦ AJ9762

♣ 62

South:

♠ A85

♥ KJ92

♦ K8

♣ AQT3

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

Board: 37

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 13+3

Contract: 4 ♠ South

North:

♠ J3

♥ KT2

♦ AT864

♣ AKQ

South:

♠ AKQ72

♥ A7

♦ -

♣ T87532

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

Board: 38

Dealer: North

Vul: None

North HCP: 17

South HCP: 12+3

Contract: 6 ♣ South

North:

♠ A8

♥ KQ82

♦ KQJ6

♣ QT8

South:

♠ KT932

♥ 4

♦ A

♣ AJ9754

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	3NT	Pass	4♣
Pass	4♠	Pass	6♣
All Pass			

Board: 39

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 10+3

Contract: 3NT North

North:

♠ A972

♥ A8

♦ KQ4

♣ KJT6

South:

♠ Q

♥ K7642

♦ AJ8653

♣ 2

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

South hands

1N_5M_and_6m

Board: 35 ♠ Q9862 Partner bids first.
 Dealer: North ♥ K5 The opponents are silent.
 Vul: None ♦ AQT632
 HCP: 11+3 ♣ -

Board: 36 ♠ A85 You bid first.
 Dealer: South ♥ KJ92 The opponents are silent.
 Vul: E-W ♦ K8
 HCP: 17 ♣ AQT3

Board: 37 ♠ AKQ72 Partner bids first.
 Dealer: North ♥ A7 The opponents are silent.
 Vul: Both ♦ -
 HCP: 13+3 ♣ T87532

Board: 38 ♠ KT932 Partner bids first.
 Dealer: North ♥ 4 The opponents are silent.
 Vul: None ♦ A
 HCP: 12+3 ♣ AJ9754

Board: 39 ♠ Q Partner bids first.
 Dealer: North ♥ K7642 The opponents are silent.
 Vul: N-S ♦ AJ8653
 HCP: 10+3 ♣ 2

Both hands (Answers Page)

Board: 35

Dealer: North

Vul: None

North HCP: 17

South HCP: 11+3

Contract: 6 ♠ South

North:

♠ KJ3

♥ A6

♦ KJ74

♣ KQ92

South:

♠ Q9862

♥ K5

♦ AQT632

♣ -

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♦
Pass	4♠	Pass	4NT
Pass	5♥ ¹	Pass	6♠
All Pass			

1. A=2/5 or 5/5, Q(S)=0

Board: 36

Dealer: South

Vul: E-W

North HCP: 9+3

South HCP: 17

Contract: 4 ♠ South

North:

♠ KJ932

♥ -

♦ AJ9762

♣ 62

South:

♠ A85

♥ KJ92

♦ K8

♣ AQT3

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

Board: 37

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 13+3

Contract: 4 ♠ South

North:

♠ J3

♥ KT2

♦ AT864

♣ AKQ

South:

♠ AKQ72

♥ A7

♦ -

♣ T87532

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

Board: 38

Dealer: North

Vul: None

North HCP: 17

South HCP: 12+3

Contract: 6 ♣ South

North:

♠ A8

♥ KQ82

♦ KQJ6

♣ QT8

South:

♠ KT932

♥ 4

♦ A

♣ AJ9754

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	3NT	Pass	4♣
Pass	4♠	Pass	6♣
All Pass			

Board: 39

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 10+3

Contract: 3NT North

North:

♠ A972

♥ A8

♦ KQ4

♣ KJT6

South:

♠ Q

♥ K7642

♦ AJ8653

♣ 2

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

North hands

1N_5M_and_6m

Board: 40	♠ QJ	You bid first.
Dealer: North	♥ KJ2	The opponents are silent.
Vul: Both	♦ AKJ72	
HCP: 17+1	♣ Q82	

Board: 41	♠ AKQ4	You bid first.
Dealer: North	♥ J8	The opponents are silent.
Vul: None	♦ 9762	
HCP: 16	♣ AQT	

Board: 42	♠ T8653	Partner bids first.
Dealer: South	♥ 9	The opponents are silent.
Vul: N-S	♦ KQ7643	
HCP: 5+3	♣ 5	

Board: 43	♠ A54	You bid first.
Dealer: North	♥ KJ5	The opponents are silent.
Vul: E-W	♦ A2	
HCP: 17+1	♣ AJ953	

Board: 44	♠ J9754	Partner bids first.
Dealer: South	♥ 5	The opponents are silent.
Vul: None	♦ 6	
HCP: 10+3	♣ AKQ952	

Both hands (Answers Page)

Board: 40

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 14+3

Contract: 6♣ South

North:

♠ QJ

♥ KJ2

♦ AKJ72

♣ Q82

South:

♠ K8754

♥ A9

♦ -

♣ AKT965

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	3NT	Pass	4♣
Pass	4♠	Pass	6♣
All Pass			

Board: 41

Dealer: North

Vul: None

North HCP: 16

South HCP: 4+3

Contract: 3NT North

North:

♠ AKQ4

♥ J8

♦ 9762

♣ AQT

South:

♠ T

♥ T9643

♦ A

♣ 987432

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

Board: 42

Dealer: South

Vul: N-S

North HCP: 5+3

South HCP: 16+1

Contract: 3♠ South

North:

♠ T8653

♥ 9

♦ KQ7643

♣ 5

South:

♠ AK

♥ K654

♦ AJ

♣ J8764

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

Board: 43

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 11+3

Contract: 4♥ North

North:

♠ A54

♥ KJ5

♦ A2

♣ AJ953

South:

♠ KQ

♥ Q7632

♦ KJ9764

♣ -

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

Board: 44

Dealer: South

Vul: None

North HCP: 10+3

South HCP: 16

Contract: 4♠ South

North:

♠ J9754

♥ 5

♦ 6

♣ AKQ952

South:

♠ KQ6

♥ KJ86

♦ AK73

♣ 83

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

South hands

1N_5M_and_6m

Board: 40 ♠ K8754 Partner bids first.
 Dealer: North ♥ A9 The opponents are silent.
 Vul: Both ♦ -
 HCP: 14+3 ♣ AKT965

Board: 41 ♠ T Partner bids first.
 Dealer: North ♥ T9643 The opponents are silent.
 Vul: None ♦ A
 HCP: 4+3 ♣ 987432

Board: 42 ♠ AK You bid first.
 Dealer: South ♥ K654 The opponents are silent.
 Vul: N-S ♦ AJ
 HCP: 16+1 ♣ J8764

Board: 43 ♠ KQ Partner bids first.
 Dealer: North ♥ Q7632 The opponents are silent.
 Vul: E-W ♦ KJ9764
 HCP: 11+3 ♣ -

Board: 44 ♠ KQ6 You bid first.
 Dealer: South ♥ KJ86 The opponents are silent.
 Vul: None ♦ AK73
 HCP: 16 ♣ 83

Both hands (Answers Page)

Board: 40

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 14+3

Contract: 6♣ South

North:

♠ QJ

♥ KJ2

♦ AKJ72

♣ Q82

South:

♠ K8754

♥ A9

♦ -

♣ AKT965

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	3NT	Pass	4♣
Pass	4♠	Pass	6♣
All Pass			

Board: 41

Dealer: North

Vul: None

North HCP: 16

South HCP: 4+3

Contract: 3NT North

North:

♠ AKQ4

♥ J8

♦ 9762

♣ AQT

South:

♠ T

♥ T9643

♦ A

♣ 987432

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

Board: 42

Dealer: South

Vul: N-S

North HCP: 5+3

South HCP: 16+1

Contract: 3♠ South

North:

♠ T8653

♥ 9

♦ KQ7643

♣ 5

South:

♠ AK

♥ K654

♦ AJ

♣ J8764

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

Board: 43

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 11+3

Contract: 4♥ North

North:

♠ A54

♥ KJ5

♦ A2

♣ AJ953

South:

♠ KQ

♥ Q7632

♦ KJ9764

♣ -

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

Board: 44

Dealer: South

Vul: None

North HCP: 10+3

South HCP: 16

Contract: 4♠ South

North:

♠ J9754

♥ 5

♦ 6

♣ AKQ952

South:

♠ KQ6

♥ KJ86

♦ AK73

♣ 83

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

North hands

1N_5M_and_6m

Board: 45	♠ Q54	You bid first.
Dealer: North	♥ AT72	The opponents are silent.
Vul: N-S	♦ KQT3	
HCP: 16	♣ AJ	

Board: 46	♠ 5	Partner bids first.
Dealer: South	♥ A7543	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 10+3	♣ KJ9876	

Board: 47	♠ AJT	You bid first.
Dealer: North	♥ 874	The opponents are silent.
Vul: Both	♦ K9	
HCP: 15+1	♣ AQJ75	

Board: 48	♠ AT	Partner bids first.
Dealer: South	♥ QJ743	The opponents are silent.
Vul: N-S	♦ KQJT52	
HCP: 13+3	♣ -	

Board: 49	♠ KQ	You bid first.
Dealer: North	♥ KQJ4	The opponents are silent.
Vul: E-W	♦ K86	
HCP: 17	♣ QJ76	

Both hands (Answers Page)

Board: 45

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 8+3

Contract: 4 ♠ North

North:

♠ Q54

♥ AT72

♦ KQT3

♣ AJ

South:

♠ K9873

♥ 53

♦ -

♣ KQT984

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

Board: 46

Dealer: South

Vul: E-W

North HCP: 10+3

South HCP: 15+1

Contract: 4♥ South

North:

♠ 5

♥ A7543

♦ Q

♣ KJ9876

South:

♠ AKJT4

♥ K82

♦ T62

♣ A5

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

Board: 47

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9+3

Contract: 4♥ North

North:

♠ AJT

♥ 874

♦ K9

♣ AQJ75

South:

♠ K5

♥ KQT93

♦ JT8764

♣ -

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

Board: 48

Dealer: South

Vul: N-S

North HCP: 13+3

South HCP: 17+1

Contract: 6♥ North

North:

♠ AT

♥ QJ743

♦ KQJT52

♣ -

South:

♠ Q85

♥ A98

♦ A8

♣ AK752

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♦	Pass	4♥
Pass	4NT	Pass	5♣ ¹
Pass	6♥	All Pass	

1. A=0/5 or 3/5

Board: 49

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 12+3

Contract: 4♠ North

North:

♠ KQ

♥ KQJ4

♦ K86

♣ QJ76

South:

♠ AT843

♥ A2

♦ AT9543

♣ -

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

South hands

1N_5M_and_6m

Board: 45 ♠ K9873 Partner bids first.
 Dealer: North ♥ 53 The opponents are silent.
 Vul: N-S ♦ -
 HCP: 8+3 ♣ KQT984

Board: 46 ♠ AKJT4 You bid first.
 Dealer: South ♥ K82 The opponents are silent.
 Vul: E-W ♦ T62
 HCP: 15+1 ♣ A5

Board: 47 ♠ K5 Partner bids first.
 Dealer: North ♥ KQT93 The opponents are silent.
 Vul: Both ♦ JT8764
 HCP: 9+3 ♣ -

Board: 48 ♠ Q85 You bid first.
 Dealer: South ♥ A98 The opponents are silent.
 Vul: N-S ♦ A8
 HCP: 17+1 ♣ AK752

Board: 49 ♠ AT843 Partner bids first.
 Dealer: North ♥ A2 The opponents are silent.
 Vul: E-W ♦ AT9543
 HCP: 12+3 ♣ -

Both hands (Answers Page)

Board: 45

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 8+3

Contract: 4 ♠ North

North:

♠ Q54

♥ AT72

♦ KQT3

♣ AJ

South:

♠ K9873

♥ 53

♦ -

♣ KQT984

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

Board: 46

Dealer: South

Vul: E-W

North HCP: 10+3

South HCP: 15+1

Contract: 4♥ South

North:

♠ 5

♥ A7543

♦ Q

♣ KJ9876

South:

♠ AKJT4

♥ K82

♦ T62

♣ A5

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

Board: 47

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9+3

Contract: 4♥ North

North:

♠ AJT

♥ 874

♦ K9

♣ AQJ75

South:

♠ K5

♥ KQT93

♦ JT8764

♣ -

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

Board: 48

Dealer: South

Vul: N-S

North HCP: 13+3

South HCP: 17+1

Contract: 6♥ North

North:

♠ AT

♥ QJ743

♦ KQJT52

♣ -

South:

♠ Q85

♥ A98

♦ A8

♣ AK752

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♦	Pass	4♥
Pass	4NT	Pass	5♣ ¹
Pass	6♥	All Pass	

1. A=0/5 or 3/5

Board: 49

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 12+3

Contract: 4♠ North

North:

♠ KQ

♥ KQJ4

♦ K86

♣ QJ76

South:

♠ AT843

♥ A2

♦ AT9543

♣ -

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

Board: 50

♠ JT872

Partner bids first.

Dealer: South

♥ K

The opponents are silent.

Vul: Both

♦ 7

HCP: 12+3

♣ AKJT32

Both hands (Answers Page)

Board: 50

Dealer: South

Vul: Both

North HCP: 12+3

South HCP: 16

Contract: 4 ♠ South

North:

♠ JT872

♥ K

♦ 7

♣ AKJT32

South:

♠ AKQ

♥ A832

♦ QJ85

♣ 64

W

N

E

S

1NT

Pass

2 ♥

Pass

2 ♠

Pass

3 ♣

Pass

4 ♠

All Pass

Board: 50

♠ AKQ

You bid first.

Dealer: South

♥ A832

The opponents are silent.

Vul: Both

♦ QJ85

HCP: 16

♣ 64

Both hands (Answers Page)

Board: 50

Dealer: South

Vul: Both

North HCP: 12+3

South HCP: 16

Contract: 4 ♠ South

North:

♠ JT872

♥ K

♦ 7

♣ AKJT32

South:

♠ AKQ

♥ A832

♦ QJ85

♣ 64

W

N

E

S

1NT

Pass

2 ♥

Pass

2 ♠

Pass

3 ♣

Pass

4 ♠

All Pass