

North hands

1m-1_2_or_3_NT

Board: 1 ♠ 974 You bid first.

Dealer: North ♥ A2 The opponents are silent.

Vul: None ♦ AQ852

HCP: 13+1 ♣ KT2

Board: 2 ♠ AQ You bid first.

Dealer: North ♥ AT75 The opponents are silent.

Vul: N-S ♦ A84

HCP: 19 ♣ KQ53

Board: 3 ♠ A97 Partner bids first.

Dealer: South ♥ Q65 The opponents are silent.

Vul: N-S ♦ T864

HCP: 9 ♣ K53

Board: 4 ♠ AJ73 You bid first.

Dealer: North ♥ JT83 The opponents are silent.

Vul: E-W ♦ AJ63

HCP: 15 ♣ A

Board: 5 ♠ T6 You bid first.

Dealer: North ♥ A85 The opponents are silent.

Vul: N-S ♦ 532

HCP: 13+1 ♣ AKQT3

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ 974	♠ AJ8		1♦	Pass	1NT
Vul: None	♥ A2	♥ Q87	Pass	2♦	All Pass	
North HCP: 13+1	♦ AQ852	♦ T763				
South HCP: 9	♣ KT2	♣ Q74				
Contract: 2♦ North						

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ KJ2		1♣	Pass	1NT
Vul: N-S	♥ AT75	♥ Q43	Pass	2NT	Pass	3NT
North HCP: 19	♦ A84	♦ QT3	All Pass			
South HCP: 9	♣ KQ53	♣ J984				
Contract: 3NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ A97	♠ JT4			1♦	
Vul: N-S	♥ Q65	♥ JT	Pass	1NT	All Pass	
North HCP: 9	♦ T864	♦ AK72				
South HCP: 12	♣ K53	♣ QJ97				
Contract: 1NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ AJ73	♠ Q85		1♦	Pass	1NT
Vul: E-W	♥ JT83	♥ K74	All Pass			
North HCP: 15	♦ AJ63	♦ Q975				
South HCP: 9	♣ A	♣ QT9				
Contract: 1NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ T6	♠ K74		1♣	Pass	1NT
Vul: N-S	♥ A85	♥ Q94	Pass	3♣	All Pass	
North HCP: 13+1	♦ 532	♦ AT9				
South HCP: 9	♣ AKQT3	♣ 8764				
Contract: 3♣ North						

South hands

1m-1_2_or_3_NT

Board: 1	♠ AJ8	Partner bids first.
Dealer: North	♥ Q87	The opponents are silent.
Vul: None	♦ T763	
HCP: 9	♣ Q74	

Board: 2	♠ KJ2	Partner bids first.
Dealer: North	♥ Q43	The opponents are silent.
Vul: N-S	♦ QT3	
HCP: 9	♣ J984	

Board: 3	♠ JT4	You bid first.
Dealer: South	♥ JT	The opponents are silent.
Vul: N-S	♦ AK72	
HCP: 12	♣ QJ97	

Board: 4	♠ Q85	Partner bids first.
Dealer: North	♥ K74	The opponents are silent.
Vul: E-W	♦ Q975	
HCP: 9	♣ QT9	

Board: 5	♠ K74	Partner bids first.
Dealer: North	♥ Q94	The opponents are silent.
Vul: N-S	♦ AT9	
HCP: 9	♣ 8764	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ 974	♠ AJ8		1♦	Pass	1NT
Vul: None	♥ A2	♥ Q87	Pass	2♦	All Pass	
North HCP: 13+1	♦ AQ852	♦ T763				
South HCP: 9	♣ KT2	♣ Q74				
Contract: 2♦ North						

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ KJ2		1♣	Pass	1NT
Vul: N-S	♥ AT75	♥ Q43	Pass	2NT	Pass	3NT
North HCP: 19	♦ A84	♦ QT3	All Pass			
South HCP: 9	♣ KQ53	♣ J984				
Contract: 3NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ A97	♠ JT4			1♦	
Vul: N-S	♥ Q65	♥ JT	Pass	1NT	All Pass	
North HCP: 9	♦ T864	♦ AK72				
South HCP: 12	♣ K53	♣ QJ97				
Contract: 1NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ AJ73	♠ Q85		1♦	Pass	1NT
Vul: E-W	♥ JT83	♥ K74	All Pass			
North HCP: 15	♦ AJ63	♦ Q975				
South HCP: 9	♣ A	♣ QT9				
Contract: 1NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ T6	♠ K74		1♣	Pass	1NT
Vul: N-S	♥ A85	♥ Q94	Pass	3♣	All Pass	
North HCP: 13+1	♦ 532	♦ AT9				
South HCP: 9	♣ AKQT3	♣ 8764				
Contract: 3♣ North						

North hands

1m-1_2_or_3_NT

Board: 6 ♠ KT92

You bid first.

Dealer: North ♥ KQ8

The opponents are silent.

Vul: None ♦ AQJT

HCP: 19 ♣ A8

Board: 7 ♠ 9

You bid first.

Dealer: North ♥ J8

West (RHO) bids 2NT if possible.

Vul: Both ♦ AKJ43

East (LHO) bids 3♠ if possible.

HCP: 12+2 ♣ K5432

Board: 8 ♠ Q42

Partner bids first.

Dealer: South ♥ A42

The opponents are silent.

Vul: E-W ♦ T432

HCP: 9 ♣ K97

Board: 9 ♠ JT75

You bid first.

Dealer: North ♥ AK3

The opponents are silent.

Vul: E-W ♦ KQ743

HCP: 14+1 ♣ J

Board: 10 ♠ K98

Partner bids first.

Dealer: South ♥ KJ3

East (LHO) bids 2♠ if possible.

Vul: None ♦ QT9

HCP: 9 ♣ 9865

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ KT92	♠ Q76		1♦	Pass	1NT
Vul: None	♥ KQ8	♥ A95	Pass	2NT	Pass	3NT
North HCP: 19	♦ AQJT	♦ 9632		All Pass		
South HCP: 8	♣ A8	♣ Q62				
Contract: 3NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ K82		1♦	Pass	1NT
Vul: Both	♥ J8	♥ AT7	Pass	2♣	Pass	2♦
North HCP: 12+2	♦ AKJ43	♦ T975	2NT ¹	3♦	3♠	4♦
South HCP: 9	♣ K5432	♣ Q76		All Pass		
Contract: 4♦ South						

1. Unusual 2NT

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ Q42	♠ K7				1♦
Vul: E-W	♥ A42	♥ KJ9	Pass	1NT	Pass	2♦
North HCP: 9	♦ T432	♦ AQ876		All Pass		
South HCP: 13+1	♣ K97	♣ 652				
Contract: 2♦ South						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ JT75	♠ A43		1♦	Pass	1NT
Vul: E-W	♥ AK3	♥ QT7	Pass	2♦		All Pass
North HCP: 14+1	♦ KQ743	♦ T65				
South HCP: 9	♣ J	♣ KT52				
Contract: 2♦ North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ 732				1♣
Vul: None	♥ KJ3	♥ 4	Pass	1NT	Pass	2♣
North HCP: 9	♦ QT9	♦ J42	Pass	Pass	2♠	3♣
South HCP: 11+2	♣ 9865	♣ AKQJ72		All Pass		
Contract: 3♣ South						

South hands

1m-1_2_or_3_NT

Board: 6	♠ Q76	Partner bids first.
Dealer: North	♥ A95	The opponents are silent.
Vul: None	♦ 9632	
HCP: 8	♣ Q62	

Board: 7	♠ K82	Partner bids first.
Dealer: North	♥ AT7	West (LHO) bids 2NT if possible.
Vul: Both	♦ T975	East (RHO) bids 3♠ if possible.
HCP: 9	♣ Q76	

Board: 8	♠ K7	You bid first.
Dealer: South	♥ KJ9	The opponents are silent.
Vul: E-W	♦ AQ876	
HCP: 13+1	♣ 652	

Board: 9	♠ A43	Partner bids first.
Dealer: North	♥ QT7	The opponents are silent.
Vul: E-W	♦ T65	
HCP: 9	♣ KT52	

Board: 10	♠ 732	You bid first.
Dealer: South	♥ 4	East (RHO) bids 2♠ if possible.
Vul: None	♦ J42	
HCP: 11+2	♣ AKQJ72	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ KT92	♠ Q76		1♦	Pass	1NT
Vul: None	♥ KQ8	♥ A95	Pass	2NT	Pass	3NT
North HCP: 19	♦ AQJT	♦ 9632		All Pass		
South HCP: 8	♣ A8	♣ Q62				
Contract: 3NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ K82		1♦	Pass	1NT
Vul: Both	♥ J8	♥ AT7	Pass	2♣	Pass	2♦
North HCP: 12+2	♦ AKJ43	♦ T975	2NT ¹	3♦	3♠	4♦
South HCP: 9	♣ K5432	♣ Q76		All Pass		
Contract: 4♦ South						

1. Unusual 2NT

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ Q42	♠ K7				1♦
Vul: E-W	♥ A42	♥ KJ9	Pass	1NT	Pass	2♦
North HCP: 9	♦ T432	♦ AQ876		All Pass		
South HCP: 13+1	♣ K97	♣ 652				
Contract: 2♦ South						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ JT75	♠ A43		1♦	Pass	1NT
Vul: E-W	♥ AK3	♥ QT7	Pass	2♦		All Pass
North HCP: 14+1	♦ KQ743	♦ T65				
South HCP: 9	♣ J	♣ KT52				
Contract: 2♦ North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ 732				1♣
Vul: None	♥ KJ3	♥ 4	Pass	1NT	Pass	2♣
North HCP: 9	♦ QT9	♦ J42	Pass	Pass	2♠	3♣
South HCP: 11+2	♣ 9865	♣ AKQJ72		All Pass		
Contract: 3♣ South						

North hands

1m-1_2_or_3_NT

Board: 11	♠ Q643	LHO opens the bidding 1♦.
Dealer: East	♥ 7	Partner bids next.
Vul: N-S	♦ KJ	West (RHO) bids 1NT if possible.
HCP: 14+2	♣ AKJ742	

Board: 12	♠ Q76	Partner bids first.
Dealer: South	♥ Q52	The opponents are silent.
Vul: Both	♦ Q73	
HCP: 9	♣ KT93	

Board: 13	♠ K52	Partner bids first.
Dealer: South	♥ A74	The opponents are silent.
Vul: N-S	♦ 753	
HCP: 9	♣ Q532	

Board: 14	♠ KT2	Partner bids first.
Dealer: South	♥ K98	The opponents are silent.
Vul: N-S	♦ 8764	
HCP: 9	♣ QJ7	

Board: 15	♠ A98	Partner bids first.
Dealer: South	♥ K63	The opponents are silent.
Vul: E-W	♦ Q86	
HCP: 12	♣ K976	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: East	♠ Q643	♠ JT72			1♦	Pass
Vul: N-S	♥ 7	♥ AT943	1NT	2♣	All Pass	
North HCP: 14+2	♦ KJ	♦ 742				
South HCP: 5+1	♣ AKJ742	♣ 8				
Contract: 2♣ North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ Q76	♠ KJ9			1♦	
Vul: Both	♥ Q52	♥ AK87	Pass	1NT	Pass	2♦
North HCP: 9	♦ Q73	♦ K9842	All Pass			
South HCP: 15+1	♣ KT93	♣ J				
Contract: 2♦ South						

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ 97			1♦	
Vul: N-S	♥ A74	♥ KJ5	Pass	1NT	Pass	2NT
North HCP: 9	♦ 753	♦ AK42	Pass	3NT	All Pass	
South HCP: 18	♣ Q532	♣ AKT6				
Contract: 3NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ KT2	♠ A976			1♦	
Vul: N-S	♥ K98	♥ 73	Pass	1NT	Pass	2♦
North HCP: 9	♦ 8764	♦ AJ532	All Pass			
South HCP: 13+1	♣ QJ7	♣ A2				
Contract: 2♦ South						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ A98	♠ T54			1♦	
Vul: E-W	♥ K63	♥ A98	Pass	2NT	All Pass	
North HCP: 12	♦ Q86	♦ KJ74				
South HCP: 12	♣ K976	♣ AT2				
Contract: 2NT North						

South hands

1m-1_2_or_3_NT

Board: 11	♠ JT72	RHO opens the bidding 1♦.
Dealer: East	♥ AT943	You bid next.
Vul: N-S	♦ 742	West (LHO) bids 1NT if possible.
HCP: 5+1	♣ 8	

Board: 12	♠ KJ9	You bid first.
Dealer: South	♥ AK87	The opponents are silent.
Vul: Both	♦ K9842	
HCP: 15+1	♣ J	

Board: 13	♠ 97	You bid first.
Dealer: South	♥ KJ5	The opponents are silent.
Vul: N-S	♦ AK42	
HCP: 18	♣ AKT6	

Board: 14	♠ A976	You bid first.
Dealer: South	♥ 73	The opponents are silent.
Vul: N-S	♦ AJ532	
HCP: 13+1	♣ A2	

Board: 15	♠ T54	You bid first.
Dealer: South	♥ A98	The opponents are silent.
Vul: E-W	♦ KJ74	
HCP: 12	♣ AT2	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: East	♠ Q643	♠ JT72			1♦	Pass
Vul: N-S	♥ 7	♥ AT943	1NT	2♣	All Pass	
North HCP: 14+2	♦ KJ	♦ 742				
South HCP: 5+1	♣ AKJ742	♣ 8				
Contract: 2♣ North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ Q76	♠ KJ9			1♦	
Vul: Both	♥ Q52	♥ AK87	Pass	1NT	Pass	2♦
North HCP: 9	♦ Q73	♦ K9842	All Pass			
South HCP: 15+1	♣ KT93	♣ J				
Contract: 2♦ South						

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ 97			1♦	
Vul: N-S	♥ A74	♥ KJ5	Pass	1NT	Pass	2NT
North HCP: 9	♦ 753	♦ AK42	Pass	3NT	All Pass	
South HCP: 18	♣ Q532	♣ AKT6				
Contract: 3NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ KT2	♠ A976			1♦	
Vul: N-S	♥ K98	♥ 73	Pass	1NT	Pass	2♦
North HCP: 9	♦ 8764	♦ AJ532	All Pass			
South HCP: 13+1	♣ QJ7	♣ A2				
Contract: 2♦ South						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ A98	♠ T54			1♦	
Vul: E-W	♥ K63	♥ A98	Pass	2NT	All Pass	
North HCP: 12	♦ Q86	♦ KJ74				
South HCP: 12	♣ K976	♣ AT2				
Contract: 2NT North						

North hands

1m-1_2_or_3_NT

Board: 16	♠ KT4	Partner bids first.
Dealer: South	♥ Q73	The opponents are silent.
Vul: N-S	♦ K42	
HCP: 9	♣ J852	

Board: 17	♠ Q96	Partner bids first.
Dealer: South	♥ Q53	The opponents are silent.
Vul: N-S	♦ T94	
HCP: 9	♣ KQ85	

Board: 18	♠ 6	You bid first.
Dealer: North	♥ AKT3	The opponents are silent.
Vul: Both	♦ AKQ7	
HCP: 17	♣ J986	

Board: 19	♠ Q83	Partner bids first.
Dealer: South	♥ Q72	The opponents are silent.
Vul: E-W	♦ 743	
HCP: 6	♣ Q975	

Board: 20	♠ J7	You bid first.
Dealer: North	♥ A75	The opponents are silent.
Vul: Both	♦ AKQ432	
HCP: 17+2	♣ K6	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ Q8				1♣
Vul: N-S	♥ Q73	♥ AT95	Pass	1NT	Pass	3♣
North HCP: 9	♦ K42	♦ 8		All Pass		
South HCP: 12+2	♣ J852	♣ AQ7643				
Contract: 3♣ South						

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ Q96	♠ AJT3				1♦
Vul: N-S	♥ Q53	♥ AKJ7	Pass	1NT	Pass	2NT
North HCP: 9	♦ T94	♦ KQ2	Pass	3NT	All Pass	
South HCP: 19	♣ KQ85	♣ J6				
Contract: 3NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ 6	♠ QJ3		1♦	Pass	1NT
Vul: Both	♥ AKT3	♥ Q62	Pass	2♥	Pass	3NT
North HCP: 17	♦ AKQ7	♦ J62		All Pass		
South HCP: 9	♣ J986	♣ K542				
Contract: 3NT South						

Board: 19	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ KJ5				1♦
Vul: E-W	♥ Q72	♥ KT94	Pass	1NT	Pass	2NT
North HCP: 6	♦ 743	♦ AJ86		All Pass		
South HCP: 19	♣ Q975	♣ AK				
Contract: 2NT South						

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ K63		1♦	Pass	1NT
Vul: Both	♥ A75	♥ QT8	Pass	3♦	Pass	3NT
North HCP: 17+2	♦ AKQ432	♦ T85		All Pass		
South HCP: 9	♣ K6	♣ A873				
Contract: 3NT South						

South hands**1m-1_2_or_3_NT**

Board: 16 ♠ Q8 You bid first.

Dealer: South ♥ AT95 The opponents are silent.

Vul: N-S ♦ 8

HCP: 12+2 ♣ AQ7643

Board: 17 ♠ AJT3 You bid first.

Dealer: South ♥ AKJ7 The opponents are silent.

Vul: N-S ♦ KQ2

HCP: 19 ♣ J6

Board: 18 ♠ QJ3 Partner bids first.

Dealer: North ♥ Q62 The opponents are silent.

Vul: Both ♦ J62

HCP: 9 ♣ K542

Board: 19 ♠ KJ5 You bid first.

Dealer: South ♥ KT94 The opponents are silent.

Vul: E-W ♦ AJ86

HCP: 19 ♣ AK

Board: 20 ♠ K63 Partner bids first.

Dealer: North ♥ QT8 The opponents are silent.

Vul: Both ♦ T85

HCP: 9 ♣ A873

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ Q8				1♣
Vul: N-S	♥ Q73	♥ AT95	Pass	1NT	Pass	3♣
North HCP: 9	♦ K42	♦ 8		All Pass		
South HCP: 12+2	♣ J852	♣ AQ7643				
Contract: 3♣ South						

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ Q96	♠ AJT3				1♦
Vul: N-S	♥ Q53	♥ AKJ7	Pass	1NT	Pass	2NT
North HCP: 9	♦ T94	♦ KQ2	Pass	3NT	All Pass	
South HCP: 19	♣ KQ85	♣ J6				
Contract: 3NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ 6	♠ QJ3		1♦	Pass	1NT
Vul: Both	♥ AKT3	♥ Q62	Pass	2♥	Pass	3NT
North HCP: 17	♦ AKQ7	♦ J62		All Pass		
South HCP: 9	♣ J986	♣ K542				
Contract: 3NT South						

Board: 19	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ KJ5				1♦
Vul: E-W	♥ Q72	♥ KT94	Pass	1NT	Pass	2NT
North HCP: 6	♦ 743	♦ AJ86		All Pass		
South HCP: 19	♣ Q975	♣ AK				
Contract: 2NT South						

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ K63		1♦	Pass	1NT
Vul: Both	♥ A75	♥ QT8	Pass	3♦	Pass	3NT
North HCP: 17+2	♦ AKQ432	♦ T85		All Pass		
South HCP: 9	♣ K6	♣ A873				
Contract: 3NT South						

North hands

1m-1_2_or_3_NT

Board: 21	♠ Q87	Partner bids first.
Dealer: South	♥ A63	The opponents are silent.
Vul: None	♦ 864	
HCP: 9	♣ KT43	

Board: 22	♠ AK97	You bid first.
Dealer: North	♥ K98	The opponents are silent.
Vul: N-S	♦ J9	
HCP: 13	♣ QT43	

Board: 23	♠ T	You bid first.
Dealer: North	♥ A653	The opponents are silent.
Vul: Both	♦ AQ32	
HCP: 12	♣ QT82	

Board: 24	♠ KJ8	Partner bids first.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: None	♦ T83	
HCP: 9	♣ QT94	

Board: 25	♠ AT3	Partner bids first.
Dealer: South	♥ Q85	The opponents are silent.
Vul: E-W	♦ J62	
HCP: 9	♣ QT83	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ Q87	♠ KJT				1♦
Vul: None	♥ A63	♥ QT94	Pass	1NT	All Pass	
North HCP: 9	♦ 864	♦ QT95				
South HCP: 12	♣ KT43	♣ A6				
Contract: 1NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ AK97	♠ Q63		1♣	Pass	1NT
Vul: N-S	♥ K98	♥ Q72	All Pass			
North HCP: 13	♦ J9	♦ AT4				
South HCP: 8	♣ QT43	♣ 9762				
Contract: 1NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ QJ8		1♦	Pass	1NT
Vul: Both	♥ A653	♥ QT9	Pass	2♣	All Pass	
North HCP: 12	♦ AQ32	♦ 874				
South HCP: 9	♣ QT82	♣ A954				
Contract: 2♣ North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ KJ8	♠ Q93				1♦
Vul: None	♥ QJ9	♥ A85	Pass	1NT	Pass	2♦
North HCP: 9	♦ T83	♦ AQ762	All Pass			
South HCP: 12+1	♣ QT94	♣ 85				
Contract: 2♦ South						

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ AT3	♠ K5				1♦
Vul: E-W	♥ Q85	♥ K72	Pass	1NT	Pass	3♦
North HCP: 9	♦ J62	♦ AK9543	Pass	3NT	All Pass	
South HCP: 16+2	♣ QT83	♣ K2				
Contract: 3NT North						

South hands

1m-1_2_or_3_NT

Board: 21 ♠ KJT You bid first.

Dealer: South ♥ QT94 The opponents are silent.

Vul: None ♦ QT95

HCP: 12 ♣ A6

Board: 22 ♠ Q63 Partner bids first.

Dealer: North ♥ Q72 The opponents are silent.

Vul: N-S ♦ AT4

HCP: 8 ♣ 9762

Board: 23 ♠ QJ8 Partner bids first.

Dealer: North ♥ QT9 The opponents are silent.

Vul: Both ♦ 874

HCP: 9 ♣ A954

Board: 24 ♠ Q93 You bid first.

Dealer: South ♥ A85 The opponents are silent.

Vul: None ♦ AQ762

HCP: 12+1 ♣ 85

Board: 25 ♠ K5 You bid first.

Dealer: South ♥ K72 The opponents are silent.

Vul: E-W ♦ AK9543

HCP: 16+2 ♣ K2

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ Q87	♠ KJT				1♦
Vul: None	♥ A63	♥ QT94	Pass	1NT	All Pass	
North HCP: 9	♦ 864	♦ QT95				
South HCP: 12	♣ KT43	♣ A6				
Contract: 1NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ AK97	♠ Q63		1♣	Pass	1NT
Vul: N-S	♥ K98	♥ Q72	All Pass			
North HCP: 13	♦ J9	♦ AT4				
South HCP: 8	♣ QT43	♣ 9762				
Contract: 1NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ QJ8		1♦	Pass	1NT
Vul: Both	♥ A653	♥ QT9	Pass	2♣	All Pass	
North HCP: 12	♦ AQ32	♦ 874				
South HCP: 9	♣ QT82	♣ A954				
Contract: 2♣ North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ KJ8	♠ Q93				1♦
Vul: None	♥ QJ9	♥ A85	Pass	1NT	Pass	2♦
North HCP: 9	♦ T83	♦ AQ762	All Pass			
South HCP: 12+1	♣ QT94	♣ 85				
Contract: 2♦ South						

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ AT3	♠ K5				1♦
Vul: E-W	♥ Q85	♥ K72	Pass	1NT	Pass	3♦
North HCP: 9	♦ J62	♦ AK9543	Pass	3NT	All Pass	
South HCP: 16+2	♣ QT83	♣ K2				
Contract: 3NT North						

North hands

1m-1_2_or_3_NT

Board: 26	♠ AK	You bid first.
Dealer: North	♥ 96	The opponents are silent.
Vul: N-S	♦ AKQT62	
HCP: 20+2	♣ KJ6	

Board: 27	♠ 982	You bid first.
Dealer: North	♥ 92	The opponents are silent.
Vul: E-W	♦ AQJ62	
HCP: 12+1	♣ AJ7	

Board: 28	♠ A5	You bid first.
Dealer: North	♥ A54	The opponents are silent.
Vul: N-S	♦ AK86	
HCP: 19	♣ KJ76	

Board: 29	♠ AKT753	LHO opens the bidding 1♣.
Dealer: East	♥ 982	Partner bids next.
Vul: E-W	♦ AJ	West (RHO) bids 1NT if possible.
HCP: 15+2	♣ K4	

Board: 30	♠ KT5	Partner bids first.
Dealer: South	♥ KT6	The opponents are silent.
Vul: E-W	♦ J98	
HCP: 9	♣ QT92	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ QJ5		1♦	Pass	1NT
Vul: N-S	♥ 96	♥ KT4	Pass	2NT	Pass	3NT
North HCP: 20+2	♦ AKQT62	♦ J974		All Pass		
South HCP: 9	♣ KJ6	♣ Q98				
Contract: 3NT South						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ 982	♠ Q73		1♦	Pass	1NT
Vul: E-W	♥ 92	♥ Q87	Pass	2♦	All Pass	
North HCP: 12+1	♦ AQJ62	♦ 953				
South HCP: 9	♣ AJ7	♣ KQT2				
Contract: 2♦ North						

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ K74		1♦	Pass	1NT
Vul: N-S	♥ A54	♥ QT9	Pass	2NT	Pass	3NT
North HCP: 19	♦ AK86	♦ 942		All Pass		
South HCP: 9	♣ KJ76	♣ A543				
Contract: 3NT South						

Board: 29	North:	South:	W	N	E	S
Dealer: East	♠ AKT753	♠ 4		1♣	Pass	
Vul: E-W	♥ 982	♥ K763	1NT	2♠	All Pass	
North HCP: 15+2	♦ AJ	♦ 96432				
South HCP: 5+1	♣ K4	♣ Q52				
Contract: 2♠ North						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ 74			1♦	
Vul: E-W	♥ KT6	♥ J543	Pass	1NT	Pass	2♦
North HCP: 9	♦ J98	♦ AKT72		All Pass		
South HCP: 12+1	♣ QT92	♣ A3				
Contract: 2♦ South						

South hands

1m-1_2_or_3_NT

Board: 26	♠ QJ5	Partner bids first.
Dealer: North	♥ KT4	The opponents are silent.
Vul: N-S	♦ J974	
HCP: 9	♣ Q98	

Board: 27	♠ Q73	Partner bids first.
Dealer: North	♥ Q87	The opponents are silent.
Vul: E-W	♦ 953	
HCP: 9	♣ KQT2	

Board: 28	♠ K74	Partner bids first.
Dealer: North	♥ QT9	The opponents are silent.
Vul: N-S	♦ 942	
HCP: 9	♣ A543	

Board: 29	♠ 4	RHO opens the bidding 1♣.
Dealer: East	♥ K763	You bid next.
Vul: E-W	♦ 96432	West (LHO) bids 1NT if possible.
HCP: 5+1	♣ Q52	

Board: 30	♠ 74	You bid first.
Dealer: South	♥ J543	The opponents are silent.
Vul: E-W	♦ AKT72	
HCP: 12+1	♣ A3	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ QJ5		1♦	Pass	1NT
Vul: N-S	♥ 96	♥ KT4	Pass	2NT	Pass	3NT
North HCP: 20+2	♦ AKQT62	♦ J974		All Pass		
South HCP: 9	♣ KJ6	♣ Q98				
Contract: 3NT South						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ 982	♠ Q73		1♦	Pass	1NT
Vul: E-W	♥ 92	♥ Q87	Pass	2♦	All Pass	
North HCP: 12+1	♦ AQJ62	♦ 953				
South HCP: 9	♣ AJ7	♣ KQT2				
Contract: 2♦ North						

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ K74		1♦	Pass	1NT
Vul: N-S	♥ A54	♥ QT9	Pass	2NT	Pass	3NT
North HCP: 19	♦ AK86	♦ 942		All Pass		
South HCP: 9	♣ KJ76	♣ A543				
Contract: 3NT South						

Board: 29	North:	South:	W	N	E	S
Dealer: East	♠ AKT753	♠ 4		1♣	Pass	
Vul: E-W	♥ 982	♥ K763	1NT	2♠	All Pass	
North HCP: 15+2	♦ AJ	♦ 96432				
South HCP: 5+1	♣ K4	♣ Q52				
Contract: 2♠ North						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ 74			1♦	
Vul: E-W	♥ KT6	♥ J543	Pass	1NT	Pass	2♦
North HCP: 9	♦ J98	♦ AKT72		All Pass		
South HCP: 12+1	♣ QT92	♣ A3				
Contract: 2♦ South						

North hands

1m-1_2_or_3_NT

Board: 31	♠ AQJ6532	LHO opens the bidding 1♦.
Dealer: East	♥ AK8	Partner bids next.
Vul: Both	♦ 7	West (RHO) bids 1NT if possible.
HCP: 14+3	♣ 42	East (LHO) bids 3♣ if possible.

Board: 32	♠ Q73	Partner bids first.
Dealer: South	♥ K64	The opponents are silent.
Vul: N-S	♦ 9432	
HCP: 8	♣ KT4	

Board: 33	♠ QJ5	Partner bids first.
Dealer: South	♥ Q94	The opponents are silent.
Vul: Both	♦ 9642	
HCP: 8	♣ K32	

Board: 34	♠ K62	Partner bids first.
Dealer: South	♥ K82	The opponents are silent.
Vul: N-S	♦ QT64	
HCP: 11	♣ K73	

Board: 35	♠ AJ93	You bid first.
Dealer: North	♥ 3	The opponents are silent.
Vul: Both	♦ AQ83	
HCP: 14	♣ KT82	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: East	♠ AQJ6532	♠ T9			1♦	Pass
Vul: Both	♥ AK8	♥ 6532	1NT	2♠	3♣	Pass
North HCP: 14+3	♦ 7	♦ A986	Pass	3♠	All Pass	
South HCP: 4	♣ 42	♣ 953				
Contract: 3♠ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ Q73	♠ T5			1♦	
Vul: N-S	♥ K64	♥ 7	Pass	1NT	Pass	2♣
North HCP: 8	♦ 9432	♦ AKJ75	Pass	2♦	Pass	3♦
South HCP: 14+2	♣ KT4	♣ AQ873	All Pass			
Contract: 3♦ South						

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ QJ5	♠ AT4			1♦	
Vul: Both	♥ Q94	♥ A73	Pass	1NT	Pass	2NT
North HCP: 8	♦ 9642	♦ KJT3	Pass	3NT	All Pass	
South HCP: 18	♣ K32	♣ AQ5				
Contract: 3NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ K62	♠ J9			1♦	
Vul: N-S	♥ K82	♥ AJ96	Pass	1NT	Pass	2♦
North HCP: 11	♦ QT64	♦ AJ8532	Pass	2NT	Pass	3♦
South HCP: 11+2	♣ K73	♣ 2	All Pass			
Contract: 3♦ South						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AJ93	♠ KT2		1♦	Pass	1NT
Vul: Both	♥ 3	♥ KT4	Pass	2♣	All Pass	
North HCP: 14	♦ AQ83	♦ J75				
South HCP: 9	♣ KT82	♣ Q643				
Contract: 2♣ North						

South hands

1m-1_2_or_3_NT

Board: 31	♠ T9	RHO opens the bidding 1♦.
Dealer: East	♥ 6532	You bid next.
Vul: Both	♦ A986	West (LHO) bids 1NT if possible.
HCP: 4	♣ 953	East (RHO) bids 3♣ if possible.

Board: 32	♠ T5	You bid first.
Dealer: South	♥ 7	The opponents are silent.
Vul: N-S	♦ AKJ75	
HCP: 14+2	♣ AQ873	

Board: 33	♠ AT4	You bid first.
Dealer: South	♥ A73	The opponents are silent.
Vul: Both	♦ KJT3	
HCP: 18	♣ AQ5	

Board: 34	♠ J9	You bid first.
Dealer: South	♥ AJ96	The opponents are silent.
Vul: N-S	♦ AJ8532	
HCP: 11+2	♣ 2	

Board: 35	♠ KT2	Partner bids first.
Dealer: North	♥ KT4	The opponents are silent.
Vul: Both	♦ J75	
HCP: 9	♣ Q643	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: East	♠ AQJ6532	♠ T9			1♦	Pass
Vul: Both	♥ AK8	♥ 6532	1NT	2♠	3♣	Pass
North HCP: 14+3	♦ 7	♦ A986	Pass	3♠	All Pass	
South HCP: 4	♣ 42	♣ 953				
Contract: 3♠ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ Q73	♠ T5			1♦	
Vul: N-S	♥ K64	♥ 7	Pass	1NT	Pass	2♣
North HCP: 8	♦ 9432	♦ AKJ75	Pass	2♦	Pass	3♦
South HCP: 14+2	♣ KT4	♣ AQ873	All Pass			
Contract: 3♦ South						

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ QJ5	♠ AT4			1♦	
Vul: Both	♥ Q94	♥ A73	Pass	1NT	Pass	2NT
North HCP: 8	♦ 9642	♦ KJT3	Pass	3NT	All Pass	
South HCP: 18	♣ K32	♣ AQ5				
Contract: 3NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ K62	♠ J9			1♦	
Vul: N-S	♥ K82	♥ AJ96	Pass	1NT	Pass	2♦
North HCP: 11	♦ QT64	♦ AJ8532	Pass	2NT	Pass	3♦
South HCP: 11+2	♣ K73	♣ 2	All Pass			
Contract: 3♦ South						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AJ93	♠ KT2		1♦	Pass	1NT
Vul: Both	♥ 3	♥ KT4	Pass	2♣	All Pass	
North HCP: 14	♦ AQ83	♦ J75				
South HCP: 9	♣ KT82	♣ Q643				
Contract: 2♣ North						

North hands

1m-1_2_or_3_NT

Board: 36 ♠ K You bid first.

Dealer: North ♥ A953 The opponents are silent.

Vul: E-W ♦ AK987

HCP: 17+1 ♣ K32

Board: 37 ♠ Q72 Partner bids first.

Dealer: South ♥ A43 The opponents are silent.

Vul: None ♦ K94

HCP: 9 ♣ 7643

Board: 38 ♠ A5 You bid first.

Dealer: North ♥ KT The opponents are silent.

Vul: Both ♦ AT975

HCP: 18+1 ♣ AK74

Board: 39 ♠ AJ4 Partner bids first.

Dealer: South ♥ Q96 The opponents are silent.

Vul: N-S ♦ 976

HCP: 9 ♣ Q873

Board: 40 ♠ QT7 Partner bids first.

Dealer: South ♥ A92 The opponents are silent.

Vul: None ♦ 543

HCP: 8 ♣ Q652

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ Q85		1♦	Pass	1NT
Vul: E-W	♥ A953	♥ QT8	Pass	2♥	Pass	3NT
North HCP: 17+1	♦ AK987	♦ 632		All Pass		
South HCP: 8	♣ K32	♣ A764				
Contract: 3NT South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ Q72	♠ AK9			1♣	
Vul: None	♥ A43	♥ J72	Pass	1NT	Pass	2NT
North HCP: 9	♦ K94	♦ Q7	Pass	3NT	All Pass	
South HCP: 18+1	♣ 7643	♣ AKJT9				
Contract: 3NT North						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ Q62		1♦	Pass	1NT
Vul: Both	♥ KT	♥ Q87	Pass	2NT	Pass	3NT
North HCP: 18+1	♦ AT975	♦ Q62		All Pass		
South HCP: 8	♣ AK74	♣ QT98				
Contract: 3NT South						

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ AJ4	♠ Q75			1♦	
Vul: N-S	♥ Q96	♥ AK53	Pass	1NT	All Pass	
North HCP: 9	♦ 976	♦ KT53				
South HCP: 12	♣ Q873	♣ 52				
Contract: 1NT North						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ QT7	♠ A42			1♦	
Vul: None	♥ A92	♥ JT54	Pass	1NT	Pass	2♦
North HCP: 8	♦ 543	♦ AKQ76		All Pass		
South HCP: 15+1	♣ Q652	♣ J				
Contract: 2♦ South						

South hands

1m-1_2_or_3_NT

Board: 36	♠ Q85	Partner bids first.
Dealer: North	♥ QT8	The opponents are silent.
Vul: E-W	♦ 632	
HCP: 8	♣ A764	

Board: 37	♠ AK9	You bid first.
Dealer: South	♥ J72	The opponents are silent.
Vul: None	♦ Q7	
HCP: 18+1	♣ AKJT9	

Board: 38	♠ Q62	Partner bids first.
Dealer: North	♥ Q87	The opponents are silent.
Vul: Both	♦ Q62	
HCP: 8	♣ QT98	

Board: 39	♠ Q75	You bid first.
Dealer: South	♥ AK53	The opponents are silent.
Vul: N-S	♦ KT53	
HCP: 12	♣ 52	

Board: 40	♠ A42	You bid first.
Dealer: South	♥ JT54	The opponents are silent.
Vul: None	♦ AKQ76	
HCP: 15+1	♣ J	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ Q85		1♦	Pass	1NT
Vul: E-W	♥ A953	♥ QT8	Pass	2♥	Pass	3NT
North HCP: 17+1	♦ AK987	♦ 632		All Pass		
South HCP: 8	♣ K32	♣ A764				
Contract: 3NT South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ Q72	♠ AK9			1♣	
Vul: None	♥ A43	♥ J72	Pass	1NT	Pass	2NT
North HCP: 9	♦ K94	♦ Q7	Pass	3NT	All Pass	
South HCP: 18+1	♣ 7643	♣ AKJT9				
Contract: 3NT North						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ Q62		1♦	Pass	1NT
Vul: Both	♥ KT	♥ Q87	Pass	2NT	Pass	3NT
North HCP: 18+1	♦ AT975	♦ Q62		All Pass		
South HCP: 8	♣ AK74	♣ QT98				
Contract: 3NT South						

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ AJ4	♠ Q75			1♦	
Vul: N-S	♥ Q96	♥ AK53	Pass	1NT	All Pass	
North HCP: 9	♦ 976	♦ KT53				
South HCP: 12	♣ Q873	♣ 52				
Contract: 1NT North						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ QT7	♠ A42			1♦	
Vul: None	♥ A92	♥ JT54	Pass	1NT	Pass	2♦
North HCP: 8	♦ 543	♦ AKQ76		All Pass		
South HCP: 15+1	♣ Q652	♣ J				
Contract: 2♦ South						

North hands

1m-1_2_or_3_NT

Board: 41	♠ A94	Partner bids first.
Dealer: South	♥ QT7	The opponents are silent.
Vul: E-W	♦ T975	
HCP: 8	♣ Q32	

Board: 42	♠ AK95	You bid first.
Dealer: North	♥ K532	The opponents are silent.
Vul: E-W	♦ KQJT	
HCP: 20	♣ A	

Board: 43	♠ Q4	You bid first.
Dealer: North	♥ T95	The opponents are silent.
Vul: N-S	♦ AKJ4	
HCP: 14	♣ A765	

Board: 44	♠ K64	Partner bids first.
Dealer: South	♥ K52	The opponents are silent.
Vul: E-W	♦ JT52	
HCP: 9	♣ QT9	

Board: 45	♠ Q73	Partner bids first.
Dealer: South	♥ KT4	The opponents are silent.
Vul: Both	♦ Q86	
HCP: 9	♣ Q853	

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ A94	♠ QT				1♦
Vul: E-W	♥ QT7	♥ AJ4	Pass	1NT	All Pass	
North HCP: 8	♦ T975	♦ AJ84				
South HCP: 12	♣ Q32	♣ T987				
Contract: 1NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ AK95	♠ Q62		1♦	Pass	1NT
Vul: E-W	♥ K532	♥ QJ6	Pass	3NT	All Pass	
North HCP: 20	♦ KQJT	♦ 9853				
South HCP: 7	♣ A	♣ Q64				
Contract: 3NT North						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ K73		1♦	Pass	1NT
Vul: N-S	♥ T95	♥ KJ4	Pass	2♣	Pass	2♦
North HCP: 14	♦ AKJ4	♦ 9763	All Pass			
South HCP: 9	♣ A765	♣ QT4				
Contract: 2♦ South						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ K64	♠ AQ5				1♦
Vul: E-W	♥ K52	♥ J7	Pass	1NT	Pass	2♦
North HCP: 9	♦ JT52	♦ AK983	All Pass			
South HCP: 14+1	♣ QT9	♣ 764				
Contract: 2♦ South						

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ Q73	♠ AT9				1♣
Vul: Both	♥ KT4	♥ J652	Pass	1NT	All Pass	
North HCP: 9	♦ Q86	♦ AT				
South HCP: 12	♣ Q853	♣ KT76				
Contract: 1NT North						

South hands

1m-1_2_or_3_NT

Board: 41 ♠ QT You bid first.

Dealer: South ♥ AJ4 The opponents are silent.

Vul: E-W ♦ AJ84

HCP: 12 ♣ T987

Board: 42 ♠ Q62 Partner bids first.

Dealer: North ♥ QJ6 The opponents are silent.

Vul: E-W ♦ 9853

HCP: 7 ♣ Q64

Board: 43 ♠ K73 Partner bids first.

Dealer: North ♥ KJ4 The opponents are silent.

Vul: N-S ♦ 9763

HCP: 9 ♣ QT4

Board: 44 ♠ AQ5 You bid first.

Dealer: South ♥ J7 The opponents are silent.

Vul: E-W ♦ AK983

HCP: 14+1 ♣ 764

Board: 45 ♠ AT9 You bid first.

Dealer: South ♥ J652 The opponents are silent.

Vul: Both ♦ AT

HCP: 12 ♣ KT76

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ A94	♠ QT				1♦
Vul: E-W	♥ QT7	♥ AJ4	Pass	1NT	All Pass	
North HCP: 8	♦ T975	♦ AJ84				
South HCP: 12	♣ Q32	♣ T987				
Contract: 1NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ AK95	♠ Q62		1♦	Pass	1NT
Vul: E-W	♥ K532	♥ QJ6	Pass	3NT	All Pass	
North HCP: 20	♦ KQJT	♦ 9853				
South HCP: 7	♣ A	♣ Q64				
Contract: 3NT North						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ K73		1♦	Pass	1NT
Vul: N-S	♥ T95	♥ KJ4	Pass	2♣	Pass	2♦
North HCP: 14	♦ AKJ4	♦ 9763	All Pass			
South HCP: 9	♣ A765	♣ QT4				
Contract: 2♦ South						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ K64	♠ AQ5				1♦
Vul: E-W	♥ K52	♥ J7	Pass	1NT	Pass	2♦
North HCP: 9	♦ JT52	♦ AK983	All Pass			
South HCP: 14+1	♣ QT9	♣ 764				
Contract: 2♦ South						

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ Q73	♠ AT9				1♣
Vul: Both	♥ KT4	♥ J652	Pass	1NT	All Pass	
North HCP: 9	♦ Q86	♦ AT				
South HCP: 12	♣ Q853	♣ KT76				
Contract: 1NT North						

North hands

1m-1_2_or_3_NT

Board: 46	♠ A8763	LHO opens the bidding 1♦.
Dealer: East	♥ AK9865	Partner bids next.
Vul: None	♦ T	West (RHO) bids 1NT if possible.
HCP: 11+3	♣ 3	East (LHO) bids 3♣ if possible.

Board: 47	♠ Q95	Partner bids first.
Dealer: South	♥ Q32	The opponents are silent.
Vul: N-S	♦ J86	
HCP: 7	♣ Q762	

Board: 48	♠ A94	Partner bids first.
Dealer: South	♥ QT3	The opponents are silent.
Vul: None	♦ 864	
HCP: 8	♣ Q872	

Board: 49	♠ Q73	Partner bids first.
Dealer: South	♥ K65	The opponents are silent.
Vul: N-S	♦ 542	
HCP: 8	♣ K753	

Board: 50	♠ KJ	You bid first.
Dealer: North	♥ KT52	The opponents are silent.
Vul: None	♦ 62	
HCP: 13+1	♣ AQ987	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: East	♠ A8763	♠ QJT9			1♦	Pass
Vul: None	♥ AK9865	♥ J7	1NT	2♦ ¹	3♣	4♠
North HCP: 11+3	♦ T	♦ AJ2	All Pass			
South HCP: 10	♣ 3	♣ J542				
Contract: 4♠ South			1. Michaels Cuebid			

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ Q95	♠ AKJ			1♦	
Vul: N-S	♥ Q32	♥ K8	Pass	1NT	Pass	2NT
North HCP: 7	♦ J86	♦ AK73	Pass	3NT	All Pass	
South HCP: 19	♣ Q762	♣ JT54				
Contract: 3NT North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ A94	♠ 3			1♦	
Vul: None	♥ QT3	♥ A876	Pass	1NT	Pass	2♦
North HCP: 8	♦ 864	♦ AK952	All Pass			
South HCP: 12+1	♣ Q872	♣ JT5				
Contract: 2♦ South						

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ Q73	♠ K5			1♦	
Vul: N-S	♥ K65	♥ JT42	Pass	1NT	All Pass	
North HCP: 8	♦ 542	♦ AJT9				
South HCP: 14	♣ K753	♣ AJ8				
Contract: 1NT North						

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ A92		1♣	Pass	1NT
Vul: None	♥ KT52	♥ Q73	All Pass			
North HCP: 13+1	♦ 62	♦ Q87				
South HCP: 9	♣ AQ987	♣ JT64				
Contract: 1NT South						

South hands

1m-1_2_or_3_NT

Board: 46	♠ QJT9	RHO opens the bidding 1♦.
Dealer: East	♥ J7	You bid next.
Vul: None	♦ AJ2	West (LHO) bids 1NT if possible.
HCP: 10	♣ J542	East (RHO) bids 3♣ if possible.

Board: 47	♠ AKJ	You bid first.
Dealer: South	♥ K8	The opponents are silent.
Vul: N-S	♦ AK73	
HCP: 19	♣ JT54	

Board: 48	♠ 3	You bid first.
Dealer: South	♥ A876	The opponents are silent.
Vul: None	♦ AK952	
HCP: 12+1	♣ JT5	

Board: 49	♠ K5	You bid first.
Dealer: South	♥ JT42	The opponents are silent.
Vul: N-S	♦ AJT9	
HCP: 14	♣ AJ8	

Board: 50	♠ A92	Partner bids first.
Dealer: North	♥ Q73	The opponents are silent.
Vul: None	♦ Q87	
HCP: 9	♣ JT64	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: East	♠ A8763	♠ QJT9			1♦	Pass
Vul: None	♥ AK9865	♥ J7	1NT	2♦ ¹	3♣	4♠
North HCP: 11+3	♦ T	♦ AJ2	All Pass			
South HCP: 10	♣ 3	♣ J542				
Contract: 4♠ South			1. Michaels Cuebid			

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ Q95	♠ AKJ			1♦	
Vul: N-S	♥ Q32	♥ K8	Pass	1NT	Pass	2NT
North HCP: 7	♦ J86	♦ AK73	Pass	3NT	All Pass	
South HCP: 19	♣ Q762	♣ JT54				
Contract: 3NT North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ A94	♠ 3			1♦	
Vul: None	♥ QT3	♥ A876	Pass	1NT	Pass	2♦
North HCP: 8	♦ 864	♦ AK952	All Pass			
South HCP: 12+1	♣ Q872	♣ JT5				
Contract: 2♦ South						

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ Q73	♠ K5			1♦	
Vul: N-S	♥ K65	♥ JT42	Pass	1NT	All Pass	
North HCP: 8	♦ 542	♦ AJT9				
South HCP: 14	♣ K753	♣ AJ8				
Contract: 1NT North						

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ A92		1♣	Pass	1NT
Vul: None	♥ KT52	♥ Q73	All Pass			
North HCP: 13+1	♦ 62	♦ Q87				
South HCP: 9	♣ AQ987	♣ JT64				
Contract: 1NT South						