

Board: 1	♠ KT	Partner bids first.
Dealer: South	♥ AT75	The opponents are silent.
Vul: None	♦ T2	
HCP: 9+1	♣ Q8765	

Board: 2	♠ Q842	Partner bids first.
Dealer: South	♥ K84	East (LHO) bids 3♣ if possible.
Vul: N-S	♦ KQT65	West (RHO) bids 5♣ if possible.
HCP: 10+1	♣ 4	

Board: 3	♠ AJ953	Partner bids first.
Dealer: South	♥ 5	East (LHO) bids 2♠ if possible.
Vul: E-W	♦ J932	
HCP: 9+1	♣ K93	

Board: 4	♠ A94	You bid first.
Dealer: North	♥ AQ97	East (LHO) bids 2♦ if possible.
Vul: Both	♦ J84	West (RHO) bids 3♦ if possible.
HCP: 16	♣ AJ7	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ AQJ8				1 ♣ ¹
Vul: None	♥ AT75	♥ QJ64	Pass	1 ♥ ²	Pass	2 ♦
North HCP: 9+1	♦ T2	♦ AQ983	Pass	3 ♣	Pass	3 ♥
South HCP: 16+1	♣ Q8765	♣ -	Pass	4 ♥	All Pass	
Contract: 4 ♥ North			1. 16+ HCP			
			2. artificial			

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ Q842	♠ AK765				1 ♣ ¹
Vul: N-S	♥ K84	♥ A9752	Pass	1 ♥ ²	3 ♣	3 ♠
North HCP: 10+1	♦ KQT65	♦ A9	5 ♣	5 ♠	All Pass	
South HCP: 17+2	♣ 4	♣ Q	1. 16+ HCP			
Contract: 5 ♠ North			2. artificial			

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ AJ953	♠ QT				1 ♣ ¹
Vul: E-W	♥ 5	♥ AKQ87	Pass	1 ♥ ²	2 ♠	Pass
North HCP: 9+1	♦ J932	♦ K5	Pass	3NT	All Pass	
South HCP: 19+1	♣ K93	♣ AJ72	1. 16+ HCP			
Contract: 3NT North			2. artificial			

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ A94	♠ QJ2		1 ♣ ¹	2 ♦	X
Vul: Both	♥ AQ97	♥ KT54	3 ♦	Pass	Pass	3 ♥
North HCP: 16	♦ J84	♦ 3	All Pass			
South HCP: 11+1	♣ AJ7	♣ KQ954	1. 16+ HCP			
Contract: 3 ♥ South						

Board: 1	♠ AQJ8	You bid first.
Dealer: South	♥ QJ64	The opponents are silent.
Vul: None	♦ AQ983	
HCP: 16+1	♣ -	
Board: 2	♠ AK765	You bid first.
Dealer: South	♥ A9752	East (RHO) bids 3♣ if possible.
Vul: N-S	♦ A9	West (LHO) bids 5♣ if possible.
HCP: 17+2	♣ Q	
Board: 3	♠ QT	You bid first.
Dealer: South	♥ AKQ87	East (RHO) bids 2♠ if possible.
Vul: E-W	♦ K5	
HCP: 19+1	♣ AJ72	
Board: 4	♠ QJ2	Partner bids first.
Dealer: North	♥ KT54	East (RHO) bids 2♦ if possible.
Vul: Both	♦ 3	West (LHO) bids 3♦ if possible.
HCP: 11+1	♣ KQ954	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ AQJ8				1 ♣ ¹
Vul: None	♥ AT75	♥ QJ64	Pass	1 ♥ ²	Pass	2 ♦
North HCP: 9+1	♦ T2	♦ AQ983	Pass	3 ♣	Pass	3 ♥
South HCP: 16+1	♣ Q8765	♣ -	Pass	4 ♥	All Pass	
Contract: 4 ♥ North			1. 16+ HCP			
			2. artificial			

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ Q842	♠ AK765				1 ♣ ¹
Vul: N-S	♥ K84	♥ A9752	Pass	1 ♥ ²	3 ♣	3 ♠
North HCP: 10+1	♦ KQT65	♦ A9	5 ♣	5 ♠	All Pass	
South HCP: 17+2	♣ 4	♣ Q	1. 16+ HCP			
Contract: 5 ♠ North			2. artificial			

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ AJ953	♠ QT				1 ♣ ¹
Vul: E-W	♥ 5	♥ AKQ87	Pass	1 ♥ ²	2 ♠	Pass
North HCP: 9+1	♦ J932	♦ K5	Pass	3NT	All Pass	
South HCP: 19+1	♣ K93	♣ AJ72	1. 16+ HCP			
Contract: 3NT North			2. artificial			

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ A94	♠ QJ2		1 ♣ ¹	2 ♦	X
Vul: Both	♥ AQ97	♥ KT54	3 ♦	Pass	Pass	3 ♥
North HCP: 16	♦ J84	♦ 3	All Pass			
South HCP: 11+1	♣ AJ7	♣ KQ954	1. 16+ HCP			
Contract: 3 ♥ South						

Board: 5 ♠ AJ763 Partner bids first.

Dealer: South ♥ 42 West (RHO) bids 3♦ if possible.

Vul: N-S ♦ A8752

HCP: 9+2 ♣ 7

Board: 6 ♠ T7 Partner bids first.

Dealer: South ♥ T3 The opponents are silent.

Vul: E-W ♦ AT96

HCP: 8+1 ♣ KJT95

Board: 7 ♠ KQ73 Partner bids first.

Dealer: South ♥ 7 West (RHO) bids 1♠ if possible.

Vul: Both ♦ J86

HCP: 8+1 ♣ Q9642

Board: 8 ♠ QT53 You bid first.

Dealer: North ♥ AKJ96 The opponents are silent.

Vul: None ♦ A

HCP: 18+1 ♣ AT8

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ AJ763	♠ KT				1♣ ¹
Vul: N-S	♥ 42	♥ AJT97	3♦	3♠	Pass	4♣
North HCP: 9+2	♦ A8752	♦ 4	Pass	4♠	All Pass	
South HCP: 18+2	♣ 7	♣ AKQJ4				1. 16+ HCP
Contract: 4♣ North						

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ T7	♠ AQ9				1♣ ¹
Vul: E-W	♥ T3	♥ A962	Pass	1♥ ²	Pass	1NT
North HCP: 8+1	♦ AT96	♦ K2	Pass	3NT	All Pass	
South HCP: 17	♣ KJT95	♣ A832				1. 16+ HCP
Contract: 3NT North						2. artificial

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ KQ73	♠ A4				1♣ ¹
Vul: Both	♥ 7	♥ AK962	1♠	3NT	All Pass	
North HCP: 8+1	♦ J86	♦ AT52				1. 16+ HCP
South HCP: 16+1	♣ Q9642	♣ JT				
Contract: 3NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ QT53	♠ AK86		1♣ ¹	Pass	2♦
Vul: None	♥ AKJ96	♥ Q5	Pass	2♥ ²	Pass	2♠
North HCP: 18+1	♦ A	♦ KQ854	Pass	3♠	Pass	4♦
South HCP: 14+1	♣ AT8	♣ 32	Pass	4♥	Pass	4NT
Contract: 7♠ South			Pass	5♣ ²	Pass	5♦
			Pass	5♥ ³	Pass	5NT ⁴
			Pass	6♦ ⁵	Pass	7♠
						All Pass

1. 16+ HCP

2. A=0/5 or 3/5

3. !S queen and !H king

4. King ask by 5NT

5. K=1

Board: 5 ♠ KT You bid first.

Dealer: South ♥ AJT97 West (LHO) bids 3♦ if possible.

Vul: N-S ♦ 4

HCP: 18+2 ♣ AKQJ4

Board: 6 ♠ AQ9 You bid first.

Dealer: South ♥ A962 The opponents are silent.

Vul: E-W ♦ K2

HCP: 17 ♣ A832

Board: 7 ♠ A4 You bid first.

Dealer: South ♥ AK962 West (LHO) bids 1♠ if possible.

Vul: Both ♦ AT52

HCP: 16+1 ♣ JT

Board: 8 ♠ AK86 Partner bids first.

Dealer: North ♥ Q5 The opponents are silent.

Vul: None ♦ KQ854

HCP: 14+1 ♣ 32

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ AJ763	♠ KT				1♣ ¹
Vul: N-S	♥ 42	♥ AJT97	3♦	3♠	Pass	4♣
North HCP: 9+2	♦ A8752	♦ 4	Pass	4♠	All Pass	
South HCP: 18+2	♣ 7	♣ AKQJ4				1. 16+ HCP
Contract: 4♣ North						

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ T7	♠ AQ9				1♣ ¹
Vul: E-W	♥ T3	♥ A962	Pass	1♥ ²	Pass	1NT
North HCP: 8+1	♦ AT96	♦ K2	Pass	3NT	All Pass	
South HCP: 17	♣ KJT95	♣ A832				1. 16+ HCP
Contract: 3NT North						2. artificial

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ KQ73	♠ A4				1♣ ¹
Vul: Both	♥ 7	♥ AK962	1♠	3NT	All Pass	
North HCP: 8+1	♦ J86	♦ AT52				1. 16+ HCP
South HCP: 16+1	♣ Q9642	♣ JT				
Contract: 3NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ QT53	♠ AK86		1♣ ¹	Pass	2♦
Vul: None	♥ AKJ96	♥ Q5	Pass	2♥ ²	Pass	2♠
North HCP: 18+1	♦ A	♦ KQ854	Pass	3♠	Pass	4♦
South HCP: 14+1	♣ AT8	♣ 32	Pass	4♥	Pass	4NT
Contract: 7♠ South			Pass	5♣ ²	Pass	5♦
			Pass	5♥ ³	Pass	5NT ⁴
			Pass	6♦ ⁵	Pass	7♠
						All Pass

1. 16+ HCP

2. A=0/5 or 3/5

3. !S queen and !H king

4. King ask by 5NT

5. K=1

Board: 9 ♠ 982 You bid first.

Dealer: North ♥ AK32 The opponents are silent.

Vul: E-W ♦ A6

HCP: 17 ♣ KQJ3

Board: 10 ♠ K Partner bids first.

Dealer: South ♥ J43 The opponents are silent.

Vul: Both ♦ AK873

HCP: 13+1 ♣ Q742

Board: 11 ♠ AKQ83 Partner bids first.

Dealer: South ♥ 65 The opponents are silent.

Vul: None ♦ AQ82

HCP: 19+1 ♣ AT

Board: 12 ♠ KQ2 You bid first.

Dealer: North ♥ AQJ92 The opponents are silent.

Vul: N-S ♦ KJT3

HCP: 18+1 ♣ Q

Board: 13 ♠ K3 You bid first.

Dealer: North ♥ K6 East (LHO) bids 1♥ if possible.

Vul: Both ♦ AKT86 West (RHO) bids 3♥ if possible.

HCP: 19+1 ♣ AQ87

Both hands (Answers Page)

Board: 9

Dealer: North

North:

♠ 982

South:

♠ KQJT

W N E S

 1♣¹ Pass 2♦

Vul: E-W

♥ AK32

♥ 87

Pass 3NT All Pass

North HCP: 17

♦ A6

♦ KQJ53

1. 16+ HCP

South HCP: 12+1

♣ KQJ3

♣ 84

Contract: 3NT North

Board: 10

Dealer: South

North:

♠ K

South:

♠ AQ8

W N E S

 1♣¹

Vul: Both

♥ J43

♥ AQ652

Pass 2♦ Pass 2♥

North HCP: 13+1

♦ AK873

♦ Q964

Pass 4♥ All Pass

South HCP: 17+1

♣ Q742

♣ K

1. 16+ HCP

Contract: 4♥ North

Board: 11

Dealer: South

North:

♠ AKQ83

South:

♠ JT5

W N E S

 1♣¹

Vul: None

♥ 65

♥ AJ3

Pass 1♠ Pass 4♠

North HCP: 19+1

♦ AQ82

♦ KJ

 Pass 4NT Pass 5♦²

South HCP: 16+1

♣ AT

♣ KQJ43

Pass 7♠ All Pass

Contract: 7♠ North

1. 16+ HCP

2. A=1/5 or 4/5

Board: 12

Dealer: North

North:

♠ KQ2

South:

♠ AJ7

W N E S

 1♣¹ Pass 1♥²

Vul: N-S

♥ AQJ92

♥ 3

Pass 2♥ Pass 3NT

North HCP: 18+1

♦ KJT3

♦ Q9765

All Pass

South HCP: 11+1

♣ Q

♣ A754

1. 16+ HCP

2. artificial

Board: 13

Dealer: North

North:

♠ K3

South:

♠ AQ96

W N E S

 1♣¹ 1♥ X

Vul: Both

♥ K6

♥ T

3♥ X Pass 6♣

North HCP: 19+1

♦ AKT86

♦ QJ9

All Pass

South HCP: 9+1

♣ AQ87

♣ T9432

1. 16+ HCP

Contract: 6♣ South

Board: 9	♠ KQJT	Partner bids first.
Dealer: North	♥ 87	The opponents are silent.
Vul: E-W	♦ KQJ53	
HCP: 12+1	♣ 84	

Board: 10	♠ AQ8	You bid first.
Dealer: South	♥ AQ652	The opponents are silent.
Vul: Both	♦ Q964	
HCP: 17+1	♣ K	

Board: 11	♠ JT5	You bid first.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: None	♦ KJ	
HCP: 16+1	♣ KQJ43	

Board: 12	♠ AJ7	Partner bids first.
Dealer: North	♥ 3	The opponents are silent.
Vul: N-S	♦ Q9765	
HCP: 11+1	♣ A754	

Board: 13	♠ AQ96	Partner bids first.
Dealer: North	♥ T	East (RHO) bids 1♥ if possible.
Vul: Both	♦ QJ9	West (LHO) bids 3♥ if possible.
HCP: 9+1	♣ T9432	

Both hands (Answers Page)

Board: 9

Dealer: North

North:

♠ 982

South:

♠ KQJT

W N E S

 1♣¹ Pass 2♦

Vul: E-W

♥ AK32

♥ 87

Pass 3NT All Pass

North HCP: 17

♦ A6

♦ KQJ53

1. 16+ HCP

South HCP: 12+1

♣ KQJ3

♣ 84

Contract: 3NT North

Board: 10

Dealer: South

North:

♠ K

South:

♠ AQ8

W N E S

 1♣¹

Vul: Both

♥ J43

♥ AQ652

Pass 2♦ Pass 2♥

North HCP: 13+1

♦ AK873

♦ Q964

Pass 4♥ All Pass

South HCP: 17+1

♣ Q742

♣ K

1. 16+ HCP

Contract: 4♥ North

Board: 11

Dealer: South

North:

♠ AKQ83

South:

♠ JT5

W N E S

 1♣¹

Vul: None

♥ 65

♥ AJ3

Pass 1♠ Pass 4♠

North HCP: 19+1

♦ AQ82

♦ KJ

 Pass 4NT Pass 5♦²

South HCP: 16+1

♣ AT

♣ KQJ43

Pass 7♠ All Pass

Contract: 7♠ North

1. 16+ HCP

2. A=1/5 or 4/5

Board: 12

Dealer: North

North:

♠ KQ2

South:

♠ AJ7

W N E S

 1♣¹ Pass 1♥²

Vul: N-S

♥ AQJ92

♥ 3

Pass 2♥ Pass 3NT

North HCP: 18+1

♦ KJT3

♦ Q9765

All Pass

South HCP: 11+1

♣ Q

♣ A754

1. 16+ HCP

2. artificial

Board: 13

Dealer: North

North:

♠ K3

South:

♠ AQ96

W N E S

 1♣¹ 1♥ X

Vul: Both

♥ K6

♥ T

3♥ X Pass 6♣

North HCP: 19+1

♦ AKT86

♦ QJ9

All Pass

South HCP: 9+1

♣ AQ87

♣ T9432

1. 16+ HCP

Contract: 6♣ South

Board: 14	♠ KJ876	Partner bids first.
Dealer: South	♥ 9	The opponents are silent.
Vul: None	♦ K86	
HCP: 11+1	♣ A732	

Board: 15	♠ 97	You bid first.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: N-S	♦ Q9	
HCP: 16+2	♣ AKQT82	

Board: 16	♠ 9	Partner bids first.
Dealer: South	♥ 742	West (RHO) bids 1♠ if possible.
Vul: E-W	♦ A975	East (LHO) bids 3♦ if possible.
HCP: 9+1	♣ KQ742	

Board: 17	♠ QJ642	Partner bids first.
Dealer: South	♥ JT952	West (RHO) bids 2♦ if possible.
Vul: None	♦ 8	
HCP: 8+2	♣ A6	

Both hands (Answers Page)

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ KJ876	♠ A				1 ♣ ¹
Vul: None	♥ 9	♥ K63	Pass	1 ♥ ²	Pass	2 ♣
North HCP: 11+1	♦ K86	♦ AQJ2	Pass	2 ♠	Pass	3NT
South HCP: 17+1	♣ A732	♣ QJT86	Pass	4 ♣	Pass	5 ♣
Contract: 5 ♣ South			All Pass			
				1. 16+ HCP		
				2. artificial		

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ 97	♠ AT86		1 ♣ ¹	Pass	2 ♦
Vul: N-S	♥ AJ8	♥ K	Pass	3 ♣	Pass	3 ♠
North HCP: 16+2	♦ Q9	♦ AK543	Pass	3NT	Pass	4 ♣
South HCP: 15+1	♣ AKQT82	♣ J75	Pass	4 ♦	Pass	4NT ²
Contract: 7 ♣ North			Pass	5NT ³	Pass	6 ♥ ⁴
			Pass	7 ♣	All Pass	
				1. 16+ HCP		
				2. A=2/5 or 5/5, Q(C)=0		
				3. King ask by 5NT		
				4. K=2		

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ A2				1 ♣ ¹
Vul: E-W	♥ 742	♥ AKJT3	1 ♠	2 ♠ ²	3 ♠	3NT
North HCP: 9+1	♦ A975	♦ K863	All Pass			
South HCP: 20+1	♣ KQ742	♣ AJ		1. 16+ HCP		
Contract: 3NT South				2. strength cue bid		

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ QJ642	♠ K95				1 ♣ ¹
Vul: None	♥ JT952	♥ A87	2 ♦	2 ♠	All Pass	
North HCP: 8+2	♦ 8	♦ KQJT9				
South HCP: 16+1	♣ A6	♣ KT	1. 16+ HCP			
Contract: 2 ♠ North						

Board: 14 ♠ A You bid first.

Dealer: South ♥ K63 The opponents are silent.

Vul: None ♦ AQJ2

HCP: 17+1 ♣ QJT86

Board: 15 ♠ AT86 Partner bids first.

Dealer: North ♥ K The opponents are silent.

Vul: N-S ♦ AK543

HCP: 15+1 ♣ J75

Board: 16 ♠ A2 You bid first.

Dealer: South ♥ AKJT3 West (LHO) bids 1♠ if possible.

Vul: E-W ♦ K863 East (RHO) bids 3♠ if possible.

HCP: 20+1 ♣ AJ

Board: 17 ♠ K95 You bid first.

Dealer: South ♥ A87 West (LHO) bids 2♦ if possible.

Vul: None ♦ KQJT9

HCP: 16+1 ♣ KT

Both hands (Answers Page)

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ KJ876	♠ A				1 ♣ ¹
Vul: None	♥ 9	♥ K63	Pass	1 ♥ ²	Pass	2 ♣
North HCP: 11+1	♦ K86	♦ AQJ2	Pass	2 ♠	Pass	3NT
South HCP: 17+1	♣ A732	♣ QJT86	Pass	4 ♣	Pass	5 ♣
Contract: 5 ♣ South			All Pass			
				1. 16+ HCP		
				2. artificial		

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ 97	♠ AT86		1 ♣ ¹	Pass	2 ♦
Vul: N-S	♥ AJ8	♥ K	Pass	3 ♣	Pass	3 ♠
North HCP: 16+2	♦ Q9	♦ AK543	Pass	3NT	Pass	4 ♣
South HCP: 15+1	♣ AKQT82	♣ J75	Pass	4 ♦	Pass	4NT ²
Contract: 7 ♣ North			Pass	5NT ³	Pass	6 ♥ ⁴
			Pass	7 ♣	All Pass	
				1. 16+ HCP		
				2. A=2/5 or 5/5, Q(C)=0		
				3. King ask by 5NT		
				4. K=2		

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ A2				1 ♣ ¹
Vul: E-W	♥ 742	♥ AKJT3	1 ♠	2 ♠ ²	3 ♠	3NT
North HCP: 9+1	♦ A975	♦ K863	All Pass			
South HCP: 20+1	♣ KQ742	♣ AJ		1. 16+ HCP		
Contract: 3NT South				2. strength cue bid		

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ QJ642	♠ K95				1 ♣ ¹
Vul: None	♥ JT952	♥ A87	2 ♦	2 ♠	All Pass	
North HCP: 8+2	♦ 8	♦ KQJT9				
South HCP: 16+1	♣ A6	♣ KT	1. 16+ HCP			
Contract: 2 ♠ North						

Board: 18 ♠ Q3 You bid first.

Dealer: North ♥ KQJ764 The opponents are silent.

Vul: N-S ♦ AT7

HCP: 16+2 ♣ A7

Board: 19 ♠ 54 Partner bids first.

Dealer: South ♥ AQ52 The opponents are silent.

Vul: E-W ♦ 96

HCP: 12+1 ♣ AQT72

Board: 20 ♠ QJ7 Partner bids first.

Dealer: South ♥ A864 The opponents are silent.

Vul: Both ♦ QJ942

HCP: 11+1 ♣ J

Board: 21 ♠ A2 You bid first.

Dealer: North ♥ K72 East (LHO) bids 2♥ if possible.

Vul: N-S ♦ AKQJ

HCP: 21 ♣ KJT6

Both hands (Answers Page)

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ K8		1♣ ¹	Pass	1♥ ²
Vul: N-S	♥ KQJ764	♥ T9532	Pass	2♥	Pass	4♥
North HCP: 16+2	♦ AT7	♦ QJ83	All Pass			
South HCP: 8+1	♣ A7	♣ QT				
Contract: 4♥ South			1. 16+ HCP			
			2. artificial			

Board: 19	North:	South:	W	N	E	S
Dealer: South	♠ 54	♠ A973				1♣ ¹
Vul: E-W	♥ AQ52	♥ K4	Pass	2♣	Pass	2♦
North HCP: 12+1	♦ 96	♦ KQJT3	Pass	2♥	Pass	3♠
South HCP: 16+1	♣ AQT72	♣ K6	Pass	3NT	All Pass	
Contract: 3NT North			1. 16+ HCP			

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ QJ7	♠ AK5				1♣ ¹
Vul: Both	♥ A864	♥ KT9	Pass	1♥ ²	Pass	3NT
North HCP: 11+1	♦ QJ942	♦ K86	Pass	4NT	All Pass	
South HCP: 20	♣ J	♣ AK96				
Contract: 4NT North			1. 16+ HCP			
			2. artificial			

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ QJ65		1♣ ¹	2♥	X
Vul: N-S	♥ K72	♥ J8	Pass	3NT	All Pass	
North HCP: 21	♦ AKQJ	♦ 75				
South HCP: 8+1	♣ KJT6	♣ A9432	1. 16+ HCP			
Contract: 3NT North						

Board: 18	♠ K8	Partner bids first.
Dealer: North	♥ T9532	The opponents are silent.
Vul: N-S	♦ QJ83	
HCP: 8+1	♣ QT	

Board: 19	♠ A973	You bid first.
Dealer: South	♥ K4	The opponents are silent.
Vul: E-W	♦ KQJT3	
HCP: 16+1	♣ K6	

Board: 20	♠ AK5	You bid first.
Dealer: South	♥ KT9	The opponents are silent.
Vul: Both	♦ K86	
HCP: 20	♣ AK96	

Board: 21	♠ QJ65	Partner bids first.
Dealer: North	♥ J8	East (RHO) bids 2♥ if possible.
Vul: N-S	♦ 75	
HCP: 8+1	♣ A9432	

Both hands (Answers Page)

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ K8		1♣ ¹	Pass	1♥ ²
Vul: N-S	♥ KQJ764	♥ T9532	Pass	2♥	Pass	4♥
North HCP: 16+2	♦ AT7	♦ QJ83	All Pass			
South HCP: 8+1	♣ A7	♣ QT				
Contract: 4♥ South			1. 16+ HCP			
			2. artificial			

Board: 19	North:	South:	W	N	E	S
Dealer: South	♠ 54	♠ A973				1♣ ¹
Vul: E-W	♥ AQ52	♥ K4	Pass	2♣	Pass	2♦
North HCP: 12+1	♦ 96	♦ KQJT3	Pass	2♥	Pass	3♠
South HCP: 16+1	♣ AQT72	♣ K6	Pass	3NT	All Pass	
Contract: 3NT North			1. 16+ HCP			

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ QJ7	♠ AK5				1♣ ¹
Vul: Both	♥ A864	♥ KT9	Pass	1♥ ²	Pass	3NT
North HCP: 11+1	♦ QJ942	♦ K86	Pass	4NT	All Pass	
South HCP: 20	♣ J	♣ AK96				
Contract: 4NT North			1. 16+ HCP			
			2. artificial			

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ QJ65		1♣ ¹	2♥	X
Vul: N-S	♥ K72	♥ J8	Pass	3NT	All Pass	
North HCP: 21	♦ AKQJ	♦ 75				
South HCP: 8+1	♣ KJT6	♣ A9432	1. 16+ HCP			
Contract: 3NT North						

Board: 22 ♠ K85 You bid first.

Dealer: North ♥ AK6 The opponents are silent.

Vul: E-W ♦ QJ95

HCP: 16 ♣ K94

Board: 23 ♠ AKQT97 You bid first.

Dealer: North ♥ AT2 West (RHO) bids 2NT if possible.

Vul: Both ♦ AJT7

HCP: 18+2 ♣ -

Board: 24 ♠ AK974 You bid first.

Dealer: North ♥ 642 The opponents are silent.

Vul: None ♦ A

HCP: 17+1 ♣ AQ92

Both hands (Answers Page)

Board: 22

Dealer: North
Vul: E-W
North HCP: 16
South HCP: 8+1
Contract: 4♠ North

North:

♠ K85
♥ AK6
♦ QJ95
♣ K94

South:

♠ JT976
♥ T875
♦ AK3
♣ 5

W N E S

1♣¹ Pass 1♥²
Pass 1NT Pass 2♣³
Pass 2♦ Pass 3♠
Pass 4♠ All Pass

1. 16+ HCP
2. artificial
3. Stayman

Board: 23

Dealer: North
Vul: Both
North HCP: 18+2
South HCP: 9+1
Contract: 4♠ South

North:

♠ AKQT97
♥ AT2
♦ AJT7
♣ -

South:

♠ 53
♥ KQ94
♦ K9852
♣ J3

W N E S

1♣¹ Pass 1♥²
Pass 1♠ Pass 2♦
2NT³ 3♠ Pass 4♠
All Pass

1. 16+ HCP
2. artificial
3. Unusual 2NT

Board: 24

Dealer: North
Vul: None
North HCP: 17+1
South HCP: 13+1
Contract: 6♥ South

North:

♠ AK974
♥ 642
♦ A
♣ AQ92

South:

♠ 2
♥ AK973
♦ K63
♣ K754

W N E S

1♣¹ Pass 2♥
Pass 4♥ Pass 4NT
Pass 5♣² Pass 5♦
Pass 5♥³ Pass 6♥
All Pass

1. 16+ HCP
2. A=0/5 or 3/5
3. no !H queen

Board: 22	♠ JT976	Partner bids first.
Dealer: North	♥ T875	The opponents are silent.
Vul: E-W	♦ AK3	
HCP: 8+1	♣ 5	

Board: 23	♠ 53	Partner bids first.
Dealer: North	♥ KQ94	West (LHO) bids 2NT if possible.
Vul: Both	♦ K9852	
HCP: 9+1	♣ J3	

Board: 24	♠ 2	Partner bids first.
Dealer: North	♥ AK973	The opponents are silent.
Vul: None	♦ K63	
HCP: 13+1	♣ K754	

Both hands (Answers Page)

Board: 22

Dealer: North
Vul: E-W
North HCP: 16
South HCP: 8+1
Contract: 4♠ North

North:

♠ K85
♥ AK6
♦ QJ95
♣ K94

South:

♠ JT976
♥ T875
♦ AK3
♣ 5

W N E S

1♣¹ Pass 1♥²
Pass 1NT Pass 2♣³
Pass 2♦ Pass 3♠
Pass 4♠ All Pass

1. 16+ HCP
2. artificial
3. Stayman

Board: 23

Dealer: North
Vul: Both
North HCP: 18+2
South HCP: 9+1
Contract: 4♠ South

North:

♠ AKQT97
♥ AT2
♦ AJT7
♣ -

South:

♠ 53
♥ KQ94
♦ K9852
♣ J3

W N E S

1♣¹ Pass 1♥²
Pass 1♠ Pass 2♦
2NT³ 3♠ Pass 4♠
All Pass

1. 16+ HCP
2. artificial
3. Unusual 2NT

Board: 24

Dealer: North
Vul: None
North HCP: 17+1
South HCP: 13+1
Contract: 6♥ South

North:

♠ AK974
♥ 642
♦ A
♣ AQ92

South:

♠ 2
♥ AK973
♦ K63
♣ K754

W N E S

1♣¹ Pass 2♥
Pass 4♥ Pass 4NT
Pass 5♣² Pass 5♦
Pass 5♥³ Pass 6♥
All Pass

1. 16+ HCP
2. A=0/5 or 3/5
3. no !H queen

Board: 25 ♠ KJT97 Partner bids first.

Dealer: South ♥ 65 West (RHO) bids 2♥ if possible.

Vul: E-W ♦ KJ52

HCP: 10+1 ♣ QT

Board: 26 ♠ AK853 You bid first.

Dealer: North ♥ AQT6 The opponents are silent.

Vul: Both ♦ K

HCP: 16+1 ♣ T83

Board: 27 ♠ J432 Partner bids first.

Dealer: South ♥ 8 The opponents are silent.

Vul: None ♦ KJT83

HCP: 8+1 ♣ QJ4

Board: 28 ♠ Q Partner bids first.

Dealer: South ♥ 854 West (RHO) bids 3♠ if possible.

Vul: N-S ♦ KQ43

HCP: 10+1 ♣ KT743

Both hands (Answers Page)

Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ KJT97	♠ AQ854				1♣ ¹
Vul: E-W	♥ 65	♥ KT	2♥	X	Pass	3♥ ²
North HCP: 10+1	♦ KJ52	♦ AQ7	Pass	4♦	Pass	4♥
South HCP: 20+1	♣ QT	♣ AJ3	Pass	4♠	All Pass	
Contract: 4♠ North			1. 16+ HCP			
			2. limit raise or better in !S			

Board: 26

	North:	South:	W	N	E	S
Dealer: North	♠ AK853	♠ 6		1♣ ¹	Pass	1♥ ²
Vul: Both	♥ AQT6	♥ 4	Pass	1♠	Pass	2♦
North HCP: 16+1	♦ K	♦ AJT762	Pass	3♥	Pass	3NT
South HCP: 11+3	♣ T83	♣ KQJ92	All Pass			
Contract: 3NT South			1. 16+ HCP			
			2. artificial			

Board: 27

	North:	South:	W	N	E	S
Dealer: South	♠ J432	♠ A9				1♣ ¹
Vul: None	♥ 8	♥ AKQ965	Pass	1♥ ²	Pass	2♥
North HCP: 8+1	♦ KJT83	♦ Q4	Pass	3NT	All Pass	
South HCP: 18+2	♣ QJ4	♣ K95		1. 16+ HCP		
Contract: 3NT North			2. artificial			

Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ A7				1♣ ¹
Vul: N-S	♥ 854	♥ QT72	3♠	X	Pass	4♦
North HCP: 10+1	♦ KQ43	♦ AT982	Pass	5♦	All Pass	
South HCP: 16+1	♣ KT743	♣ AQ		1. 16+ HCP		
Contract: 5♦ North						

Board: 25	♠ AQ854	You bid first.
Dealer: South	♥ KT	West (LHO) bids 2♥ if possible.
Vul: E-W	♦ AQ7	
HCP: 20+1	♣ AJ3	

Board: 26	♠ 6	Partner bids first.
Dealer: North	♥ 4	The opponents are silent.
Vul: Both	♦ AJT762	
HCP: 11+3	♣ KQJ92	

Board: 27	♠ A9	You bid first.
Dealer: South	♥ AKQ965	The opponents are silent.
Vul: None	♦ Q4	
HCP: 18+2	♣ K95	

Board: 28	♠ A7	You bid first.
Dealer: South	♥ QT72	West (LHO) bids 3♠ if possible.
Vul: N-S	♦ AT982	
HCP: 16+1	♣ AQ	

Both hands (Answers Page)

Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ KJT97	♠ AQ854				1♣ ¹
Vul: E-W	♥ 65	♥ KT	2♥	X	Pass	3♥ ²
North HCP: 10+1	♦ KJ52	♦ AQ7	Pass	4♦	Pass	4♥
South HCP: 20+1	♣ QT	♣ AJ3	Pass	4♠	All Pass	
Contract: 4♠ North			1. 16+ HCP			
			2. limit raise or better in !S			

Board: 26

	North:	South:	W	N	E	S
Dealer: North	♠ AK853	♠ 6		1♣ ¹	Pass	1♥ ²
Vul: Both	♥ AQT6	♥ 4	Pass	1♠	Pass	2♦
North HCP: 16+1	♦ K	♦ AJT762	Pass	3♥	Pass	3NT
South HCP: 11+3	♣ T83	♣ KQJ92	All Pass			
Contract: 3NT South			1. 16+ HCP			
			2. artificial			

Board: 27

	North:	South:	W	N	E	S
Dealer: South	♠ J432	♠ A9				1♣ ¹
Vul: None	♥ 8	♥ AKQ965	Pass	1♥ ²	Pass	2♥
North HCP: 8+1	♦ KJT83	♦ Q4	Pass	3NT	All Pass	
South HCP: 18+2	♣ QJ4	♣ K95		1. 16+ HCP		
Contract: 3NT North			2. artificial			

Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ A7				1♣ ¹
Vul: N-S	♥ 854	♥ QT72	3♠	X	Pass	4♦
North HCP: 10+1	♦ KQ43	♦ AT982	Pass	5♦	All Pass	
South HCP: 16+1	♣ KT743	♣ AQ		1. 16+ HCP		
Contract: 5♦ North						

Board: 29 ♠ AKJ75 Partner bids first.

Dealer: South ♥ - West (RHO) bids 1♥ if possible.

Vul: Both ♦ 76542

HCP: 9+2 ♣ J98

Board: 30 ♠ 87654 Partner bids first.

Dealer: South ♥ AK986 The opponents are silent.

Vul: None ♦ 96

HCP: 9+2 ♣ Q

Board: 31 ♠ 8 Partner bids first.

Dealer: South ♥ AT764 The opponents are silent.

Vul: N-S ♦ J94

HCP: 9+1 ♣ A742

Both hands (Answers Page)

Board: 29

	North:	South:	W	N	E	S
Dealer: South	♠ AKJ75	♠ 962				1 ♣ ¹
Vul: Both	♥ -	♥ AK72	1 ♥	1 ♠	Pass	2 ♥ ²
North HCP: 9+2	♦ 76542	♦ AK	Pass	5 ♥ ³	Pass	6 ♣ ⁴
South HCP: 18	♣ J98	♣ AT43	Pass	6 ♦	Pass	6 ♠ ⁵
Contract: 6 ♠ South			All Pass			

1. 16+ HCP
2. limit raise or better in !S
3. Exclusion, for !S
4. 2 out of 4
5. no !S queen

Board: 30

	North:	South:	W	N	E	S
Dealer: South	♠ 87654	♠ AKQJ93				1 ♣ ¹
Vul: None	♥ AK986	♥ -	Pass	1 ♥ ²	Pass	1 ♠
North HCP: 9+2	♦ 96	♦ AQ3	Pass	2 ♠	Pass	5 ♥
South HCP: 20+2	♣ Q	♣ A952	Pass	5 ♠ ³	Pass	6 ♠
Contract: 6 ♠ South			All Pass			

1. 16+ HCP
2. artificial
3. 0 out of 4

Board: 31

	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AKJ97				1 ♣ ¹
Vul: N-S	♥ AT764	♥ K52	Pass	1 ♥ ²	Pass	1 ♠
North HCP: 9+1	♦ J94	♦ AQT	Pass	2 ♥	Pass	4 ♥
South HCP: 17+1	♣ A742	♣ 93	All Pass			
Contract: 4 ♥ South			1. 16+ HCP			
			2. artificial			

Board: 29 ♠ 962 You bid first.

Dealer: South ♥ AK72 West (LHO) bids 1♥ if possible.

Vul: Both ♦ AK

HCP: 18 ♣ AT43

Board: 30 ♠ AKQJ93 You bid first.

Dealer: South ♥ - The opponents are silent.

Vul: None ♦ AQ3

HCP: 20+2 ♣ A952

Board: 31 ♠ AKJ97 You bid first.

Dealer: South ♥ K52 The opponents are silent.

Vul: N-S ♦ AQT

HCP: 17+1 ♣ 93

Both hands (Answers Page)

Board: 29

	North:	South:	W	N	E	S
Dealer: South	♠ AKJ75	♠ 962				1 ♣ ¹
Vul: Both	♥ -	♥ AK72	1 ♥	1 ♠	Pass	2 ♥ ²
North HCP: 9+2	♦ 76542	♦ AK	Pass	5 ♥ ³	Pass	6 ♣ ⁴
South HCP: 18	♣ J98	♣ AT43	Pass	6 ♦	Pass	6 ♠ ⁵
Contract: 6 ♠ South			All Pass			

1. 16+ HCP
2. limit raise or better in !S
3. Exclusion, for !S
4. 2 out of 4
5. no !S queen

Board: 30

	North:	South:	W	N	E	S
Dealer: South	♠ 87654	♠ AKQJ93				1 ♣ ¹
Vul: None	♥ AK986	♥ -	Pass	1 ♥ ²	Pass	1 ♠
North HCP: 9+2	♦ 96	♦ AQ3	Pass	2 ♠	Pass	5 ♥
South HCP: 20+2	♣ Q	♣ A952	Pass	5 ♠ ³	Pass	6 ♠
Contract: 6 ♠ South			All Pass			

1. 16+ HCP
2. artificial
3. 0 out of 4

Board: 31

	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AKJ97				1 ♣ ¹
Vul: N-S	♥ AT764	♥ K52	Pass	1 ♥ ²	Pass	1 ♠
North HCP: 9+1	♦ J94	♦ AQT	Pass	2 ♥	Pass	4 ♥
South HCP: 17+1	♣ A742	♣ 93	All Pass			
Contract: 4 ♥ South			1. 16+ HCP			
			2. artificial			

Board: 32 ♠ KQ9 You bid first.

Dealer: North ♥ AQ73 The opponents are silent.

Vul: E-W ♦ AK76

HCP: 22 ♣ A9

Board: 33 ♠ Q84 Partner bids first.

Dealer: South ♥ AKJ63 The opponents are silent.

Vul: None ♦ Q

HCP: 18+1 ♣ AQT2

Board: 34 ♠ J842 Partner bids first.

Dealer: South ♥ KQJ76 The opponents are silent.

Vul: N-S ♦ -

HCP: 10+1 ♣ QJ94

Board: 35 ♠ AKQ7 You bid first.

Dealer: North ♥ T864 The opponents are silent.

Vul: E-W ♦ 54

HCP: 16 ♣ AK6

Both hands (Answers Page)

Board: 32

Dealer: North
Vul: E-W
North HCP: 22
South HCP: 9+1
Contract: 6♥ South

North:

♠ KQ9
♥ AQ73
♦ AK76
♣ A9

South:

♠ 6
♥ KJ954
♦ JT9
♣ KJ83

W N E S

1♣¹ Pass 1♥²
Pass 2NT Pass 3♦
Pass 4♥³ Pass 4NT
Pass 5♣⁴ Pass 5♦
Pass 5♠⁵ Pass 6♥
All Pass

1. 16+ HCP
2. artificial
3. Super acceptance after NT
4. A=0/5 or 3/5
5. !H queen and !S king

Board: 33

Dealer: South
Vul: None
North HCP: 18+1
South HCP: 16+1
Contract: 6NT South

North:

♠ Q84
♥ AKJ63
♦ Q
♣ AQT2

South:

♠ AKJ9
♥ 7
♦ AJT73
♣ K73

W N E S

1♣¹
Pass 2♥ Pass 3♦
Pass 5NT Pass 6NT
All Pass
1. 16+ HCP

Board: 34

Dealer: South
Vul: N-S
North HCP: 10+1
South HCP: 16+1
Contract: 4♠ North

North:

♠ J842
♥ KQJ76
♦ -
♣ QJ94

South:

♠ AQT3
♥ 4
♦ AK2
♣ KT832

W N E S

1♣¹
Pass 1♥² Pass 2♣
Pass 2♥ Pass 3♠
Pass 4♠ All Pass
1. 16+ HCP
2. artificial

Board: 35

Dealer: North
Vul: E-W
North HCP: 16
South HCP: 9+1
Contract: 3NT South

North:

♠ AKQ7
♥ T864
♦ 54
♣ AK6

South:

♠ JT4
♥ 5
♦ AK82
♣ JT754

W N E S

1♣¹ Pass 1♥²
Pass 1NT Pass 3NT
All Pass
1. 16+ HCP
2. artificial

Board: 32	♠ 6	Partner bids first.
Dealer: North	♥ KJ954	The opponents are silent.
Vul: E-W	♦ JT9	
HCP: 9+1	♣ KJ83	

Board: 33	♠ AKJ9	You bid first.
Dealer: South	♥ 7	The opponents are silent.
Vul: None	♦ AJT73	
HCP: 16+1	♣ K73	

Board: 34	♠ AQT3	You bid first.
Dealer: South	♥ 4	The opponents are silent.
Vul: N-S	♦ AK2	
HCP: 16+1	♣ KT832	

Board: 35	♠ JT4	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: E-W	♦ AK82	
HCP: 9+1	♣ JT754	

Both hands (Answers Page)

Board: 32

Dealer: North
Vul: E-W
North HCP: 22
South HCP: 9+1
Contract: 6♥ South

North:

♠ KQ9
♥ AQ73
♦ AK76
♣ A9

South:

♠ 6
♥ KJ954
♦ JT9
♣ KJ83

W N E S

1♣¹ Pass 1♥²
Pass 2NT Pass 3♦
Pass 4♥³ Pass 4NT
Pass 5♣⁴ Pass 5♦
Pass 5♠⁵ Pass 6♥
All Pass

1. 16+ HCP
2. artificial
3. Super acceptance after NT
4. A=0/5 or 3/5
5. !H queen and !S king

Board: 33

Dealer: South
Vul: None
North HCP: 18+1
South HCP: 16+1
Contract: 6NT South

North:

♠ Q84
♥ AKJ63
♦ Q
♣ AQT2

South:

♠ AKJ9
♥ 7
♦ AJT73
♣ K73

W N E S

1♣¹
Pass 2♥ Pass 3♦
Pass 5NT Pass 6NT
All Pass
1. 16+ HCP

Board: 34

Dealer: South
Vul: N-S
North HCP: 10+1
South HCP: 16+1
Contract: 4♠ North

North:

♠ J842
♥ KQJ76
♦ -
♣ QJ94

South:

♠ AQT3
♥ 4
♦ AK2
♣ KT832

W N E S

1♣¹
Pass 1♥² Pass 2♣
Pass 2♥ Pass 3♠
Pass 4♠ All Pass
1. 16+ HCP
2. artificial

Board: 35

Dealer: North
Vul: E-W
North HCP: 16
South HCP: 9+1
Contract: 3NT South

North:

♠ AKQ7
♥ T864
♦ 54
♣ AK6

South:

♠ JT4
♥ 5
♦ AK82
♣ JT754

W N E S

1♣¹ Pass 1♥²
Pass 1NT Pass 3NT
All Pass
1. 16+ HCP
2. artificial

Board: 36 ♠ AQJT4 You bid first.

Dealer: North ♥ AQ976 The opponents are silent.

Vul: Both ♦ A7

HCP: 17+2 ♣ 2

Board: 37 ♠ KJ You bid first.

Dealer: North ♥ KQT8764 The opponents are silent.

Vul: N-S ♦ A

HCP: 17+3 ♣ A54

Board: 38 ♠ KQT74 Partner bids first.

Dealer: South ♥ QT53 The opponents are silent.

Vul: E-W ♦ 72

HCP: 8+1 ♣ J9

Board: 39 ♠ A6 You bid first.

Dealer: North ♥ KQJ85 West (RHO) bids 3♠ if possible.

Vul: Both ♦ AJ3

HCP: 19+1 ♣ KJT

Both hands (Answers Page)

Board: 36

	North:	South:	W	N	E	S
Dealer: North	♠ AQJT4	♠ 9		1♣ ¹	Pass	1♥ ²
Vul: Both	♥ AQ976	♥ K853	Pass	1♠	Pass	2♣
North HCP: 17+2	♦ A7	♦ QJ6	Pass	3♥	Pass	4♥
South HCP: 11+1	♣ 2	♣ AJT73	All Pass			
Contract: 4♥ South			1. 16+ HCP			
			2. artificial			

Board: 37

	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ A962		1♣ ¹	Pass	2♦
Vul: N-S	♥ KQT8764	♥ J32	Pass	2♥	Pass	3♥
North HCP: 17+3	♦ A	♦ KJ762	Pass	4NT	Pass	5♦ ²
South HCP: 12+1	♣ A54	♣ K	Pass	6♥	All Pass	
Contract: 6♥ North			1. 16+ HCP			
			2. A=1/5 or 4/5			

Board: 38

	North:	South:	W	N	E	S
Dealer: South	♠ KQT74	♠ J952				1♣ ¹
Vul: E-W	♥ QT53	♥ AK9	Pass	1♥ ²	Pass	1NT
North HCP: 8+1	♦ 72	♦ AJ83	Pass	2♣ ³	Pass	2♠
South HCP: 16	♣ J9	♣ K7	Pass	4♠	All Pass	
Contract: 4♠ North			1. 16+ HCP			
			2. artificial			
			3. Stayman			

Board: 39

	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ 8		1♣ ¹	Pass	1♥ ²
Vul: Both	♥ KQJ85	♥ A92	3♠	3NT	All Pass	
North HCP: 19+1	♦ AJ3	♦ T9864				
South HCP: 10+1	♣ KJT	♣ AQ73	1. 16+ HCP			
Contract: 3NT North			2. artificial			

Board: 36	♠ 9	Partner bids first.
Dealer: North	♥ K853	The opponents are silent.
Vul: Both	♦ QJ6	
HCP: 11+1	♣ AJT73	

Board: 37	♠ A962	Partner bids first.
Dealer: North	♥ J32	The opponents are silent.
Vul: N-S	♦ KJ762	
HCP: 12+1	♣ K	

Board: 38	♠ J952	You bid first.
Dealer: South	♥ AK9	The opponents are silent.
Vul: E-W	♦ AJ83	
HCP: 16	♣ K7	

Board: 39	♠ 8	Partner bids first.
Dealer: North	♥ A92	West (LHO) bids 3♠ if possible.
Vul: Both	♦ T9864	
HCP: 10+1	♣ AQ73	

Both hands (Answers Page)

Board: 36

	North:	South:	W	N	E	S
Dealer: North	♠ AQJT4	♠ 9		1♣ ¹	Pass	1♥ ²
Vul: Both	♥ AQ976	♥ K853	Pass	1♠	Pass	2♣
North HCP: 17+2	♦ A7	♦ QJ6	Pass	3♥	Pass	4♥
South HCP: 11+1	♣ 2	♣ AJT73	All Pass			
Contract: 4♥ South			1. 16+ HCP			
			2. artificial			

Board: 37

	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ A962		1♣ ¹	Pass	2♦
Vul: N-S	♥ KQT8764	♥ J32	Pass	2♥	Pass	3♥
North HCP: 17+3	♦ A	♦ KJ762	Pass	4NT	Pass	5♦ ²
South HCP: 12+1	♣ A54	♣ K	Pass	6♥	All Pass	
Contract: 6♥ North			1. 16+ HCP			
			2. A=1/5 or 4/5			

Board: 38

	North:	South:	W	N	E	S
Dealer: South	♠ KQT74	♠ J952				1♣ ¹
Vul: E-W	♥ QT53	♥ AK9	Pass	1♥ ²	Pass	1NT
North HCP: 8+1	♦ 72	♦ AJ83	Pass	2♣ ³	Pass	2♠
South HCP: 16	♣ J9	♣ K7	Pass	4♠	All Pass	
Contract: 4♠ North			1. 16+ HCP			
			2. artificial			
			3. Stayman			

Board: 39

	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ 8		1♣ ¹	Pass	1♥ ²
Vul: Both	♥ KQJ85	♥ A92	3♠	3NT	All Pass	
North HCP: 19+1	♦ AJ3	♦ T9864				
South HCP: 10+1	♣ KJT	♣ AQ73	1. 16+ HCP			
Contract: 3NT North			2. artificial			

Board: 40 ♠ AT873 Partner bids first.

Dealer: South ♥ T West (RHO) bids 2♥ if possible.

Vul: None ♦ AK8

HCP: 14+1 ♣ K753

Board: 41 ♠ JT52 You bid first.

Dealer: North ♥ A The opponents are silent.

Vul: E-W ♦ AQ83

HCP: 17 ♣ AQ92

Board: 42 ♠ K62 Partner bids first.

Dealer: South ♥ A543 The opponents are silent.

Vul: Both ♦ AK632

HCP: 14+1 ♣ 6

Board: 43 ♠ AK52 You bid first.

Dealer: North ♥ K92 The opponents are silent.

Vul: None ♦ A53

HCP: 23 ♣ AKQ

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ AT873	♠ KQ64				1 ♣ ¹
Vul: None	♥ T	♥ AQ6	2 ♥	X	Pass	2 ♠
North HCP: 14+1	♦ AK8	♦ Q92	Pass	4NT	Pass	5 ♣ ²
South HCP: 17	♣ K753	♣ AT6	Pass	5 ♦	Pass	5NT ³
Contract: 6 ♠ North			Pass	6 ♠	All Pass	
			1. 16+ HCP			
			2. A=0/5 or 3/5			
			3. !S queen no !H king no !C king no !D king			

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ JT52	♠ K8643		1 ♣ ¹	Pass	1 ♥ ²
Vul: E-W	♥ A	♥ J2	Pass	1NT	Pass	2 ♥
North HCP: 17	♦ AQ83	♦ 42	Pass	3 ♣ ³	Pass	4 ♠
South HCP: 8+1	♣ AQ92	♣ KJT4	All Pass			
Contract: 4 ♠ South			1. 16+ HCP			
			2. artificial			
			3. Super acceptance after NT			

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ K62	♠ A93				1 ♣ ¹
Vul: Both	♥ A543	♥ KT2	Pass	2 ♦	Pass	3 ♣
North HCP: 14+1	♦ AK632	♦ 9	Pass	3 ♥	Pass	3NT
South HCP: 16+2	♣ 6	♣ AKQ983	All Pass			
Contract: 3NT South			1. 16+ HCP			

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ AK52	♠ J8		1 ♣ ¹	Pass	1 ♥ ²
Vul: None	♥ K92	♥ QJ	Pass	2NT	Pass	3NT
North HCP: 23	♦ A53	♦ KQJT7	Pass	4NT	All Pass	
South HCP: 10+1	♣ AKQ	♣ 9765	1. 16+ HCP			
Contract: 4NT North			2. artificial			

Board: 40 ♠ KQ64 You bid first.

Dealer: South ♥ AQ6 West (LHO) bids 2♥ if possible.

Vul: None ♦ Q92

HCP: 17 ♣ AT6

Board: 41 ♠ K8643 Partner bids first.

Dealer: North ♥ J2 The opponents are silent.

Vul: E-W ♦ 42

HCP: 8+1 ♣ KJT4

Board: 42 ♠ A93 You bid first.

Dealer: South ♥ KT2 The opponents are silent.

Vul: Both ♦ 9

HCP: 16+2 ♣ AKQ983

Board: 43 ♠ J8 Partner bids first.

Dealer: North ♥ QJ The opponents are silent.

Vul: None ♦ KQJT7

HCP: 10+1 ♣ 9765

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ AT873	♠ KQ64				1 ♣ ¹
Vul: None	♥ T	♥ AQ6	2 ♥	X	Pass	2 ♠
North HCP: 14+1	♦ AK8	♦ Q92	Pass	4NT	Pass	5 ♣ ²
South HCP: 17	♣ K753	♣ AT6	Pass	5 ♦	Pass	5NT ³
Contract: 6 ♠ North			Pass	6 ♠	All Pass	
			1. 16+ HCP			
			2. A=0/5 or 3/5			
			3. !S queen no !H king no !C king no !D king			

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ JT52	♠ K8643		1 ♣ ¹	Pass	1 ♥ ²
Vul: E-W	♥ A	♥ J2	Pass	1NT	Pass	2 ♥
North HCP: 17	♦ AQ83	♦ 42	Pass	3 ♣ ³	Pass	4 ♠
South HCP: 8+1	♣ AQ92	♣ KJT4	All Pass			
Contract: 4 ♠ South			1. 16+ HCP			
			2. artificial			
			3. Super acceptance after NT			

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ K62	♠ A93				1 ♣ ¹
Vul: Both	♥ A543	♥ KT2	Pass	2 ♦	Pass	3 ♣
North HCP: 14+1	♦ AK632	♦ 9	Pass	3 ♥	Pass	3NT
South HCP: 16+2	♣ 6	♣ AKQ983	All Pass			
Contract: 3NT South			1. 16+ HCP			

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ AK52	♠ J8		1 ♣ ¹	Pass	1 ♥ ²
Vul: None	♥ K92	♥ QJ	Pass	2NT	Pass	3NT
North HCP: 23	♦ A53	♦ KQJT7	Pass	4NT	All Pass	
South HCP: 10+1	♣ AKQ	♣ 9765		1. 16+ HCP		
Contract: 4NT North			2. artificial			

Board: 44 ♠ J43 You bid first.

Dealer: North ♥ AKQJT8 East (LHO) bids 1♦ if possible.

Vul: N-S ♦ Q62 West (RHO) bids 1♠ if possible.

HCP: 17+2 ♣ A

Board: 45 ♠ AJ62 Partner bids first.

Dealer: South ♥ JT7 The opponents are silent.

Vul: Both ♦ T

HCP: 8+1 ♣ Q9764

Board: 46 ♠ K986 Partner bids first.

Dealer: South ♥ QT932 The opponents are silent.

Vul: None ♦ A76

HCP: 9+1 ♣ 9

Board: 47 ♠ K962 Partner bids first.

Dealer: South ♥ - West (RHO) bids 2♥ if possible.

Vul: N-S ♦ QT74

HCP: 12+1 ♣ AQJ86

Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: North	♠ J43	♠ Q2		1♣ ¹	1♦	1♥
Vul: N-S	♥ AKQJT8	♥ 76542	1♠	2♦ ²	Pass	2♥
North HCP: 17+2	♦ Q62	♦ 83	Pass	4♥	All Pass	
South HCP: 8+1	♣ A	♣ KQJ3				
Contract: 4♥ North			1. 16+ HCP			
			2. limit raise or better in !H			

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ AJ62	♠ Q75				1♣ ¹
Vul: Both	♥ JT7	♥ K5	Pass	1♥ ²	Pass	2♦
North HCP: 8+1	♦ T	♦ AK6532	Pass	3♣	Pass	3♦
South HCP: 16+2	♣ Q9764	♣ A5	Pass	3NT	All Pass	
Contract: 3NT North			1. 16+ HCP			
			2. artificial			

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ K986	♠ Q2				1♣ ¹
Vul: None	♥ QT932	♥ A4	Pass	1♥ ²	Pass	1NT
North HCP: 9+1	♦ A76	♦ KJ93	Pass	2♣ ³	Pass	2♦
South HCP: 16+1	♣ 9	♣ AQT65	Pass	3♥	Pass	3NT
Contract: 3NT South			All Pass			
			1. 16+ HCP			
			2. artificial			
			3. Stayman			

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ K962	♠ AQT53				1♣ ¹
Vul: N-S	♥ -	♥ AKJ3	2♥	X	Pass	3♥ ²
North HCP: 12+1	♦ QT74	♦ K83	Pass	5♥ ³	Pass	5NT ⁴
South HCP: 17+1	♣ AQJ86	♣ 5	Pass	6♠	All Pass	
Contract: 6♠ North			1. 16+ HCP			
			2. limit raise or better in !S			
			3. Exclusion, for !S			
			4. 1 out of 4			

Board: 44	♠ Q2	Partner bids first.
Dealer: North	♥ 76542	East (RHO) bids 1♦ if possible.
Vul: N-S	♦ 83	West (LHO) bids 1♠ if possible.
HCP: 8+1	♣ KQJ3	

Board: 45	♠ Q75	You bid first.
Dealer: South	♥ K5	The opponents are silent.
Vul: Both	♦ AK6532	
HCP: 16+2	♣ A5	

Board: 46	♠ Q2	You bid first.
Dealer: South	♥ A4	The opponents are silent.
Vul: None	♦ KJ93	
HCP: 16+1	♣ AQT65	

Board: 47	♠ AQT53	You bid first.
Dealer: South	♥ AKJ3	West (LHO) bids 2♥ if possible.
Vul: N-S	♦ K83	
HCP: 17+1	♣ 5	

Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: North	♠ J43	♠ Q2		1♣ ¹	1♦	1♥
Vul: N-S	♥ AKQJT8	♥ 76542	1♠	2♦ ²	Pass	2♥
North HCP: 17+2	♦ Q62	♦ 83	Pass	4♥	All Pass	
South HCP: 8+1	♣ A	♣ KQJ3				1. 16+ HCP
Contract: 4♥ North						2. limit raise or better in !H

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ AJ62	♠ Q75				1 ♣ ¹
Vul: Both	♥ JT7	♥ K5	Pass	1 ♥ ²	Pass	2 ♦
North HCP: 8+1	♦ T	♦ AK6532	Pass	3 ♣	Pass	3 ♦
South HCP: 16+2	♣ Q9764	♣ A5	Pass	3NT	All Pass	
Contract: 3NT North			1. 16+ HCP			
			2. artificial			

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ K986	♠ Q2				1 ♣ ¹
Vul: None	♥ QT932	♥ A4	Pass	1 ♥ ²	Pass	1NT
North HCP: 9+1	♦ A76	♦ KJ93	Pass	2 ♣ ³	Pass	2 ♦
South HCP: 16+1	♣ 9	♣ AQT65	Pass	3 ♥	Pass	3NT
Contract: 3NT South			All Pass			
			1. 16+ HCP			
			2. artificial			
			3. Stayman			

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ K962	♠ AQT53				1 ♣ ¹
Vul: N-S	♥ -	♥ AKJ3	2 ♥	X	Pass	3 ♥ ²
North HCP: 12+1	♦ QT74	♦ K83	Pass	5 ♥ ³	Pass	5NT ⁴
South HCP: 17+1	♣ AQJ86	♣ 5	Pass	6 ♣	All Pass	
Contract: 6 ♠ North			1. 16+ HCP			
			2. limit raise or better in !S			
			3. Exclusion, for !S			
			4. 1 out of 4			

Board: 48	♠ QJT	Partner bids first.
Dealer: South	♥ KJ654	The opponents are silent.
Vul: E-W	♦ Q973	
HCP: 9+1	♣ 4	

Board: 49	♠ K93	You bid first.
Dealer: North	♥ KQJ4	The opponents are silent.
Vul: None	♦ AT7	
HCP: 16	♣ K82	

Board: 50	♠ K64	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: N-S	♦ AQ876	
HCP: 13+2	♣ KJ986	

Both hands (Answers Page)

Board: 48

Dealer: South

North:

♠ QJT

South:

♠ A854

W N E S

1 ♣¹

Vul: E-W

♥ KJ654

♥ A8

Pass 1 ♥² Pass 2NT

North HCP: 9+1

♦ Q973

♦ AK42

Pass 3 ♦ Pass 3 ♥

South HCP: 18

♣ 4

♣ KT7

Pass 3NT All Pass

Contract: 3NT North

1. 16+ HCP

2. artificial

Board: 49

Dealer: North

North:

♠ K93

South:

♠ A8762

W N E S

1 ♣¹ Pass 1 ♥²

Vul: None

♥ KQJ4

♥ AT

Pass 1NT Pass 2 ♥

North HCP: 16

♦ AT7

♦ 8632

Pass 2 ♠ Pass 2NT

South HCP: 8+1

♣ K82

♣ 73

Pass 3 ♠ Pass 4 ♠

Contract: 4 ♠ South

All Pass

1. 16+ HCP

2. artificial

Board: 50

Dealer: South

North:

♠ K64

South:

♠ AQT

W N E S

1 ♣¹

Vul: N-S

♥ -

♥ AQ976

Pass 2 ♦ Pass 2 ♥

North HCP: 13+2

♦ AQ876

♦ 9

Pass 3 ♣ Pass 4 ♣

South HCP: 18+1

♣ KJ986

♣ AQ52

Pass 4 ♦ Pass 4 ♥²

Contract: 6 ♣ North

Pass 4 ♠ Pass 4NT³

Pass 6 ♣ All Pass

1. 16+ HCP

2. A=0/5 or 3/5

3. !C queen no !D king no !H king no !S king

Board: 48 ♠ A854 You bid first.

Dealer: South ♥ A8 The opponents are silent.

Vul: E-W ♦ AK42

HCP: 18 ♣ KT7

Board: 49 ♠ A8762 Partner bids first.

Dealer: North ♥ AT The opponents are silent.

Vul: None ♦ 8632

HCP: 8+1 ♣ 73

Board: 50 ♠ AQT You bid first.

Dealer: South ♥ AQ976 The opponents are silent.

Vul: N-S ♦ 9

HCP: 18+1 ♣ AQ52

Both hands (Answers Page)

Board: 48

Dealer: South

North:

♠ QJT

South:

♠ A854

W N E S

1 ♣¹

Vul: E-W

♥ KJ654

♥ A8

Pass 1 ♥² Pass 2NT

North HCP: 9+1

♦ Q973

♦ AK42

Pass 3 ♦ Pass 3 ♥

South HCP: 18

♣ 4

♣ KT7

Pass 3NT All Pass

Contract: 3NT North

1. 16+ HCP

2. artificial

Board: 49

Dealer: North

North:

♠ K93

South:

♠ A8762

W N E S

1 ♣¹ Pass 1 ♥²

Vul: None

♥ KQJ4

♥ AT

Pass 1NT Pass 2 ♥

North HCP: 16

♦ AT7

♦ 8632

Pass 2 ♠ Pass 2NT

South HCP: 8+1

♣ K82

♣ 73

Pass 3 ♠ Pass 4 ♠

Contract: 4 ♠ South

All Pass

1. 16+ HCP

2. artificial

Board: 50

Dealer: South

North:

♠ K64

South:

♠ AQT

W N E S

1 ♣¹

Vul: N-S

♥ -

♥ AQ976

Pass 2 ♦ Pass 2 ♥

North HCP: 13+2

♦ AQ876

♦ 9

Pass 3 ♣ Pass 4 ♣

South HCP: 18+1

♣ KJ986

♣ AQ52

Pass 4 ♦ Pass 4 ♥²

Contract: 6 ♣ North

Pass 4 ♠ Pass 4NT³

Pass 6 ♣ All Pass

1. 16+ HCP

2. A=0/5 or 3/5

3. !C queen no !D king no !H king no !S king