

Board: 1	♠ AJ82	You bid first.
Dealer: North	♥ KT3	The opponents are silent.
Vul: None	♦ 3	
HCP: 13+1	♣ KQT75	

Board: 2	♠ Q2	You bid first.
Dealer: North	♥ J863	The opponents are silent.
Vul: N-S	♦ Q2	
HCP: 13+1	♣ AKJ85	

Board: 3	♠ Q8	Partner bids first.
Dealer: South	♥ AT542	The opponents are silent.
Vul: E-W	♦ AJ8762	
HCP: 11+3	♣ -	

Board: 4	♠ J943	You bid first.
Dealer: North	♥ A87	The opponents are silent.
Vul: Both	♦ 9	
HCP: 12+1	♣ AKT76	

Board: 5	♠ J96	Partner bids first.
Dealer: South	♥ 632	The opponents are silent.
Vul: N-S	♦ AQ73	
HCP: 11	♣ A86	

Both hands (Answers Page)

Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ AJ82	♠ K973		1 ♣	Pass	1 ♦
Vul: None	♥ KT3	♥ Q6	Pass	1 ♠	Pass	3 ♠
North HCP: 13+1	♦ 3	♦ AQT94	All Pass			
South HCP: 11+1	♣ KQT75	♣ 94				
Contract: 3 ♠ South						

Board: 2

	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ 84		1 ♣	Pass	1 ♥
Vul: N-S	♥ J863	♥ AKT75	Pass	2 ♥	Pass	4 ♥
North HCP: 13+1	♦ Q2	♦ A643	All Pass			
South HCP: 11+1	♣ AKJ85	♣ 64				
Contract: 4 ♥ South						

Board: 3

	North:	South:	W	N	E	S
Dealer: South	♠ Q8	♠ A97				1 ♣
Vul: E-W	♥ AT542	♥ 8763	Pass	1 ♥	Pass	2 ♥
North HCP: 11+3	♦ AJ8762	♦ K	Pass	3 ♦	Pass	3 ♠
South HCP: 13+1	♣ -	♣ KQJT3	Pass	4 ♣	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

Board: 4

	North:	South:	W	N	E	S
Dealer: North	♠ J943	♠ AK86		1 ♣	Pass	1 ♠
Vul: Both	♥ A87	♥ QT2	Pass	2 ♠	All Pass	
North HCP: 12+1	♦ 9	♦ JT82				
South HCP: 10	♣ AKT76	♣ 94				
Contract: 2 ♠ North						

Board: 5

	North:	South:	W	N	E	S
Dealer: South	♠ J96	♠ 5				1 ♣
Vul: N-S	♥ 632	♥ AK8	Pass	1 ♦	Pass	2 ♦
North HCP: 11	♦ AQ73	♦ J986	Pass	3 ♦	All Pass	
South HCP: 12+1	♣ A86	♣ KJ975				
Contract: 3 ♦ North						

Board: 1	♠ K973	Partner bids first.
Dealer: North	♥ Q6	The opponents are silent.
Vul: None	♦ AQT94	
HCP: 11+1	♣ 94	

Board: 2	♠ 84	Partner bids first.
Dealer: North	♥ AKT75	The opponents are silent.
Vul: N-S	♦ A643	
HCP: 11+1	♣ 64	

Board: 3	♠ A97	You bid first.
Dealer: South	♥ 8763	The opponents are silent.
Vul: E-W	♦ K	
HCP: 13+1	♣ KQJT3	

Board: 4	♠ AK86	Partner bids first.
Dealer: North	♥ QT2	The opponents are silent.
Vul: Both	♦ JT82	
HCP: 10	♣ 94	

Board: 5	♠ 5	You bid first.
Dealer: South	♥ AK8	The opponents are silent.
Vul: N-S	♦ J986	
HCP: 12+1	♣ KJ975	

Both hands (Answers Page)

Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ AJ82	♠ K973		1 ♣	Pass	1 ♦
Vul: None	♥ KT3	♥ Q6	Pass	1 ♠	Pass	3 ♠
North HCP: 13+1	♦ 3	♦ AQT94	All Pass			
South HCP: 11+1	♣ KQT75	♣ 94				
Contract: 3 ♠ South						

Board: 2

	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ 84		1 ♣	Pass	1 ♥
Vul: N-S	♥ J863	♥ AKT75	Pass	2 ♥	Pass	4 ♥
North HCP: 13+1	♦ Q2	♦ A643	All Pass			
South HCP: 11+1	♣ AKJ85	♣ 64				
Contract: 4 ♥ South						

Board: 3

	North:	South:	W	N	E	S
Dealer: South	♠ Q8	♠ A97				1 ♣
Vul: E-W	♥ AT542	♥ 8763	Pass	1 ♥	Pass	2 ♥
North HCP: 11+3	♦ AJ8762	♦ K	Pass	3 ♦	Pass	3 ♠
South HCP: 13+1	♣ -	♣ KQJT3	Pass	4 ♣	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

Board: 4

	North:	South:	W	N	E	S
Dealer: North	♠ J943	♠ AK86		1 ♣	Pass	1 ♠
Vul: Both	♥ A87	♥ QT2	Pass	2 ♠	All Pass	
North HCP: 12+1	♦ 9	♦ JT82				
South HCP: 10	♣ AKT76	♣ 94				
Contract: 2 ♠ North						

Board: 5

	North:	South:	W	N	E	S
Dealer: South	♠ J96	♠ 5				1 ♣
Vul: N-S	♥ 632	♥ AK8	Pass	1 ♦	Pass	2 ♦
North HCP: 11	♦ AQ73	♦ J986	Pass	3 ♦	All Pass	
South HCP: 12+1	♣ A86	♣ KJ975				
Contract: 3 ♦ North						

Board: 6	♠ QT76	Partner bids first.
Dealer: South	♥ QJ52	The opponents are silent.
Vul: E-W	♦ KQ862	
HCP: 10+1	♣ -	

Board: 7	♠ 5	Partner bids first.
Dealer: South	♥ AQ943	The opponents are silent.
Vul: Both	♦ QJT94	
HCP: 9+2	♣ T7	

Board: 8	♠ JT5	You bid first.
Dealer: North	♥ A974	The opponents are silent.
Vul: None	♦ 5	
HCP: 13+1	♣ AKJ54	

Board: 9	♠ A92	You bid first.
Dealer: North	♥ A632	The opponents are silent.
Vul: E-W	♦ 4	
HCP: 12+1	♣ A7643	

Board: 10	♠ T	You bid first.
Dealer: North	♥ KQJ2	The opponents are silent.
Vul: Both	♦ A95	
HCP: 14+1	♣ A8642	

Both hands (Answers Page)

Board: 6

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 13+1

Contract: 3♥ North

North:

♠ QT76

♥ QJ52

♦ KQ862

♣ -

South:

♠ AJ8

♥ A983

♦ J

♣ KT854

W N E S

Pass 1♦ Pass 1♣

Pass 1♥ Pass 1♥

Pass 3♥ All Pass

Board: 7

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 14+1

Contract: 4♥ North

North:

♠ 5

♥ AQ943

♦ QJT94

♣ T7

South:

♠ AQ3

♥ KJ62

♦ 3

♣ KJ542

W N E S

Pass 1♥ Pass 2♥

Pass 4♥ All Pass

Pass 4♥ All Pass

Board: 8

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 11

Contract: 2♥ North

North:

♠ JT5

♥ A974

♦ 5

♣ AKJ54

South:

♠ 76

♥ KQ85

♦ A863

♣ Q96

W N E S

Pass 1♣ Pass 1♥

Pass 2♥ All Pass

Pass 2♥ All Pass

Board: 9

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 9+2

Contract: 4♥ South

North:

♠ A92

♥ A632

♦ 4

♣ A7643

South:

♠ J75

♥ QT84

♦ AQ9632

♣ -

W N E S

Pass 1♣ Pass 1♦

Pass 1♥ Pass 4♥

All Pass

Board: 10

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 9

Contract: 2♥ North

North:

♠ T

♥ KQJ2

♦ A95

♣ A8642

South:

♠ Q864

♥ AT96

♦ Q4

♣ J73

W N E S

Pass 1♣ Pass 1♥

Pass 2♥ All Pass

Pass 2♥ All Pass

Board: 6	♠ AJ8	You bid first.
Dealer: South	♥ A983	The opponents are silent.
Vul: E-W	♦ J	
HCP: 13+1	♣ KT854	

Board: 7	♠ AQ3	You bid first.
Dealer: South	♥ KJ62	The opponents are silent.
Vul: Both	♦ 3	
HCP: 14+1	♣ KJ542	

Board: 8	♠ 76	Partner bids first.
Dealer: North	♥ KQ85	The opponents are silent.
Vul: None	♦ A863	
HCP: 11	♣ Q96	

Board: 9	♠ J75	Partner bids first.
Dealer: North	♥ QT84	The opponents are silent.
Vul: E-W	♦ AQ9632	
HCP: 9+2	♣ -	

Board: 10	♠ Q864	Partner bids first.
Dealer: North	♥ AT96	The opponents are silent.
Vul: Both	♦ Q4	
HCP: 9	♣ J73	

Both hands (Answers Page)

Board: 6

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 13+1

Contract: 3♥ North

North:

♠ QT76

♥ QJ52

♦ KQ862

♣ -

South:

♠ AJ8

♥ A983

♦ J

♣ KT854

W N E S

Pass 1♦ Pass 1♣

Pass 1♥ Pass 1♥

Pass 3♥ All Pass

Board: 7

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 14+1

Contract: 4♥ North

North:

♠ 5

♥ AQ943

♦ QJT94

♣ T7

South:

♠ AQ3

♥ KJ62

♦ 3

♣ KJ542

W N E S

Pass 1♥ Pass 2♥

Pass 4♥ All Pass

Pass 4♥ All Pass

Board: 8

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 11

Contract: 2♥ North

North:

♠ JT5

♥ A974

♦ 5

♣ AKJ54

South:

♠ 76

♥ KQ85

♦ A863

♣ Q96

W N E S

Pass 1♣ Pass 1♥

Pass 2♥ All Pass

Pass 2♥ All Pass

Board: 9

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 9+2

Contract: 4♥ South

North:

♠ A92

♥ A632

♦ 4

♣ A7643

South:

♠ J75

♥ QT84

♦ AQ9632

♣ -

W N E S

Pass 1♣ Pass 1♦

Pass 1♥ Pass 4♥

All Pass

Board: 10

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 9

Contract: 2♥ North

North:

♠ T

♥ KQJ2

♦ A95

♣ A8642

South:

♠ Q864

♥ AT96

♦ Q4

♣ J73

W N E S

Pass 1♣ Pass 1♥

Pass 2♥ All Pass

Pass 2♥ All Pass

Board: 11	♠ Q75	Partner bids first.
Dealer: South	♥ Q962	The opponents are silent.
Vul: None	♦ KQT4	
HCP: 9	♣ 87	

Board: 12	♠ Q6	Partner bids first.
Dealer: South	♥ K854	The opponents are silent.
Vul: N-S	♦ AJT52	
HCP: 10+1	♣ 87	

Board: 13	♠ QJT6	Partner bids first.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: Both	♦ QJ63	
HCP: 11	♣ J9	

Board: 14	♠ AJ	You bid first.
Dealer: North	♥ T873	The opponents are silent.
Vul: None	♦ A4	
HCP: 14+1	♣ AJT98	

Board: 15	♠ K875	Partner bids first.
Dealer: South	♥ 973	The opponents are silent.
Vul: N-S	♦ AQ72	
HCP: 10	♣ J9	

Both hands (Answers Page)

Board: 11

Dealer: South

Vul: None

North HCP: 9

South HCP: 14+1

Contract: 3♥ South

North:

♠ Q75

♥ Q962

♦ KQT4

♣ 87

South:

♠ J2

♥ KJ83

♦ 96

♣ AKQ43

W N E S

Pass 1♥ Pass 3♣

Pass 1♥ Pass 3♥

All Pass

Board: 12

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 13+1

Contract: 3♥ North

North:

♠ Q6

♥ K854

♦ AJT52

♣ 87

South:

♠ J82

♥ A963

♦ 6

♣ AKJ63

W N E S

Pass 1♦ Pass 1♥

Pass 3♥ All Pass

Pass 3♥ All Pass

Board: 13

Dealer: South

Vul: Both

North HCP: 11

South HCP: 12+1

Contract: 2♠ South

North:

♠ QJT6

♥ KJ6

♦ QJ63

♣ J9

South:

♠ K873

♥ 53

♦ 97

♣ AKQ53

W N E S

Pass 1♠ Pass 2♠

Pass 1♠ Pass 2♠

All Pass

Board: 14

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 11

Contract: 4♥ North

North:

♠ AJ

♥ T873

♦ A4

♣ AJT98

South:

♠ Q843

♥ K654

♦ KQJ

♣ 63

W N E S

Pass 1♣ Pass 1♥

Pass 3♥ Pass 3NT

Pass 4♥ All Pass

Board: 15

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 13+1

Contract: 2♠ South

North:

♠ K875

♥ 973

♦ AQ72

♣ J9

South:

♠ Q432

♥ KQ5

♦ 9

♣ AQT62

W N E S

Pass 1♠ Pass 2♠

Pass 1♠ Pass 2♠

All Pass

Board: 11	♠ J2	You bid first.
Dealer: South	♥ KJ83	The opponents are silent.
Vul: None	♦ 96	
HCP: 14+1	♣ AKQ43	

Board: 12	♠ J82	You bid first.
Dealer: South	♥ A963	The opponents are silent.
Vul: N-S	♦ 6	
HCP: 13+1	♣ AKJ63	

Board: 13	♠ K873	You bid first.
Dealer: South	♥ 53	The opponents are silent.
Vul: Both	♦ 97	
HCP: 12+1	♣ AKQ53	

Board: 14	♠ Q843	Partner bids first.
Dealer: North	♥ K654	The opponents are silent.
Vul: None	♦ KQJ	
HCP: 11	♣ 63	

Board: 15	♠ Q432	You bid first.
Dealer: South	♥ KQ5	The opponents are silent.
Vul: N-S	♦ 9	
HCP: 13+1	♣ AQT62	

Both hands (Answers Page)

Board: 11

Dealer: South

Vul: None

North HCP: 9

South HCP: 14+1

Contract: 3♥ South

North:

♠ Q75

♥ Q962

♦ KQT4

♣ 87

South:

♠ J2

♥ KJ83

♦ 96

♣ AKQ43

W N E S

Pass 1♥ Pass 3♣

Pass 1♥ Pass 3♥

All Pass

Board: 12

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 13+1

Contract: 3♥ North

North:

♠ Q6

♥ K854

♦ AJT52

♣ 87

South:

♠ J82

♥ A963

♦ 6

♣ AKJ63

W N E S

Pass 1♦ Pass 1♥

Pass 3♥ All Pass

Pass 3♥ All Pass

Board: 13

Dealer: South

Vul: Both

North HCP: 11

South HCP: 12+1

Contract: 2♠ South

North:

♠ QJT6

♥ KJ6

♦ QJ63

♣ J9

South:

♠ K873

♥ 53

♦ 97

♣ AKQ53

W N E S

Pass 1♠ Pass 2♠

Pass 1♠ Pass 2♠

All Pass

Board: 14

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 11

Contract: 4♥ North

North:

♠ AJ

♥ T873

♦ A4

♣ AJT98

South:

♠ Q843

♥ K654

♦ KQJ

♣ 63

W N E S

Pass 1♣ Pass 1♥

Pass 3♥ Pass 3NT

Pass 4♥ All Pass

Board: 15

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 13+1

Contract: 2♠ South

North:

♠ K875

♥ 973

♦ AQ72

♣ J9

South:

♠ Q432

♥ KQ5

♦ 9

♣ AQT62

W N E S

Pass 1♠ Pass 2♠

Pass 1♠ Pass 2♠

All Pass

Board: 16	♠ T6	You bid first.
Dealer: North	♥ JT	The opponents are silent.
Vul: E-W	♦ AQ52	
HCP: 14+1	♣ AK743	

Board: 17	♠ AKJ7	You bid first.
Dealer: North	♥ 753	The opponents are silent.
Vul: None	♦ Q	
HCP: 12+1	♣ Q8762	

Board: 18	♠ A93	You bid first.
Dealer: North	♥ QJ93	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 13+1	♣ A9753	

Board: 19	♠ KQ3	Partner bids first.
Dealer: South	♥ 8542	The opponents are silent.
Vul: E-W	♦ A54	
HCP: 11	♣ Q52	

Board: 20	♠ K752	You bid first.
Dealer: North	♥ KT9	The opponents are silent.
Vul: Both	♦ J	
HCP: 13+1	♣ KQJT4	

Both hands (Answers Page)

Board: 16

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 10

Contract: 4 ♦ North

North:

♠ T6

♥ JT

♦ AQ52

♣ AK743

South:

♠ AJ2

♥ Q53

♦ J743

♣ QT2

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

Board: 17

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 11+1

Contract: 3 ♠ South

North:

♠ AKJ7

♥ 753

♦ Q

♣ Q8762

South:

♠ Q864

♥ AT8

♦ JT542

♣ A

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

Board: 18

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 9

Contract: 2 ♥ North

North:

♠ A93

♥ QJ93

♦ Q

♣ A9753

South:

♠ KQT5

♥ K765

♦ J965

♣ 4

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

Board: 19

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 13+1

Contract: 2 ♥ South

North:

♠ KQ3

♥ 8542

♦ A54

♣ Q52

South:

♠ A76

♥ AQJ7

♦ J

♣ JT874

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

Board: 20

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 9+1

Contract: 4 ♠ South

North:

♠ K752

♥ KT9

♦ J

♣ KQJT4

South:

♠ J8643

♥ 64

♦ A872

♣ A9

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	2 ♠	Pass	4 ♠
All Pass			

Board: 16	♠ AJ2	Partner bids first.
Dealer: North	♥ Q53	The opponents are silent.
Vul: E-W	♦ J743	
HCP: 10	♣ QT2	

Board: 17	♠ Q864	Partner bids first.
Dealer: North	♥ AT8	The opponents are silent.
Vul: None	♦ JT542	
HCP: 11+1	♣ A	

Board: 18	♠ KQT5	Partner bids first.
Dealer: North	♥ K765	The opponents are silent.
Vul: N-S	♦ J965	
HCP: 9	♣ 4	

Board: 19	♠ A76	You bid first.
Dealer: South	♥ AQJ7	The opponents are silent.
Vul: E-W	♦ J	
HCP: 13+1	♣ JT874	

Board: 20	♠ J8643	Partner bids first.
Dealer: North	♥ 64	The opponents are silent.
Vul: Both	♦ A872	
HCP: 9+1	♣ A9	

Both hands (Answers Page)

Board: 16

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 10

Contract: 4 ♦ North

North:

♠ T6

♥ JT

♦ AQ52

♣ AK743

South:

♠ AJ2

♥ Q53

♦ J743

♣ QT2

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

Board: 17

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 11+1

Contract: 3 ♠ South

North:

♠ AKJ7

♥ 753

♦ Q

♣ Q8762

South:

♠ Q864

♥ AT8

♦ JT542

♣ A

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

Board: 18

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 9

Contract: 2 ♥ North

North:

♠ A93

♥ QJ93

♦ Q

♣ A9753

South:

♠ KQT5

♥ K765

♦ J965

♣ 4

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

Board: 19

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 13+1

Contract: 2 ♥ South

North:

♠ KQ3

♥ 8542

♦ A54

♣ Q52

South:

♠ A76

♥ AQJ7

♦ J

♣ JT874

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

Board: 20

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 9+1

Contract: 4 ♠ South

North:

♠ K752

♥ KT9

♦ J

♣ KQJT4

South:

♠ J8643

♥ 64

♦ A872

♣ A9

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	2 ♠	Pass	4 ♠
All Pass			

Board: 21	♠ T752	Partner bids first.
Dealer: South	♥ KQ95	The opponents are silent.
Vul: N-S	♦ Q53	
HCP: 10	♣ K3	

Board: 22	♠ JT32	You bid first.
Dealer: North	♥ K7	The opponents are silent.
Vul: E-W	♦ KT	
HCP: 14+1	♣ AQJ54	

Board: 23	♠ Q542	Partner bids first.
Dealer: South	♥ 62	The opponents are silent.
Vul: Both	♦ AKT6	
HCP: 11	♣ QT9	

Board: 24	♠ K84	Partner bids first.
Dealer: South	♥ QT84	The opponents are silent.
Vul: None	♦ KQT93	
HCP: 10+1	♣ T	

Board: 25	♠ K5	Partner bids first.
Dealer: South	♥ J9754	The opponents are silent.
Vul: E-W	♦ AQT2	
HCP: 10+1	♣ 92	

Both hands (Answers Page)

Board: 21

	North:	South:	W	N	E	S
Dealer: South	♠ T752	♠ K9				1 ♣
Vul: N-S	♥ KQ95	♥ T864	Pass	1 ♥	Pass	2 ♥
North HCP: 10	♦ Q53	♦ K6	All Pass			
South HCP: 13+1	♣ K3	♣ AQJ62				
Contract: 2 ♥ South						

Board: 22

	North:	South:	W	N	E	S
Dealer: North	♠ JT32	♠ AK874		1 ♣	Pass	1 ♠
Vul: E-W	♥ K7	♥ Q632	Pass	3 ♠	Pass	4 ♠
North HCP: 14+1	♦ KT	♦ 43	All Pass			
South HCP: 9+1	♣ AQJ54	♣ 76				
Contract: 4 ♠ South						

Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ Q542	♠ KJT9				1 ♣
Vul: Both	♥ 62	♥ T93	Pass	1 ♠	Pass	2 ♠
North HCP: 11	♦ AKT6	♦ 8	Pass	4 ♠	All Pass	
South HCP: 12+1	♣ QT9	♣ AKJ43				
Contract: 4 ♠ North						

Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ K84	♠ Q65				1 ♣
Vul: None	♥ QT84	♥ AJ73	Pass	1 ♦	Pass	1 ♥
North HCP: 10+1	♦ KQT93	♦ 4	Pass	3 ♥	All Pass	
South HCP: 13+1	♣ T	♣ AQ865				
Contract: 3 ♥ North						

Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ K5	♠ AJ2				1 ♣
Vul: E-W	♥ J9754	♥ AK32	Pass	1 ♥	Pass	2 ♥
North HCP: 10+1	♦ AQT2	♦ 6	Pass	4 ♥	All Pass	
South HCP: 14+1	♣ 92	♣ Q8653				
Contract: 4 ♥ North						

Board: 21	♠ K9	You bid first.
Dealer: South	♥ T864	The opponents are silent.
Vul: N-S	♦ K6	
HCP: 13+1	♣ AQJ62	

Board: 22	♠ AK874	Partner bids first.
Dealer: North	♥ Q632	The opponents are silent.
Vul: E-W	♦ 43	
HCP: 9+1	♣ 76	

Board: 23	♠ KJT9	You bid first.
Dealer: South	♥ T93	The opponents are silent.
Vul: Both	♦ 8	
HCP: 12+1	♣ AKJ43	

Board: 24	♠ Q65	You bid first.
Dealer: South	♥ AJ73	The opponents are silent.
Vul: None	♦ 4	
HCP: 13+1	♣ AQ865	

Board: 25	♠ AJ2	You bid first.
Dealer: South	♥ AK32	The opponents are silent.
Vul: E-W	♦ 6	
HCP: 14+1	♣ Q8653	

Both hands (Answers Page)

Board: 21

	North:	South:	W	N	E	S
Dealer: South	♠ T752	♠ K9				1 ♣
Vul: N-S	♥ KQ95	♥ T864	Pass	1 ♥	Pass	2 ♥
North HCP: 10	♦ Q53	♦ K6	All Pass			
South HCP: 13+1	♣ K3	♣ AQJ62				
Contract: 2 ♥ South						

Board: 22

	North:	South:	W	N	E	S
Dealer: North	♠ JT32	♠ AK874		1 ♣	Pass	1 ♠
Vul: E-W	♥ K7	♥ Q632	Pass	3 ♠	Pass	4 ♠
North HCP: 14+1	♦ KT	♦ 43	All Pass			
South HCP: 9+1	♣ AQJ54	♣ 76				
Contract: 4 ♠ South						

Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ Q542	♠ KJT9				1 ♣
Vul: Both	♥ 62	♥ T93	Pass	1 ♠	Pass	2 ♠
North HCP: 11	♦ AKT6	♦ 8	Pass	4 ♠	All Pass	
South HCP: 12+1	♣ QT9	♣ AKJ43				
Contract: 4 ♠ North						

Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ K84	♠ Q65				1 ♣
Vul: None	♥ QT84	♥ AJ73	Pass	1 ♦	Pass	1 ♥
North HCP: 10+1	♦ KQT93	♦ 4	Pass	3 ♥	All Pass	
South HCP: 13+1	♣ T	♣ AQ865				
Contract: 3 ♥ North						

Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ K5	♠ AJ2				1 ♣
Vul: E-W	♥ J9754	♥ AK32	Pass	1 ♥	Pass	2 ♥
North HCP: 10+1	♦ AQT2	♦ 6	Pass	4 ♥	All Pass	
South HCP: 14+1	♣ 92	♣ Q8653				
Contract: 4 ♥ North						

Board: 26	♠ AJ86	You bid first.
Dealer: North	♥ K3	The opponents are silent.
Vul: Both	♦ 72	
HCP: 14+1	♣ AQT52	

Board: 27	♠ T72	Partner bids first.
Dealer: South	♥ AK9	The opponents are silent.
Vul: None	♦ Q9732	
HCP: 11+1	♣ Q8	

Board: 28	♠ K	You bid first.
Dealer: North	♥ K853	The opponents are silent.
Vul: N-S	♦ Q85	
HCP: 14+1	♣ AQT96	

Board: 29	♠ Q742	Partner bids first.
Dealer: South	♥ AT84	The opponents are silent.
Vul: Both	♦ A86	
HCP: 10	♣ 43	

Board: 30	♠ KQT7	You bid first.
Dealer: North	♥ 65	The opponents are silent.
Vul: None	♦ J4	
HCP: 12+1	♣ AQ653	

Both hands (Answers Page)

Board: 26

	North:	South:	W	N	E	S
Dealer: North	♠ AJ86	♠ KQ42		1 ♣	Pass	1 ♠
Vul: Both	♥ K3	♥ 72	Pass	2 ♠	All Pass	
North HCP: 14+1	♦ 72	♦ AQT9				
South HCP: 11	♣ AQT52	♣ 983				
Contract: 2 ♠ North						

Board: 27

	North:	South:	W	N	E	S
Dealer: South	♠ T72	♠ AQ				1 ♣
Vul: None	♥ AK9	♥ J6	Pass	1 ♦	Pass	2 ♦
North HCP: 11+1	♦ Q9732	♦ T865	Pass	3 ♦	All Pass	
South HCP: 14+1	♣ Q8	♣ AK976				
Contract: 3 ♦ North						

Board: 28

	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ AJ43		1 ♣	Pass	1 ♥
Vul: N-S	♥ K853	♥ QJ97	Pass	3 ♥	Pass	3NT
North HCP: 14+1	♦ Q85	♦ 632	Pass	4 ♥	All Pass	
South HCP: 11	♣ AQT96	♣ K4				
Contract: 4 ♥ North						

Board: 29

	North:	South:	W	N	E	S
Dealer: South	♠ Q742	♠ 8				1 ♣
Vul: Both	♥ AT84	♥ KQJ3	Pass	1 ♥	Pass	3 ♥
North HCP: 10	♦ A86	♦ 543	Pass	4 ♥	All Pass	
South HCP: 14+1	♣ 43	♣ AKJ98				
Contract: 4 ♥ North						

Board: 30

	North:	South:	W	N	E	S
Dealer: North	♠ KQT7	♠ A954		1 ♣	Pass	1 ♠
Vul: None	♥ 65	♥ Q8	Pass	2 ♠	All Pass	
North HCP: 12+1	♦ J4	♦ Q93				
South HCP: 11	♣ AQ653	♣ KT97				
Contract: 2 ♠ North						

Board: 26	♠ KQ42	Partner bids first.
Dealer: North	♥ 72	The opponents are silent.
Vul: Both	♦ AQT9	
HCP: 11	♣ 983	

Board: 27	♠ AQ	You bid first.
Dealer: South	♥ J6	The opponents are silent.
Vul: None	♦ T865	
HCP: 14+1	♣ AK976	

Board: 28	♠ AJ43	Partner bids first.
Dealer: North	♥ QJ97	The opponents are silent.
Vul: N-S	♦ 632	
HCP: 11	♣ K4	

Board: 29	♠ 8	You bid first.
Dealer: South	♥ KQJ3	The opponents are silent.
Vul: Both	♦ 543	
HCP: 14+1	♣ AKJ98	

Board: 30	♠ A954	Partner bids first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: None	♦ Q93	
HCP: 11	♣ KT97	

Both hands (Answers Page)

Board: 26

	North:	South:	W	N	E	S
Dealer: North	♠ AJ86	♠ KQ42		1 ♣	Pass	1 ♠
Vul: Both	♥ K3	♥ 72	Pass	2 ♠	All Pass	
North HCP: 14+1	♦ 72	♦ AQT9				
South HCP: 11	♣ AQT52	♣ 983				
Contract: 2 ♠ North						

Board: 27

	North:	South:	W	N	E	S
Dealer: South	♠ T72	♠ AQ				1 ♣
Vul: None	♥ AK9	♥ J6	Pass	1 ♦	Pass	2 ♦
North HCP: 11+1	♦ Q9732	♦ T865	Pass	3 ♦	All Pass	
South HCP: 14+1	♣ Q8	♣ AK976				
Contract: 3 ♦ North						

Board: 28

	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ AJ43		1 ♣	Pass	1 ♥
Vul: N-S	♥ K853	♥ QJ97	Pass	3 ♥	Pass	3NT
North HCP: 14+1	♦ Q85	♦ 632	Pass	4 ♥	All Pass	
South HCP: 11	♣ AQT96	♣ K4				
Contract: 4 ♥ North						

Board: 29

	North:	South:	W	N	E	S
Dealer: South	♠ Q742	♠ 8				1 ♣
Vul: Both	♥ AT84	♥ KQJ3	Pass	1 ♥	Pass	3 ♥
North HCP: 10	♦ A86	♦ 543	Pass	4 ♥	All Pass	
South HCP: 14+1	♣ 43	♣ AKJ98				
Contract: 4 ♥ North						

Board: 30

	North:	South:	W	N	E	S
Dealer: North	♠ KQT7	♠ A954		1 ♣	Pass	1 ♠
Vul: None	♥ 65	♥ Q8	Pass	2 ♠	All Pass	
North HCP: 12+1	♦ J4	♦ Q93				
South HCP: 11	♣ AQ653	♣ KT97				
Contract: 2 ♠ North						

Board: 31	♠ JT87	Partner bids first.
Dealer: South	♥ KT875	The opponents are silent.
Vul: N-S	♦ AJ9	
HCP: 9+1	♣ 7	

Board: 32	♠ J5	You bid first.
Dealer: North	♥ AJ	The opponents are silent.
Vul: E-W	♦ T865	
HCP: 12+1	♣ AQ974	

Board: 33	♠ Q952	Partner bids first.
Dealer: South	♥ A65	The opponents are silent.
Vul: None	♦ KQ72	
HCP: 11	♣ T4	

Board: 34	♠ KJ86	You bid first.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: N-S	♦ 8	
HCP: 13+1	♣ K7652	

Board: 35	♠ 872	Partner bids first.
Dealer: South	♥ QT84	The opponents are silent.
Vul: E-W	♦ Q643	
HCP: 11	♣ AK	

Both hands (Answers Page)

Board: 31

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 13+1

Contract: 4♥ South

North:

♠ JT87

♥ KT875

♦ AJ9

♣ 7

South:

♠ A2

♥ AQ32

♦ T4

♣ KT853

W N E S

Pass 1♥ Pass 1♣

Pass 3♥ Pass 2♥

All Pass

Board: 32

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 11

Contract: 3NT North

North:

♠ J5

♥ AJ

♦ T865

♣ AQ974

South:

♠ K72

♥ K63

♦ A942

♣ JT5

W N E S

Pass 1♣ Pass 1♦

Pass 2♦ Pass 2NT

Pass 3NT All Pass

Board: 33

Dealer: South

Vul: None

North HCP: 11

South HCP: 13+1

Contract: 2♠ South

North:

♠ Q952

♥ A65

♦ KQ72

♣ T4

South:

♠ A874

♥ KT7

♦ 4

♣ AQ873

W N E S

Pass 1♠ Pass 1♣

Pass 2♠

All Pass

Board: 34

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 11+2

Contract: 4♠ South

North:

♠ KJ86

♥ AQ3

♦ 8

♣ K7652

South:

♠ AQT92

♥ 97

♦ AJ942

♣ 9

W N E S

Pass 1♣ Pass 1♠

Pass 2♠ Pass 4♠

All Pass

Board: 35

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 14+1

Contract: 4♥ South

North:

♠ 872

♥ QT84

♦ Q643

♣ AK

South:

♠ A5

♥ AK32

♦ 97

♣ QJ875

W N E S

Pass 1♥ Pass 1♣

Pass 3♥ Pass 2♥

All Pass

Board: 31	♠ A2	You bid first.
Dealer: South	♥ AQ32	The opponents are silent.
Vul: N-S	♦ T4	
HCP: 13+1	♣ KT853	

Board: 32	♠ K72	Partner bids first.
Dealer: North	♥ K63	The opponents are silent.
Vul: E-W	♦ A942	
HCP: 11	♣ JT5	

Board: 33	♠ A874	You bid first.
Dealer: South	♥ KT7	The opponents are silent.
Vul: None	♦ 4	
HCP: 13+1	♣ AQ873	

Board: 34	♠ AQT92	Partner bids first.
Dealer: North	♥ 97	The opponents are silent.
Vul: N-S	♦ AJ942	
HCP: 11+2	♣ 9	

Board: 35	♠ A5	You bid first.
Dealer: South	♥ AK32	The opponents are silent.
Vul: E-W	♦ 97	
HCP: 14+1	♣ QJ875	

Both hands (Answers Page)

Board: 31

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 13+1

Contract: 4♥ South

North:

♠ JT87

♥ KT875

♦ AJ9

♣ 7

South:

♠ A2

♥ AQ32

♦ T4

♣ KT853

W N E S

Pass 1♥ Pass 1♣

Pass 3♥ Pass 2♥

All Pass

Board: 32

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 11

Contract: 3NT North

North:

♠ J5

♥ AJ

♦ T865

♣ AQ974

South:

♠ K72

♥ K63

♦ A942

♣ JT5

W N E S

Pass 1♣ Pass 1♦

Pass 2♦ Pass 2NT

Pass 3NT All Pass

Board: 33

Dealer: South

Vul: None

North HCP: 11

South HCP: 13+1

Contract: 2♠ South

North:

♠ Q952

♥ A65

♦ KQ72

♣ T4

South:

♠ A874

♥ KT7

♦ 4

♣ AQ873

W N E S

Pass 1♠ Pass 1♣

Pass 2♠

All Pass

Board: 34

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 11+2

Contract: 4♠ South

North:

♠ KJ86

♥ AQ3

♦ 8

♣ K7652

South:

♠ AQT92

♥ 97

♦ AJ942

♣ 9

W N E S

Pass 1♣ Pass 1♠

Pass 2♠ Pass 4♠

All Pass

Board: 35

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 14+1

Contract: 4♥ South

North:

♠ 872

♥ QT84

♦ Q643

♣ AK

South:

♠ A5

♥ AK32

♦ 97

♣ QJ875

W N E S

Pass 1♥ Pass 1♣

Pass 3♥ Pass 2♥

All Pass

Board: 36	♠ AK7	Partner bids first.
Dealer: South	♥ K753	The opponents are silent.
Vul: Both	♦ T8754	
HCP: 10+1	♣ 6	

Board: 37	♠ A952	You bid first.
Dealer: North	♥ 7	The opponents are silent.
Vul: N-S	♦ AKT	
HCP: 14+1	♣ K7653	

Board: 38	♠ A6	You bid first.
Dealer: North	♥ AQ76	The opponents are silent.
Vul: E-W	♦ J8	
HCP: 14+1	♣ K7653	

Board: 39	♠ K963	Partner bids first.
Dealer: South	♥ KQJ83	The opponents are silent.
Vul: Both	♦ J93	
HCP: 10+1	♣ 3	

Board: 40	♠ KJT6	You bid first.
Dealer: North	♥ Q65	The opponents are silent.
Vul: None	♦ 8	
HCP: 12+1	♣ AQ732	

Both hands (Answers Page)

Board: 36

	North:	South:	W	N	E	S
Dealer: South	♠ AK7	♠ QJ3				1 ♣
Vul: Both	♥ K753	♥ AQ96	Pass	1 ♦	Pass	1 ♥
North HCP: 10+1	♦ T8754	♦ A	Pass	3 ♥	All Pass	
South HCP: 14+1	♣ 6	♣ J9432				
Contract: 3 ♥ North						

Board: 37

	North:	South:	W	N	E	S
Dealer: North	♠ A952	♠ KQT4		1 ♣	Pass	1 ♦
Vul: N-S	♥ 7	♥ KT4	Pass	1 ♠	Pass	3 ♠
North HCP: 14+1	♦ AKT	♦ Q8762	Pass	4 ♠	All Pass	
South HCP: 10+1	♣ K7653	♣ 9				
Contract: 4 ♠ North						

Board: 38

	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ KQT		1 ♣	Pass	1 ♥
Vul: E-W	♥ AQ76	♥ K954	Pass	2 ♥	All Pass	
North HCP: 14+1	♦ J8	♦ T976				
South HCP: 11	♣ K7653	♣ QJ				
Contract: 2 ♥ North						

Board: 39

	North:	South:	W	N	E	S
Dealer: South	♠ K963	♠ 42				1 ♣
Vul: Both	♥ KQJ83	♥ AT42	Pass	1 ♥	Pass	3 ♥
North HCP: 10+1	♦ J93	♦ KQ	Pass	3 ♠	Pass	4 ♣
South HCP: 14+1	♣ 3	♣ AJ982	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

Board: 40

	North:	South:	W	N	E	S
Dealer: North	♠ KJT6	♠ 9873		1 ♣	Pass	1 ♠
Vul: None	♥ Q65	♥ K94	Pass	2 ♠	Pass	3 ♠
North HCP: 12+1	♦ 8	♦ AQ52	All Pass			
South HCP: 10	♣ AQ732	♣ J5				
Contract: 3 ♠ South						

Board: 36	♠ QJ3	You bid first.
Dealer: South	♥ AQ96	The opponents are silent.
Vul: Both	♦ A	
HCP: 14+1	♣ J9432	

Board: 37	♠ KQT4	Partner bids first.
Dealer: North	♥ KT4	The opponents are silent.
Vul: N-S	♦ Q8762	
HCP: 10+1	♣ 9	

Board: 38	♠ KQT	Partner bids first.
Dealer: North	♥ K954	The opponents are silent.
Vul: E-W	♦ T976	
HCP: 11	♣ QJ	

Board: 39	♠ 42	You bid first.
Dealer: South	♥ AT42	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 14+1	♣ AJ982	

Board: 40	♠ 9873	Partner bids first.
Dealer: North	♥ K94	The opponents are silent.
Vul: None	♦ AQ52	
HCP: 10	♣ J5	

Both hands (Answers Page)

Board: 36

	North:	South:	W	N	E	S
Dealer: South	♠ AK7	♠ QJ3				1 ♣
Vul: Both	♥ K753	♥ AQ96	Pass	1 ♦	Pass	1 ♥
North HCP: 10+1	♦ T8754	♦ A	Pass	3 ♥	All Pass	
South HCP: 14+1	♣ 6	♣ J9432				
Contract: 3 ♥ North						

Board: 37

	North:	South:	W	N	E	S
Dealer: North	♠ A952	♠ KQT4		1 ♣	Pass	1 ♦
Vul: N-S	♥ 7	♥ KT4	Pass	1 ♠	Pass	3 ♠
North HCP: 14+1	♦ AKT	♦ Q8762	Pass	4 ♠	All Pass	
South HCP: 10+1	♣ K7653	♣ 9				
Contract: 4 ♠ North						

Board: 38

	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ KQT		1 ♣	Pass	1 ♥
Vul: E-W	♥ AQ76	♥ K954	Pass	2 ♥	All Pass	
North HCP: 14+1	♦ J8	♦ T976				
South HCP: 11	♣ K7653	♣ QJ				
Contract: 2 ♥ North						

Board: 39

	North:	South:	W	N	E	S
Dealer: South	♠ K963	♠ 42				1 ♣
Vul: Both	♥ KQJ83	♥ AT42	Pass	1 ♥	Pass	3 ♥
North HCP: 10+1	♦ J93	♦ KQ	Pass	3 ♠	Pass	4 ♣
South HCP: 14+1	♣ 3	♣ AJ982	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

Board: 40

	North:	South:	W	N	E	S
Dealer: North	♠ KJT6	♠ 9873		1 ♣	Pass	1 ♠
Vul: None	♥ Q65	♥ K94	Pass	2 ♠	Pass	3 ♠
North HCP: 12+1	♦ 8	♦ AQ52	All Pass			
South HCP: 10	♣ AQ732	♣ J5				
Contract: 3 ♠ South						

Board: 41	♠ J842	Partner bids first.
Dealer: South	♥ AT93	The opponents are silent.
Vul: E-W	♦ AT3	
HCP: 9	♣ 84	

Board: 42	♠ KT42	You bid first.
Dealer: North	♥ A7	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 12+1	♣ T9764	

Board: 43	♠ AQT64	Partner bids first.
Dealer: South	♥ JT95	The opponents are silent.
Vul: None	♦ A875	
HCP: 11+1	♣ -	

Board: 44	♠ A987	You bid first.
Dealer: North	♥ QJ8	The opponents are silent.
Vul: N-S	♦ 3	
HCP: 14+1	♣ AK943	

Board: 45	♠ AK8	Partner bids first.
Dealer: South	♥ KT53	The opponents are silent.
Vul: Both	♦ J863	
HCP: 11	♣ 62	

Both hands (Answers Page)

Board: 41

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 14+1

Contract: 2♥ South

North:

♠ J842

♥ AT93

♦ AT3

♣ 84

South:

♠ Q3

♥ KJ54

♦ QJ

♣ AJ532

W N E S

Pass 1♥ Pass 2♣

Pass 1♥ Pass 2♥

All Pass

Board: 42

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 11

Contract: 3♠ South

North:

♠ KT42

♥ A7

♦ KQ

♣ T9764

South:

♠ A853

♥ K84

♦ J842

♣ K3

W N E S

Pass 1♣ Pass 1♠

Pass 2♠ Pass 3♠

All Pass

Board: 43

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 14+1

Contract: 4♠ South

North:

♠ AQT64

♥ JT95

♦ A875

♣ -

South:

♠ K753

♥ AQ8

♦ T

♣ KQ742

W N E S

Pass 1♠ Pass 3♠

Pass 3NT Pass 4♠

All Pass

Board: 44

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 10+2

Contract: 5♠ South

North:

♠ A987

♥ QJ8

♦ 3

♣ AK943

South:

♠ QJ532

♥ A6

♦ KT987

♣ 5

W N E S

Pass 1♣ Pass 1♠

Pass 3♠ Pass 4♣

Pass 4♦ Pass 4NT

Pass 5♥¹ Pass 5♠

All Pass

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

Board: 45

Dealer: South

Vul: Both

North HCP: 11

South HCP: 12+1

Contract: 2♥ South

North:

♠ AK8

♥ KT53

♦ J863

♣ 62

South:

♠ Q52

♥ AQ97

♦ Q

♣ QT975

W N E S

Pass 1♥ Pass 2♣

Pass 1♥ Pass 2♥

All Pass

Board: 41	♠ Q3	You bid first.
Dealer: South	♥ KJ54	The opponents are silent.
Vul: E-W	♦ QJ	
HCP: 14+1	♣ AJ532	

Board: 42	♠ A853	Partner bids first.
Dealer: North	♥ K84	The opponents are silent.
Vul: Both	♦ J842	
HCP: 11	♣ K3	

Board: 43	♠ K753	You bid first.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: None	♦ T	
HCP: 14+1	♣ KQ742	

Board: 44	♠ QJ532	Partner bids first.
Dealer: North	♥ A6	The opponents are silent.
Vul: N-S	♦ KT987	
HCP: 10+2	♣ 5	

Board: 45	♠ Q52	You bid first.
Dealer: South	♥ AQ97	The opponents are silent.
Vul: Both	♦ Q	
HCP: 12+1	♣ QT975	

Both hands (Answers Page)

Board: 41

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 14+1

Contract: 2♥ South

North:

♠ J842

♥ AT93

♦ AT3

♣ 84

South:

♠ Q3

♥ KJ54

♦ QJ

♣ AJ532

W N E S

Pass 1♥ Pass 2♣

Pass 1♥ Pass 2♥

All Pass

Board: 42

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 11

Contract: 3♠ South

North:

♠ KT42

♥ A7

♦ KQ

♣ T9764

South:

♠ A853

♥ K84

♦ J842

♣ K3

W N E S

Pass 1♣ Pass 1♠

Pass 2♠ Pass 3♠

All Pass

Board: 43

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 14+1

Contract: 4♠ South

North:

♠ AQT64

♥ JT95

♦ A875

♣ -

South:

♠ K753

♥ AQ8

♦ T

♣ KQ742

W N E S

Pass 1♠ Pass 3♠

Pass 3NT Pass 4♠

All Pass

Board: 44

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 10+2

Contract: 5♠ South

North:

♠ A987

♥ QJ8

♦ 3

♣ AK943

South:

♠ QJ532

♥ A6

♦ KT987

♣ 5

W N E S

Pass 1♣ Pass 1♠

Pass 3♠ Pass 4♣

Pass 4♦ Pass 4NT

Pass 5♥¹ Pass 5♠

All Pass

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

Board: 45

Dealer: South

Vul: Both

North HCP: 11

South HCP: 12+1

Contract: 2♥ South

North:

♠ AK8

♥ KT53

♦ J863

♣ 62

South:

♠ Q52

♥ AQ97

♦ Q

♣ QT975

W N E S

Pass 1♥ Pass 2♣

Pass 1♥ Pass 2♥

All Pass

Board: 46	♠ J6	You bid first.
Dealer: North	♥ KQT3	The opponents are silent.
Vul: None	♦ A8	
HCP: 13+1	♣ QJT74	

Board: 47	♠ QJT83	Partner bids first.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: N-S	♦ Q964	
HCP: 10+1	♣ Q	

Board: 48	♠ KQ54	You bid first.
Dealer: North	♥ T72	The opponents are silent.
Vul: E-W	♦ J	
HCP: 13+1	♣ AK863	

Board: 49	♠ A83	You bid first.
Dealer: North	♥ K985	The opponents are silent.
Vul: None	♦ 3	
HCP: 13+1	♣ KQJ54	

Board: 50	♠ K9	Partner bids first.
Dealer: South	♥ KQT2	The opponents are silent.
Vul: N-S	♦ K8542	
HCP: 11+1	♣ 42	

Both hands (Answers Page)

Board: 46

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 11

Contract: 4♥ North

North:

♠ J6

♥ KQT3

♦ A8

♣ QJT74

South:

♠ Q732

♥ J974

♦ J52

♣ AK

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

Board: 47

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 13+1

Contract: 4♠ South

North:

♠ QJT83

♥ QJ5

♦ Q964

♣ Q

South:

♠ A652

♥ K8

♦ J7

♣ AJ753

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

Board: 48

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 11

Contract: 2♠ North

North:

♠ KQ54

♥ T72

♦ J

♣ AK863

South:

♠ JT93

♥ AK8

♦ KT92

♣ 52

W	N	E	S
	1♣	Pass	1♠
Pass	2♠	All Pass	

Board: 49

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 9+1

Contract: 2♥ South

North:

♠ A83

♥ K985

♦ 3

♣ KQJ54

South:

♠ 74

♥ A742

♦ KQ654

♣ 76

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

Board: 50

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12+1

Contract: 3♥ North

North:

♠ K9

♥ KQT2

♦ K8542

♣ 42

South:

♠ J7

♥ 9876

♦ A7

♣ AQJ98

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

Board: 46	♠ Q732	Partner bids first.
Dealer: North	♥ J974	The opponents are silent.
Vul: None	♦ J52	
HCP: 11	♣ AK	

Board: 47	♠ A652	You bid first.
Dealer: South	♥ K8	The opponents are silent.
Vul: N-S	♦ J7	
HCP: 13+1	♣ AJ753	

Board: 48	♠ JT93	Partner bids first.
Dealer: North	♥ AK8	The opponents are silent.
Vul: E-W	♦ KT92	
HCP: 11	♣ 52	

Board: 49	♠ 74	Partner bids first.
Dealer: North	♥ A742	The opponents are silent.
Vul: None	♦ KQ654	
HCP: 9+1	♣ 76	

Board: 50	♠ J7	You bid first.
Dealer: South	♥ 9876	The opponents are silent.
Vul: N-S	♦ A7	
HCP: 12+1	♣ AQJ98	

Both hands (Answers Page)

Board: 46

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 11

Contract: 4♥ North

North:

♠ J6

♥ KQT3

♦ A8

♣ QJT74

South:

♠ Q732

♥ J974

♦ J52

♣ AK

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

Board: 47

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 13+1

Contract: 4♠ South

North:

♠ QJT83

♥ QJ5

♦ Q964

♣ Q

South:

♠ A652

♥ K8

♦ J7

♣ AJ753

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

Board: 48

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 11

Contract: 2♠ North

North:

♠ KQ54

♥ T72

♦ J

♣ AK863

South:

♠ JT93

♥ AK8

♦ KT92

♣ 52

W	N	E	S
	1♣	Pass	1♠
Pass	2♠	All Pass	

Board: 49

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 9+1

Contract: 2♥ South

North:

♠ A83

♥ K985

♦ 3

♣ KQJ54

South:

♠ 74

♥ A742

♦ KQ654

♣ 76

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

Board: 50

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12+1

Contract: 3♥ North

North:

♠ K9

♥ KQT2

♦ K8542

♣ 42

South:

♠ J7

♥ 9876

♦ A7

♣ AQJ98

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