

| | | |
|-----------------|--------|---------------------------|
| Board: 1 | ♠ JT | You bid first. |
| Dealer: North | ♥ K643 | The opponents are silent. |
| Vul: None | ♦ AK42 | |
| HCP: 12 | ♣ J85 | |

| | | |
|-----------------|--------|---------------------------|
| Board: 2 | ♠ J873 | Partner bids first. |
| Dealer: South | ♥ A87 | The opponents are silent. |
| Vul: N-S | ♦ AT84 | |
| HCP: 11 | ♣ Q4 | |

| | | |
|-----------------|---------|---------------------------|
| Board: 3 | ♠ K3 | You bid first. |
| Dealer: North | ♥ J42 | The opponents are silent. |
| Vul: E-W | ♦ KJT95 | |
| HCP: 13+1 | ♣ KQ3 | |

| | | |
|-----------------|--------|---------------------------|
| Board: 4 | ♠ 7642 | Partner bids first. |
| Dealer: South | ♥ A54 | The opponents are silent. |
| Vul: Both | ♦ A84 | |
| HCP: 12 | ♣ A95 | |

| | | |
|-----------------|---------|---------------------------|
| Board: 5 | ♠ Q4 | You bid first. |
| Dealer: North | ♥ 765 | The opponents are silent. |
| Vul: N-S | ♦ Q94 | |
| HCP: 12+1 | ♣ AKJ54 | |

Both hands (Answers Page)

Board: 1

Dealer: North

Vul: None

North HCP: 12

South HCP: 11+1

Contract: 3NT North

North:

♠ JT

♥ K643

♦ AK42

♣ J85

South:

♠ AK932

♥ J8

♦ 86

♣ KT96

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

| | | | |
|--|-----|------|-----|
| | 1 ♦ | Pass | 1 ♠ |
|--|-----|------|-----|

| | | | |
|------|-----|------|------------------|
| Pass | 1NT | Pass | 2 ♣ ¹ |
|------|-----|------|------------------|

| | | | |
|------|-----|------|-----|
| Pass | 2 ♥ | Pass | 2NT |
|------|-----|------|-----|

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

1. New Minor Forcing

Board: 2

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ J873

♥ A87

♦ AT84

♣ Q4

South:

♠ K92

♥ Q43

♦ J92

♣ AKJT

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

| | | | |
|--|--|--|-----|
| | | | 1 ♣ |
|--|--|--|-----|

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

| | | | |
|------|-----|------|-----|
| Pass | 2NT | Pass | 3 ♠ |
|------|-----|------|-----|

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

Board: 3

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 10+1

Contract: 1NT North

North:

♠ K3

♥ J42

♦ KJT95

♣ KQ3

South:

♠ JT954

♥ KQ8

♦ 4

♣ AT42

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

| | | | |
|--|-----|------|-----|
| | 1 ♦ | Pass | 1 ♠ |
|--|-----|------|-----|

| | | | |
|------|-----|----------|--|
| Pass | 1NT | All Pass | |
|------|-----|----------|--|

Board: 4

Dealer: South

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ 7642

♥ A54

♦ A84

♣ A95

South:

♠ AQ8

♥ JT9

♦ K32

♣ QJ83

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

| | | | |
|--|--|--|-----|
| | | | 1 ♣ |
|--|--|--|-----|

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

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

Board: 5

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 11+1

Contract: 2NT North

North:

♠ Q4

♥ 765

♦ Q94

♣ AKJ54

South:

♠ J9873

♥ AK2

♦ KT5

♣ 92

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

| | | | |
|--|-----|------|-----|
| | 1 ♣ | Pass | 1 ♠ |
|--|-----|------|-----|

| | | | |
|------|-----|------|------------------|
| Pass | 1NT | Pass | 2 ♦ ¹ |
|------|-----|------|------------------|

| | | | |
|------|-----|----------|--|
| Pass | 2NT | All Pass | |
|------|-----|----------|--|

1. New Minor Forcing

| | | |
|-----------------|---------|---------------------------|
| Board: 1 | ♠ AK932 | Partner bids first. |
| Dealer: North | ♥ J8 | The opponents are silent. |
| Vul: None | ♦ 86 | |
| HCP: 11+1 | ♣ KT96 | |

| | | |
|-----------------|--------|---------------------------|
| Board: 2 | ♠ K92 | You bid first. |
| Dealer: South | ♥ Q43 | The opponents are silent. |
| Vul: N-S | ♦ J92 | |
| HCP: 14 | ♣ AKJT | |

| | | |
|-----------------|---------|---------------------------|
| Board: 3 | ♠ JT954 | Partner bids first. |
| Dealer: North | ♥ KQ8 | The opponents are silent. |
| Vul: E-W | ♦ 4 | |
| HCP: 10+1 | ♣ AT42 | |

| | | |
|-----------------|--------|---------------------------|
| Board: 4 | ♠ AQ8 | You bid first. |
| Dealer: South | ♥ JT9 | The opponents are silent. |
| Vul: Both | ♦ K32 | |
| HCP: 13 | ♣ QJ83 | |

| | | |
|-----------------|---------|---------------------------|
| Board: 5 | ♠ J9873 | Partner bids first. |
| Dealer: North | ♥ AK2 | The opponents are silent. |
| Vul: N-S | ♦ KT5 | |
| HCP: 11+1 | ♣ 92 | |

Both hands (Answers Page)

Board: 1

Dealer: North

Vul: None

North HCP: 12

South HCP: 11+1

Contract: 3NT North

North:

♠ JT

♥ K643

♦ AK42

♣ J85

South:

♠ AK932

♥ J8

♦ 86

♣ KT96

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

| | | | |
|--|-----|------|-----|
| | 1 ♦ | Pass | 1 ♠ |
|--|-----|------|-----|

| | | | |
|------|-----|------|------------------|
| Pass | 1NT | Pass | 2 ♣ ¹ |
|------|-----|------|------------------|

| | | | |
|------|-----|------|-----|
| Pass | 2 ♥ | Pass | 2NT |
|------|-----|------|-----|

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

1. New Minor Forcing

Board: 2

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ J873

♥ A87

♦ AT84

♣ Q4

South:

♠ K92

♥ Q43

♦ J92

♣ AKJT

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

| | | | |
|--|--|--|-----|
| | | | 1 ♣ |
|--|--|--|-----|

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

| | | | |
|------|-----|------|-----|
| Pass | 2NT | Pass | 3 ♠ |
|------|-----|------|-----|

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

Board: 3

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 10+1

Contract: 1NT North

North:

♠ K3

♥ J42

♦ KJT95

♣ KQ3

South:

♠ JT954

♥ KQ8

♦ 4

♣ AT42

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

| | | | |
|--|-----|------|-----|
| | 1 ♦ | Pass | 1 ♠ |
|--|-----|------|-----|

| | | | |
|------|-----|----------|--|
| Pass | 1NT | All Pass | |
|------|-----|----------|--|

Board: 4

Dealer: South

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ 7642

♥ A54

♦ A84

♣ A95

South:

♠ AQ8

♥ JT9

♦ K32

♣ QJ83

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

| | | | |
|--|--|--|-----|
| | | | 1 ♣ |
|--|--|--|-----|

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

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

Board: 5

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 11+1

Contract: 2NT North

North:

♠ Q4

♥ 765

♦ Q94

♣ AKJ54

South:

♠ J9873

♥ AK2

♦ KT5

♣ 92

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

| | | | |
|--|-----|------|-----|
| | 1 ♣ | Pass | 1 ♠ |
|--|-----|------|-----|

| | | | |
|------|-----|------|------------------|
| Pass | 1NT | Pass | 2 ♦ ¹ |
|------|-----|------|------------------|

| | | | |
|------|-----|----------|--|
| Pass | 2NT | All Pass | |
|------|-----|----------|--|

1. New Minor Forcing

| | | |
|-----------------|---------|---------------------------|
| Board: 6 | ♠ J8 | Partner bids first. |
| Dealer: South | ♥ KQ5 | The opponents are silent. |
| Vul: E-W | ♦ J8532 | |
| HCP: 11+1 | ♣ A42 | |

| | | |
|-----------------|----------|---------------------------|
| Board: 7 | ♠ A8 | Partner bids first. |
| Dealer: South | ♥ KJT863 | The opponents are silent. |
| Vul: Both | ♦ J642 | |
| HCP: 9+2 | ♣ 8 | |

| | | |
|-----------------|---------|---------------------------|
| Board: 8 | ♠ 9 | You bid first. |
| Dealer: North | ♥ JT3 | The opponents are silent. |
| Vul: None | ♦ KQ98 | |
| HCP: 15+1 | ♣ AKQ75 | |

| | | |
|-----------------|--------|---------------------------|
| Board: 9 | ♠ A7 | You bid first. |
| Dealer: North | ♥ 9654 | The opponents are silent. |
| Vul: E-W | ♦ QJ94 | |
| HCP: 13 | ♣ AQ5 | |

Both hands (Answers Page)

Board: 6

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14+1

Contract: 3NT South

North:

♠ J8

♥ KQ5

♦ J8532

♣ A42

South:

♠ AT9

♥ 873

♦ A6

♣ KQJT8

W N E S

Pass 1♦ Pass 1♣

Pass 2♦ Pass 3NT

All Pass

Board: 7

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 13+1

Contract: 2♥ North

North:

♠ A8

♥ KJT863

♦ J642

♣ 8

South:

♠ KQT

♥ 5

♦ T985

♣ AKJT6

W N E S

Pass 1♥ Pass 1NT

Pass 2♥ All Pass

Board: 8

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 11+3

Contract: 4♠ South

North:

♠ 9

♥ JT3

♦ KQ98

♣ AKQ75

South:

♠ AKQ8765

♥ 42

♦ J4

♣ J3

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 2♦¹

Pass 3NT Pass 4♠

All Pass

1. New Minor Forcing

Board: 9

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ A7

♥ 9654

♦ QJ94

♣ AQ5

South:

♠ KQT98

♥ J87

♦ K83

♣ K2

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 2♣¹

Pass 3♥ Pass 3NT

All Pass

1. New Minor Forcing

| | | |
|-----------------|---------|---------------------------|
| Board: 6 | ♠ AT9 | You bid first. |
| Dealer: South | ♥ 873 | The opponents are silent. |
| Vul: E-W | ♦ A6 | |
| HCP: 14+1 | ♣ KQJT8 | |

| | | |
|-----------------|---------|---------------------------|
| Board: 7 | ♠ KQT | You bid first. |
| Dealer: South | ♥ 5 | The opponents are silent. |
| Vul: Both | ♦ T985 | |
| HCP: 13+1 | ♣ AKJT6 | |

| | | |
|-----------------|-----------|---------------------------|
| Board: 8 | ♠ AKQ8765 | Partner bids first. |
| Dealer: North | ♥ 42 | The opponents are silent. |
| Vul: None | ♦ J4 | |
| HCP: 11+3 | ♣ J3 | |

| | | |
|-----------------|---------|---------------------------|
| Board: 9 | ♠ KQT98 | Partner bids first. |
| Dealer: North | ♥ J87 | The opponents are silent. |
| Vul: E-W | ♦ K83 | |
| HCP: 12+1 | ♣ K2 | |

Both hands (Answers Page)

Board: 6

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14+1

Contract: 3NT South

North:

♠ J8

♥ KQ5

♦ J8532

♣ A42

South:

♠ AT9

♥ 873

♦ A6

♣ KQJT8

W

N

E

S

1 ♣

Pass 1 ♦

Pass 1NT

Pass 2 ♦

Pass 3NT

All Pass

Board: 7

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 13+1

Contract: 2♥ North

North:

♠ A8

♥ KJT863

♦ J642

♣ 8

South:

♠ KQT

♥ 5

♦ T985

♣ AKJT6

W

N

E

S

1 ♣

Pass 1♥

Pass 1NT

Pass 2♥

All Pass

Board: 8

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 11+3

Contract: 4♠ South

North:

♠ 9

♥ JT3

♦ KQ98

♣ AKQ75

South:

♠ AKQ8765

♥ 42

♦ J4

♣ J3

W

N

E

S

1 ♣ Pass 1♠

Pass 1NT Pass 2♦¹

Pass 3NT Pass 4♠

All Pass

1. New Minor Forcing

Board: 9

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ A7

♥ 9654

♦ QJ94

♣ AQ5

South:

♠ KQT98

♥ J87

♦ K83

♣ K2

W

N

E

S

1♦ Pass 1♠

Pass 1NT Pass 2♣¹

Pass 3♥ Pass 3NT

All Pass

1. New Minor Forcing

| | | |
|------------------|--------|---------------------------|
| Board: 10 | ♠ 875 | You bid first. |
| Dealer: North | ♥ A62 | The opponents are silent. |
| Vul: Both | ♦ AQ6 | |
| HCP: 14 | ♣ A763 | |

| | | |
|------------------|---------|---------------------------|
| Board: 11 | ♠ 7 | You bid first. |
| Dealer: North | ♥ AT84 | The opponents are silent. |
| Vul: None | ♦ AQT76 | |
| HCP: 14+1 | ♣ KJT | |

| | | |
|------------------|---------|---------------------------|
| Board: 12 | ♠ AJ3 | Partner bids first. |
| Dealer: South | ♥ 94 | The opponents are silent. |
| Vul: N-S | ♦ K9532 | |
| HCP: 10+1 | ♣ Q86 | |

| | | |
|------------------|---------|---------------------------|
| Board: 13 | ♠ J84 | Partner bids first. |
| Dealer: South | ♥ AK543 | The opponents are silent. |
| Vul: Both | ♦ A9 | |
| HCP: 12+1 | ♣ 962 | |

Both hands (Answers Page)

Board: 10

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ 875

♥ A62

♦ AQ6

♣ A763

South:

♠ AKQJ9

♥ Q9

♦ 743

♣ 982

| W | N | E | S |
|----------|------------------|------|------------------|
| | 1 ♣ | Pass | 1 ♠ |
| Pass | 1NT | Pass | 2 ♦ ¹ |
| Pass | 3 ♠ ² | Pass | 4 ♠ |
| All Pass | | | |

1. New Minor Forcing

2. 3 !S

Board: 11

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 11+1

Contract: 3NT South

North:

♠ 7

♥ AT84

♦ AQT76

♣ KJT

South:

♠ AQ954

♥ K65

♦ 83

♣ Q76

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

1. New Minor Forcing

Board: 12

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 13+1

Contract: 1NT South

North:

♠ AJ3

♥ 94

♦ K9532

♣ Q86

South:

♠ K82

♥ KT3

♦ A4

♣ KT975

| W | N | E | S |
|----------|-----|------|-----|
| | | | 1 ♣ |
| Pass | 1 ♦ | Pass | 1NT |
| All Pass | | | |

1. New Minor Forcing

2. 3 !H

Board: 13

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13

Contract: 4 ♥ North

North:

♠ J84

♥ AK543

♦ A9

♣ 962

South:

♠ A52

♥ JT7

♦ JT3

♣ AK53

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

| | | |
|------------------|---------|---------------------------|
| Board: 10 | ♠ AKQJ9 | Partner bids first. |
| Dealer: North | ♥ Q9 | The opponents are silent. |
| Vul: Both | ♦ 743 | |
| HCP: 12+1 | ♣ 982 | |

| | | |
|------------------|---------|---------------------------|
| Board: 11 | ♠ AQ954 | Partner bids first. |
| Dealer: North | ♥ K65 | The opponents are silent. |
| Vul: None | ♦ 83 | |
| HCP: 11+1 | ♣ Q76 | |

| | | |
|------------------|---------|---------------------------|
| Board: 12 | ♠ K82 | You bid first. |
| Dealer: South | ♥ KT3 | The opponents are silent. |
| Vul: N-S | ♦ A4 | |
| HCP: 13+1 | ♣ KT975 | |

| | | |
|------------------|--------|---------------------------|
| Board: 13 | ♠ A52 | You bid first. |
| Dealer: South | ♥ JT7 | The opponents are silent. |
| Vul: Both | ♦ JT3 | |
| HCP: 13 | ♣ AK53 | |

Both hands (Answers Page)

Board: 10

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ 875

♥ A62

♦ AQ6

♣ A763

South:

♠ AKQJ9

♥ Q9

♦ 743

♣ 982

| W | N | E | S |
|----------|------------------|------|------------------|
| | 1 ♣ | Pass | 1 ♠ |
| Pass | 1NT | Pass | 2 ♦ ¹ |
| Pass | 3 ♠ ² | Pass | 4 ♠ |
| All Pass | | | |

1. New Minor Forcing

2. 3 !S

Board: 11

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 11+1

Contract: 3NT South

North:

♠ 7

♥ AT84

♦ AQT76

♣ KJT

South:

♠ AQ954

♥ K65

♦ 83

♣ Q76

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

1. New Minor Forcing

Board: 12

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 13+1

Contract: 1NT South

North:

♠ AJ3

♥ 94

♦ K9532

♣ Q86

South:

♠ K82

♥ KT3

♦ A4

♣ KT975

| W | N | E | S |
|----------|-----|------|-----|
| | | | 1 ♣ |
| Pass | 1 ♦ | Pass | 1NT |
| All Pass | | | |

Board: 13

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13

Contract: 4 ♥ North

North:

♠ J84

♥ AK543

♦ A9

♣ 962

South:

♠ A52

♥ JT7

♦ JT3

♣ AK53

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

1. New Minor Forcing

2. 3 !H

| | | |
|------------------|--------|---------------------------|
| Board: 14 | ♠ T985 | Partner bids first. |
| Dealer: South | ♥ AT72 | The opponents are silent. |
| Vul: None | ♦ AK6 | |
| HCP: 12 | ♣ JT | |

| | | |
|------------------|---------|---------------------------|
| Board: 15 | ♠ JT862 | Partner bids first. |
| Dealer: South | ♥ Q73 | The opponents are silent. |
| Vul: N-S | ♦ A4 | |
| HCP: 11+1 | ♣ A72 | |

| | | |
|------------------|--------|---------------------------|
| Board: 16 | ♠ JT72 | Partner bids first. |
| Dealer: South | ♥ KT9 | The opponents are silent. |
| Vul: E-W | ♦ 52 | |
| HCP: 10 | ♣ AQT7 | |

| | | |
|------------------|---------|---------------------------|
| Board: 17 | ♠ 74 | You bid first. |
| Dealer: North | ♥ AT6 | The opponents are silent. |
| Vul: None | ♦ K9863 | |
| HCP: 12+1 | ♣ KQ5 | |

Both hands (Answers Page)

Board: 14

Dealer: South

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ T985

♥ AT72

♦ AK6

♣ JT

South:

♠ QJ3

♥ 84

♦ Q75

♣ AK964

W N E S

Pass 1♥ Pass 1♣

Pass 3NT All Pass

Pass 3NT All Pass

Board: 15

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 4♠ North

North:

♠ JT862

♥ Q73

♦ A4

♣ A72

South:

♠ AKQ

♥ K82

♦ QT75

♣ T85

W N E S

Pass 1♠ Pass 1♦

Pass 1NT

Pass 2♣¹ Pass 3♠²

Pass 4♠ All Pass

1. New Minor Forcing

2. 3!S

Board: 16

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 12

Contract: 1NT South

North:

♠ JT72

♥ KT9

♦ 52

♣ AQT7

South:

♠ A93

♥ J82

♦ KT83

♣ KJ3

W N E S

Pass 1♠ Pass 1♦

Pass 1NT

All Pass

Board: 17

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 10+1

Contract: 1NT North

North:

♠ 74

♥ AT6

♦ K9863

♣ KQ5

South:

♠ AKQ6

♥ 432

♦ T

♣ JT873

W N E S

Pass 1♦ Pass 1♠

Pass 1NT All Pass

| | | |
|------------------|---------|---------------------------|
| Board: 14 | ♠ QJ3 | You bid first. |
| Dealer: South | ♥ 84 | The opponents are silent. |
| Vul: None | ♦ Q75 | |
| HCP: 12+1 | ♣ AK964 | |

| | | |
|------------------|--------|---------------------------|
| Board: 15 | ♠ AKQ | You bid first. |
| Dealer: South | ♥ K82 | The opponents are silent. |
| Vul: N-S | ♦ QT75 | |
| HCP: 14 | ♣ T85 | |

| | | |
|------------------|--------|---------------------------|
| Board: 16 | ♠ A93 | You bid first. |
| Dealer: South | ♥ J82 | The opponents are silent. |
| Vul: E-W | ♦ KT83 | |
| HCP: 12 | ♣ KJ3 | |

| | | |
|------------------|---------|---------------------------|
| Board: 17 | ♠ AKQ6 | Partner bids first. |
| Dealer: North | ♥ 432 | The opponents are silent. |
| Vul: None | ♦ T | |
| HCP: 10+1 | ♣ JT873 | |

Both hands (Answers Page)

Board: 14

Dealer: South

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ T985

♥ AT72

♦ AK6

♣ JT

South:

♠ QJ3

♥ 84

♦ Q75

♣ AK964

W N E S

Pass 1♥ Pass 1♣

Pass 3NT All Pass

Board: 15

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 4♠ North

North:

♠ JT862

♥ Q73

♦ A4

♣ A72

South:

♠ AKQ

♥ K82

♦ QT75

♣ T85

W N E S

Pass 1♠ Pass 1♦

Pass 2♣¹ Pass 3♠²

Pass 4♠ All Pass

1. New Minor Forcing

2. 3!S

Board: 16

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 12

Contract: 1NT South

North:

♠ JT72

♥ KT9

♦ 52

♣ AQT7

South:

♠ A93

♥ J82

♦ KT83

♣ KJ3

W N E S

Pass 1♠ Pass 1♦

Pass 1NT

All Pass

Board: 17

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 10+1

Contract: 1NT North

North:

♠ 74

♥ AT6

♦ K9863

♣ KQ5

South:

♠ AKQ6

♥ 432

♦ T

♣ JT873

W N E S

Pass 1♦ Pass 1♠

Pass 1NT All Pass

| | | |
|------------------|---------|---------------------------|
| Board: 18 | ♠ QJT72 | Partner bids first. |
| Dealer: South | ♥ Q4 | The opponents are silent. |
| Vul: N-S | ♦ A63 | |
| HCP: 11+1 | ♣ Q98 | |

| | | |
|------------------|---------|---------------------------|
| Board: 19 | ♠ 85 | You bid first. |
| Dealer: North | ♥ KQ9 | The opponents are silent. |
| Vul: E-W | ♦ KT862 | |
| HCP: 12+1 | ♣ A82 | |

| | | |
|------------------|---------|---------------------------|
| Board: 20 | ♠ KT72 | Partner bids first. |
| Dealer: South | ♥ KJ873 | The opponents are silent. |
| Vul: Both | ♦ 8 | |
| HCP: 10+1 | ♣ KT2 | |

| | | |
|------------------|--------|---------------------------|
| Board: 21 | ♠ AJ5 | You bid first. |
| Dealer: North | ♥ KT9 | The opponents are silent. |
| Vul: N-S | ♦ QT4 | |
| HCP: 13 | ♣ QJ76 | |

| | | |
|------------------|--------|---------------------------|
| Board: 22 | ♠ AK95 | Partner bids first. |
| Dealer: South | ♥ A32 | The opponents are silent. |
| Vul: E-W | ♦ 932 | |
| HCP: 11 | ♣ T64 | |

Both hands (Answers Page)

Board: 18

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12

Contract: 3NT South

North:

♠ QJT72

♥ Q4

♦ A63

♣ Q98

South:

♠ 83

♥ K972

♦ KQT2

♣ A65

W N E S

Pass 1♦

Pass 1♠ Pass 1NT

Pass 2♣¹ Pass 2♥

Pass 2NT Pass 3NT

All Pass

1. New Minor Forcing

Board: 19

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 12

Contract: 3NT North

North:

♠ 85

♥ KQ9

♦ KT862

♣ A82

South:

♠ KJ42

♥ A52

♦ Q4

♣ QT97

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 2NT

Pass 3NT All Pass

Board: 20

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 14+1

Contract: 1NT South

North:

♠ KT72

♥ KJ873

♦ 8

♣ KT2

South:

♠ J4

♥ AT6

♦ AK752

♣ Q83

W N E S

Pass 1♦

Pass 1♥ Pass 1NT

All Pass

Board: 21

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11

Contract: 3NT South

North:

♠ AJ5

♥ KT9

♦ QT4

♣ QJ76

South:

♠ KQT3

♥ Q873

♦ 32

♣ AT2

W N E S

Pass 1♣ Pass 1♥

Pass 1NT Pass 2NT

Pass 3♥ Pass 3NT

All Pass

Board: 22

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 12+1

Contract: 2NT North

North:

♠ AK95

♥ A32

♦ 932

♣ T64

South:

♠ 8

♥ 985

♦ AKQT

♣ K7532

W N E S

Pass 1♣

Pass 1♠ Pass 1NT

Pass 2NT All Pass

| | | |
|------------------|--------|---------------------------|
| Board: 18 | ♠ 83 | You bid first. |
| Dealer: South | ♥ K972 | The opponents are silent. |
| Vul: N-S | ♦ KQT2 | |
| HCP: 12 | ♣ A65 | |

| | | |
|------------------|--------|---------------------------|
| Board: 19 | ♠ KJ42 | Partner bids first. |
| Dealer: North | ♥ A52 | The opponents are silent. |
| Vul: E-W | ♦ Q4 | |
| HCP: 12 | ♣ QT97 | |

| | | |
|------------------|---------|---------------------------|
| Board: 20 | ♠ J4 | You bid first. |
| Dealer: South | ♥ AT6 | The opponents are silent. |
| Vul: Both | ♦ AK752 | |
| HCP: 14+1 | ♣ Q83 | |

| | | |
|------------------|--------|---------------------------|
| Board: 21 | ♠ KQT3 | Partner bids first. |
| Dealer: North | ♥ Q873 | The opponents are silent. |
| Vul: N-S | ♦ 32 | |
| HCP: 11 | ♣ AT2 | |

| | | |
|------------------|---------|---------------------------|
| Board: 22 | ♠ 8 | You bid first. |
| Dealer: South | ♥ 985 | The opponents are silent. |
| Vul: E-W | ♦ AKQT | |
| HCP: 12+1 | ♣ K7532 | |

Both hands (Answers Page)

Board: 18

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12

Contract: 3NT South

North:

♠ QJT72

♥ Q4

♦ A63

♣ Q98

South:

♠ 83

♥ K972

♦ KQT2

♣ A65

W N E S

Pass 1♦

Pass 1♠ Pass 1NT

Pass 2♣¹ Pass 2♥

Pass 2NT Pass 3NT

All Pass

1. New Minor Forcing

Board: 19

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 12

Contract: 3NT North

North:

♠ 85

♥ KQ9

♦ KT862

♣ A82

South:

♠ KJ42

♥ A52

♦ Q4

♣ QT97

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 2NT

Pass 3NT All Pass

Board: 20

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 14+1

Contract: 1NT South

North:

♠ KT72

♥ KJ873

♦ 8

♣ KT2

South:

♠ J4

♥ AT6

♦ AK752

♣ Q83

W N E S

Pass 1♦

Pass 1♥ Pass 1NT

All Pass

Board: 21

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11

Contract: 3NT South

North:

♠ AJ5

♥ KT9

♦ QT4

♣ QJ76

South:

♠ KQT3

♥ Q873

♦ 32

♣ AT2

W N E S

Pass 1♣ Pass 1♥

Pass 1NT Pass 2NT

Pass 3♥ Pass 3NT

All Pass

Board: 22

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 12+1

Contract: 2NT North

North:

♠ AK95

♥ A32

♦ 932

♣ T64

South:

♠ 8

♥ 985

♦ AKQT

♣ K7532

W N E S

Pass 1♣

Pass 1♠ Pass 1NT

Pass 2NT All Pass

| | | |
|------------------|---------|---------------------------|
| Board: 23 | ♠ 752 | You bid first. |
| Dealer: North | ♥ AKJ | The opponents are silent. |
| Vul: Both | ♦ J6 | |
| HCP: 14+1 | ♣ KQT53 | |

| | | |
|------------------|--------|---------------------------|
| Board: 24 | ♠ AJT | Partner bids first. |
| Dealer: South | ♥ A862 | The opponents are silent. |
| Vul: None | ♦ J964 | |
| HCP: 10 | ♣ 32 | |

| | | |
|------------------|--------|---------------------------|
| Board: 25 | ♠ KQ53 | Partner bids first. |
| Dealer: South | ♥ KQ6 | The opponents are silent. |
| Vul: E-W | ♦ JT2 | |
| HCP: 11 | ♣ 763 | |

| | | |
|------------------|--------|---------------------------|
| Board: 26 | ♠ KQJ7 | Partner bids first. |
| Dealer: South | ♥ KT3 | The opponents are silent. |
| Vul: Both | ♦ K98 | |
| HCP: 12 | ♣ 876 | |

| | | |
|------------------|---------|---------------------------|
| Board: 27 | ♠ AJT84 | Partner bids first. |
| Dealer: South | ♥ KQ92 | The opponents are silent. |
| Vul: None | ♦ J3 | |
| HCP: 11+1 | ♣ 98 | |

Both hands (Answers Page)

Board: 23

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 12

Contract: 3NT South

North:

♠ 752

♥ AKJ

♦ J6

♣ KQT53

South:

♠ AQ94

♥ QT

♦ KT32

♣ J86

| W | N | E | S |
|----------|-----|------|-----|
| | 1 ♣ | Pass | 1 ♠ |
| Pass | 1NT | Pass | 3NT |
| All Pass | | | |

Board: 24

Dealer: South

Vul: None

North HCP: 10

South HCP: 14

Contract: 1NT South

North:

♠ AJT

♥ A862

♦ J964

♣ 32

South:

♠ Q75

♥ KJ7

♦ AQ3

♣ Q975

| W | N | E | S |
|----------|-----|------|-----|
| | | | 1 ♣ |
| Pass | 1 ♥ | Pass | 1NT |
| All Pass | | | |

Board: 25

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 13

Contract: 3 ♠ South

North:

♠ KQ53

♥ KQ6

♦ JT2

♣ 763

South:

♠ AT7

♥ J82

♦ AK5

♣ J542

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

Board: 26

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ KQJ7

♥ KT3

♦ K98

♣ 876

South:

♠ A54

♥ A

♦ QT72

♣ Q9532

| W | N | E | S |
|------|-----|----------|-----|
| | | | 1 ♣ |
| Pass | 1 ♠ | Pass | 1NT |
| Pass | 3NT | All Pass | |

Board: 27

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 2 ♠ South

North:

♠ AJT84

♥ KQ92

♦ J3

♣ 98

South:

♠ K92

♥ AT3

♦ 8754

♣ AJT

| W | N | E | S |
|----------|------------------|------|------------------|
| | | | 1 ♦ |
| Pass | 1 ♠ | Pass | 1NT |
| Pass | 2 ♣ ¹ | Pass | 2 ♠ ² |
| All Pass | | | |

1. New Minor Forcing

2. 3 !S

| | | |
|------------------|--------|---------------------------|
| Board: 23 | ♠ AQ94 | Partner bids first. |
| Dealer: North | ♥ QT | The opponents are silent. |
| Vul: Both | ♦ KT32 | |
| HCP: 12 | ♣ J86 | |

| | | |
|------------------|--------|---------------------------|
| Board: 24 | ♠ Q75 | You bid first. |
| Dealer: South | ♥ KJ7 | The opponents are silent. |
| Vul: None | ♦ AQ3 | |
| HCP: 14 | ♣ Q975 | |

| | | |
|------------------|--------|---------------------------|
| Board: 25 | ♠ AT7 | You bid first. |
| Dealer: South | ♥ J82 | The opponents are silent. |
| Vul: E-W | ♦ AK5 | |
| HCP: 13 | ♣ J542 | |

| | | |
|------------------|---------|---------------------------|
| Board: 26 | ♠ A54 | You bid first. |
| Dealer: South | ♥ A | The opponents are silent. |
| Vul: Both | ♦ QT72 | |
| HCP: 12+1 | ♣ Q9532 | |

| | | |
|------------------|--------|---------------------------|
| Board: 27 | ♠ K92 | You bid first. |
| Dealer: South | ♥ AT3 | The opponents are silent. |
| Vul: None | ♦ 8754 | |
| HCP: 12 | ♣ AJT | |

Both hands (Answers Page)

Board: 23

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 12

Contract: 3NT South

North:

♠ 752

♥ AKJ

♦ J6

♣ KQT53

South:

♠ AQ94

♥ QT

♦ KT32

♣ J86

| W | N | E | S |
|----------|-----|------|-----|
| | 1 ♣ | Pass | 1 ♠ |
| Pass | 1NT | Pass | 3NT |
| All Pass | | | |

Board: 24

Dealer: South

Vul: None

North HCP: 10

South HCP: 14

Contract: 1NT South

North:

♠ AJT

♥ A862

♦ J964

♣ 32

South:

♠ Q75

♥ KJ7

♦ AQ3

♣ Q975

| W | N | E | S |
|----------|-----|------|-----|
| | | | 1 ♣ |
| Pass | 1 ♥ | Pass | 1NT |
| All Pass | | | |

Board: 25

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 13

Contract: 3 ♠ South

North:

♠ KQ53

♥ KQ6

♦ JT2

♣ 763

South:

♠ AT7

♥ J82

♦ AK5

♣ J542

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

Board: 26

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ KQJ7

♥ KT3

♦ K98

♣ 876

South:

♠ A54

♥ A

♦ QT72

♣ Q9532

| W | N | E | S |
|------|-----|----------|-----|
| | | | 1 ♣ |
| Pass | 1 ♠ | Pass | 1NT |
| Pass | 3NT | All Pass | |

Board: 27

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 2 ♠ South

North:

♠ AJT84

♥ KQ92

♦ J3

♣ 98

South:

♠ K92

♥ AT3

♦ 8754

♣ AJT

| W | N | E | S |
|----------|------------------|------|------------------|
| | | | 1 ♦ |
| Pass | 1 ♠ | Pass | 1NT |
| Pass | 2 ♣ ¹ | Pass | 2 ♠ ² |
| All Pass | | | |

1. New Minor Forcing

2. 3 !S

| | | |
|------------------|---------|---------------------------|
| Board: 28 | ♠ KJ4 | You bid first. |
| Dealer: North | ♥ KQJ72 | The opponents are silent. |
| Vul: N-S | ♦ Q95 | |
| HCP: 12+1 | ♣ 87 | |

| | | |
|------------------|--------|---------------------------|
| Board: 29 | ♠ K72 | You bid first. |
| Dealer: North | ♥ A87 | The opponents are silent. |
| Vul: Both | ♦ 952 | |
| HCP: 14 | ♣ AK54 | |

| | | |
|------------------|--------|---------------------------|
| Board: 30 | ♠ KJT4 | Partner bids first. |
| Dealer: South | ♥ K9 | The opponents are silent. |
| Vul: None | ♦ T753 | |
| HCP: 12 | ♣ AJ2 | |

| | | |
|------------------|---------|---------------------------|
| Board: 31 | ♠ T7 | You bid first. |
| Dealer: North | ♥ Q75 | The opponents are silent. |
| Vul: N-S | ♦ KQ4 | |
| HCP: 13+1 | ♣ KQJ96 | |

| | | |
|------------------|---------|---------------------------|
| Board: 32 | ♠ A62 | Partner bids first. |
| Dealer: South | ♥ KQJ3 | The opponents are silent. |
| Vul: E-W | ♦ J | |
| HCP: 11+1 | ♣ T9764 | |

Both hands (Answers Page)

Board: 28

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 11+1

Contract: 2♠ North

North:

♠ KJ4

♥ KQJ72

♦ Q95

♣ 87

South:

♠ AQ987

♥ A4

♦ 62

♣ JT52

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

| | | | |
|--|----|------|----|
| | 1♥ | Pass | 1♠ |
|--|----|------|----|

| | | | |
|------|-----|------|-----------------|
| Pass | 1NT | Pass | 2♣ ¹ |
|------|-----|------|-----------------|

| | | | |
|------|-----------------|----------|--|
| Pass | 2♠ ² | All Pass | |
|------|-----------------|----------|--|

1. New Minor Forcing

2. 3!S

Board: 29

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11

Contract: 3NT South

North:

♠ K72

♥ A87

♦ 952

♣ AK54

South:

♠ QJ3

♥ KT92

♦ QJT6

♣ Q2

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

| | | | |
|--|----|------|----|
| | 1♣ | Pass | 1♥ |
|--|----|------|----|

| | | | |
|------|-----|------|-----|
| Pass | 1NT | Pass | 2NT |
|------|-----|------|-----|

| | | | |
|------|----|------|-----|
| Pass | 3♥ | Pass | 3NT |
|------|----|------|-----|

All Pass

Board: 30

Dealer: South

Vul: None

North HCP: 12

South HCP: 12

Contract: 3NT North

North:

♠ KJT4

♥ K9

♦ T753

♣ AJ2

South:

♠ AQ3

♥ 7632

♦ K8

♣ K763

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

| | | | |
|--|--|--|----|
| | | | 1♣ |
|--|--|--|----|

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

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

Board: 31

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 11+1

Contract: 3NT North

North:

♠ T7

♥ Q75

♦ KQ4

♣ KQJ96

South:

♠ QJ986

♥ A3

♦ T962

♣ AT

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

| | | | |
|--|----|------|----|
| | 1♣ | Pass | 1♠ |
|--|----|------|----|

| | | | |
|------|-----|------|-----------------|
| Pass | 1NT | Pass | 2♦ ¹ |
|------|-----|------|-----------------|

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

1. New Minor Forcing

Board: 32

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12+1

Contract: 2NT North

North:

♠ A62

♥ KQJ3

♦ J

♣ T9764

South:

♠ KJ8

♥ T2

♦ K9762

♣ AJ5

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

| | | | |
|--|--|--|----|
| | | | 1♦ |
|--|--|--|----|

| | | | |
|------|----|------|-----|
| Pass | 1♥ | Pass | 1NT |
|------|----|------|-----|

| | | | |
|------|-----|----------|--|
| Pass | 2NT | All Pass | |
|------|-----|----------|--|

| | | |
|------------------|---------|---------------------------|
| Board: 28 | ♠ AQ987 | Partner bids first. |
| Dealer: North | ♥ A4 | The opponents are silent. |
| Vul: N-S | ♦ 62 | |
| HCP: 11+1 | ♣ JT52 | |

| | | |
|------------------|--------|---------------------------|
| Board: 29 | ♠ QJ3 | Partner bids first. |
| Dealer: North | ♥ KT92 | The opponents are silent. |
| Vul: Both | ♦ QJT6 | |
| HCP: 11 | ♣ Q2 | |

| | | |
|------------------|--------|---------------------------|
| Board: 30 | ♠ AQ3 | You bid first. |
| Dealer: South | ♥ 7632 | The opponents are silent. |
| Vul: None | ♦ K8 | |
| HCP: 12 | ♣ K763 | |

| | | |
|------------------|---------|---------------------------|
| Board: 31 | ♠ QJ986 | Partner bids first. |
| Dealer: North | ♥ A3 | The opponents are silent. |
| Vul: N-S | ♦ T962 | |
| HCP: 11+1 | ♣ AT | |

| | | |
|------------------|---------|---------------------------|
| Board: 32 | ♠ KJ8 | You bid first. |
| Dealer: South | ♥ T2 | The opponents are silent. |
| Vul: E-W | ♦ K9762 | |
| HCP: 12+1 | ♣ AJ5 | |

Both hands (Answers Page)

Board: 28

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 11+1

Contract: 2♠ North

North:

♠ KJ4

♥ KQJ72

♦ Q95

♣ 87

South:

♠ AQ987

♥ A4

♦ 62

♣ JT52

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

| | | | |
|--|----|------|----|
| | 1♥ | Pass | 1♠ |
|--|----|------|----|

| | | | |
|------|-----|------|-----------------|
| Pass | 1NT | Pass | 2♣ ¹ |
|------|-----|------|-----------------|

| | | | |
|------|-----------------|----------|--|
| Pass | 2♠ ² | All Pass | |
|------|-----------------|----------|--|

1. New Minor Forcing

2. 3!S

Board: 29

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11

Contract: 3NT South

North:

♠ K72

♥ A87

♦ 952

♣ AK54

South:

♠ QJ3

♥ KT92

♦ QJT6

♣ Q2

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

| | | | |
|--|----|------|----|
| | 1♣ | Pass | 1♥ |
|--|----|------|----|

| | | | |
|------|-----|------|-----|
| Pass | 1NT | Pass | 2NT |
|------|-----|------|-----|

| | | | |
|------|----|------|-----|
| Pass | 3♥ | Pass | 3NT |
|------|----|------|-----|

All Pass

Board: 30

Dealer: South

Vul: None

North HCP: 12

South HCP: 12

Contract: 3NT North

North:

♠ KJT4

♥ K9

♦ T753

♣ AJ2

South:

♠ AQ3

♥ 7632

♦ K8

♣ K763

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

| | | | |
|--|--|--|----|
| | | | 1♣ |
|--|--|--|----|

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

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

Board: 31

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 11+1

Contract: 3NT North

North:

♠ T7

♥ Q75

♦ KQ4

♣ KQJ96

South:

♠ QJ986

♥ A3

♦ T962

♣ AT

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

| | | | |
|--|----|------|----|
| | 1♣ | Pass | 1♠ |
|--|----|------|----|

| | | | |
|------|-----|------|-----------------|
| Pass | 1NT | Pass | 2♦ ¹ |
|------|-----|------|-----------------|

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

1. New Minor Forcing

Board: 32

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12+1

Contract: 2NT North

North:

♠ A62

♥ KQJ3

♦ J

♣ T9764

South:

♠ KJ8

♥ T2

♦ K9762

♣ AJ5

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

| | | | |
|--|--|--|----|
| | | | 1♦ |
|--|--|--|----|

| | | | |
|------|----|------|-----|
| Pass | 1♥ | Pass | 1NT |
|------|----|------|-----|

| | | | |
|------|-----|----------|--|
| Pass | 2NT | All Pass | |
|------|-----|----------|--|

| | | |
|------------------|--------|---------------------------|
| Board: 33 | ♠ A96 | You bid first. |
| Dealer: North | ♥ KQ3 | The opponents are silent. |
| Vul: None | ♦ AT7 | |
| HCP: 14 | ♣ JT85 | |

| | | |
|------------------|---------|---------------------------|
| Board: 34 | ♠ Q8543 | Partner bids first. |
| Dealer: South | ♥ 5 | The opponents are silent. |
| Vul: N-S | ♦ A6532 | |
| HCP: 10+2 | ♣ A7 | |

| | | |
|------------------|---------|---------------------------|
| Board: 35 | ♠ AQJ93 | Partner bids first. |
| Dealer: South | ♥ Q8 | The opponents are silent. |
| Vul: E-W | ♦ Q874 | |
| HCP: 12+1 | ♣ J9 | |

| | | |
|------------------|--------|---------------------------|
| Board: 36 | ♠ QJ54 | Partner bids first. |
| Dealer: South | ♥ K8 | The opponents are silent. |
| Vul: Both | ♦ 985 | |
| HCP: 11 | ♣ KQ94 | |

| | | |
|------------------|--------|---------------------------|
| Board: 37 | ♠ K5 | You bid first. |
| Dealer: North | ♥ AT85 | The opponents are silent. |
| Vul: N-S | ♦ K83 | |
| HCP: 14 | ♣ AT65 | |

Both hands (Answers Page)

Board: 33

| | North: | South: | W | N | E | S |
|---------------------|--------|--------|----------|-----|------|-----|
| Dealer: North | ♠ A96 | ♠ JT85 | | 1 ♣ | Pass | 1 ♥ |
| Vul: None | ♥ KQ3 | ♥ A952 | Pass | 1NT | Pass | 2NT |
| North HCP: 14 | ♦ AT7 | ♦ 863 | Pass | 3 ♥ | Pass | 3NT |
| South HCP: 11 | ♣ JT85 | ♣ AQ | All Pass | | | |
| Contract: 3NT South | | | | | | |

Board: 34

| | North: | South: | W | N | E | S |
|---------------------|---------|--------|----------|-----|------|-----|
| Dealer: South | ♠ Q8543 | ♠ A6 | | | | 1 ♣ |
| Vul: N-S | ♥ 5 | ♥ AT87 | Pass | 1 ♠ | Pass | 1NT |
| North HCP: 10+2 | ♦ A6532 | ♦ KQ8 | All Pass | | | |
| South HCP: 14 | ♣ A7 | ♣ J982 | | | | |
| Contract: 1NT South | | | | | | |

Board: 35

| | North: | South: | W | N | E | S |
|---------------------|---------|---------|----------|------------------|------|-----|
| Dealer: South | ♠ AQJ93 | ♠ T | | | | 1 ♣ |
| Vul: E-W | ♥ Q8 | ♥ K73 | Pass | 1 ♠ | Pass | 1NT |
| North HCP: 12+1 | ♦ Q874 | ♦ AK62 | Pass | 2 ♦ ¹ | Pass | 3 ♦ |
| South HCP: 13+1 | ♣ J9 | ♣ K8762 | All Pass | | | |
| Contract: 3 ♦ South | | | | | | |

1. New Minor Forcing

Board: 36

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|----------|-----|------|-----|
| Dealer: South | ♠ QJ54 | ♠ T8 | | | | 1 ♥ |
| Vul: Both | ♥ K8 | ♥ Q9762 | Pass | 1 ♠ | Pass | 1NT |
| North HCP: 11 | ♦ 985 | ♦ AK7 | Pass | 2NT | Pass | 3NT |
| South HCP: 14+1 | ♣ KQ94 | ♣ AJT | All Pass | | | |
| Contract: 3NT South | | | | | | |

Board: 37

| | North: | South: | W | N | E | S |
|---------------------|--------|--------|------|-----|----------|-----|
| Dealer: North | ♠ K5 | ♠ AJ96 | | 1 ♣ | Pass | 1 ♠ |
| Vul: N-S | ♥ AT85 | ♥ KJ9 | Pass | 1NT | All Pass | |
| North HCP: 14 | ♦ K83 | ♦ J952 | | | | |
| South HCP: 10 | ♣ AT65 | ♣ 42 | | | | |
| Contract: 1NT North | | | | | | |

| | | |
|------------------|--------|---------------------------|
| Board: 33 | ♠ JT85 | Partner bids first. |
| Dealer: North | ♥ A952 | The opponents are silent. |
| Vul: None | ♦ 863 | |
| HCP: 11 | ♣ AQ | |

| | | |
|------------------|--------|---------------------------|
| Board: 34 | ♠ A6 | You bid first. |
| Dealer: South | ♥ AT87 | The opponents are silent. |
| Vul: N-S | ♦ KQ8 | |
| HCP: 14 | ♣ J982 | |

| | | |
|------------------|---------|---------------------------|
| Board: 35 | ♠ T | You bid first. |
| Dealer: South | ♥ K73 | The opponents are silent. |
| Vul: E-W | ♦ AK62 | |
| HCP: 13+1 | ♣ K8762 | |

| | | |
|------------------|---------|---------------------------|
| Board: 36 | ♠ T8 | You bid first. |
| Dealer: South | ♥ Q9762 | The opponents are silent. |
| Vul: Both | ♦ AK7 | |
| HCP: 14+1 | ♣ AJT | |

| | | |
|------------------|--------|---------------------------|
| Board: 37 | ♠ AJ96 | Partner bids first. |
| Dealer: North | ♥ KJ9 | The opponents are silent. |
| Vul: N-S | ♦ J952 | |
| HCP: 10 | ♣ 42 | |

Both hands (Answers Page)

Board: 33

| | North: | South: | W | N | E | S |
|---------------------|--------|--------|----------|-----|------|-----|
| Dealer: North | ♠ A96 | ♠ JT85 | | 1 ♣ | Pass | 1 ♥ |
| Vul: None | ♥ KQ3 | ♥ A952 | Pass | 1NT | Pass | 2NT |
| North HCP: 14 | ♦ AT7 | ♦ 863 | Pass | 3 ♥ | Pass | 3NT |
| South HCP: 11 | ♣ JT85 | ♣ AQ | All Pass | | | |
| Contract: 3NT South | | | | | | |

Board: 34

| | North: | South: | W | N | E | S |
|---------------------|---------|--------|----------|-----|------|-----|
| Dealer: South | ♠ Q8543 | ♠ A6 | | | | 1 ♣ |
| Vul: N-S | ♥ 5 | ♥ AT87 | Pass | 1 ♠ | Pass | 1NT |
| North HCP: 10+2 | ♦ A6532 | ♦ KQ8 | All Pass | | | |
| South HCP: 14 | ♣ A7 | ♣ J982 | | | | |
| Contract: 1NT South | | | | | | |

Board: 35

| | North: | South: | W | N | E | S |
|---------------------|---------|---------|----------|------------------|------|-----|
| Dealer: South | ♠ AQJ93 | ♠ T | | | | 1 ♣ |
| Vul: E-W | ♥ Q8 | ♥ K73 | Pass | 1 ♠ | Pass | 1NT |
| North HCP: 12+1 | ♦ Q874 | ♦ AK62 | Pass | 2 ♦ ¹ | Pass | 3 ♦ |
| South HCP: 13+1 | ♣ J9 | ♣ K8762 | All Pass | | | |
| Contract: 3 ♦ South | | | | | | |

1. New Minor Forcing

Board: 36

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|----------|-----|------|-----|
| Dealer: South | ♠ QJ54 | ♠ T8 | | | | 1 ♥ |
| Vul: Both | ♥ K8 | ♥ Q9762 | Pass | 1 ♠ | Pass | 1NT |
| North HCP: 11 | ♦ 985 | ♦ AK7 | Pass | 2NT | Pass | 3NT |
| South HCP: 14+1 | ♣ KQ94 | ♣ AJT | All Pass | | | |
| Contract: 3NT South | | | | | | |

Board: 37

| | North: | South: | W | N | E | S |
|---------------------|--------|--------|------|-----|----------|-----|
| Dealer: North | ♠ K5 | ♠ AJ96 | | 1 ♣ | Pass | 1 ♠ |
| Vul: N-S | ♥ AT85 | ♥ KJ9 | Pass | 1NT | All Pass | |
| North HCP: 14 | ♦ K83 | ♦ J952 | | | | |
| South HCP: 10 | ♣ AT65 | ♣ 42 | | | | |
| Contract: 1NT North | | | | | | |

| | | |
|------------------|--------|---------------------------|
| Board: 38 | ♠ K843 | Partner bids first. |
| Dealer: South | ♥ T64 | The opponents are silent. |
| Vul: E-W | ♦ A76 | |
| HCP: 12 | ♣ KQ3 | |

| | | |
|------------------|--------|---------------------------|
| Board: 39 | ♠ Q84 | You bid first. |
| Dealer: North | ♥ KT3 | The opponents are silent. |
| Vul: Both | ♦ K32 | |
| HCP: 12 | ♣ KJT3 | |

| | | |
|------------------|--------|---------------------------|
| Board: 40 | ♠ 72 | You bid first. |
| Dealer: North | ♥ KQ86 | The opponents are silent. |
| Vul: None | ♦ A43 | |
| HCP: 12 | ♣ K952 | |

| | | |
|------------------|--------|---------------------------|
| Board: 41 | ♠ AK7 | You bid first. |
| Dealer: North | ♥ A97 | The opponents are silent. |
| Vul: E-W | ♦ J74 | |
| HCP: 14 | ♣ Q532 | |

| | | |
|------------------|--------|---------------------------|
| Board: 42 | ♠ KJ73 | Partner bids first. |
| Dealer: South | ♥ J532 | The opponents are silent. |
| Vul: Both | ♦ KQ65 | |
| HCP: 10 | ♣ 4 | |

Both hands (Answers Page)

Board: 38

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|----------|-----|------|-----|
| Dealer: South | ♠ K843 | ♠ J | | | | 1 ♣ |
| Vul: E-W | ♥ T64 | ♥ AK73 | Pass | 1 ♠ | Pass | 1NT |
| North HCP: 12 | ♦ A76 | ♦ KQT | Pass | 2NT | Pass | 3NT |
| South HCP: 14+1 | ♣ KQ3 | ♣ J9862 | All Pass | | | |
| Contract: 3NT South | | | | | | |

Board: 39

| | North: | South: | W | N | E | S |
|---------------------|--------|--------|----------|-----|------|-----|
| Dealer: North | ♠ Q84 | ♠ AJ95 | | 1 ♣ | Pass | 1 ♠ |
| Vul: Both | ♥ KT3 | ♥ J9 | Pass | 1NT | Pass | 2NT |
| North HCP: 12 | ♦ K32 | ♦ A764 | All Pass | | | |
| South HCP: 12 | ♣ KJT3 | ♣ Q64 | | | | |
| Contract: 2NT South | | | | | | |

Board: 40

| | North: | South: | W | N | E | S |
|---------------------|--------|----------|----------|-----|------|-----|
| Dealer: North | ♠ 72 | ♠ AKJT85 | | 1 ♣ | Pass | 1 ♠ |
| Vul: None | ♥ KQ86 | ♥ JT4 | Pass | 1NT | Pass | 2 ♠ |
| North HCP: 12 | ♦ A43 | ♦ T86 | All Pass | | | |
| South HCP: 9+2 | ♣ K952 | ♣ 4 | | | | |
| Contract: 2 ♠ South | | | | | | |

Board: 41

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|------|-----|----------|-----|
| Dealer: North | ♠ AK7 | ♠ J5 | | 1 ♣ | Pass | 1 ♥ |
| Vul: E-W | ♥ A97 | ♥ KQJ83 | Pass | 1NT | All Pass | |
| North HCP: 14 | ♦ J74 | ♦ K8632 | | | | |
| South HCP: 10+2 | ♣ Q532 | ♣ 6 | | | | |
| Contract: 1NT North | | | | | | |

Board: 42

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|----------|-----|------|-----|
| Dealer: South | ♠ KJ73 | ♠ T86 | | | | 1 ♣ |
| Vul: Both | ♥ J532 | ♥ A9 | Pass | 1 ♥ | Pass | 1NT |
| North HCP: 10 | ♦ KQ65 | ♦ J93 | All Pass | | | |
| South HCP: 12+1 | ♣ 4 | ♣ AKT52 | | | | |
| Contract: 1NT South | | | | | | |

| | | |
|------------------|---------|---------------------------|
| Board: 38 | ♠ J | You bid first. |
| Dealer: South | ♥ AK73 | The opponents are silent. |
| Vul: E-W | ♦ KQT | |
| HCP: 14+1 | ♣ J9862 | |

| | | |
|------------------|--------|---------------------------|
| Board: 39 | ♠ AJ95 | Partner bids first. |
| Dealer: North | ♥ J9 | The opponents are silent. |
| Vul: Both | ♦ A764 | |
| HCP: 12 | ♣ Q64 | |

| | | |
|------------------|----------|---------------------------|
| Board: 40 | ♠ AKJT85 | Partner bids first. |
| Dealer: North | ♥ JT4 | The opponents are silent. |
| Vul: None | ♦ T86 | |
| HCP: 9+2 | ♣ 4 | |

| | | |
|------------------|---------|---------------------------|
| Board: 41 | ♠ J5 | Partner bids first. |
| Dealer: North | ♥ KQJ83 | The opponents are silent. |
| Vul: E-W | ♦ K8632 | |
| HCP: 10+2 | ♣ 6 | |

| | | |
|------------------|---------|---------------------------|
| Board: 42 | ♠ T86 | You bid first. |
| Dealer: South | ♥ A9 | The opponents are silent. |
| Vul: Both | ♦ J93 | |
| HCP: 12+1 | ♣ AKT52 | |

Both hands (Answers Page)

Board: 38

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14+1

Contract: 3NT South

North:

♠ K843

♥ T64

♦ A76

♣ KQ3

South:

♠ J

♥ AK73

♦ KQT

♣ J9862

W N E S

Pass 1 ♣ Pass 1 ♣

Pass 1 ♠ Pass 1NT

Pass 2NT Pass 3NT

All Pass

Board: 39

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ Q84

♥ KT3

♦ K32

♣ KJT3

South:

♠ AJ95

♥ J9

♦ A764

♣ Q64

W N E S

Pass 1 ♣ Pass 1 ♠

Pass 1NT Pass 2NT

All Pass

Board: 40

Dealer: North

Vul: None

North HCP: 12

South HCP: 9+2

Contract: 2 ♠ South

North:

♠ 72

♥ KQ86

♦ A43

♣ K952

South:

♠ AKJT85

♥ JT4

♦ T86

♣ 4

W N E S

Pass 1 ♣ Pass 1 ♠

Pass 1NT Pass 2 ♠

All Pass

Board: 41

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 10+2

Contract: 1NT North

North:

♠ AK7

♥ A97

♦ J74

♣ Q532

South:

♠ J5

♥ KQJ83

♦ K8632

♣ 6

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 1NT All Pass

Board: 42

Dealer: South

Vul: Both

North HCP: 10

South HCP: 12+1

Contract: 1NT South

North:

♠ KJ73

♥ J532

♦ KQ65

♣ 4

South:

♠ T86

♥ A9

♦ J93

♣ AKT52

W N E S

Pass 1 ♥ Pass 1 ♣

Pass 1NT

All Pass

| | | |
|------------------|--------|---------------------------|
| Board: 43 | ♠ AKQ | You bid first. |
| Dealer: North | ♥ Q975 | The opponents are silent. |
| Vul: None | ♦ T6 | |
| HCP: 14 | ♣ K976 | |

| | | |
|------------------|--------|---------------------------|
| Board: 44 | ♠ A86 | You bid first. |
| Dealer: North | ♥ A32 | The opponents are silent. |
| Vul: Both | ♦ JT2 | |
| HCP: 13 | ♣ A974 | |

| | | |
|------------------|---------|---------------------------|
| Board: 45 | ♠ J94 | You bid first. |
| Dealer: North | ♥ A | The opponents are silent. |
| Vul: None | ♦ QJ86 | |
| HCP: 15+1 | ♣ AQJ97 | |

| | | |
|------------------|--------|---------------------------|
| Board: 46 | ♠ A942 | Partner bids first. |
| Dealer: South | ♥ J863 | The opponents are silent. |
| Vul: N-S | ♦ A7 | |
| HCP: 11 | ♣ Q43 | |

| | | |
|------------------|--------|---------------------------|
| Board: 47 | ♠ A92 | Partner bids first. |
| Dealer: South | ♥ KQT8 | The opponents are silent. |
| Vul: E-W | ♦ K6 | |
| HCP: 12 | ♣ T872 | |

Both hands (Answers Page)

Board: 43

| | North: | South: | W | N | E | S |
|---------------------|--------|--------|----------|-----|------|-----|
| Dealer: North | ♠ AKQ | ♠ T742 | | 1 ♣ | Pass | 1 ♠ |
| Vul: None | ♥ Q975 | ♥ KT3 | Pass | 1NT | Pass | 2NT |
| North HCP: 14 | ♦ T6 | ♦ KQ54 | Pass | 3 ♠ | Pass | 3NT |
| South HCP: 12 | ♣ K976 | ♣ A2 | All Pass | | | |
| Contract: 3NT South | | | | | | |

Board: 44

| | North: | South: | W | N | E | S |
|-----------------|--------|---------|----------|------------------|------|------------------|
| Dealer: North | ♠ A86 | ♠ K2 | | 1 ♣ | Pass | 1 ♥ |
| Vul: Both | ♥ A32 | ♥ K9875 | Pass | 1NT | Pass | 2 ♦ ¹ |
| North HCP: 13 | ♦ JT2 | ♦ A863 | Pass | 3 ♥ ² | Pass | 4 ♥ |
| South HCP: 12+1 | ♣ A974 | ♣ Q6 | All Pass | | | |

1. New Minor Forcing

2. 3 !H

Board: 45

| | North: | South: | W | N | E | S |
|---------------------|---------|--------|------|-----|----------|-----|
| Dealer: North | ♠ J94 | ♠ AT2 | | 1 ♣ | Pass | 1 ♥ |
| Vul: None | ♥ A | ♥ K932 | Pass | 1NT | Pass | 2NT |
| North HCP: 15+1 | ♦ QJ86 | ♦ A53 | Pass | 3NT | All Pass | |
| South HCP: 11 | ♣ AQJ97 | ♣ T43 | | | | |
| Contract: 3NT North | | | | | | |

Board: 46

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|----------|-----|------|-----|
| Dealer: South | ♠ A942 | ♠ KQ6 | | | | 1 ♣ |
| Vul: N-S | ♥ J863 | ♥ A | Pass | 1 ♥ | Pass | 1NT |
| North HCP: 11 | ♦ A7 | ♦ QJ32 | Pass | 2NT | Pass | 3NT |
| South HCP: 13+1 | ♣ Q43 | ♣ JT876 | All Pass | | | |
| Contract: 3NT South | | | | | | |

Board: 47

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|----------|-----|------|-----|
| Dealer: South | ♠ A92 | ♠ K64 | | | | 1 ♦ |
| Vul: E-W | ♥ KQT8 | ♥ A63 | Pass | 1 ♥ | Pass | 1NT |
| North HCP: 12 | ♦ K6 | ♦ Q9853 | Pass | 3NT | Pass | 4 ♥ |
| South HCP: 13+1 | ♣ T872 | ♣ A3 | All Pass | | | |
| Contract: 4 ♥ South | | | | | | |

| | | |
|------------------|--------|---------------------------|
| Board: 43 | ♠ T742 | Partner bids first. |
| Dealer: North | ♥ KT3 | The opponents are silent. |
| Vul: None | ♦ KQ54 | |
| HCP: 12 | ♣ A2 | |

| | | |
|------------------|---------|---------------------------|
| Board: 44 | ♠ K2 | Partner bids first. |
| Dealer: North | ♥ K9875 | The opponents are silent. |
| Vul: Both | ♦ A863 | |
| HCP: 12+1 | ♣ Q6 | |

| | | |
|------------------|--------|---------------------------|
| Board: 45 | ♠ AT2 | Partner bids first. |
| Dealer: North | ♥ K932 | The opponents are silent. |
| Vul: None | ♦ A53 | |
| HCP: 11 | ♣ T43 | |

| | | |
|------------------|---------|---------------------------|
| Board: 46 | ♠ KQ6 | You bid first. |
| Dealer: South | ♥ A | The opponents are silent. |
| Vul: N-S | ♦ QJ32 | |
| HCP: 13+1 | ♣ JT876 | |

| | | |
|------------------|---------|---------------------------|
| Board: 47 | ♠ K64 | You bid first. |
| Dealer: South | ♥ A63 | The opponents are silent. |
| Vul: E-W | ♦ Q9853 | |
| HCP: 13+1 | ♣ A3 | |

Both hands (Answers Page)

Board: 43

| | North: | South: | W | N | E | S |
|---------------------|--------|--------|----------|-----|------|-----|
| Dealer: North | ♠ AKQ | ♠ T742 | | 1 ♣ | Pass | 1 ♠ |
| Vul: None | ♥ Q975 | ♥ KT3 | Pass | 1NT | Pass | 2NT |
| North HCP: 14 | ♦ T6 | ♦ KQ54 | Pass | 3 ♠ | Pass | 3NT |
| South HCP: 12 | ♣ K976 | ♣ A2 | All Pass | | | |
| Contract: 3NT South | | | | | | |

Board: 44

| | North: | South: | W | N | E | S |
|-----------------|--------|---------|----------|------------------|------|------------------|
| Dealer: North | ♠ A86 | ♠ K2 | | 1 ♣ | Pass | 1 ♥ |
| Vul: Both | ♥ A32 | ♥ K9875 | Pass | 1NT | Pass | 2 ♦ ¹ |
| North HCP: 13 | ♦ JT2 | ♦ A863 | Pass | 3 ♥ ² | Pass | 4 ♥ |
| South HCP: 12+1 | ♣ A974 | ♣ Q6 | All Pass | | | |

1. New Minor Forcing

2. 3 !H

Board: 45

| | North: | South: | W | N | E | S |
|---------------------|---------|--------|------|-----|----------|-----|
| Dealer: North | ♠ J94 | ♠ AT2 | | 1 ♣ | Pass | 1 ♥ |
| Vul: None | ♥ A | ♥ K932 | Pass | 1NT | Pass | 2NT |
| North HCP: 15+1 | ♦ QJ86 | ♦ A53 | Pass | 3NT | All Pass | |
| South HCP: 11 | ♣ AQJ97 | ♣ T43 | | | | |
| Contract: 3NT North | | | | | | |

Board: 46

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|----------|-----|------|-----|
| Dealer: South | ♠ A942 | ♠ KQ6 | | | | 1 ♣ |
| Vul: N-S | ♥ J863 | ♥ A | Pass | 1 ♥ | Pass | 1NT |
| North HCP: 11 | ♦ A7 | ♦ QJ32 | Pass | 2NT | Pass | 3NT |
| South HCP: 13+1 | ♣ Q43 | ♣ JT876 | All Pass | | | |
| Contract: 3NT South | | | | | | |

Board: 47

| | North: | South: | W | N | E | S |
|---------------------|--------|---------|----------|-----|------|-----|
| Dealer: South | ♠ A92 | ♠ K64 | | | | 1 ♦ |
| Vul: E-W | ♥ KQT8 | ♥ A63 | Pass | 1 ♥ | Pass | 1NT |
| North HCP: 12 | ♦ K6 | ♦ Q9853 | Pass | 3NT | Pass | 4 ♥ |
| South HCP: 13+1 | ♣ T872 | ♣ A3 | All Pass | | | |
| Contract: 4 ♥ South | | | | | | |

| | | |
|------------------|--------|---------------------------|
| Board: 48 | ♠ 8652 | Partner bids first. |
| Dealer: South | ♥ A72 | The opponents are silent. |
| Vul: None | ♦ K93 | |
| HCP: 11 | ♣ A64 | |

| | | |
|------------------|---------|---------------------------|
| Board: 49 | ♠ K92 | You bid first. |
| Dealer: North | ♥ K | The opponents are silent. |
| Vul: N-S | ♦ A863 | |
| HCP: 14+1 | ♣ A8652 | |

| | | |
|------------------|--------|---------------------------|
| Board: 50 | ♠ 973 | Partner bids first. |
| Dealer: South | ♥ J632 | The opponents are silent. |
| Vul: E-W | ♦ K5 | |
| HCP: 12 | ♣ AKJ3 | |

Both hands (Answers Page)

Board: 48

Dealer: South

Vul: None

North HCP: 11

South HCP: 14

Contract: 1NT South

North:

♠ 8652

♥ A72

♦ K93

♣ A64

South:

♠ AK4

♥ J93

♦ A72

♣ Q872

W N E S

Pass 1 ♣ 1NT

Pass 1 ♠

Pass

All Pass

Board: 49

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 11+2

Contract: 3NT North

North:

♠ K92

♥ K

♦ A863

♣ A8652

South:

♠ A73

♥ AQT432

♦ JT

♣ 94

W N E S

Pass 1 ♣ 1NT

Pass 1NT Pass 2 ♦¹

Pass 3NT All Pass

1. New Minor Forcing

Board: 50

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 13+1

Contract: 3NT South

North:

♠ 973

♥ J632

♦ K5

♣ AKJ3

South:

♠ A65

♥ A7

♦ AJT86

♣ T84

W N E S

Pass 1 ♥ 1NT

Pass 2NT Pass 3NT

Pass

All Pass

| | | |
|------------------|--------|---------------------------|
| Board: 48 | ♠ AK4 | You bid first. |
| Dealer: South | ♥ J93 | The opponents are silent. |
| Vul: None | ♦ A72 | |
| HCP: 14 | ♣ Q872 | |

| | | |
|------------------|----------|---------------------------|
| Board: 49 | ♠ A73 | Partner bids first. |
| Dealer: North | ♥ AQT432 | The opponents are silent. |
| Vul: N-S | ♦ JT | |
| HCP: 11+2 | ♣ 94 | |

| | | |
|------------------|---------|---------------------------|
| Board: 50 | ♠ A65 | You bid first. |
| Dealer: South | ♥ A7 | The opponents are silent. |
| Vul: E-W | ♦ AJT86 | |
| HCP: 13+1 | ♣ T84 | |

Both hands (Answers Page)

Board: 48

Dealer: South

Vul: None

North HCP: 11

South HCP: 14

Contract: 1NT South

North:

♠ 8652

♥ A72

♦ K93

♣ A64

South:

♠ AK4

♥ J93

♦ A72

♣ Q872

W N E S

Pass 1 ♣ 1 ♣

Pass 1 ♠ Pass 1NT

All Pass

Board: 49

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 11+2

Contract: 3NT North

North:

♠ K92

♥ K

♦ A863

♣ A8652

South:

♠ A73

♥ AQT432

♦ JT

♣ 94

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 1NT Pass 2 ♦¹

Pass 3NT All Pass

1. New Minor Forcing

Board: 50

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 13+1

Contract: 3NT South

North:

♠ 973

♥ J632

♦ K5

♣ AKJ3

South:

♠ A65

♥ A7

♦ AJT86

♣ T84

W N E S

Pass 1 ♥ 1 ♥

Pass 2NT Pass 3NT

All Pass