

Board: 1	♠ KQ	Partner bids first.
Dealer: South	♥ KJ762	The opponents are silent.
Vul: None	♦ 5	
HCP: 12+2	♣ K6543	

Board: 2	♠ A654	You bid first.
Dealer: North	♥ K9	The opponents are silent.
Vul: N-S	♦ AKQ82	
HCP: 17+1	♣ J3	

Board: 3	♠ K2	You bid first.
Dealer: North	♥ AQJ3	The opponents are silent.
Vul: Both	♦ AT9	
HCP: 20	♣ AQ87	

Board: 4	♠ AT653	Partner bids first.
Dealer: South	♥ 84	West (RHO) bids 1♥ if possible.
Vul: N-S	♦ A	East (LHO) bids 2♥ if possible.
HCP: 9+2	♣ JT972	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ KQ	♠ 97				1♣ ¹
Vul: None	♥ KJ762	♥ A84	Pass	2♥	Pass	3♥
North HCP: 12+2	♦ 5	♦ AKQ82	Pass	4NT	Pass	5♣ ²
South HCP: 19+1	♣ K6543	♣ AQ9	Pass	6♥	All Pass	
Contract: 6♥ North			1. 16+ HCP			
			2. A=0/5 or 3/5			

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ A654	♠ KT983		1♣ ¹	Pass	1♠
Vul: N-S	♥ K9	♥ AJ73	Pass	4♠	Pass	5♦ ²
North HCP: 17+1	♦ AKQ82	♦ -	Pass	5♠ ³	Pass	5NT
South HCP: 16+2	♣ J3	♣ AQ2	Pass	6♠ ⁴	All Pass	
Contract: 6♠ North			1. 16+ HCP			
			2. Exclusion, for !S			
			3. 1 out of 4			
			4. no !S queen			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ AQ985		1♣ ¹	Pass	1♠
Vul: Both	♥ AQJ3	♥ K6	Pass	3NT	Pass	6NT
North HCP: 20	♦ AT9	♦ K8543	All Pass			
South HCP: 12+2	♣ AQ87	♣ 6	1. 16+ HCP			
Contract: 6NT South						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ AT653	♠ 98				1♣ ¹
Vul: N-S	♥ 84	♥ KQ	1♥	1♠	2♥	3♦
North HCP: 9+2	♦ A	♦ KQ9763	Pass	4♣	All Pass	
South HCP: 16+2	♣ JT972	♣ AQ8	1. 16+ HCP			
Contract: 4♣ North						

Board: 1 ♠ 97 You bid first.

Dealer: South ♥ A84 The opponents are silent.

Vul: None ♦ AKQ82

HCP: 19+1 ♣ AQ9

Board: 2 ♠ KT983 Partner bids first.

Dealer: North ♥ AQJ73 The opponents are silent.

Vul: N-S ♦ -

HCP: 16+2 ♣ AQ2

Board: 3 ♠ AQ985 Partner bids first.

Dealer: North ♥ K6 The opponents are silent.

Vul: Both ♦ K8543

HCP: 12+2 ♣ 6

Board: 4 ♠ 98 You bid first.

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

Vul: N-S ♦ KQ9763 East (RHO) bids 2♥ if possible.

HCP: 16+2 ♣ AQ8

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ KQ	♠ 97				1♣ ¹
Vul: None	♥ KJ762	♥ A84	Pass	2♥	Pass	3♥
North HCP: 12+2	♦ 5	♦ AKQ82	Pass	4NT	Pass	5♣ ²
South HCP: 19+1	♣ K6543	♣ AQ9	Pass	6♥	All Pass	
Contract: 6♥ North			1. 16+ HCP			
			2. A=0/5 or 3/5			

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ A654	♠ KT983		1♣ ¹	Pass	1♠
Vul: N-S	♥ K9	♥ AJ73	Pass	4♠	Pass	5♦ ²
North HCP: 17+1	♦ AKQ82	♦ -	Pass	5♠ ³	Pass	5NT
South HCP: 16+2	♣ J3	♣ AQ2	Pass	6♠ ⁴	All Pass	
Contract: 6♠ North			1. 16+ HCP			
			2. Exclusion, for !S			
			3. 1 out of 4			
			4. no !S queen			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ AQ985		1♣ ¹	Pass	1♠
Vul: Both	♥ AQJ3	♥ K6	Pass	3NT	Pass	6NT
North HCP: 20	♦ AT9	♦ K8543	All Pass			
South HCP: 12+2	♣ AQ87	♣ 6	1. 16+ HCP			
Contract: 6NT South						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ AT653	♠ 98				1♣ ¹
Vul: N-S	♥ 84	♥ KQ	1♥	1♠	2♥	3♦
North HCP: 9+2	♦ A	♦ KQ9763	Pass	4♣	All Pass	
South HCP: 16+2	♣ JT972	♣ AQ8	1. 16+ HCP			
Contract: 4♣ North						

Board: 5	♠ KJ972	Partner bids first.
Dealer: South	♥ 9	The opponents are silent.
Vul: E-W	♦ 75	
HCP: 11+2	♣ AKT86	

Board: 6	♠ A	You bid first.
Dealer: North	♥ 7	The opponents are silent.
Vul: Both	♦ AQ86432	
HCP: 18+3	♣ AKJ5	

Board: 7	♠ AK5	You bid first.
Dealer: North	♥ 75	West (RHO) bids 2♠ if possible.
Vul: None	♦ AJT986	
HCP: 16+2	♣ A2	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ KJ972	♠ Q53				1♣ ¹
Vul: E-W	♥ 9	♥ KQT32	Pass	1♥ ²	Pass	2♥
North HCP: 11+2	♦ 75	♦ AKQ8	Pass	2♠	Pass	4♠
South HCP: 16+1	♣ AKT86	♣ 5	Pass	4NT	Pass	5♦ ³
Contract: 5♠ North			Pass	5♠	All Pass	

1. 16+ HCP

2. artificial

3. A=1/5 or 4/5

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KQ9874		1♣ ¹	Pass	1♥ ²
Vul: Both	♥ 7	♥ KQT42	Pass	2♦	Pass	2♠
North HCP: 18+3	♦ AQ86432	♦ -	Pass	3♣	Pass	4♥
South HCP: 10+3	♣ AKJ5	♣ 73	Pass	5♦	Pass	5NT
Contract: 5NT South			All Pass			

1. 16+ HCP

2. artificial

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ 82		1♣ ¹	Pass	1♥ ²
Vul: None	♥ 75	♥ AQJ96	2♠	3♦	Pass	3♥
North HCP: 16+2	♦ AJT986	♦ 2	Pass	3NT	All Pass	
South HCP: 10+2	♣ A2	♣ QJ764				
Contract: 3NT North			1. 16+ HCP			
			2. artificial			

Board: 5 ♠ Q53 You bid first.

Dealer: South ♥ KQT32 The opponents are silent.

Vul: E-W ♦ AKQ8

HCP: 16+1 ♣ 5

Board: 6 ♠ KQ9874 Partner bids first.

Dealer: North ♥ KQT42 The opponents are silent.

Vul: Both ♦ -

HCP: 10+3 ♣ 73

Board: 7 ♠ 82 Partner bids first.

Dealer: North ♥ AQJ96 West (LHO) bids 2♠ if possible.

Vul: None ♦ 2

HCP: 10+2 ♣ QJ764

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ KJ972	♠ Q53				1♣ ¹
Vul: E-W	♥ 9	♥ KQT32	Pass	1♥ ²	Pass	2♥
North HCP: 11+2	♦ 75	♦ AKQ8	Pass	2♠	Pass	4♠
South HCP: 16+1	♣ AKT86	♣ 5	Pass	4NT	Pass	5♦ ³
Contract: 5♠ North			Pass	5♠	All Pass	

1. 16+ HCP

2. artificial

3. A=1/5 or 4/5

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KQ9874		1♣ ¹	Pass	1♥ ²
Vul: Both	♥ 7	♥ KQT42	Pass	2♦	Pass	2♠
North HCP: 18+3	♦ AQ86432	♦ -	Pass	3♣	Pass	4♥
South HCP: 10+3	♣ AKJ5	♣ 73	Pass	5♦	Pass	5NT
Contract: 5NT South			All Pass			

1. 16+ HCP

2. artificial

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ 82		1♣ ¹	Pass	1♥ ²
Vul: None	♥ 75	♥ AQJ96	2♠	3♦	Pass	3♥
North HCP: 16+2	♦ AJT986	♦ 2	Pass	3NT	All Pass	
South HCP: 10+2	♣ A2	♣ QJ764				
Contract: 3NT North			1. 16+ HCP			
			2. artificial			

Board: 8 ♠ Q5 You bid first.

Dealer: North ♥ QT8 The opponents are silent.

Vul: E-W ♦ AKJ7

HCP: 17 ♣ KQ65

Board: 9 ♠ AK952 Partner bids first.

Dealer: South ♥ KQ4 West (RHO) bids 2♦ if possible.

Vul: Both ♦ -

HCP: 12+2 ♣ 98654

Board: 10 ♠ QJT96 Partner bids first.

Dealer: South ♥ 6 West (RHO) bids 1♠ if possible.

Vul: N-S ♦ AK972

HCP: 10+2 ♣ 98

Board: 11 ♠ QT982 Partner bids first.

Dealer: South ♥ 5 West (RHO) bids 1♥ if possible.

Vul: Both ♦ AT962 East (LHO) bids 3♥ if possible.

HCP: 8+2 ♣ Q3

Both hands (Answers Page)

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ KT872		1♣ ¹	Pass	1♥ ²
Vul: E-W	♥ QT8	♥ AKJ432	Pass	1NT	Pass	4♦ ³
North HCP: 17	♦ AKJ7	♦ 32	Pass	4♥	Pass	5♣
South HCP: 11+3	♣ KQ65	♣ -	Pass	5♥ ⁴	Pass	6♥
Contract: 6♥ South			All Pass			
			1. 16+ HCP			
			2. artificial			
			3. Texas			
			4. 1 out of 4			

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ AK952	♠ T84				1♣ ¹
Vul: Both	♥ KQ4	♥ A7652	2♦	3♠	Pass	4♠
North HCP: 12+2	♦ -	♦ A3	All Pass			
South HCP: 16+1	♣ 98654	♣ AKJ	1. 16+ HCP			
Contract: 4♠ South						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ QJT96	♠ K2				1♣ ¹
Vul: N-S	♥ 6	♥ AQ7	1♠	Pass	Pass	2♣
North HCP: 10+2	♦ AK972	♦ Q	Pass	4NT	Pass	5♠ ²
South HCP: 16+3	♣ 98	♣ KQ76432	Pass	6♣	All Pass	
Contract: 6♣ North			1. 16+ HCP			
			2. A=2/5 or 5/5, Q(C)=1			

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ QT982	♠ K				1♣ ¹
Vul: Both	♥ 5	♥ AQ7	1♥	1♠	3♥	Pass
North HCP: 8+2	♦ AT962	♦ Q8754	Pass	4♦	All Pass	
South HCP: 16+1	♣ Q3	♣ AJT8	1. 16+ HCP			
Contract: 4♦ North						

Board: 8 ♠ KT872 Partner bids first.

Dealer: North ♥ AKJ432 The opponents are silent.

Vul: E-W ♦ 32

HCP: 11+3 ♣ -

Board: 9 ♠ T84 You bid first.

Dealer: South ♥ A7652 West (LHO) bids 2♦ if possible.

Vul: Both ♦ A3

HCP: 16+1 ♣ AKJ

Board: 10 ♠ K2 You bid first.

Dealer: South ♥ AQ7 West (LHO) bids 1♠ if possible.

Vul: N-S ♦ Q

HCP: 16+3 ♣ KQ76432

Board: 11 ♠ K You bid first.

Dealer: South ♥ AQ7 West (LHO) bids 1♥ if possible.

Vul: Both ♦ Q8754 East (RHO) bids 3♥ if possible.

HCP: 16+1 ♣ AJT8

Both hands (Answers Page)

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ KT872		1♣ ¹	Pass	1♥ ²
Vul: E-W	♥ QT8	♥ AKJ432	Pass	1NT	Pass	4♦ ³
North HCP: 17	♦ AKJ7	♦ 32	Pass	4♥	Pass	5♣
South HCP: 11+3	♣ KQ65	♣ -	Pass	5♥ ⁴	Pass	6♥
Contract: 6♥ South			All Pass			
			1. 16+ HCP			
			2. artificial			
			3. Texas			
			4. 1 out of 4			

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ AK952	♠ T84				1♣ ¹
Vul: Both	♥ KQ4	♥ A7652	2♦	3♠	Pass	4♠
North HCP: 12+2	♦ -	♦ A3	All Pass			
South HCP: 16+1	♣ 98654	♣ AKJ	1. 16+ HCP			
Contract: 4♠ South						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ QJT96	♠ K2				1♣ ¹
Vul: N-S	♥ 6	♥ AQ7	1♠	Pass	Pass	2♣
North HCP: 10+2	♦ AK972	♦ Q	Pass	4NT	Pass	5♠ ²
South HCP: 16+3	♣ 98	♣ KQ76432	Pass	6♣	All Pass	
Contract: 6♣ North			1. 16+ HCP			
			2. A=2/5 or 5/5, Q(C)=1			

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ QT982	♠ K				1♣ ¹
Vul: Both	♥ 5	♥ AQ7	1♥	1♠	3♥	Pass
North HCP: 8+2	♦ AT962	♦ Q8754	Pass	4♦	All Pass	
South HCP: 16+1	♣ Q3	♣ AJT8	1. 16+ HCP			
Contract: 4♦ North						

Board: 12	♠ A8752	Partner bids first.
Dealer: South	♥ K9653	West (RHO) bids 2♦ if possible.
Vul: None	♦ QT	
HCP: 9+2	♣ 5	
 Board: 13	 ♠ AT7632	 RHO opens the bidding 1♣.
Dealer: West	♥ T84	You bid next.
Vul: E-W	♦ 743	East (LHO) Doubles 2♠ if possible.
HCP: 4+2	♣ 5	West (RHO) Doubles 4♠ if possible.
 Board: 14	 ♠ AK865	 You bid first.
Dealer: North	♥ A64	East (LHO) bids 2♥ if possible.
Vul: E-W	♦ J9	West (RHO) bids 3♥ if possible.
HCP: 18+1	♣ AQ7	West (RHO) Doubles 5♥ if possible.
 Board: 15	 ♠ AKJT97	 You bid first.
Dealer: North	♥ 87	East (LHO) bids 1♠ if possible.
Vul: None	♦ AJT	
HCP: 17+2	♣ KJ	

Both hands (Answers Page)

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ A8752	♠ Q				1♣ ¹
Vul: None	♥ K9653	♥ AQJT74	2♦	3♦	Pass	3♥
North HCP: 9+2	♦ QT	♦ A96	Pass	4♥	Pass	4NT
South HCP: 18+2	♣ 5	♣ AJ3	Pass	5♠ ²	Pass	6♥
Contract: 6♥ South			All Pass			
			1. 16+ HCP			
			2. A=2/5 or 5/5, Q(H)=1			

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ AT7632	♠ KJ95	1♣ ¹	2♠	X	4♠
Vul: E-W	♥ T84	♥ 75	X	All Pass		
North HCP: 4+2	♦ 743	♦ Q65				1. 16+ HCP
South HCP: 10	♣ 5	♣ A864				
Contract: 4♠ X South						

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ AK865	♠ QJ432		1♣ ¹	2♥	X
Vul: E-W	♥ A64	♥ -	3♥	4♥ ²	Pass	5♥ ³
North HCP: 18+1	♦ J9	♦ QT865	X	5NT ⁴	Pass	6♠
South HCP: 8+2	♣ AQ7	♣ K98	All Pass			
Contract: 6♠ South			1. 16+ HCP			
			2. limit raise or better in !S			
			3. Exclusion, for !S			
			4. 3 out of 4			

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ AKJT97	♠ 4		1♣ ¹	1♠	2♠
Vul: None	♥ 87	♥ KQJ64	Pass	3NT	All Pass	
North HCP: 17+2	♦ AJT	♦ Q9742				1. 16+ HCP
South HCP: 8+2	♣ KJ	♣ 97				
Contract: 3NT North						

Board: 12 ♠ Q You bid first.

Dealer: South ♥ AQJT74 West (LHO) bids 2♦ if possible.

Vul: None ♦ A96

HCP: 18+2 ♣ AJ3

Board: 13 ♠ KJ95 LHO opens the bidding 1♣.

Dealer: West ♥ 75 Partner bids next.

Vul: E-W ♦ Q65 East (RHO) Doubles 2♠ if possible.

HCP: 10 ♣ A864 West (LHO) Doubles 4♠ if possible.

Board: 14 ♠ QJ432 Partner bids first.

Dealer: North ♥ - East (RHO) bids 2♥ if possible.

Vul: E-W ♦ QT865 West (LHO) bids 3♥ if possible.

HCP: 8+2 ♣ K98 West (LHO) Doubles 5♥ if possible.

Board: 15 ♠ 4 Partner bids first.

Dealer: North ♥ KQJ64 East (RHO) bids 1♠ if possible.

Vul: None ♦ Q9742

HCP: 8+2 ♣ 97

Both hands (Answers Page)

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ A8752	♠ Q				1♣ ¹
Vul: None	♥ K9653	♥ AQJT74	2♦	3♦	Pass	3♥
North HCP: 9+2	♦ QT	♦ A96	Pass	4♥	Pass	4NT
South HCP: 18+2	♣ 5	♣ AJ3	Pass	5♠ ²	Pass	6♥
Contract: 6♥ South			All Pass			
			1. 16+ HCP			
			2. A=2/5 or 5/5, Q(H)=1			

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ AT7632	♠ KJ95	1♣ ¹	2♠	X	4♠
Vul: E-W	♥ T84	♥ 75	X	All Pass		
North HCP: 4+2	♦ 743	♦ Q65				1. 16+ HCP
South HCP: 10	♣ 5	♣ A864				
Contract: 4♠ X South						

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ AK865	♠ QJ432		1♣ ¹	2♥	X
Vul: E-W	♥ A64	♥ -	3♥	4♥ ²	Pass	5♥ ³
North HCP: 18+1	♦ J9	♦ QT865	X	5NT ⁴	Pass	6♠
South HCP: 8+2	♣ AQ7	♣ K98	All Pass			
Contract: 6♠ South			1. 16+ HCP			
			2. limit raise or better in !S			
			3. Exclusion, for !S			
			4. 3 out of 4			

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ AKJT97	♠ 4		1♣ ¹	1♠	2♠
Vul: None	♥ 87	♥ KQJ64	Pass	3NT	All Pass	
North HCP: 17+2	♦ AJT	♦ Q9742				1. 16+ HCP
South HCP: 8+2	♣ KJ	♣ 97				
Contract: 3NT North						

Board: 16 ♠ Q9 You bid first.

Dealer: North ♥ K The opponents are silent.

Vul: N-S ♦ AKT832

HCP: 19+2 ♣ AK42

Board: 17 ♠ AQ92 You bid first.

Dealer: North ♥ 863 East (LHO) bids 1♥ if possible.

Vul: E-W ♦ K West (RHO) bids 3♥ if possible.

HCP: 16+1 ♣ AK742

Board: 18 ♠ AQ3 You bid first.

Dealer: North ♥ QJT97532 West (RHO) bids 2♠ if possible.

Vul: Both ♦ K

HCP: 16+4 ♣ A

Board: 19 ♠ AK987 Partner bids first.

Dealer: South ♥ 97 The opponents are silent.

Vul: N-S ♦ AKT962

HCP: 14+3 ♣ -

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ AKT52		1♣ ¹	Pass	1♥ ²
Vul: N-S	♥ K	♥ JT954	Pass	2♦	Pass	2♠
North HCP: 19+2	♦ AKT832	♦ Q9	Pass	3♣	Pass	4♥
South HCP: 10+2	♣ AK42	♣ 8	Pass	4♠	All Pass	
Contract: 4♠ North					1. 16+ HCP	
					2. artificial	

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ AQ92	♠ K		1♣ ¹	1♥	2♥ ²
Vul: E-W	♥ 863	♥ J	3♥	Pass	Pass	4♣
North HCP: 16+1	♦ K	♦ J6432	Pass	4♥ ³	Pass	5♣
South HCP: 8+3	♣ AK742	♣ QJT965	All Pass			
Contract: 5♣ South				1. 16+ HCP		
				2. strength cue bid		
				3. limit raise or better in !C		

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ 96		1♣ ¹	Pass	1♥ ²
Vul: Both	♥ QJT97532	♥ -	2♠	3♥	Pass	3NT
North HCP: 16+4	♦ K	♦ QJ964	Pass	4♥	All Pass	
South HCP: 9+3	♣ A	♣ KQJ543		1. 16+ HCP		
Contract: 4♥ North				2. artificial		

Board: 19	North:	South:	W	N	E	S
Dealer: South	♠ AK987	♠ QT5				1♣ ¹
Vul: N-S	♥ 97	♥ AKQT8	Pass	1♠	Pass	3♠
North HCP: 14+3	♦ AKT962	♦ 83	Pass	5♣ ²	Pass	5♥ ³
South HCP: 18+1	♣ -	♣ AK2	Pass	5NT	Pass	6♣ ⁴
Contract: 7♠ North			Pass	7♠	All Pass	
				1. 16+ HCP		
				2. Exclusion, for !S		
				3. 1 out of 4		
				4. !S queen and !C king		

Board: 16 ♠ AKT52 Partner bids first.

Dealer: North ♥ JT954 The opponents are silent.

Vul: N-S ♦ Q9

HCP: 10+2 ♣ 8

Board: 17 ♠ K Partner bids first.

Dealer: North ♥ J East (RHO) bids 1♥ if possible.

Vul: E-W ♦ J6432 West (LHO) bids 3♥ if possible.

HCP: 8+3 ♣ QJT965

Board: 18 ♠ 96 Partner bids first.

Dealer: North ♥ - West (LHO) bids 2♠ if possible.

Vul: Both ♦ QJ964

HCP: 9+3 ♣ KQJ543

Board: 19 ♠ QT5 You bid first.

Dealer: South ♥ AKQT8 The opponents are silent.

Vul: N-S ♦ 83

HCP: 18+1 ♣ AK2

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ AKT52		1♣ ¹	Pass	1♥ ²
Vul: N-S	♥ K	♥ JT954	Pass	2♦	Pass	2♠
North HCP: 19+2	♦ AKT832	♦ Q9	Pass	3♣	Pass	4♥
South HCP: 10+2	♣ AK42	♣ 8	Pass	4♠	All Pass	
Contract: 4♠ North					1. 16+ HCP	
					2. artificial	

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ AQ92	♠ K		1♣ ¹	1♥	2♥ ²
Vul: E-W	♥ 863	♥ J	3♥	Pass	Pass	4♣
North HCP: 16+1	♦ K	♦ J6432	Pass	4♥ ³	Pass	5♣
South HCP: 8+3	♣ AK742	♣ QJT965	All Pass			
Contract: 5♣ South				1. 16+ HCP		
				2. strength cue bid		
				3. limit raise or better in !C		

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ 96		1♣ ¹	Pass	1♥ ²
Vul: Both	♥ QJT97532	♥ -	2♠	3♥	Pass	3NT
North HCP: 16+4	♦ K	♦ QJ964	Pass	4♥	All Pass	
South HCP: 9+3	♣ A	♣ KQJ543		1. 16+ HCP		
Contract: 4♥ North				2. artificial		

Board: 19	North:	South:	W	N	E	S
Dealer: South	♠ AK987	♠ QT5				1♣ ¹
Vul: N-S	♥ 97	♥ AKQT8	Pass	1♠	Pass	3♠
North HCP: 14+3	♦ AKT962	♦ 83	Pass	5♣ ²	Pass	5♥ ³
South HCP: 18+1	♣ -	♣ AK2	Pass	5NT	Pass	6♣ ⁴
Contract: 7♠ North			Pass	7♠	All Pass	
				1. 16+ HCP		
				2. Exclusion, for !S		
				3. 1 out of 4		
				4. !S queen and !C king		

Board: 20 ♠ AKJT You bid first.

Dealer: North ♥ Q92 The opponents are silent.

Vul: E-W ♦ AQ

HCP: 20 ♣ A632

Board: 21 ♠ 63 Partner bids first.

Dealer: South ♥ Q The opponents are silent.

Vul: Both ♦ AT853

HCP: 11+2 ♣ KQT73

Board: 22 ♠ K Partner bids first.

Dealer: South ♥ 9 The opponents are silent.

Vul: None ♦ KJ9763

HCP: 9+3 ♣ Q9843

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ AKJT	♠ 4		1♣ ¹	Pass	1♥ ²
Vul: E-W	♥ Q92	♥ KT753	Pass	2NT	Pass	3♦
North HCP: 20	♦ AQ	♦ K4	Pass	3♥	Pass	3NT
South HCP: 9+2	♣ A632	♣ K9875	Pass	4♥	Pass	4NT
Contract: 6♥ South			Pass	5♣ ³	Pass	5♦
			Pass	5♠ ⁴	Pass	6♥
			All Pass			
			1. 16+ HCP 2. artificial 3. A=0/5 or 3/5 4. !H queen and !S king			

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ KQ				1♣ ¹
Vul: Both	♥ Q	♥ AKT543	Pass	1♥ ²	Pass	2♥
North HCP: 11+2	♦ AT853	♦ K64	Pass	3NT	All Pass	
South HCP: 19+2	♣ KQT73	♣ A8				1. 16+ HCP 2. artificial
Contract: 3NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AT6				1♣ ¹
Vul: None	♥ 9	♥ AKJ3	Pass	1♥ ²	Pass	2NT
North HCP: 9+3	♦ KJ9763	♦ AQ5	Pass	3♠ ³	Pass	4♣ ⁴
South HCP: 22	♣ Q9843	♣ KJ7	Pass	6♣	All Pass	
Contract: 6♣ North						1. 16+ HCP 2. artificial 3. Minor Suit Transfers after 2NT 4. automat

Board: 20	♠ 4	Partner bids first.
Dealer: North	♥ KT753	The opponents are silent.
Vul: E-W	♦ K4	
HCP: 9+2	♣ K9875	

Board: 21	♠ KQ	You bid first.
Dealer: South	♥ AKT543	The opponents are silent.
Vul: Both	♦ K64	
HCP: 19+2	♣ A8	

Board: 22	♠ AT6	You bid first.
Dealer: South	♥ AKJ3	The opponents are silent.
Vul: None	♦ AQ5	
HCP: 22	♣ KJ7	

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ AKJT	♠ 4		1♣ ¹	Pass	1♥ ²
Vul: E-W	♥ Q92	♥ KT753	Pass	2NT	Pass	3♦
North HCP: 20	♦ AQ	♦ K4	Pass	3♥	Pass	3NT
South HCP: 9+2	♣ A632	♣ K9875	Pass	4♥	Pass	4NT
Contract: 6♥ South			Pass	5♣ ³	Pass	5♦
			Pass	5♠ ⁴	Pass	6♥
			All Pass			
			1. 16+ HCP 2. artificial 3. A=0/5 or 3/5 4. !H queen and !S king			

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ KQ				1♣ ¹
Vul: Both	♥ Q	♥ AKT543	Pass	1♥ ²	Pass	2♥
North HCP: 11+2	♦ AT853	♦ K64	Pass	3NT	All Pass	
South HCP: 19+2	♣ KQT73	♣ A8				1. 16+ HCP 2. artificial
Contract: 3NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AT6				1♣ ¹
Vul: None	♥ 9	♥ AKJ3	Pass	1♥ ²	Pass	2NT
North HCP: 9+3	♦ KJ9763	♦ AQ5	Pass	3♠ ³	Pass	4♣ ⁴
South HCP: 22	♣ Q9843	♣ KJ7	Pass	6♣	All Pass	
Contract: 6♣ North						1. 16+ HCP 2. artificial 3. Minor Suit Transfers after 2NT 4. automat

Board: 23	♠ 42	Partner bids first.
Dealer: South	♥ QJ875	The opponents are silent.
Vul: E-W	♦ AQ954	
HCP: 9+2	♣ 5	

Board: 24	♠ 97654	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: Both	♦ AJ	
HCP: 9+3	♣ KJ9854	

Board: 25	♠ T5	You bid first.
Dealer: North	♥ KQT	East (LHO) bids 2♥ if possible.
Vul: None	♦ A9	
HCP: 16+2	♣ AQJ963	

Board: 26	♠ A9754	Partner bids first.
Dealer: South	♥ 8	East (LHO) bids 3♥ if possible.
Vul: N-S	♦ AKT65	
HCP: 12+2	♣ J6	

Both hands (Answers Page)

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ AKJ6				1♣ ¹
Vul: E-W	♥ QJ875	♥ K64	Pass	1♥ ²	Pass	1NT
North HCP: 9+2	♦ AQ954	♦ J32	Pass	2♦	Pass	2♥
South HCP: 16	♣ 5	♣ KJ7	Pass	3♦	Pass	4♥
Contract: 4♥ South			All Pass			
				1. 16+ HCP		
				2. artificial		

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 97654	♠ AK8				1♣ ¹
Vul: Both	♥ -	♥ KQT6	Pass	1♥ ²	Pass	2NT
North HCP: 9+3	♦ AJ	♦ Q2	Pass	3♥	Pass	3♠
South HCP: 18	♣ KJ9854	♣ AT73	Pass	4♣	Pass	4♠
Contract: 6♠ North			Pass	5♥	Pass	6♦ ³
			Pass	6♠	All Pass	
				1. 16+ HCP		
				2. artificial		
				3. 3 out of 4		

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ T5	♠ AKJ92		1♣ ¹	2♥	X
Vul: None	♥ KQT	♥ 76	Pass	3♣	Pass	3♦
North HCP: 16+2	♦ A9	♦ JT832	Pass	3NT	All Pass	
South HCP: 9+2	♣ AQJ963	♣ 7		1. 16+ HCP		
Contract: 3NT North						

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ A9754	♠ KJ				1♣ ¹
Vul: N-S	♥ 8	♥ KJ3	Pass	1♠	3♥	3NT
North HCP: 12+2	♦ AKT65	♦ QJ973	All Pass			
South HCP: 16+1	♣ J6	♣ KQ5		1. 16+ HCP		
Contract: 3NT South						

Board: 23 ♠ AKJ6 You bid first.

Dealer: South ♥ K64 The opponents are silent.

Vul: E-W ♦ J32

HCP: 16 ♣ KJ7

Board: 24 ♠ AK8 You bid first.

Dealer: South ♥ KQT6 The opponents are silent.

Vul: Both ♦ Q2

HCP: 18 ♣ AT73

Board: 25 ♠ AKJ92 Partner bids first.

Dealer: North ♥ 76 East (RHO) bids 2♥ if possible.

Vul: None ♦ JT832

HCP: 9+2 ♣ 7

Board: 26 ♠ KJ You bid first.

Dealer: South ♥ KJ3 East (RHO) bids 3♥ if possible.

Vul: N-S ♦ QJ973

HCP: 16+1 ♣ KQ5

Both hands (Answers Page)

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ AKJ6				1♣ ¹
Vul: E-W	♥ QJ875	♥ K64	Pass	1♥ ²	Pass	1NT
North HCP: 9+2	♦ AQ954	♦ J32	Pass	2♦	Pass	2♥
South HCP: 16	♣ 5	♣ KJ7	Pass	3♦	Pass	4♥
Contract: 4♥ South			All Pass			
				1. 16+ HCP		
				2. artificial		

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 97654	♠ AK8				1♣ ¹
Vul: Both	♥ -	♥ KQT6	Pass	1♥ ²	Pass	2NT
North HCP: 9+3	♦ AJ	♦ Q2	Pass	3♥	Pass	3♠
South HCP: 18	♣ KJ9854	♣ AT73	Pass	4♣	Pass	4♠
Contract: 6♠ North			Pass	5♥	Pass	6♦ ³
			Pass	6♠	All Pass	
				1. 16+ HCP		
				2. artificial		
				3. 3 out of 4		

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ T5	♠ AKJ92		1♣ ¹	2♥	X
Vul: None	♥ KQT	♥ 76	Pass	3♣	Pass	3♦
North HCP: 16+2	♦ A9	♦ JT832	Pass	3NT	All Pass	
South HCP: 9+2	♣ AQJ963	♣ 7		1. 16+ HCP		
Contract: 3NT North						

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ A9754	♠ KJ				1♣ ¹
Vul: N-S	♥ 8	♥ KJ3	Pass	1♠	3♥	3NT
North HCP: 12+2	♦ AKT65	♦ QJ973	All Pass			
South HCP: 16+1	♣ J6	♣ KQ5		1. 16+ HCP		
Contract: 3NT South						

Board: 27	♠ KQT98	Partner bids first.
Dealer: South	♥ 4	The opponents are silent.
Vul: None	♦ 7	
HCP: 9+3	♣ KJ9764	

Board: 28	♠ A96	You bid first.
Dealer: North	♥ AKQJT6	East (LHO) bids 3♣ if possible.
Vul: N-S	♦ T5	
HCP: 18+2	♣ A8	

Board: 29	♠ QT732	Partner bids first.
Dealer: South	♥ Q98	The opponents are silent.
Vul: None	♦ -	
HCP: 9+2	♣ KQ873	

Board: 30	♠ 754	You bid first.
Dealer: North	♥ AQJ96	East (LHO) bids 1♦ if possible.
Vul: N-S	♦ KQ32	
HCP: 16+1	♣ A	

Both hands (Answers Page)

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ KQT98	♠ A5				1♣ ¹
Vul: None	♥ 4	♥ KT632	Pass	1♥ ²	Pass	2♥
North HCP: 9+3	♦ 7	♦ AKJ5	Pass	2♠	Pass	3♦
South HCP: 17+1	♣ KJ9764	♣ Q2	Pass	3NT	All Pass	
Contract: 3NT North						1. 16+ HCP 2. artificial

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ A96	♠ K8532		1♣ ¹	3♣	3♠
Vul: N-S	♥ AKQJT6	♥ 83	Pass	4♣ ²	Pass	4♦
North HCP: 18+2	♦ T5	♦ AKQ87	Pass	4NT	Pass	5♥ ³
South HCP: 15+2	♣ A8	♣ K	Pass	6♠	All Pass	
Contract: 6♠ North						1. 16+ HCP 2. limit raise or better in !S 3. A=2/5 or 5/5, Q(S)=0

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ QT732	♠ KJ				1♣ ¹
Vul: None	♥ Q98	♥ 52	Pass	1♥ ²	Pass	2♦
North HCP: 9+2	♦ -	♦ AKT853	Pass	2♠	All Pass	
South HCP: 16+2	♣ KQ873	♣ AJ5				1. 16+ HCP 2. artificial
Contract: 2♠ North						

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ 754	♠ AJ986		1♣ ¹	1♦	1♠
Vul: N-S	♥ AQJ96	♥ K	Pass	2♥	Pass	3♣
North HCP: 16+1	♦ KQ32	♦ 6	Pass	3♠	Pass	4NT
South HCP: 12+3	♣ A	♣ KJ8653	Pass	5♥ ²	Pass	5♠
Contract: 5♠ South					All Pass	
						1. 16+ HCP 2. A=2/5 or 5/5, Q(S)=0

Board: 27 ♠ A5 You bid first.

Dealer: South ♥ KT632 The opponents are silent.

Vul: None ♦ AKJ5

HCP: 17+1 ♣ Q2

Board: 28 ♠ K8532 Partner bids first.

Dealer: North ♥ 83 East (RHO) bids 3♣ if possible.

Vul: N-S ♦ AKQ87

HCP: 15+2 ♣ K

Board: 29 ♠ KJ You bid first.

Dealer: South ♥ 52 The opponents are silent.

Vul: None ♦ AKT853

HCP: 16+2 ♣ AJ5

Board: 30 ♠ AJ986 Partner bids first.

Dealer: North ♥ K East (RHO) bids 1♦ if possible.

Vul: N-S ♦ 6

HCP: 12+3 ♣ KJ8653

Both hands (Answers Page)

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ KQT98	♠ A5				1♣ ¹
Vul: None	♥ 4	♥ KT632	Pass	1♥ ²	Pass	2♥
North HCP: 9+3	♦ 7	♦ AKJ5	Pass	2♠	Pass	3♦
South HCP: 17+1	♣ KJ9764	♣ Q2	Pass	3NT	All Pass	
Contract: 3NT North						1. 16+ HCP 2. artificial

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ A96	♠ K8532		1♣ ¹	3♣	3♠
Vul: N-S	♥ AKQJT6	♥ 83	Pass	4♣ ²	Pass	4♦
North HCP: 18+2	♦ T5	♦ AKQ87	Pass	4NT	Pass	5♥ ³
South HCP: 15+2	♣ A8	♣ K	Pass	6♠	All Pass	
Contract: 6♠ North						1. 16+ HCP 2. limit raise or better in !S 3. A=2/5 or 5/5, Q(S)=0

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ QT732	♠ KJ				1♣ ¹
Vul: None	♥ Q98	♥ 52	Pass	1♥ ²	Pass	2♦
North HCP: 9+2	♦ -	♦ AKT853	Pass	2♠	All Pass	
South HCP: 16+2	♣ KQ873	♣ AJ5				1. 16+ HCP 2. artificial
Contract: 2♠ North						

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ 754	♠ AJ986		1♣ ¹	1♦	1♠
Vul: N-S	♥ AQJ96	♥ K	Pass	2♥	Pass	3♣
North HCP: 16+1	♦ KQ32	♦ 6	Pass	3♠	Pass	4NT
South HCP: 12+3	♣ A	♣ KJ8653	Pass	5♥ ²	Pass	5♠
Contract: 5♠ South					All Pass	
						1. 16+ HCP 2. A=2/5 or 5/5, Q(S)=0

Board: 31 ♠ 2 Partner bids first.

Dealer: South ♥ KJ542 The opponents are silent.

Vul: N-S ♦ A98542

HCP: 8+3 ♣ 3

Board: 32 ♠ KT75 You bid first.

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

Vul: E-W ♦ K

HCP: 16+1 ♣ KQ653

Board: 33 ♠ 3 Partner bids first.

Dealer: South ♥ AT876 West (RHO) bids 1♦ if possible.

Vul: N-S ♦ Q2

HCP: 8+2 ♣ QT932

Board: 34 ♠ - Partner bids first.

Dealer: South ♥ K4 West (RHO) bids 1♠ if possible.

Vul: Both ♦ AJT32

HCP: 10+3 ♣ QT9763

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AKQ3				1 ♣ ¹
Vul: N-S	♥ KJ542	♥ 83	Pass	1 ♥ ²	Pass	2NT
North HCP: 8+3	♦ A98542	♦ KQJ6	Pass	3 ♦	Pass	3 ♥
South HCP: 19	♣ 3	♣ A52	Pass	4 ♦	Pass	4NT
Contract: 6♦ South			Pass	5 ♦ ³	Pass	6 ♦
			All Pass			
				1. 16+ HCP		
				2. artificial		
				3. A=1/5 or 4/5		

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ KT75	♠ A9862		1 ♣ ¹	1 ♥	1 ♠
Vul: E-W	♥ AJT	♥ 95	Pass	2 ♠	Pass	4 ♣
North HCP: 16+1	♦ K	♦ AQJ98	Pass	4 ♦	Pass	4 ♠
South HCP: 11+2	♣ KQ653	♣ 9	All Pass			
Contract: 4♠ South			1. 16+ HCP			

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AQ96				1 ♣ ¹
Vul: N-S	♥ AT876	♥ KQ943	1 ♦	1 ♥	Pass	2 ♦ ²
North HCP: 8+2	♦ Q2	♦ KT6	Pass	3 ♠ ³	Pass	3NT
South HCP: 18+1	♣ QT932	♣ A	Pass	4 ♥	All Pass	
Contract: 4♥ North			1. 16+ HCP			
			2. limit raise or better in !H			
			3. Splinter			

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKJT5				1 ♣ ¹
Vul: Both	♥ K4	♥ AJ32	1 ♠	2 ♠ ²	Pass	3NT
North HCP: 10+3	♦ AJT32	♦ Q7	Pass	4 ♣	Pass	5 ♣
South HCP: 20+1	♣ QT9763	♣ AJ	Pass	6 ♣	All Pass	
Contract: 6♣ North			1. 16+ HCP			
			2. strength cue bid			

Board: 31 ♠ AKQ3 You bid first.

Dealer: South ♥ 83 The opponents are silent.

Vul: N-S ♦ KQJ6

HCP: 19 ♣ A52

Board: 32 ♠ A9862 Partner bids first.

Dealer: North ♥ 95 East (RHO) bids 1♥ if possible.

Vul: E-W ♦ AQJ98

HCP: 11+2 ♣ 9

Board: 33 ♠ AQ96 You bid first.

Dealer: South ♥ KQ943 West (LHO) bids 1♦ if possible.

Vul: N-S ♦ KT6

HCP: 18+1 ♣ A

Board: 34 ♠ AKJT5 You bid first.

Dealer: South ♥ AJ32 West (LHO) bids 1♠ if possible.

Vul: Both ♦ Q7

HCP: 20+1 ♣ AJ

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AKQ3				1 ♣ ¹
Vul: N-S	♥ KJ542	♥ 83	Pass	1 ♥ ²	Pass	2NT
North HCP: 8+3	♦ A98542	♦ KQJ6	Pass	3 ♦	Pass	3 ♥
South HCP: 19	♣ 3	♣ A52	Pass	4 ♦	Pass	4NT
Contract: 6♦ South			Pass	5 ♦ ³	Pass	6 ♦
			All Pass			
				1. 16+ HCP		
				2. artificial		
				3. A=1/5 or 4/5		

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ KT75	♠ A9862		1 ♣ ¹	1 ♥	1 ♠
Vul: E-W	♥ AJT	♥ 95	Pass	2 ♠	Pass	4 ♣
North HCP: 16+1	♦ K	♦ AQJ98	Pass	4 ♦	Pass	4 ♠
South HCP: 11+2	♣ KQ653	♣ 9	All Pass			
Contract: 4♠ South			1. 16+ HCP			

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AQ96				1 ♣ ¹
Vul: N-S	♥ AT876	♥ KQ943	1 ♦	1 ♥	Pass	2 ♦ ²
North HCP: 8+2	♦ Q2	♦ KT6	Pass	3 ♠ ³	Pass	3NT
South HCP: 18+1	♣ QT932	♣ A	Pass	4 ♥	All Pass	
Contract: 4♥ North			1. 16+ HCP			
			2. limit raise or better in !H			
			3. Splinter			

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKJT5				1 ♣ ¹
Vul: Both	♥ K4	♥ AJ32	1 ♠	2 ♠ ²	Pass	3NT
North HCP: 10+3	♦ AJT32	♦ Q7	Pass	4 ♣	Pass	5 ♣
South HCP: 20+1	♣ QT9763	♣ AJ	Pass	6 ♣	All Pass	
Contract: 6♣ North			1. 16+ HCP			
			2. strength cue bid			

Board: 35	♠ Q7542	Partner bids first.
Dealer: South	♥ AT3	The opponents are silent.
Vul: None	♦ KQJ83	
HCP: 12+2	♣ -	

Board: 36	♠ Q6542	Partner bids first.
Dealer: South	♥ 7	West (RHO) bids 2♥ if possible.
Vul: N-S	♦ AT	East (LHO) bids 3♥ if possible.
HCP: 9+2	♣ KT642	

Board: 37	♠ 97542	Partner bids first.
Dealer: South	♥ 5	The opponents are silent.
Vul: E-W	♦ AJT95	
HCP: 9+2	♣ A4	

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ Q7542	♠ AJT6				1 ♣ ¹
Vul: None	♥ AT3	♥ KQJ	Pass	1 ♠	Pass	4 ♠
North HCP: 12+2	♦ KQJ83	♦ 74	Pass	5 ♣ ²	Pass	5 ♥ ³
South HCP: 16	♣ -	♣ KQ63	Pass	5 ♠	All Pass	
Contract: 5 ♠ North			1. 16+ HCP			
			2. Exclusion, for !S			
			3. 1 out of 4			

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ Q6542	♠ AK93				1 ♣ ¹
Vul: N-S	♥ 7	♥ AJ8	2 ♥	X	3 ♥	3 ♠
North HCP: 9+2	♦ AT	♦ KQ873	Pass	3NT	Pass	4 ♣
South HCP: 17+1	♣ KT642	♣ 5	Pass	4NT	Pass	5 ♣ ²
Contract: 5 ♠ North			Pass	5 ♠	All Pass	
			1. 16+ HCP			
			2. A=0/5 or 3/5			

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ 97542	♠ A63				1 ♣ ¹
Vul: E-W	♥ 5	♥ AQJ87	Pass	1 ♥ ²	Pass	2 ♥
North HCP: 9+2	♦ AJT95	♦ Q6	Pass	2 ♠	Pass	3 ♠
South HCP: 17+1	♣ A4	♣ KJ5	Pass	4 ♣	Pass	4 ♠
Contract: 4 ♠ South			All Pass			
			1. 16+ HCP			
			2. artificial			

Board: 35 ♠ AJT6 You bid first.

Dealer: South ♥ KQJ The opponents are silent.

Vul: None ♦ 74

HCP: 16 ♣ KQ63

Board: 36 ♠ AK93 You bid first.

Dealer: South ♥ AJ8 West (LHO) bids 2♥ if possible.

Vul: N-S ♦ KQ873 East (RHO) bids 3♥ if possible.

HCP: 17+1 ♣ 5

Board: 37 ♠ A63 You bid first.

Dealer: South ♥ AQJ87 The opponents are silent.

Vul: E-W ♦ Q6

HCP: 17+1 ♣ KJ5

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ Q7542	♠ AJT6				1 ♣ ¹
Vul: None	♥ AT3	♥ KQJ	Pass	1 ♠	Pass	4 ♠
North HCP: 12+2	♦ KQJ83	♦ 74	Pass	5 ♣ ²	Pass	5 ♥ ³
South HCP: 16	♣ -	♣ KQ63	Pass	5 ♠	All Pass	
Contract: 5 ♠ North			1. 16+ HCP			
			2. Exclusion, for !S			
			3. 1 out of 4			

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ Q6542	♠ AK93				1 ♣ ¹
Vul: N-S	♥ 7	♥ AJ8	2 ♥	X	3 ♥	3 ♠
North HCP: 9+2	♦ AT	♦ KQ873	Pass	3NT	Pass	4 ♣
South HCP: 17+1	♣ KT642	♣ 5	Pass	4NT	Pass	5 ♣ ²
Contract: 5 ♠ North			Pass	5 ♠	All Pass	
			1. 16+ HCP			
			2. A=0/5 or 3/5			

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ 97542	♠ A63				1 ♣ ¹
Vul: E-W	♥ 5	♥ AQJ87	Pass	1 ♥ ²	Pass	2 ♥
North HCP: 9+2	♦ AJT95	♦ Q6	Pass	2 ♠	Pass	3 ♠
South HCP: 17+1	♣ A4	♣ KJ5	Pass	4 ♣	Pass	4 ♠
Contract: 4 ♠ South			All Pass			
			1. 16+ HCP			
			2. artificial			

Board: 38 ♠ 3 You bid first.

Dealer: North ♥ AT73 The opponents are silent.

Vul: None ♦ AQT7

HCP: 18 ♣ AKJ8

Board: 39 ♠ AKJ73 Partner bids first.

Dealer: South ♥ QT973 The opponents are silent.

Vul: N-S ♦ Q

HCP: 12+2 ♣ 64

Board: 40 ♠ A8652 Partner bids first.

Dealer: South ♥ KQ The opponents are silent.

Vul: E-W ♦ -

HCP: 13+3 ♣ AT8642

Both hands (Answers Page)

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ K7652		1♣ ¹	Pass	1♥ ²
Vul: None	♥ AT73	♥ Q	Pass	2NT	Pass	3♥
North HCP: 18	♦ AQT7	♦ K96542	Pass	3♠	Pass	4♦
South HCP: 8+3	♣ AKJ8	♣ 5	Pass	4NT	Pass	5♦ ³
Contract: 6♦ North			Pass	6♦	All Pass	

1. 16+ HCP

2. artificial

3. A=1/5 or 4/5

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ AKJ73	♠ 982				1♣ ¹
Vul: N-S	♥ QT973	♥ K2	Pass	1♠	Pass	4♠
North HCP: 12+2	♦ Q	♦ AK62	All Pass			
South HCP: 16	♣ 64	♣ KQJ8				1. 16+ HCP
Contract: 4♠ South						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ A8652	♠ K9				1♣ ¹
Vul: E-W	♥ KQ	♥ AJ87642	Pass	1♠	Pass	2♥
North HCP: 13+3	♦ -	♦ AK6	Pass	3♣	Pass	4♥
South HCP: 17+3	♣ AT8642	♣ Q	Pass	4NT	Pass	5♥ 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(H)=0

3. King ask by 5NT

4. K=2

Board: 38	♠ K7652	Partner bids first.
Dealer: North	♥ Q	The opponents are silent.
Vul: None	♦ K96542	
HCP: 8+3	♣ 5	

Board: 39	♠ 982	You bid first.
Dealer: South	♥ K2	The opponents are silent.
Vul: N-S	♦ AK62	
HCP: 16	♣ KQJ8	

Board: 40	♠ K9	You bid first.
Dealer: South	♥ AJ87642	The opponents are silent.
Vul: E-W	♦ AK6	
HCP: 17+3	♣ Q	

Both hands (Answers Page)

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ K7652		1♣ ¹	Pass	1♥ ²
Vul: None	♥ AT73	♥ Q	Pass	2NT	Pass	3♥
North HCP: 18	♦ AQT7	♦ K96542	Pass	3♠	Pass	4♦
South HCP: 8+3	♣ AKJ8	♣ 5	Pass	4NT	Pass	5♦ ³
Contract: 6♦ North			Pass	6♦	All Pass	

1. 16+ HCP

2. artificial

3. A=1/5 or 4/5

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ AKJ73	♠ 982				1♣ ¹
Vul: N-S	♥ QT973	♥ K2	Pass	1♠	Pass	4♠
North HCP: 12+2	♦ Q	♦ AK62	All Pass			
South HCP: 16	♣ 64	♣ KQJ8				1. 16+ HCP
Contract: 4♠ South						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ A8652	♠ K9				1♣ ¹
Vul: E-W	♥ KQ	♥ AJ87642	Pass	1♠	Pass	2♥
North HCP: 13+3	♦ -	♦ AK6	Pass	3♣	Pass	4♥
South HCP: 17+3	♣ AT8642	♣ Q	Pass	4NT	Pass	5♥ 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(H)=0

3. King ask by 5NT

4. K=2

Board: 41 ♠ 64 You bid first.

Dealer: North ♥ KQ98 The opponents are silent.

Vul: Both ♦ AKQ52

HCP: 17+1 ♣ K3

Board: 42 ♠ Q43 You bid first.

Dealer: North ♥ A73 The opponents are silent.

Vul: E-W ♦ K76

HCP: 17 ♣ AKJ5

Board: 43 ♠ KT863 Partner bids first.

Dealer: South ♥ - East (LHO) bids 3♥ if possible.

Vul: None ♦ KJ8

HCP: 12+2 ♣ KQ543

Board: 44 ♠ 72 Partner bids first.

Dealer: South ♥ 8 West (RHO) bids 2♠ if possible.

Vul: None ♦ AQT42

HCP: 9+2 ♣ QJ652

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ 64	♠ AKQJT2		1♣ ¹	Pass	1♥ ²
Vul: Both	♥ KQ98	♥ 3	Pass	1NT	Pass	4♥ ³
North HCP: 17+1	♦ AKQ52	♦ 3	Pass	4♠	Pass	4NT
South HCP: 10+3	♣ K3	♣ 98652	Pass	5♦ ⁴	Pass	5♠
Contract: 5♠ South			All Pass			
				1. 16+ HCP		
				2. artificial		
				3. Texas		
				4. A=1/5 or 4/5		

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ Q43	♠ KT		1♣ ¹	Pass	2♥
Vul: E-W	♥ A73	♥ QJ986	Pass	4♥	Pass	4NT
North HCP: 17	♦ K76	♦ AQJ43	Pass	5♥ ²	All Pass	
South HCP: 13+2	♣ AKJ5	♣ 3		1. 16+ HCP		
Contract: 5♥ North				2. A=2/5 or 5/5, Q(H)=0		

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ KT863	♠ AJQ42			1♣ ¹	
Vul: None	♥ -	♥ AK8	Pass	1♠	3♥	5♣ ²
North HCP: 12+2	♦ KJ8	♦ AQ943	Pass	5♥ ³	Pass	7♠
South HCP: 20+2	♣ KQ543	♣ -	All Pass			
Contract: 7♠ South				1. 16+ HCP		
				2. Exclusion, for !S		
				3. 1 out of 4		

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ KJ8			1♣ ¹	
Vul: None	♥ 8	♥ AKJ653	2♠	3♠ ²	Pass	4♥
North HCP: 9+2	♦ AQT42	♦ 87	All Pass			
South HCP: 16+2	♣ QJ652	♣ A8		1. 16+ HCP		
Contract: 4♥ South				2. Rubensohl after 1m		

Board: 41	♠ AKQJT2	Partner bids first.
Dealer: North	♥ 3	The opponents are silent.
Vul: Both	♦ 3	
HCP: 10+3	♣ 98652	

Board: 42	♠ KT	Partner bids first.
Dealer: North	♥ QJ986	The opponents are silent.
Vul: E-W	♦ AQJ43	
HCP: 13+2	♣ 3	

Board: 43	♠ AQJ42	You bid first.
Dealer: South	♥ AK8	East (RHO) bids 3♥ if possible.
Vul: None	♦ AQ943	
HCP: 20+2	♣ -	

Board: 44	♠ KJ8	You bid first.
Dealer: South	♥ AKJ653	West (LHO) bids 2♠ if possible.
Vul: None	♦ 87	
HCP: 16+2	♣ A8	

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ 64	♠ AKQJT2		1♣ ¹	Pass	1♥ ²
Vul: Both	♥ KQ98	♥ 3	Pass	1NT	Pass	4♥ ³
North HCP: 17+1	♦ AKQ52	♦ 3	Pass	4♠	Pass	4NT
South HCP: 10+3	♣ K3	♣ 98652	Pass	5♦ ⁴	Pass	5♠
Contract: 5♠ South			All Pass			
				1. 16+ HCP		
				2. artificial		
				3. Texas		
				4. A=1/5 or 4/5		

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ Q43	♠ KT		1♣ ¹	Pass	2♥
Vul: E-W	♥ A73	♥ QJ986	Pass	4♥	Pass	4NT
North HCP: 17	♦ K76	♦ AQJ43	Pass	5♥ ²	All Pass	
South HCP: 13+2	♣ AKJ5	♣ 3		1. 16+ HCP		
Contract: 5♥ North				2. A=2/5 or 5/5, Q(H)=0		

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ KT863	♠ AJQ42			1♣ ¹	
Vul: None	♥ -	♥ AK8	Pass	1♠	3♥	5♣ ²
North HCP: 12+2	♦ KJ8	♦ AQ943	Pass	5♥ ³	Pass	7♠
South HCP: 20+2	♣ KQ543	♣ -	All Pass			
Contract: 7♠ South				1. 16+ HCP		
				2. Exclusion, for !S		
				3. 1 out of 4		

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ KJ8			1♣ ¹	
Vul: None	♥ 8	♥ AKJ653	2♠	3♠ ²	Pass	4♥
North HCP: 9+2	♦ AQT42	♦ 87	All Pass			
South HCP: 16+2	♣ QJ652	♣ A8		1. 16+ HCP		
Contract: 4♥ South				2. Rubensohl after 1m		

Board: 45 ♠ Q98763 Partner bids first.

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

Vul: None ♦ K

HCP: 10+3 ♣ AJ965

Board: 46 ♠ 642 You bid first.

Dealer: North ♥ K8 East (LHO) bids 1♥ if possible.

Vul: N-S ♦ AK6

HCP: 16+1 ♣ KQJ85

Board: 47 ♠ K You bid first.

Dealer: North ♥ K6 The opponents are silent.

Vul: E-W ♦ KJ98652

HCP: 19+3 ♣ AKQ

Board: 48 ♠ AK8 You bid first.

Dealer: North ♥ K3 The opponents are silent.

Vul: N-S ♦ T5

HCP: 17+2 ♣ AQJT62

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ Q98763	♠ A5				1♣ ¹
Vul: None	♥ T	♥ AQ2	1♦	3♠	Pass	4NT
North HCP: 10+3	♦ K	♦ AJ653	Pass	5♦ ²	Pass	6♠
South HCP: 18+1	♣ AJ965	♣ K87	All Pass			
Contract: 6♠ South			1. 16+ HCP			
			2. A=1/5 or 4/5			

Board: 46	North:	South:	W	N	E	S
Dealer: North	♠ 642	♠ AKQ98		1♣ ¹	1♥	1♠
Vul: N-S	♥ K8	♥ QT963	Pass	2♠	Pass	4♠
North HCP: 16+1	♦ AK6	♦ 873	All Pass			
South HCP: 11+2	♣ KQJ85	♣ -	1. 16+ HCP			
Contract: 4♠ South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ QT		1♣ ¹	Pass	2♥
Vul: E-W	♥ K6	♥ A9754	Pass	3♦	Pass	4♦
North HCP: 19+3	♦ KJ98652	♦ AQ743	Pass	4NT	Pass	5♠ ²
South HCP: 12+2	♣ AKQ	♣ 2	Pass	6♦	All Pass	
Contract: 6♦ North			1. 16+ HCP			
			2. A=2/5 or 5/5, Q(D)=1			

Board: 48	North:	South:	W	N	E	S
Dealer: North	♠ AK8	♠ QJ943		1♣ ¹	Pass	1♥ ²
Vul: N-S	♥ K3	♥ AQ98754	Pass	2♣	Pass	4♥
North HCP: 17+2	♦ T5	♦ 3	All Pass			
South HCP: 9+4	♣ AQJT62	♣ -	1. 16+ HCP			
Contract: 4♥ South			2. artificial			

Board: 45 ♠ A5 You bid first.

Dealer: South ♥ AQ2 West (LHO) bids 1♦ if possible.

Vul: None ♦ AJ653

HCP: 18+1 ♣ K87

Board: 46 ♠ AKQ98 Partner bids first.

Dealer: North ♥ QT963 East (RHO) bids 1♥ if possible.

Vul: N-S ♦ 873

HCP: 11+2 ♣ -

Board: 47 ♠ QT Partner bids first.

Dealer: North ♥ A9754 The opponents are silent.

Vul: E-W ♦ AQ743

HCP: 12+2 ♣ 2

Board: 48 ♠ QJ943 Partner bids first.

Dealer: North ♥ AQ98754 The opponents are silent.

Vul: N-S ♦ 3

HCP: 9+4 ♣ -

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ Q98763	♠ A5				1♣ ¹
Vul: None	♥ T	♥ AQ2	1♦	3♠	Pass	4NT
North HCP: 10+3	♦ K	♦ AJ653	Pass	5♦ ²	Pass	6♠
South HCP: 18+1	♣ AJ965	♣ K87	All Pass			
Contract: 6♠ South			1. 16+ HCP			
			2. A=1/5 or 4/5			

Board: 46	North:	South:	W	N	E	S
Dealer: North	♠ 642	♠ AKQ98		1♣ ¹	1♥	1♠
Vul: N-S	♥ K8	♥ QT963	Pass	2♠	Pass	4♠
North HCP: 16+1	♦ AK6	♦ 873	All Pass			
South HCP: 11+2	♣ KQJ85	♣ -	1. 16+ HCP			
Contract: 4♠ South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ QT		1♣ ¹	Pass	2♥
Vul: E-W	♥ K6	♥ A9754	Pass	3♦	Pass	4♦
North HCP: 19+3	♦ KJ98652	♦ AQ743	Pass	4NT	Pass	5♠ ²
South HCP: 12+2	♣ AKQ	♣ 2	Pass	6♦	All Pass	
Contract: 6♦ North			1. 16+ HCP			
			2. A=2/5 or 5/5, Q(D)=1			

Board: 48	North:	South:	W	N	E	S
Dealer: North	♠ AK8	♠ QJ943		1♣ ¹	Pass	1♥ ²
Vul: N-S	♥ K3	♥ AQ98754	Pass	2♣	Pass	4♥
North HCP: 17+2	♦ T5	♦ 3	All Pass			
South HCP: 9+4	♣ AQJT62	♣ -	1. 16+ HCP			
Contract: 4♥ South			2. artificial			

Board: 49 ♠ - Partner bids first.

Dealer: South ♥ A8763 West (RHO) bids 1♥ if possible.

Vul: E-W ♦ K52 West (RHO) bids 2♦ if possible.

HCP: 10+2 ♣ K9842

Board: 50 ♠ K8754 Partner bids first.

Dealer: South ♥ 8 West (RHO) bids 1♠ if possible.

Vul: Both ♦ 3

HCP: 9+3 ♣ AQ9653

Both hands (Answers Page)

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKQ76				1 ♣ ¹
Vul: E-W	♥ A8763	♥ -	1 ♥	Pass	Pass	1 ♠
North HCP: 10+2	♦ K52	♦ A97	2 ♥	3NT	All Pass	
South HCP: 16+2	♣ K9842	♣ QJT65				1. 16+ HCP
Contract: 3NT North						

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ K8754	♠ 9				1 ♣ ¹
Vul: Both	♥ 8	♥ AKJ	1 ♠	3 ♣	Pass	4 ♣
North HCP: 9+3	♦ 3	♦ KQT975	Pass	4 ♦	Pass	4 ♥
South HCP: 17+2	♣ AQ9653	♣ KJ4	Pass	4 ♠	Pass	5 ♣
Contract: 5 ♣ South						All Pass
						1. 16+ HCP

Board: 49	♠ AKQ76	You bid first.
Dealer: South	♥ -	West (LHO) bids 1♥ if possible.
Vul: E-W	♦ A97	West (LHO) bids 2♦ if possible.
HCP: 16+2	♣ QJT65	

Board: 50	♠ 9	You bid first.
Dealer: South	♥ AKJ	West (LHO) bids 1♠ if possible.
Vul: Both	♦ KQT975	
HCP: 17+2	♣ KJ4	

Both hands (Answers Page)

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKQ76				1 ♣ ¹
Vul: E-W	♥ A8763	♥ -	1 ♥	Pass	Pass	1 ♠
North HCP: 10+2	♦ K52	♦ A97	2 ♥	3NT	All Pass	
South HCP: 16+2	♣ K9842	♣ QJT65				1. 16+ HCP
Contract: 3NT North						

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ K8754	♠ 9				1 ♣ ¹
Vul: Both	♥ 8	♥ AKJ	1 ♠	3 ♣	Pass	4 ♣
North HCP: 9+3	♦ 3	♦ KQT975	Pass	4 ♦	Pass	4 ♥
South HCP: 17+2	♣ AQ9653	♣ KJ4	Pass	4 ♠	Pass	5 ♣
Contract: 5 ♣ South						All Pass
						1. 16+ HCP