

<b>Board: 1</b>	♠ J6542	You bid first.
Dealer: North	♥ AJ4	The opponents are silent.
Vul: None	♦ AQ76	
HCP: 12+1	♣ 3	

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<b>Board: 2</b>	♠ A876	Partner bids first.
Dealer: South	♥ AKJT	The opponents are silent.
Vul: N-S	♦ 9	
HCP: 16	♣ A763	

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<b>Board: 3</b>	♠ JT	You bid first.
Dealer: North	♥ AKQJT64	The opponents are silent.
Vul: E-W	♦ T9	
HCP: 14+3	♣ K4	

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<b>Board: 4</b>	♠ QJ9862	You bid first.
Dealer: North	♥ 43	The opponents are silent.
Vul: Both	♦ A96	
HCP: 14+2	♣ AK	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 16+1

Contract: 5 ♦ South

North:

♠ J6542

♥ AJ4

♦ AQ76

♣ 3

South:

♠ K

♥ 963

♦ KJ84

♣ AKQ95

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

### Board: 2

Dealer: South

Vul: N-S

North HCP: 16

South HCP: 14+1

Contract: 5 ♣ South

North:

♠ A876

♥ AKJT

♦ 9

♣ A763

South:

♠ Q2

♥ Q8

♦ A7632

♣ KQJ2

W	N	E	S
			1 ♦
Pass	1 ♥	Pass	2 ♣
Pass	2 ♠ <sup>1</sup>	Pass	3 ♦
Pass	4 ♣	Pass	4 ♦
Pass	4 ♥	Pass	5 ♣
All Pass			

1. Fourth suit game force

### Board: 3

Dealer: North

Vul: E-W

North HCP: 14+3

South HCP: 14+1

Contract: 6 ♥ South

North:

♠ JT

♥ AKQJT64

♦ T9

♣ K4

South:

♠ AK983

♥ 9

♦ AQ73

♣ J93

W	N	E	S
	1 ♥	Pass	1 ♠
Pass	4 ♥	Pass	4NT
Pass	5 ♠ <sup>1</sup>	Pass	6 ♥
All Pass			

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

### Board: 4

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 15+2

Contract: 3NT South

North:

♠ QJ9862

♥ 43

♦ A96

♣ AK

South:

♠ K

♥ AQJT87

♦ Q2

♣ QJT7

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

<b>Board: 1</b>	♠ K	Partner bids first.
Dealer: North	♥ 963	The opponents are silent.
Vul: None	♦ KJ84	
HCP: 16+1	♣ AKQ95	

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<b>Board: 2</b>	♠ Q2	You bid first.
Dealer: South	♥ Q8	The opponents are silent.
Vul: N-S	♦ A7632	
HCP: 14+1	♣ KQJ2	

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<b>Board: 3</b>	♠ AK983	Partner bids first.
Dealer: North	♥ 9	The opponents are silent.
Vul: E-W	♦ AQ73	
HCP: 14+1	♣ J93	

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<b>Board: 4</b>	♠ K	Partner bids first.
Dealer: North	♥ AQJT87	The opponents are silent.
Vul: Both	♦ Q2	
HCP: 15+2	♣ QJT7	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 16+1

Contract: 5 ♦ South

North:

♠ J6542

♥ AJ4

♦ AQ76

♣ 3

South:

♠ K

♥ 963

♦ KJ84

♣ AKQ95

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

### Board: 2

Dealer: South

Vul: N-S

North HCP: 16

South HCP: 14+1

Contract: 5 ♣ South

North:

♠ A876

♥ AKJT

♦ 9

♣ A763

South:

♠ Q2

♥ Q8

♦ A7632

♣ KQJ2

W	N	E	S
			1 ♦
Pass	1 ♥	Pass	2 ♣
Pass	2 ♠ <sup>1</sup>	Pass	3 ♦
Pass	4 ♣	Pass	4 ♦
Pass	4 ♥	Pass	5 ♣
All Pass			

1. Fourth suit game force

### Board: 3

Dealer: North

Vul: E-W

North HCP: 14+3

South HCP: 14+1

Contract: 6 ♥ South

North:

♠ JT

♥ AKQJT64

♦ T9

♣ K4

South:

♠ AK983

♥ 9

♦ AQ73

♣ J93

W	N	E	S
	1 ♥	Pass	1 ♠
Pass	4 ♥	Pass	4NT
Pass	5 ♠ <sup>1</sup>	Pass	6 ♥
All Pass			

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

### Board: 4

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 15+2

Contract: 3NT South

North:

♠ QJ9862

♥ 43

♦ A96

♣ AK

South:

♠ K

♥ AQJT87

♦ Q2

♣ QJT7

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

<b>Board: 5</b>	♠ AJT942	You bid first.
Dealer: North	♥ 93	The opponents are silent.
Vul: E-W	♦ AJ8	
HCP: 14+2	♣ A3	

---

<b>Board: 6</b>	♠ KJ73	Partner bids first.
Dealer: South	♥ 8	The opponents are silent.
Vul: Both	♦ KQT	
HCP: 15+1	♣ KQJ43	

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<b>Board: 7</b>	♠ KQ43	Partner bids first.
Dealer: South	♥ A943	The opponents are silent.
Vul: None	♦ AJT6	
HCP: 14	♣ 6	

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<b>Board: 8</b>	♠ KQ432	You bid first.
Dealer: North	♥ AT4	The opponents are silent.
Vul: E-W	♦ A	
HCP: 17+1	♣ A843	

## Both hands (Answers Page)

### Board: 5

	North:	South:	W	N	E	S
Dealer: North	♠ AJT942	♠ K		1 ♠	Pass	2 ♥
Vul: E-W	♥ 93	♥ AJ865	Pass	2 ♠	Pass	3 ♦
North HCP: 14+2	♦ AJ8	♦ Q732	Pass	3NT	All Pass	
South HCP: 15+1	♣ A3	♣ KQ4				
Contract: 3NT North						

### Board: 6

	North:	South:	W	N	E	S
Dealer: South	♠ KJ73	♠ T8				1 ♥
Vul: Both	♥ 8	♥ KQJ64	Pass	2 ♣	Pass	2NT
North HCP: 15+1	♦ KQT	♦ A82	Pass	3 ♠	Pass	3NT
South HCP: 14+1	♣ KQJ43	♣ AT9	All Pass			
Contract: 3NT South						

### Board: 7

	North:	South:	W	N	E	S
Dealer: South	♠ KQ43	♠ AJ9				1 ♣
Vul: None	♥ A943	♥ K5	Pass	1 ♥	Pass	2 ♣
North HCP: 14	♦ AJT6	♦ 75	Pass	3NT	All Pass	
South HCP: 13+2	♣ 6	♣ AJT983				
Contract: 3NT North						

### Board: 8

	North:	South:	W	N	E	S
Dealer: North	♠ KQ432	♠ J		1 ♠	Pass	2 ♣
Vul: E-W	♥ AT4	♥ K652	Pass	3 ♣	Pass	3NT
North HCP: 17+1	♦ A	♦ KQ84	Pass	4 ♣	Pass	4 ♦
South HCP: 13	♣ A843	♣ KJ97	Pass	4 ♥	Pass	5 ♣
Contract: 6 ♣ North			Pass	6 ♣	All Pass	

<b>Board: 5</b>	♠ K	Partner bids first.
Dealer: North	♥ AJ865	The opponents are silent.
Vul: E-W	♦ Q732	
HCP: 15+1	♣ KQ4	

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<b>Board: 6</b>	♠ T8	You bid first.
Dealer: South	♥ KQJ64	The opponents are silent.
Vul: Both	♦ A82	
HCP: 14+1	♣ AT9	

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<b>Board: 7</b>	♠ AJ9	You bid first.
Dealer: South	♥ K5	The opponents are silent.
Vul: None	♦ 75	
HCP: 13+2	♣ AJT983	

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<b>Board: 8</b>	♠ J	Partner bids first.
Dealer: North	♥ K652	The opponents are silent.
Vul: E-W	♦ KQ84	
HCP: 13	♣ KJ97	

## Both hands (Answers Page)

### Board: 5

	North:	South:	W	N	E	S
Dealer: North	♠ AJT942	♠ K		1 ♠	Pass	2 ♥
Vul: E-W	♥ 93	♥ AJ865	Pass	2 ♠	Pass	3 ♦
North HCP: 14+2	♦ AJ8	♦ Q732	Pass	3NT	All Pass	
South HCP: 15+1	♣ A3	♣ KQ4				
Contract: 3NT North						

### Board: 6

	North:	South:	W	N	E	S
Dealer: South	♠ KJ73	♠ T8				1 ♥
Vul: Both	♥ 8	♥ KQJ64	Pass	2 ♣	Pass	2NT
North HCP: 15+1	♦ KQT	♦ A82	Pass	3 ♠	Pass	3NT
South HCP: 14+1	♣ KQJ43	♣ AT9	All Pass			
Contract: 3NT South						

### Board: 7

	North:	South:	W	N	E	S
Dealer: South	♠ KQ43	♠ AJ9				1 ♣
Vul: None	♥ A943	♥ K5	Pass	1 ♥	Pass	2 ♣
North HCP: 14	♦ AJT6	♦ 75	Pass	3NT	All Pass	
South HCP: 13+2	♣ 6	♣ AJT983				
Contract: 3NT North						

### Board: 8

	North:	South:	W	N	E	S
Dealer: North	♠ KQ432	♠ J		1 ♠	Pass	2 ♣
Vul: E-W	♥ AT4	♥ K652	Pass	3 ♣	Pass	3NT
North HCP: 17+1	♦ A	♦ KQ84	Pass	4 ♣	Pass	4 ♦
South HCP: 13	♣ A843	♣ KJ97	Pass	4 ♥	Pass	5 ♣
Contract: 6 ♣ North			Pass	6 ♣	All Pass	



<b>Board: 9</b>	♠ Q	You bid first.
Dealer: North	♥ K97	The opponents are silent.
Vul: Both	♦ AQJ54	
HCP: 15+1	♣ K963	

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<b>Board: 10</b>	♠ A85	Partner bids first.
Dealer: South	♥ Q	The opponents are silent.
Vul: None	♦ AKT74	
HCP: 13+1	♣ 7643	

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<b>Board: 11</b>	♠ 54	You bid first.
Dealer: North	♥ AKT983	The opponents are silent.
Vul: N-S	♦ -	
HCP: 12+3	♣ AJ532	

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<b>Board: 12</b>	♠ AT84	Partner bids first.
Dealer: South	♥ AQ987	The opponents are silent.
Vul: Both	♦ 7	
HCP: 14+1	♣ A32	

## Both hands (Answers Page)

### Board: 9

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 17+1

Contract: 6♣ North

North:

♠ Q

♥ K97

♦ AQJ54

♣ K963

South:

♠ KJ642

♥ AQT6

♦ -

♣ AQJ8

W N E S

1♦ Pass 1♠

Pass 2♣ Pass 2♥<sup>1</sup>

Pass 2NT Pass 4♣

Pass 4♦ Pass 4♥

Pass 4NT Pass 5♠<sup>2</sup>

Pass 6♣ All Pass

1. Fourth suit game force

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

### Board: 10

Dealer: South

Vul: None

North HCP: 13+1

South HCP: 13+1

Contract: 3NT North

North:

♠ A85

♥ Q

♦ AKT74

♣ 7643

South:

♠ J2

♥ AKJ64

♦ 952

♣ KJ9

W N E S

1♥

Pass 2♦ Pass 2NT

Pass 3♣ Pass 3♦

Pass 3NT All Pass

### Board: 11

Dealer: North

Vul: N-S

North HCP: 12+3

South HCP: 17+2

Contract: 4♥ North

North:

♠ 54

♥ AKT983

♦ -

♣ AJ532

South:

♠ AQJ82

♥ Q

♦ AQ876

♣ Q6

W N E S

1♥ Pass 2♠

Pass 3♣ Pass 3NT

Pass 4♥ All Pass

### Board: 12

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 15+1

Contract: 4♠ North

North:

♠ AT84

♥ AQ987

♦ 7

♣ A32

South:

♠ K752

♥ KJ

♦ A9862

♣ KJ

W N E S

1♦

Pass 1♥ Pass 1♠

Pass 4♠ All Pass

<b>Board: 9</b>	♠ KJ642	Partner bids first.
Dealer: North	♥ AQT6	The opponents are silent.
Vul: Both	♦ -	
HCP: 17+1	♣ AQJ8	

---

<b>Board: 10</b>	♠ J2	You bid first.
Dealer: South	♥ AKJ64	The opponents are silent.
Vul: None	♦ 952	
HCP: 13+1	♣ KJ9	

---

<b>Board: 11</b>	♠ AQJ82	Partner bids first.
Dealer: North	♥ Q	The opponents are silent.
Vul: N-S	♦ AQ876	
HCP: 17+2	♣ Q6	

---

<b>Board: 12</b>	♠ K752	You bid first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: Both	♦ A9862	
HCP: 15+1	♣ KJ	

## Both hands (Answers Page)

### Board: 9

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 17+1

Contract: 6♣ North

North:

♠ Q

♥ K97

♦ AQJ54

♣ K963

South:

♠ KJ642

♥ AQT6

♦ -

♣ AQJ8

W N E S

1♦ Pass 1♠

Pass 2♣ Pass 2♥<sup>1</sup>

Pass 2NT Pass 4♣

Pass 4♦ Pass 4♥

Pass 4NT Pass 5♠<sup>2</sup>

Pass 6♣ All Pass

1. Fourth suit game force

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

### Board: 10

Dealer: South

Vul: None

North HCP: 13+1

South HCP: 13+1

Contract: 3NT North

North:

♠ A85

♥ Q

♦ AKT74

♣ 7643

South:

♠ J2

♥ AKJ64

♦ 952

♣ KJ9

W N E S

1♥

Pass 2♦ Pass 2NT

Pass 3♣ Pass 3♦

Pass 3NT All Pass

### Board: 11

Dealer: North

Vul: N-S

North HCP: 12+3

South HCP: 17+2

Contract: 4♥ North

North:

♠ 54

♥ AKT983

♦ -

♣ AJ532

South:

♠ AQJ82

♥ Q

♦ AQ876

♣ Q6

W N E S

1♥ Pass 2♠

Pass 3♣ Pass 3NT

Pass 4♥ All Pass

### Board: 12

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 15+1

Contract: 4♠ North

North:

♠ AT84

♥ AQ987

♦ 7

♣ A32

South:

♠ K752

♥ KJ

♦ A9862

♣ KJ

W N E S

1♦

Pass 1♥ Pass 1♠

Pass 4♠ All Pass

<b>Board: 13</b>	♠ A	Partner bids first.
Dealer: South	♥ AKQ84	The opponents are silent.
Vul: None	♦ AT7	
HCP: 20+1	♣ K864	

---

<b>Board: 14</b>	♠ T	You bid first.
Dealer: North	♥ KT5	The opponents are silent.
Vul: N-S	♦ QJ2	
HCP: 15+2	♣ AKQT85	

---

<b>Board: 15</b>	♠ A84	Partner bids first.
Dealer: South	♥ K	The opponents are silent.
Vul: E-W	♦ QT8	
HCP: 15+2	♣ KQJT87	

---

<b>Board: 16</b>	♠ AK52	Partner bids first.
Dealer: South	♥ A63	The opponents are silent.
Vul: None	♦ A	
HCP: 19+1	♣ AT753	

## Both hands (Answers Page)

### Board: 13

Dealer: South

Vul: None

North HCP: 20+1

South HCP: 12+2

Contract: 6♣ South

North:

♠ A

♥ AKQ84

♦ AT7

♣ K864

South:

♠ KQJT75

♥ J

♦ K4

♣ Q975

W N E S

Pass 2♥ Pass 1♠

Pass 3♣ Pass 2♠

Pass 4NT Pass 3NT

All Pass 6♣

### Board: 14

Dealer: North

Vul: N-S

North HCP: 15+2

South HCP: 13+1

Contract: 3NT South

North:

♠ T

♥ KT5

♦ QJ2

♣ AKQT85

South:

♠ A75

♥ AJ862

♦ AT65

♣ 2

W N E S

Pass 1♣ Pass 1♥

Pass 3♣ Pass 3NT

All Pass

### Board: 15

Dealer: South

Vul: E-W

North HCP: 15+2

South HCP: 15+2

Contract: 6♣ South

North:

♠ A84

♥ K

♦ QT8

♣ KQJT87

South:

♠ KQ2

♥ Q75432

♦ A

♣ A94

W N E S

Pass 2♣ Pass 1♥

Pass 3♥

Pass 4NT

Pass 5♠<sup>1</sup> Pass 6♣

All Pass

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

### Board: 16

Dealer: South

Vul: None

North HCP: 19+1

South HCP: 13+2

Contract: 6♦ North

North:

♠ AK52

♥ A63

♦ A

♣ AT753

South:

♠ 7

♥ KQ9

♦ KQ9853

♣ K64

W N E S

Pass 2♣ Pass 1♦

Pass 2♦

Pass 3♦

Pass 4NT Pass 5♦<sup>1</sup>

Pass 5♥ Pass 6♣<sup>2</sup>

Pass 6♦ All Pass

1. A=1/5 or 4/5

2. !D queen and !C king

<b>Board: 13</b>	♠ KQJT75	You bid first.
Dealer: South	♥ J	The opponents are silent.
Vul: None	♦ K4	
HCP: 12+2	♣ Q975	

---

<b>Board: 14</b>	♠ A75	Partner bids first.
Dealer: North	♥ AJ862	The opponents are silent.
Vul: N-S	♦ AT65	
HCP: 13+1	♣ 2	

---

<b>Board: 15</b>	♠ KQ2	You bid first.
Dealer: South	♥ Q75432	The opponents are silent.
Vul: E-W	♦ A	
HCP: 15+2	♣ A94	

---

<b>Board: 16</b>	♠ 7	You bid first.
Dealer: South	♥ KQ9	The opponents are silent.
Vul: None	♦ KQ9853	
HCP: 13+2	♣ K64	

## Both hands (Answers Page)

### Board: 13

Dealer: South

Vul: None

North HCP: 20+1

South HCP: 12+2

Contract: 6♣ South

North:

♠ A

♥ AKQ84

♦ AT7

♣ K864

South:

♠ KQJT75

♥ J

♦ K4

♣ Q975

W N E S

Pass 2♥ Pass 1♠

Pass 3♣ Pass 2♠

Pass 4NT Pass 3NT

All Pass 6♣

### Board: 14

Dealer: North

Vul: N-S

North HCP: 15+2

South HCP: 13+1

Contract: 3NT South

North:

♠ T

♥ KT5

♦ QJ2

♣ AKQT85

South:

♠ A75

♥ AJ862

♦ AT65

♣ 2

W N E S

Pass 1♣ Pass 1♥

Pass 3♣ Pass 3NT

All Pass

### Board: 15

Dealer: South

Vul: E-W

North HCP: 15+2

South HCP: 15+2

Contract: 6♣ South

North:

♠ A84

♥ K

♦ QT8

♣ KQJT87

South:

♠ KQ2

♥ Q75432

♦ A

♣ A94

W N E S

Pass 2♣ Pass 1♥

Pass 3♥

Pass 4NT

Pass 5♠<sup>1</sup> Pass 6♣

All Pass

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

### Board: 16

Dealer: South

Vul: None

North HCP: 19+1

South HCP: 13+2

Contract: 6♦ North

North:

♠ AK52

♥ A63

♦ A

♣ AT753

South:

♠ 7

♥ KQ9

♦ KQ9853

♣ K64

W N E S

Pass 2♣ Pass 1♦

Pass 2♦

Pass 3♦

Pass 4NT Pass 5♦<sup>1</sup>

Pass 5♥ Pass 6♣<sup>2</sup>

Pass 6♦ All Pass

1. A=1/5 or 4/5

2. !D queen and !C king



<b>Board: 17</b>	♠ AJT	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: N-S	♦ AKQT6	
HCP: 18+1	♣ KJ53	

---

<b>Board: 18</b>	♠ 4	Partner bids first.
Dealer: South	♥ JT98	The opponents are silent.
Vul: E-W	♦ AQ983	
HCP: 14+1	♣ AK7	

---

<b>Board: 19</b>	♠ AK872	Partner bids first.
Dealer: South	♥ KJ643	The opponents are silent.
Vul: Both	♦ 6	
HCP: 13+2	♣ Q5	

---

<b>Board: 20</b>	♠ AT9	You bid first.
Dealer: North	♥ K86	The opponents are silent.
Vul: N-S	♦ 62	
HCP: 14+1	♣ AK632	

## Both hands (Answers Page)

### Board: 17

Dealer: South

Vul: N-S

North HCP: 18+1

South HCP: 16+1

Contract: 7♣ North

North:

♠ AJT

♥ 2

♦ AKQT6

♣ KJ53

South:

♠ Q6

♥ AKJT6

♦ 94

♣ AQ82

W N E S

1♥

Pass 2♦ Pass 2NT

Pass 3♣ Pass 4♣

Pass 4NT Pass 5♠<sup>1</sup>

Pass 7♣ All Pass

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

### Board: 18

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 14+1

Contract: 6♥ North

North:

♠ 4

♥ JT98

♦ AQ983

♣ AK7

South:

♠ AQ873

♥ KQ43

♦ 4

♣ QJ3

W N E S

1♠

Pass 2♦ Pass 2♥

Pass 3♥ Pass 3NT

Pass 4NT Pass 5♠<sup>1</sup>

Pass 6♥ All Pass

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

### Board: 19

Dealer: South

Vul: Both

North HCP: 13+2

South HCP: 19+1

Contract: 5♠ North

North:

♠ AK872

♥ KJ643

♦ 6

♣ Q5

South:

♠ J53

♥ A

♦ KQJ32

♣ AKJ8

W N E S

1♦

Pass 1♠ Pass 3♣

Pass 3♥<sup>1</sup> Pass 3♠

Pass 4NT Pass 5♥<sup>2</sup>

Pass 5♠ All Pass

1. Fourth suit game force

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

### Board: 20

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 14+3

Contract: 6♥ North

North:

♠ AT9

♥ K86

♦ 62

♣ AK632

South:

♠ J5

♥ AT532

♦ AKQ987

♣ -

W N E S

1♣ Pass 2♦

Pass 3NT Pass 4♥

Pass 4NT Pass 5♥<sup>1</sup>

Pass 6♥ All Pass

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

<b>Board: 17</b>	♠ Q6	You bid first.
Dealer: South	♥ AKJT6	The opponents are silent.
Vul: N-S	♦ 94	
HCP: 16+1	♣ AQ82	

---

<b>Board: 18</b>	♠ AQ873	You bid first.
Dealer: South	♥ KQ43	The opponents are silent.
Vul: E-W	♦ 4	
HCP: 14+1	♣ QJ3	

---

<b>Board: 19</b>	♠ J53	You bid first.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ KQJ32	
HCP: 19+1	♣ AKJ8	

---

<b>Board: 20</b>	♠ J5	Partner bids first.
Dealer: North	♥ AT532	The opponents are silent.
Vul: N-S	♦ AKQ987	
HCP: 14+3	♣ -	

## Both hands (Answers Page)

### Board: 17

Dealer: South

Vul: N-S

North HCP: 18+1

South HCP: 16+1

Contract: 7♣ North

North:

♠ AJT

♥ 2

♦ AKQT6

♣ KJ53

South:

♠ Q6

♥ AKJT6

♦ 94

♣ AQ82

W N E S

1♥

Pass 2♦ Pass 2NT

Pass 3♣ Pass 4♣

Pass 4NT Pass 5♠<sup>1</sup>

Pass 7♣ All Pass

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

### Board: 18

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 14+1

Contract: 6♥ North

North:

♠ 4

♥ JT98

♦ AQ983

♣ AK7

South:

♠ AQ873

♥ KQ43

♦ 4

♣ QJ3

W N E S

1♠

Pass 2♦ Pass 2♥

Pass 3♥ Pass 3NT

Pass 4NT Pass 5♠<sup>1</sup>

Pass 6♥ All Pass

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

### Board: 19

Dealer: South

Vul: Both

North HCP: 13+2

South HCP: 19+1

Contract: 5♠ North

North:

♠ AK872

♥ KJ643

♦ 6

♣ Q5

South:

♠ J53

♥ A

♦ KQJ32

♣ AKJ8

W N E S

1♦

Pass 1♠ Pass 3♣

Pass 3♥<sup>1</sup> Pass 3♠

Pass 4NT Pass 5♥<sup>2</sup>

Pass 5♠ All Pass

1. Fourth suit game force

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

### Board: 20

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 14+3

Contract: 6♥ North

North:

♠ AT9

♥ K86

♦ 62

♣ AK632

South:

♠ J5

♥ AT532

♦ AKQ987

♣ -

W N E S

1♣ Pass 2♦

Pass 3NT Pass 4♥

Pass 4NT Pass 5♥<sup>1</sup>

Pass 6♥ All Pass

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

<b>Board: 21</b>	♠ Q9632	Partner bids first.
Dealer: South	♥ KQ86	The opponents are silent.
Vul: E-W	♦ 2	
HCP: 14+1	♣ AK5	

---

<b>Board: 22</b>	♠ AQ62	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ AKQJ98	
HCP: 19+2	♣ 53	

---

<b>Board: 23</b>	♠ QJ9853	Partner bids first.
Dealer: South	♥ AJ	The opponents are silent.
Vul: None	♦ KQ63	
HCP: 13+2	♣ 3	

---

<b>Board: 24</b>	♠ 85	You bid first.
Dealer: North	♥ AKQJ4	The opponents are silent.
Vul: E-W	♦ QJ762	
HCP: 13+2	♣ T	

## Both hands (Answers Page)

### Board: 21

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 19+1

Contract: 6♠ North

North:

♠ Q9632

♥ KQ86

♦ 2

♣ AK5

South:

♠ KJT8

♥ A7

♦ AKQ97

♣ Q4

W N E S

Pass 1♦ Pass 1♦

Pass 1♠ Pass 4♠

Pass 4NT Pass 5♣<sup>1</sup>

Pass 6♠ All Pass

1. A=0/5 or 3/5

### Board: 22

Dealer: North

Vul: Both

North HCP: 19+2

South HCP: 13+1

Contract: 6NT South

North:

♠ AQ62

♥ K

♦ AKQJ98

♣ 53

South:

♠ K53

♥ AJT76

♦ 7

♣ KQ72

W N E S

Pass 1♦ Pass 1♥

Pass 2♠ Pass 3♣<sup>1</sup>

Pass 3♦ Pass 4NT

Pass 5♣<sup>2</sup> Pass 6NT

All Pass

1. Fourth suit game force

2. A=0/5 or 3/5

### Board: 23

Dealer: South

Vul: None

North HCP: 13+2

South HCP: 13

Contract: 4♠ South

North:

♠ QJ9853

♥ AJ

♦ KQ63

♣ 3

South:

♠ KT2

♥ 9843

♦ AT

♣ AQT4

W N E S

Pass 1♠ Pass 1♣

Pass 1NT

Pass 3♠ Pass 4♠

All Pass

### Board: 24

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 17+3

Contract: 5♣ South

North:

♠ 85

♥ AKQJ4

♦ QJ762

♣ T

South:

♠ AKQ6

♥ 5

♦ A

♣ KJ87642

W N E S

Pass 1♥ Pass 2♣

Pass 3♦ Pass 3♠

Pass 3NT Pass 4♣

Pass 4♦ Pass 5♣

All Pass

<b>Board: 21</b>	♠ KJT8	You bid first.
Dealer: South	♥ A7	The opponents are silent.
Vul: E-W	♦ AKQ97	
HCP: 19+1	♣ Q4	

---

<b>Board: 22</b>	♠ K53	Partner bids first.
Dealer: North	♥ AJT76	The opponents are silent.
Vul: Both	♦ 7	
HCP: 13+1	♣ KQ72	

---

<b>Board: 23</b>	♠ KT2	You bid first.
Dealer: South	♥ 9843	The opponents are silent.
Vul: None	♦ AT	
HCP: 13	♣ AQT4	

---

<b>Board: 24</b>	♠ AKQ6	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: E-W	♦ A	
HCP: 17+3	♣ KJ87642	

## Both hands (Answers Page)

### Board: 21

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 19+1

Contract: 6♠ North

North:

♠ Q9632

♥ KQ86

♦ 2

♣ AK5

South:

♠ KJT8

♥ A7

♦ AKQ97

♣ Q4

W N E S

1♦

Pass 1♠ Pass 4♠

Pass 4NT Pass 5♣<sup>1</sup>

Pass 6♠ All Pass

1. A=0/5 or 3/5

### Board: 22

Dealer: North

Vul: Both

North HCP: 19+2

South HCP: 13+1

Contract: 6NT South

North:

♠ AQ62

♥ K

♦ AKQJ98

♣ 53

South:

♠ K53

♥ AJT76

♦ 7

♣ KQ72

W N E S

1♦ Pass 1♥

Pass 2♠ Pass 3♣<sup>1</sup>

Pass 3♦ Pass 4NT

Pass 5♣<sup>2</sup> Pass 6NT

All Pass

1. Fourth suit game force

2. A=0/5 or 3/5

### Board: 23

Dealer: South

Vul: None

North HCP: 13+2

South HCP: 13

Contract: 4♠ South

North:

♠ QJ9853

♥ AJ

♦ KQ63

♣ 3

South:

♠ KT2

♥ 9843

♦ AT

♣ AQT4

W N E S

1♣

Pass 1♠ Pass 1NT

Pass 3♠ Pass 4♠

All Pass

### Board: 24

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 17+3

Contract: 5♣ South

North:

♠ 85

♥ AKQJ4

♦ QJ762

♣ T

South:

♠ AKQ6

♥ 5

♦ A

♣ KJ87642

W N E S

1♥ Pass 2♣

Pass 3♦ Pass 3♠

Pass 3NT Pass 4♣

Pass 4♦ Pass 5♣

All Pass



<b>Board: 25</b>	♠ J92	You bid first.
Dealer: North	♥ AKQJ954	The opponents are silent.
Vul: Both	♦ Q	
HCP: 13+3	♣ T6	
<hr/>		
<b>Board: 26</b>	♠ Q	Partner bids first.
Dealer: South	♥ AKQT874	The opponents are silent.
Vul: None	♦ A943	
HCP: 17+3	♣ Q	
<hr/>		
<b>Board: 27</b>	♠ Q842	You bid first.
Dealer: North	♥ -	East (LHO) Doubles 6♠ if possible.
Vul: N-S	♦ KQT975	
HCP: 13+2	♣ AQ5	
<hr/>		
<b>Board: 28</b>	♠ AK54	You bid first.
Dealer: North	♥ 2	The opponents are silent.
Vul: Both	♦ A98653	
HCP: 12+2	♣ J7	

## Both hands (Answers Page)

### Board: 25

Dealer: North

Vul: Both

North HCP: 13+3

South HCP: 15+2

Contract: 4♥ North

North:

♠ J92

♥ AKQJ954

♦ Q

♣ T6

South:

♠ A85

♥ -

♦ K9854

♣ AKJ95

W	N	E	S
	1♥	Pass	2♦
Pass	4♥	All Pass	

### Board: 26

Dealer: South

Vul: None

North HCP: 17+3

South HCP: 12+1

Contract: 3NT South

North:

♠ Q

♥ AKQT874

♦ A943

♣ Q

South:

♠ A963

♥ J

♦ K86

♣ A9532

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

### Board: 27

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 17+1

Contract: 6♠X North

North:

♠ Q842

♥ -

♦ KQT975

♣ AQ5

South:

♠ KT65

♥ KQJ74

♦ A

♣ KJT

W	N	E	S
	1♦	Pass	1♥
Pass	1♠	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	3♠
Pass	4NT	Pass	5♥ <sup>2</sup>
Pass	6♠	X	All Pass

1. Fourth suit game force

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

### Board: 28

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 14+2

Contract: 3NT South

North:

♠ AK54

♥ 2

♦ A98653

♣ J7

South:

♠ QT

♥ AQ876

♦ T

♣ AQ852

W	N	E	S
	1♦	Pass	1♥
Pass	1♠	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	2♥
Pass	3♦	Pass	3NT
All Pass			

1. Fourth suit game force

<b>Board: 25</b>	♠ A85	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: Both	♦ K9854	
HCP: 15+2	♣ AKJ95	
<hr/>		
<b>Board: 26</b>	♠ A963	You bid first.
Dealer: South	♥ J	The opponents are silent.
Vul: None	♦ K86	
HCP: 12+1	♣ A9532	
<hr/>		
<b>Board: 27</b>	♠ KT65	Partner bids first.
Dealer: North	♥ KQJ74	East (RHO) Doubles 6♠ if possible.
Vul: N-S	♦ A	
HCP: 17+1	♣ KJT	
<hr/>		
<b>Board: 28</b>	♠ QT	Partner bids first.
Dealer: North	♥ AQ876	The opponents are silent.
Vul: Both	♦ T	
HCP: 14+2	♣ AQ852	

## Both hands (Answers Page)

### Board: 25

Dealer: North

Vul: Both

North HCP: 13+3

South HCP: 15+2

Contract: 4♥ North

North:

♠ J92

♥ AKQJ954

♦ Q

♣ T6

South:

♠ A85

♥ -

♦ K9854

♣ AKJ95

W	N	E	S
	1♥	Pass	2♦
Pass	4♥	All Pass	

### Board: 26

Dealer: South

Vul: None

North HCP: 17+3

South HCP: 12+1

Contract: 3NT South

North:

♠ Q

♥ AKQT874

♦ A943

♣ Q

South:

♠ A963

♥ J

♦ K86

♣ A9532

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

### Board: 27

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 17+1

Contract: 6♠X North

North:

♠ Q842

♥ -

♦ KQT975

♣ AQ5

South:

♠ KT65

♥ KQJ74

♦ A

♣ KJT

W	N	E	S
	1♦	Pass	1♥
Pass	1♠	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	3♠
Pass	4NT	Pass	5♥ <sup>2</sup>
Pass	6♠	X	All Pass

1. Fourth suit game force

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

### Board: 28

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 14+2

Contract: 3NT South

North:

♠ AK54

♥ 2

♦ A98653

♣ J7

South:

♠ QT

♥ AQ876

♦ T

♣ AQ852

W	N	E	S
	1♦	Pass	1♥
Pass	1♠	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	2♥
Pass	3♦	Pass	3NT
All Pass			

1. Fourth suit game force

<b>Board: 29</b>	♠ KJ43	You bid first.
Dealer: North	♥ A94	The opponents are silent.
Vul: None	♦ KQT2	
HCP: 13	♣ 95	

---

<b>Board: 30</b>	♠ T843	You bid first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: N-S	♦ AKJ4	
HCP: 12	♣ 875	

---

<b>Board: 31</b>	♠ 3	Partner bids first.
Dealer: South	♥ A9854	The opponents are silent.
Vul: E-W	♦ AJ74	
HCP: 13+1	♣ A93	

---

<b>Board: 32</b>	♠ Q932	Partner bids first.
Dealer: South	♥ 6	The opponents are silent.
Vul: None	♦ AKT9	
HCP: 16	♣ AK43	

---

<b>Board: 33</b>	♠ AK94	Partner bids first.
Dealer: South	♥ KT864	The opponents are silent.
Vul: N-S	♦ J	
HCP: 15+1	♣ KJ4	

## Both hands (Answers Page)

### Board: 29

Dealer: North

Vul: None

North HCP: 13

South HCP: 14+2

Contract: 3NT North

North:

♠ KJ43

♥ A94

♦ KQT2

♣ 95

South:

♠ AT9

♥ Q65

♦ A

♣ AT7642

W	N	E	S
---	---	---	---

	1 ♦	Pass	2 ♣
--	-----	------	-----

Pass	2 ♦	Pass	3 ♣
------	-----	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 30

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 17+3

Contract: 6 ♥ South

North:

♠ T843

♥ KJ

♦ AKJ4

♣ 875

South:

♠ AJ

♥ AQT9752

♦ 8

♣ AQ2

W	N	E	S
---	---	---	---

	1 ♦	Pass	2 ♥
--	-----	------	-----

Pass	2 ♠	Pass	3 ♥
------	-----	------	-----

Pass	4 ♥	Pass	4NT
------	-----	------	-----

Pass	5 ♥ <sup>1</sup>	Pass	6 ♥
------	------------------	------	-----

All Pass

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

### Board: 31

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 12+1

Contract: 4 ♥ South

North:

♠ 3

♥ A9854

♦ AJ74

♣ A93

South:

♠ KQT72

♥ KT3

♦ KT

♣ JT4

W	N	E	S
---	---	---	---

			1 ♠
--	--	--	-----

Pass	2 ♥	Pass	4 ♥
------	-----	------	-----

All Pass

### Board: 32

Dealer: South

Vul: None

North HCP: 16

South HCP: 12+1

Contract: 3NT North

North:

♠ Q932

♥ 6

♦ AKT9

♣ AK43

South:

♠ KJ

♥ AQJ93

♦ 642

♣ J98

W	N	E	S
---	---	---	---

			1 ♥
--	--	--	-----

Pass	1 ♠	Pass	1NT
------	-----	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 33

Dealer: South

Vul: N-S

North HCP: 15+1

South HCP: 14

Contract: 5 ♥ North

North:

♠ AK94

♥ KT864

♦ J

♣ KJ4

South:

♠ QJ87

♥ AQ92

♦ K96

♣ Q2

W	N	E	S
---	---	---	---

			1 ♦
--	--	--	-----

Pass	1 ♥	Pass	2 ♥
------	-----	------	-----

Pass	4NT	Pass	5 ♦ <sup>1</sup>
------	-----	------	------------------

Pass	5 ♥	All Pass	
------	-----	----------	--

1. A=1/5 or 4/5

<b>Board: 29</b>	♠ AT9	Partner bids first.
Dealer: North	♥ Q65	The opponents are silent.
Vul: None	♦ A	
HCP: 14+2	♣ AT7642	

---

<b>Board: 30</b>	♠ AJ	Partner bids first.
Dealer: North	♥ AQT9752	The opponents are silent.
Vul: N-S	♦ 8	
HCP: 17+3	♣ AQ2	

---

<b>Board: 31</b>	♠ KQT72	You bid first.
Dealer: South	♥ KT3	The opponents are silent.
Vul: E-W	♦ KT	
HCP: 12+1	♣ JT4	

---

<b>Board: 32</b>	♠ KJ	You bid first.
Dealer: South	♥ AQJ93	The opponents are silent.
Vul: None	♦ 642	
HCP: 12+1	♣ J98	

---

<b>Board: 33</b>	♠ QJ87	You bid first.
Dealer: South	♥ AQ92	The opponents are silent.
Vul: N-S	♦ K96	
HCP: 14	♣ Q2	

## Both hands (Answers Page)

### Board: 29

Dealer: North

Vul: None

North HCP: 13

South HCP: 14+2

Contract: 3NT North

North:

♠ KJ43

♥ A94

♦ KQT2

♣ 95

South:

♠ AT9

♥ Q65

♦ A

♣ AT7642

W	N	E	S
---	---	---	---

	1 ♦	Pass	2 ♣
--	-----	------	-----

Pass	2 ♦	Pass	3 ♣
------	-----	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 30

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 17+3

Contract: 6 ♥ South

North:

♠ T843

♥ KJ

♦ AKJ4

♣ 875

South:

♠ AJ

♥ AQT9752

♦ 8

♣ AQ2

W	N	E	S
---	---	---	---

	1 ♦	Pass	2 ♥
--	-----	------	-----

Pass	2 ♠	Pass	3 ♥
------	-----	------	-----

Pass	4 ♥	Pass	4NT
------	-----	------	-----

Pass	5 ♥ <sup>1</sup>	Pass	6 ♥
------	------------------	------	-----

All Pass

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

### Board: 31

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 12+1

Contract: 4 ♥ South

North:

♠ 3

♥ A9854

♦ AJ74

♣ A93

South:

♠ KQT72

♥ KT3

♦ KT

♣ JT4

W	N	E	S
---	---	---	---

			1 ♠
--	--	--	-----

Pass	2 ♥	Pass	4 ♥
------	-----	------	-----

All Pass

### Board: 32

Dealer: South

Vul: None

North HCP: 16

South HCP: 12+1

Contract: 3NT North

North:

♠ Q932

♥ 6

♦ AKT9

♣ AK43

South:

♠ KJ

♥ AQJ93

♦ 642

♣ J98

W	N	E	S
---	---	---	---

			1 ♥
--	--	--	-----

Pass	1 ♠	Pass	1NT
------	-----	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 33

Dealer: South

Vul: N-S

North HCP: 15+1

South HCP: 14

Contract: 5 ♥ North

North:

♠ AK94

♥ KT864

♦ J

♣ KJ4

South:

♠ QJ87

♥ AQ92

♦ K96

♣ Q2

W	N	E	S
---	---	---	---

			1 ♦
--	--	--	-----

Pass	1 ♥	Pass	2 ♥
------	-----	------	-----

Pass	4NT	Pass	5 ♦ <sup>1</sup>
------	-----	------	------------------

Pass	5 ♥	All Pass	
------	-----	----------	--

1. A=1/5 or 4/5



<b>Board: 34</b>	♠ A98	Partner bids first.
Dealer: South	♥ AT86	The opponents are silent.
Vul: E-W	♦ K	
HCP: 17+1	♣ AQ852	

---

<b>Board: 35</b>	♠ KQ98	Partner bids first.
Dealer: South	♥ KQ83	The opponents are silent.
Vul: Both	♦ A752	
HCP: 14	♣ 6	

---

<b>Board: 36</b>	♠ AK94	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: N-S	♦ K8532	
HCP: 14+1	♣ A97	

---

<b>Board: 37</b>	♠ QJ94	Partner bids first.
Dealer: South	♥ JT93	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 13	♣ AQJ8	

---

<b>Board: 38</b>	♠ 8	Partner bids first.
Dealer: South	♥ AT6	The opponents are silent.
Vul: Both	♦ KT83	
HCP: 14+1	♣ AQJ73	

## Both hands (Answers Page)

### Board: 34

Dealer: South

Vul: E-W

North HCP: 17+1

South HCP: 13+1

Contract: 3NT North

North:

♠ A98

♥ AT86

♦ K

♣ AQ852

South:

♠ KQ

♥ KQ5

♦ QJ932

♣ 643

W N E S

Pass 2♣ Pass 2♦

Pass 2♥ Pass 2NT

Pass 3NT All Pass

### Board: 35

Dealer: South

Vul: Both

North HCP: 14

South HCP: 13+1

Contract: 4♥ North

North:

♠ KQ98

♥ KQ83

♦ A752

♣ 6

South:

♠ T

♥ AT96

♦ KQ3

♣ KJ853

W N E S

Pass 1♥ Pass 2♣

Pass 4♥ All Pass

### Board: 36

Dealer: South

Vul: N-S

North HCP: 14+1

South HCP: 14+1

Contract: 3NT South

North:

♠ AK94

♥ 2

♦ K8532

♣ A97

South:

♠ Q87

♥ AQ753

♦ AT

♣ Q84

W N E S

Pass 2♦ Pass 2♥

Pass 3♦ Pass 3NT

All Pass

### Board: 37

Dealer: South

Vul: E-W

North HCP: 13

South HCP: 14+1

Contract: 4♥ North

North:

♠ QJ94

♥ JT93

♦ Q

♣ AQJ8

South:

♠ T6

♥ AKQ4

♦ AJ743

♣ T6

W N E S

Pass 1♥ Pass 2♥

Pass 4♥ All Pass

### Board: 38

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 13+2

Contract: 3NT South

North:

♠ 8

♥ AT6

♦ KT83

♣ AQJ73

South:

♠ AKJ972

♥ 984

♦ AJ5

♣ 9

W N E S

Pass 2♣ Pass 2♠

Pass 3♦ Pass 3NT

All Pass

<b>Board: 34</b>	♠ KQ	You bid first.
Dealer: South	♥ KQ5	The opponents are silent.
Vul: E-W	♦ QJ932	
HCP: 13+1	♣ 643	

---

<b>Board: 35</b>	♠ T	You bid first.
Dealer: South	♥ AT96	The opponents are silent.
Vul: Both	♦ KQ3	
HCP: 13+1	♣ KJ853	

---

<b>Board: 36</b>	♠ Q87	You bid first.
Dealer: South	♥ AQ753	The opponents are silent.
Vul: N-S	♦ AT	
HCP: 14+1	♣ Q84	

---

<b>Board: 37</b>	♠ T6	You bid first.
Dealer: South	♥ AKQ4	The opponents are silent.
Vul: E-W	♦ AJ743	
HCP: 14+1	♣ T6	

---

<b>Board: 38</b>	♠ AKJ972	You bid first.
Dealer: South	♥ 984	The opponents are silent.
Vul: Both	♦ AJ5	
HCP: 13+2	♣ 9	

## Both hands (Answers Page)

### Board: 34

	North:	South:	W	N	E	S
Dealer: South	♠ A98	♠ KQ				1 ♦
Vul: E-W	♥ AT86	♥ KQ5	Pass	2 ♣	Pass	2 ♦
North HCP: 17+1	♦ K	♦ QJ932	Pass	2 ♥	Pass	2NT
South HCP: 13+1	♣ AQ852	♣ 643	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 35

	North:	South:	W	N	E	S
Dealer: South	♠ KQ98	♠ T				1 ♣
Vul: Both	♥ KQ83	♥ AT96	Pass	1 ♥	Pass	2 ♥
North HCP: 14	♦ A752	♦ KQ3	Pass	4 ♥	All Pass	
South HCP: 13+1	♣ 6	♣ KJ853				
Contract: 4 ♥ North						

### Board: 36

	North:	South:	W	N	E	S
Dealer: South	♠ AK94	♠ Q87				1 ♥
Vul: N-S	♥ 2	♥ AQ753	Pass	2 ♦	Pass	2NT
North HCP: 14+1	♦ K8532	♦ AT	Pass	3 ♦	Pass	3NT
South HCP: 14+1	♣ A97	♣ Q84	All Pass			
Contract: 3NT South						

### Board: 37

	North:	South:	W	N	E	S
Dealer: South	♠ QJ94	♠ T6				1 ♦
Vul: E-W	♥ JT93	♥ AKQ4	Pass	1 ♥	Pass	2 ♥
North HCP: 13	♦ Q	♦ AJ743	Pass	4 ♥	All Pass	
South HCP: 14+1	♣ AQJ8	♣ T6				
Contract: 4 ♥ North						

### Board: 38

	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AKJ972				1 ♠
Vul: Both	♥ AT6	♥ 984	Pass	2 ♣	Pass	2 ♠
North HCP: 14+1	♦ KT83	♦ AJ5	Pass	3 ♦	Pass	3NT
South HCP: 13+2	♣ AQJ73	♣ 9	All Pass			
Contract: 3NT South						

<b>Board: 39</b>	♠ K4	Partner bids first.
Dealer: South	♥ AQT752	The opponents are silent.
Vul: None	♦ AK63	
HCP: 16+2	♣ 7	

---

<b>Board: 40</b>	♠ AJ3	Partner bids first.
Dealer: South	♥ 3	The opponents are silent.
Vul: E-W	♦ 9742	
HCP: 13+1	♣ AKJ53	

---

<b>Board: 41</b>	♠ K	Partner bids first.
Dealer: South	♥ A9	The opponents are silent.
Vul: Both	♦ J98652	
HCP: 14+2	♣ KQJ3	

---

<b>Board: 42</b>	♠ KQT54	Partner bids first.
Dealer: South	♥ A	The opponents are silent.
Vul: None	♦ 843	
HCP: 14+1	♣ AJ63	

---

<b>Board: 43</b>	♠ K8743	Partner bids first.
Dealer: South	♥ AK	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 15+2	♣ QJT43	

## Both hands (Answers Page)

### Board: 39

Dealer: South

Vul: None

North HCP: 16+2

South HCP: 12+1

Contract: 4♥ South

North:

♠ K4

♥ AQT752

♦ AK63

♣ 7

South:

♠ JT

♥ 963

♦ QT4

♣ AKQ86

W N E S

Pass 2♥ Pass 4♥

All Pass

### Board: 40

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 13+2

Contract: 4♥ North

North:

♠ AJ3

♥ 3

♦ 9742

♣ AKJ53

South:

♠ Q92

♥ KQJT62

♦ K63

♣ Q

W N E S

Pass 2♣ Pass 2♥

Pass 3♦ Pass 3♥

Pass 4♥ All Pass

### Board: 41

Dealer: South

Vul: Both

North HCP: 14+2

South HCP: 13+2

Contract: 3NT North

North:

♠ K

♥ A9

♦ J98652

♣ KQJ3

South:

♠ AJT83

♥ KJ875

♦ A7

♣ 2

W N E S

Pass 2♦ Pass 2♥

Pass 3♣ Pass 3♥

Pass 3NT All Pass

### Board: 42

Dealer: South

Vul: None

North HCP: 14+1

South HCP: 13+2

Contract: 4♥ North

North:

♠ KQT54

♥ A

♦ 843

♣ AJ63

South:

♠ 3

♥ KQJT43

♦ Q5

♣ KQT7

W N E S

Pass 1♠ Pass 2♣

Pass 2♦<sup>1</sup> Pass 3♥

Pass 4♥ All Pass

1. Fourth suit game force

### Board: 43

Dealer: South

Vul: N-S

North HCP: 15+2

South HCP: 14+2

Contract: 3NT North

North:

♠ K8743

♥ AK

♦ Q

♣ QJT43

South:

♠ AQ6

♥ T4

♦ AT8743

♣ A2

W N E S

Pass 1♠ Pass 2♦

Pass 3NT All Pass

<b>Board: 39</b>	♠ JT	You bid first.
Dealer: South	♥ 963	The opponents are silent.
Vul: None	♦ QT4	
HCP: 12+1	♣ AKQ86	

---

<b>Board: 40</b>	♠ Q92	You bid first.
Dealer: South	♥ KQJT62	The opponents are silent.
Vul: E-W	♦ K63	
HCP: 13+2	♣ Q	

---

<b>Board: 41</b>	♠ AJT83	You bid first.
Dealer: South	♥ KJ875	The opponents are silent.
Vul: Both	♦ A7	
HCP: 13+2	♣ 2	

---

<b>Board: 42</b>	♠ 3	You bid first.
Dealer: South	♥ KQJT43	The opponents are silent.
Vul: None	♦ Q5	
HCP: 13+2	♣ KQT7	

---

<b>Board: 43</b>	♠ AQ6	You bid first.
Dealer: South	♥ T4	The opponents are silent.
Vul: N-S	♦ AT8743	
HCP: 14+2	♣ A2	

## Both hands (Answers Page)

### Board: 39

Dealer: South

Vul: None

North HCP: 16+2

South HCP: 12+1

Contract: 4♥ South

North:

♠ K4

♥ AQT752

♦ AK63

♣ 7

South:

♠ JT

♥ 963

♦ QT4

♣ AKQ86

W N E S

Pass 2♥ Pass 4♥

All Pass

### Board: 40

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 13+2

Contract: 4♥ North

North:

♠ AJ3

♥ 3

♦ 9742

♣ AKJ53

South:

♠ Q92

♥ KQJT62

♦ K63

♣ Q

W N E S

Pass 2♣ Pass 2♥

Pass 3♦ Pass 3♥

Pass 4♥ All Pass

### Board: 41

Dealer: South

Vul: Both

North HCP: 14+2

South HCP: 13+2

Contract: 3NT North

North:

♠ K

♥ A9

♦ J98652

♣ KQJ3

South:

♠ AJT83

♥ KJ875

♦ A7

♣ 2

W N E S

Pass 2♦ Pass 2♥

Pass 3♣ Pass 3♥

Pass 3NT All Pass

### Board: 42

Dealer: South

Vul: None

North HCP: 14+1

South HCP: 13+2

Contract: 4♥ North

North:

♠ KQT54

♥ A

♦ 843

♣ AJ63

South:

♠ 3

♥ KQJT43

♦ Q5

♣ KQT7

W N E S

Pass 1♠ Pass 2♣

Pass 2♦<sup>1</sup> Pass 3♥

Pass 4♥ All Pass

1. Fourth suit game force

### Board: 43

Dealer: South

Vul: N-S

North HCP: 15+2

South HCP: 14+2

Contract: 3NT North

North:

♠ K8743

♥ AK

♦ Q

♣ QJT43

South:

♠ AQ6

♥ T4

♦ AT8743

♣ A2

W N E S

Pass 1♠ Pass 2♦

Pass 3NT All Pass



<b>Board: 44</b>	♠ AQ63	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: Both	♦ KQT54	
HCP: 14+1	♣ K983	

---

<b>Board: 45</b>	♠ Q	Partner bids first.
Dealer: South	♥ AQJT7	The opponents are silent.
Vul: None	♦ K652	
HCP: 16+1	♣ AT8	

---

<b>Board: 46</b>	♠ AJ2	Partner bids first.
Dealer: South	♥ KJ84	The opponents are silent.
Vul: N-S	♦ 4	
HCP: 16+1	♣ AKT83	

---

<b>Board: 47</b>	♠ KQT9863	You bid first.
Dealer: North	♥ 6	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 12+3	♣ AK32	

---

<b>Board: 48</b>	♠ 864	Partner bids first.
Dealer: South	♥ AKJ6	The opponents are silent.
Vul: None	♦ 4	
HCP: 14+1	♣ AQ763	

## Both hands (Answers Page)

### Board: 44

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 13+2

Contract: 3NT North

North:

♠ AQ63

♥ -

♦ KQT54

♣ K983

South:

♠ J52

♥ AKT975

♦ J8

♣ A6

W N E S

Pass 2♥ 1♥

Pass 2♦ 2♥

Pass 2♠ 2NT

Pass 3NT All Pass

### Board: 45

Dealer: South

Vul: None

North HCP: 16+1

South HCP: 14+1

Contract: 6♥ North

North:

♠ Q

♥ AQJT7

♦ K652

♣ AT8

South:

♠ AJ873

♥ 864

♦ AJ

♣ KJ5

W N E S

Pass 2♥ 1♠

Pass 4NT 3♥<sup>1</sup>

Pass 6♥ 5♥<sup>1</sup>

All Pass

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

### Board: 46

Dealer: South

Vul: N-S

North HCP: 16+1

South HCP: 15+2

Contract: 6NT North

North:

♠ AJ2

♥ KJ84

♦ 4

♣ AKT83

South:

♠ K4

♥ Q73

♦ AKJT65

♣ Q5

W N E S

Pass 2♣ 1♦

Pass 3♥ 3♦

Pass 6NT 3NT

All Pass

### Board: 47

Dealer: North

Vul: E-W

North HCP: 12+3

South HCP: 15+1

Contract: 6♠ North

North:

♠ KQT9863

♥ 6

♦ 5

♣ AK32

South:

♠ 4

♥ AKQ8

♦ AJ984

♣ J84

W N E S

Pass 1♠ 2♦

Pass 2♠ 3♥

Pass 6♠ All Pass

### Board: 48

Dealer: South

Vul: None

North HCP: 14+1

South HCP: 12

Contract: 4♠ North

North:

♠ 864

♥ AKJ6

♦ 4

♣ AQ763

South:

♠ AQ93

♥ Q2

♦ J976

♣ K52

W N E S

Pass 2♣ 1♦

Pass 2♥ 2♦

Pass 4♠ 3♠

All Pass

<b>Board: 44</b>	♠ J52	You bid first.
Dealer: South	♥ AKT975	The opponents are silent.
Vul: Both	♦ J8	
HCP: 13+2	♣ A6	

---

<b>Board: 45</b>	♠ AJ873	You bid first.
Dealer: South	♥ 864	The opponents are silent.
Vul: None	♦ AJ	
HCP: 14+1	♣ KJ5	

---

<b>Board: 46</b>	♠ K4	You bid first.
Dealer: South	♥ Q73	The opponents are silent.
Vul: N-S	♦ AKJT65	
HCP: 15+2	♣ Q5	

---

<b>Board: 47</b>	♠ 4	Partner bids first.
Dealer: North	♥ AKQ8	The opponents are silent.
Vul: E-W	♦ AJ984	
HCP: 15+1	♣ J84	

---

<b>Board: 48</b>	♠ AQ93	You bid first.
Dealer: South	♥ Q2	The opponents are silent.
Vul: None	♦ J976	
HCP: 12	♣ K52	

## Both hands (Answers Page)

### Board: 44

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 13+2

Contract: 3NT North

North:

♠ AQ63

♥ -

♦ KQT54

♣ K983

South:

♠ J52

♥ AKT975

♦ J8

♣ A6

W N E S

Pass 2♥ 1♥

Pass 2♦ 2♥

Pass 2♠ 2NT

Pass 3NT All Pass

### Board: 45

Dealer: South

Vul: None

North HCP: 16+1

South HCP: 14+1

Contract: 6♥ North

North:

♠ Q

♥ AQJT7

♦ K652

♣ AT8

South:

♠ AJ873

♥ 864

♦ AJ

♣ KJ5

W N E S

Pass 2♥ 1♠

Pass 2♥ 3♥

Pass 4NT 5♥<sup>1</sup>

Pass 6♥ All Pass

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

### Board: 46

Dealer: South

Vul: N-S

North HCP: 16+1

South HCP: 15+2

Contract: 6NT North

North:

♠ AJ2

♥ KJ84

♦ 4

♣ AKT83

South:

♠ K4

♥ Q73

♦ AKJT65

♣ Q5

W N E S

Pass 2♦ 1♦

Pass 2♣ 3♦

Pass 3♥ 3NT

Pass 6NT All Pass

### Board: 47

Dealer: North

Vul: E-W

North HCP: 12+3

South HCP: 15+1

Contract: 6♠ North

North:

♠ KQT9863

♥ 6

♦ 5

♣ AK32

South:

♠ 4

♥ AKQ8

♦ AJ984

♣ J84

W N E S

Pass 1♠ 2♦

Pass 2♠ 3♥

Pass 6♠ All Pass

### Board: 48

Dealer: South

Vul: None

North HCP: 14+1

South HCP: 12

Contract: 4♠ North

North:

♠ 864

♥ AKJ6

♦ 4

♣ AQ763

South:

♠ AQ93

♥ Q2

♦ J976

♣ K52

W N E S

Pass 2♦ 1♦

Pass 2♣ 2♦

Pass 2♥ 3♠

Pass 4♠ All Pass

**Board: 49**

♠ 973

You bid first.

Dealer: North

♥ AK963

The opponents are silent.

Vul: N-S

♦ K

HCP: 12+1

♣ Q754

**Board: 50**

♠ Q95

You bid first.

Dealer: North

♥ QJ87

The opponents are silent.

Vul: E-W

♦ 8

HCP: 13+1

♣ AKJ64

## Both hands (Answers Page)

### Board: 49

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 14+1

Contract: 3NT North

North:

♠ 973

♥ AK963

♦ K

♣ Q754

South:

♠ J64

♥ 4

♦ AQ92

♣ AK632

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

### Board: 50

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 17+2

Contract: 4 ♠ North

North:

♠ Q95

♥ QJ87

♦ 8

♣ AKJ64

South:

♠ AK63

♥ A5

♦ AQT762

♣ 9

W	N	E	S
	1 ♣	Pass	1 ♦
Pass	1 ♥	Pass	1 ♠ <sup>1</sup>
Pass	2 ♣	Pass	3 ♠
Pass	3NT	Pass	4 ♦
Pass	4 ♠	All Pass	

1. Fourth suit game force

<b>Board: 49</b>	♠ J64	Partner bids first.
Dealer: North	♥ 4	The opponents are silent.
Vul: N-S	♦ AQ92	
HCP: 14+1	♣ AK632	

---

<b>Board: 50</b>	♠ AK63	Partner bids first.
Dealer: North	♥ A5	The opponents are silent.
Vul: E-W	♦ AQT762	
HCP: 17+2	♣ 9	

## Both hands (Answers Page)

### Board: 49

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 14+1

Contract: 3NT North

North:

♠ 973

♥ AK963

♦ K

♣ Q754

South:

♠ J64

♥ 4

♦ AQ92

♣ AK632

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

### Board: 50

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 17+2

Contract: 4 ♠ North

North:

♠ Q95

♥ QJ87

♦ 8

♣ AKJ64

South:

♠ AK63

♥ A5

♦ AQT762

♣ 9

W	N	E	S
	1 ♣	Pass	1 ♦
Pass	1 ♥	Pass	1 ♠ <sup>1</sup>
Pass	2 ♣	Pass	3 ♠
Pass	3NT	Pass	4 ♦
Pass	4 ♠	All Pass	

1. Fourth suit game force