

Board: 1	♠ QJ84	Partner is dealer.
Dealer: South	♥ A3	The opponents are silent.
Vul: None	♦ AKQ96	
HCP: 18+1	♣ Q4	

Board: 2	♠ AJ32	Partner is dealer.
Dealer: South	♥ 53	East (LHO) bids 1♥ if possible.
Vul: N-S	♦ KQJ753	
HCP: 14+2	♣ K	

Board: 3	♠ 8	LHO is dealer.
Dealer: East	♥ AQ9854	East (LHO) opens 1♣ if possible.
Vul: N-S	♦ K7	West (RHO) bids 1♦ if possible.
HCP: 9+2	♣ T954	

Board: 4	♠ AQT9	Partner is dealer.
Dealer: South	♥ 764	The opponents are silent.
Vul: Both	♦ KT875	
HCP: 9+1	♣ 4	

Board: 5	♠ Q6	Partner is dealer.
Dealer: South	♥ Q964	East (LHO) bids 1♠ if possible.
Vul: N-S	♦ KJT74	
HCP: 8+1	♣ 54	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ QJ84	♠ AK32				1♣
Vul: None	♥ A3	♥ KJ42	Pass	1♦	Pass	1NT
North HCP: 18+1	♦ AKQ96	♦ 5	Pass	2♠	Pass	4♠
South HCP: 15	♣ Q4	♣ A752	Pass	4NT	Pass	5♣ ¹
Contract: 6♠ North			Pass	6♠	All Pass	

1. A=0/5 or 3/5

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ AJ32	♠ Q7				1♣
Vul: N-S	♥ 53	♥ AJ2	Pass	1♦	1♥	2♣
North HCP: 14+2	♦ KQJ753	♦ A98	Pass	2♥ ¹	Pass	3NT
South HCP: 14+1	♣ K	♣ QJT83	All Pass			
Contract: 3NT South						1. strength cue bid

Board: 3	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ A752			1♣	Pass
Vul: N-S	♥ AQ9854	♥ KT72	1♦	2♥	Pass	3♥
North HCP: 9+2	♦ K7	♦ T93	All Pass			
South HCP: 9	♣ T954	♣ Q8				
Contract: 3♥ South						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ AQT9	♠ J72				1♣
Vul: Both	♥ 764	♥ AK92	Pass	1♦	Pass	1NT
North HCP: 9+1	♦ KT875	♦ 93	All Pass			
South HCP: 13	♣ 4	♣ AJ92				
Contract: 1NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ T75				1♣
Vul: N-S	♥ Q964	♥ T8	Pass	1♦	1♠	2♣
North HCP: 8+1	♦ KJT74	♦ A95	Pass	2♦	Pass	3♦
South HCP: 13+1	♣ 54	♣ AKQT2	All Pass			
Contract: 3♦ South						

South hands

Resp_to_1C

Board: 1	♠ AK32	You are dealer.
Dealer: South	♥ KJ42	The opponents are silent.
Vul: None	♦ 5	
HCP: 15	♣ A752	
Board: 2	♠ Q7	You are dealer.
Dealer: South	♥ AJ2	East (RHO) bids 1♥ if possible.
Vul: N-S	♦ A98	
HCP: 14+1	♣ QJT83	
Board: 3	♠ A752	RHO is dealer. You bid second.
Dealer: East	♥ KT72	East (RHO) opens 1♣ if possible.
Vul: N-S	♦ T93	West (LHO) bids 1♦ if possible.
HCP: 9	♣ Q8	
Board: 4	♠ J72	You are dealer.
Dealer: South	♥ AK92	The opponents are silent.
Vul: Both	♦ 93	
HCP: 13	♣ AJ92	
Board: 5	♠ T75	You are dealer.
Dealer: South	♥ T8	East (RHO) bids 1♠ if possible.
Vul: N-S	♦ A95	
HCP: 13+1	♣ AKQT2	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ QJ84	♠ AK32				1♣
Vul: None	♥ A3	♥ KJ42	Pass	1♦	Pass	1NT
North HCP: 18+1	♦ AKQ96	♦ 5	Pass	2♠	Pass	4♠
South HCP: 15	♣ Q4	♣ A752	Pass	4NT	Pass	5♣ ¹
Contract: 6♠ North			Pass	6♠	All Pass	

1. A=0/5 or 3/5

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ AJ32	♠ Q7				1♣
Vul: N-S	♥ 53	♥ AJ2	Pass	1♦	1♥	2♣
North HCP: 14+2	♦ KQJ753	♦ A98	Pass	2♥ ¹	Pass	3NT
South HCP: 14+1	♣ K	♣ QJT83	All Pass			
Contract: 3NT South						1. strength cue bid

Board: 3	North:	South:	W	N	E	S
Dealer: East	♠ 8	♠ A752			1♣	Pass
Vul: N-S	♥ AQ9854	♥ KT72	1♦	2♥	Pass	3♥
North HCP: 9+2	♦ K7	♦ T93	All Pass			
South HCP: 9	♣ T954	♣ Q8				
Contract: 3♥ South						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ AQT9	♠ J72				1♣
Vul: Both	♥ 764	♥ AK92	Pass	1♦	Pass	1NT
North HCP: 9+1	♦ KT875	♦ 93	All Pass			
South HCP: 13	♣ 4	♣ AJ92				
Contract: 1NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ T75				1♣
Vul: N-S	♥ Q964	♥ T8	Pass	1♦	1♠	2♣
North HCP: 8+1	♦ KJT74	♦ A95	Pass	2♦	Pass	3♦
South HCP: 13+1	♣ 54	♣ AKQT2	All Pass			
Contract: 3♦ South						

Board: 6	♠ AK	Partner is dealer.
Dealer: South	♥ 8542	The opponents are silent.
Vul: E-W	♦ T97654	
HCP: 7+2	♣ 2	

Board: 7	♠ AQT6	You are dealer.
Dealer: North	♥ 75	The opponents are silent.
Vul: Both	♦ KT7	
HCP: 12	♣ K975	

Board: 8	♠ AKJT	Partner is dealer.
Dealer: South	♥ 62	The opponents are silent.
Vul: None	♦ K7653	
HCP: 11+1	♣ 98	

Board: 9	♠ AQ72	You are dealer.
Dealer: North	♥ KQ5	The opponents are silent.
Vul: E-W	♦ -	
HCP: 13+2	♣ QT9864	

Board: 10	♠ 82	You are dealer.
Dealer: North	♥ AJ	The opponents are silent.
Vul: Both	♦ T965	
HCP: 13+1	♣ AKJT5	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ AK	♠ 982				1♣
Vul: E-W	♥ 8542	♥ AK63	Pass	1♦	Pass	1NT
North HCP: 7+2	♦ T97654	♦ 3		All Pass		
South HCP: 14+1	♣ 2	♣ AK854				
Contract: 1NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AQT6	♠ 9852		1♣	Pass	1♦
Vul: Both	♥ 75	♥ QJT	Pass	1NT	All Pass	
North HCP: 12	♦ KT7	♦ AJ862				
South HCP: 8+1	♣ K975	♣ T				
Contract: 1NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ AKJT	♠ 72				1♣
Vul: None	♥ 62	♥ AJ98	Pass	1♦	Pass	1NT
North HCP: 11+1	♦ K7653	♦ Q2	Pass	2♦	Pass	2♥
South HCP: 12+1	♣ 98	♣ KQ752	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ AQ72	♠ T6		1♣	Pass	1♦
Vul: E-W	♥ KQ5	♥ T876	Pass	2♣	Pass	2♦
North HCP: 13+2	♦ -	♦ AJ9842	Pass	3NT	All Pass	
South HCP: 9+2	♣ QT9864	♣ A				
Contract: 3NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ 82	♠ QJT5		1♣	Pass	1♦
Vul: Both	♥ AJ	♥ T86	Pass	2♦	Pass	3♦
North HCP: 13+1	♦ T965	♦ KQ732		All Pass		
South HCP: 8+1	♣ AKJT5	♣ 6				
Contract: 3♦ South						

South hands**Resp_to_1C**

Board: 6	♠ 982	You are dealer.
Dealer: South	♥ AK63	The opponents are silent.
Vul: E-W	♦ 3	
HCP: 14+1	♣ AK854	

Board: 7	♠ 9852	Partner is dealer.
Dealer: North	♥ QJT	The opponents are silent.
Vul: Both	♦ AJ862	
HCP: 8+1	♣ T	

Board: 8	♠ 72	You are dealer.
Dealer: South	♥ AJ98	The opponents are silent.
Vul: None	♦ Q2	
HCP: 12+1	♣ KQ752	

Board: 9	♠ T6	Partner is dealer.
Dealer: North	♥ T876	The opponents are silent.
Vul: E-W	♦ AJ9842	
HCP: 9+2	♣ A	

Board: 10	♠ QJT5	Partner is dealer.
Dealer: North	♥ T86	The opponents are silent.
Vul: Both	♦ KQ732	
HCP: 8+1	♣ 6	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ AK	♠ 982				1♣
Vul: E-W	♥ 8542	♥ AK63	Pass	1♦	Pass	1NT
North HCP: 7+2	♦ T97654	♦ 3		All Pass		
South HCP: 14+1	♣ 2	♣ AK854				
Contract: 1NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AQT6	♠ 9852		1♣	Pass	1♦
Vul: Both	♥ 75	♥ QJT	Pass	1NT	All Pass	
North HCP: 12	♦ KT7	♦ AJ862				
South HCP: 8+1	♣ K975	♣ T				
Contract: 1NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ AKJT	♠ 72				1♣
Vul: None	♥ 62	♥ AJ98	Pass	1♦	Pass	1NT
North HCP: 11+1	♦ K7653	♦ Q2	Pass	2♦	Pass	2♥
South HCP: 12+1	♣ 98	♣ KQ752	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ AQ72	♠ T6		1♣	Pass	1♦
Vul: E-W	♥ KQ5	♥ T876	Pass	2♣	Pass	2♦
North HCP: 13+2	♦ -	♦ AJ9842	Pass	3NT	All Pass	
South HCP: 9+2	♣ QT9864	♣ A				
Contract: 3NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ 82	♠ QJT5		1♣	Pass	1♦
Vul: Both	♥ AJ	♥ T86	Pass	2♦	Pass	3♦
North HCP: 13+1	♦ T965	♦ KQ732		All Pass		
South HCP: 8+1	♣ AKJT5	♣ 6				
Contract: 3♦ South						

Board:**11****♠ 2**

You are dealer.

Dealer: North

♥ AQJ7

West (RHO) Doubles 2♣ if possible.

Vul: None

♦ T3

East (LHO) bids 2♠ if possible.

HCP: 14+2

♣ AKT953**Board:****12****♠ QJ9**

RHO is dealer. You bid second.

Dealer: West

♥ AT53

West (RHO) opens 1♣ if possible.

Vul: E-W

♦ J5

East (LHO) bids 1♦ if possible.

HCP: 9

♣ J954**Board:****13****♠ KT83**

You are dealer.

Dealer: North

♥ KQ8

The opponents are silent.

Vul: Both

♦ K3

HCP: 19

♣ AKJ5**Board:****14****♠ J732**

Partner is dealer.

Dealer: South

♥ J94

The opponents are silent.

Vul: None

♦ KQJ976

HCP: 8+2

♣ -**Board:****15****♠ KQJ6**

Partner is dealer.

Dealer: South

♥ AJ6

East (LHO) bids 1♠ if possible.

Vul: N-S

♦ J9765

HCP: 12+1

♣ 7

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ J653		1♣	Pass	1♦
Vul: None	♥ AQJ7	♥ K53	Pass	2♣	Pass	Pass
North HCP: 14+2	♦ T3	♦ Q8654	X	Pass	2♠	Pass
South HCP: 6+1	♣ AKT953	♣ 2	Pass	X	Pass	3♣
Contract: 3♣ South			All Pass			

Board: 12	North:	South:	W	N	E	S
Dealer: West	♠ QJ9	♠ A764	1♣	Pass	1♦	1NT
Vul: E-W	♥ AT53	♥ Q762	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J5	♦ K8	Pass	3♥	All Pass	
South HCP: 15	♣ J954	♣ AQ2			1. Stayman	
Contract: 3♥ North						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ KT83	♠ QJ5		1♣	Pass	1♦
Vul: Both	♥ KQ8	♥ JT63	Pass	2NT	Pass	3♥
North HCP: 19	♦ K3	♦ AT972	Pass	3♠	Pass	3NT
South HCP: 8+1	♣ AKJ5	♣ 6	All Pass			
Contract: 3NT South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ J732	♠ A965			1♣	
Vul: None	♥ J94	♥ AQT3	Pass	1♦	Pass	1NT
North HCP: 8+2	♦ KQJ976	♦ -	All Pass			
South HCP: 15+1	♣ -	♣ KQ862				
Contract: 1NT South						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ KQJ6	♠ 75			1♣	
Vul: N-S	♥ AJ6	♥ K942	Pass	1♦	1♠	Pass
North HCP: 12+1	♦ J9765	♦ KQ2	Pass	2NT	Pass	3♦
South HCP: 13	♣ 7	♣ AJ65	Pass	3NT	All Pass	
Contract: 3NT North						

South hands**Resp_to_1C**

Board: 11	♠ J653	Partner is dealer.
Dealer: North	♥ K53	West (LHO) Doubles 2♣ if possible.
Vul: None	♦ Q8654	East (RHO) bids 2♠ if possible.
HCP: 6+1	♣ 2	
Board: 12	♠ A764	LHO is dealer.
Dealer: West	♥ Q762	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ K8	East (RHO) bids 1♦ if possible.
HCP: 15	♣ AQ2	
Board: 13	♠ QJ5	Partner is dealer.
Dealer: North	♥ JT63	The opponents are silent.
Vul: Both	♦ AT972	
HCP: 8+1	♣ 6	
Board: 14	♠ A965	You are dealer.
Dealer: South	♥ AQT3	The opponents are silent.
Vul: None	♦ -	
HCP: 15+1	♣ KQ862	
Board: 15	♠ 75	You are dealer.
Dealer: South	♥ K942	East (RHO) bids 1♠ if possible.
Vul: N-S	♦ KQ2	
HCP: 13	♣ AJ65	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ J653		1♣	Pass	1♦
Vul: None	♥ AQJ7	♥ K53	Pass	2♣	Pass	Pass
North HCP: 14+2	♦ T3	♦ Q8654	X	Pass	2♠	Pass
South HCP: 6+1	♣ AKT953	♣ 2	Pass	X	Pass	3♣
Contract: 3♣ South			All Pass			

Board: 12	North:	South:	W	N	E	S
Dealer: West	♠ QJ9	♠ A764	1♣	Pass	1♦	1NT
Vul: E-W	♥ AT53	♥ Q762	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J5	♦ K8	Pass	3♥	All Pass	
South HCP: 15	♣ J954	♣ AQ2			1. Stayman	
Contract: 3♥ North						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ KT83	♠ QJ5		1♣	Pass	1♦
Vul: Both	♥ KQ8	♥ JT63	Pass	2NT	Pass	3♥
North HCP: 19	♦ K3	♦ AT972	Pass	3♠	Pass	3NT
South HCP: 8+1	♣ AKJ5	♣ 6	All Pass			
Contract: 3NT South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ J732	♠ A965			1♣	
Vul: None	♥ J94	♥ AQT3	Pass	1♦	Pass	1NT
North HCP: 8+2	♦ KQJ976	♦ -	All Pass			
South HCP: 15+1	♣ -	♣ KQ862				
Contract: 1NT South						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ KQJ6	♠ 75			1♣	
Vul: N-S	♥ AJ6	♥ K942	Pass	1♦	1♠	Pass
North HCP: 12+1	♦ J9765	♦ KQ2	Pass	2NT	Pass	3♦
South HCP: 13	♣ 7	♣ AJ65	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 16	♠ Q742	Partner is dealer.
Dealer: South	♥ A83	The opponents are silent.
Vul: E-W	♦ QJ973	
HCP: 9+1	♣ 5	

Board: 17	♠ K83	You are dealer.
Dealer: North	♥ K75	West (RHO) bids 1♠ if possible.
Vul: None	♦ KT4	
HCP: 12	♣ QJ54	

Board: 18	♠ 4	Partner is dealer.
Dealer: South	♥ KJ96	The opponents are silent.
Vul: N-S	♦ KQJ954	
HCP: 13+2	♣ K4	

Board: 19	♠ T7	Partner is dealer.
Dealer: South	♥ KJ64	East (LHO) bids 1♠ if possible.
Vul: E-W	♦ K98754	West (RHO) bids 2♠ if possible.
HCP: 7+2	♣ 4	West (RHO) bids 3♠ if possible.

Board: 20	♠ AJ3	You are dealer.
Dealer: North	♥ Q32	The opponents are silent.
Vul: Both	♦ K	
HCP: 15+2	♣ AJT752	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ Q742	♠ AK3				1♣
Vul: E-W	♥ A83	♥ Q654	Pass	1♦	Pass	1NT
North HCP: 9+1	♦ QJ973	♦ 4		All Pass		
South HCP: 16+1	♣ 5	♣ AQJT6				
Contract: 1NT South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ K83	♠ 65		1♣	Pass	1♦
Vul: None	♥ K75	♥ A643	1♠	Pass	Pass	X
North HCP: 12	♦ KT4	♦ AQ976	Pass	2♦	Pass	3♥
South HCP: 14+1	♣ QJ54	♣ A6	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ A983				1♣
Vul: N-S	♥ KJ96	♥ 54	Pass	1♦	Pass	1NT
North HCP: 13+2	♦ KQJ954	♦ 83	Pass	2♥	Pass	2NT
South HCP: 11+1	♣ K4	♣ AQJ52	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 19	North:	South:	W	N	E	S
Dealer: South	♠ T7	♠ 42				1♣
Vul: E-W	♥ KJ64	♥ T9	Pass	1♦	1♠	2♦
North HCP: 7+2	♦ K98754	♦ AQ63	2♠	3♦	Pass	Pass
South HCP: 13+1	♣ 4	♣ AKT86	3♠	4♦	All Pass	
Contract: 4♦ North						

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ 54		1♣	Pass	1♦
Vul: Both	♥ Q32	♥ AJT6	Pass	3♣	Pass	3NT
North HCP: 15+2	♦ K	♦ JT864		All Pass		
South HCP: 9+1	♣ AJT752	♣ K9				
Contract: 3NT South						

South hands**Resp_to_1C****Board: 16** ♠ AK3 You are dealer.

Dealer: South ♥ Q654 The opponents are silent.

Vul: E-W ♦ 4

HCP: 16+1 ♣ AQJT6

Board: 17 ♠ 65 Partner is dealer.

Dealer: North ♥ A643 West (LHO) bids 1♠ if possible.

Vul: None ♦ AQ976

HCP: 14+1 ♣ A6

Board: 18 ♠ A983 You are dealer.

Dealer: South ♥ 54 The opponents are silent.

Vul: N-S ♦ 83

HCP: 11+1 ♣ AQJ52

Board: 19 ♠ 42 You are dealer.

Dealer: South ♥ T9 East (RHO) bids 1♠ if possible.

Vul: E-W ♦ AQ63 West (LHO) bids 2♠ if possible.

HCP: 13+1 ♣ AKT86 West (LHO) bids 3♠ if possible.

Board: 20 ♠ 54 Partner is dealer.

Dealer: North ♥ AJT6 The opponents are silent.

Vul: Both ♦ JT864

HCP: 9+1 ♣ K9

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ Q742	♠ AK3				1♣
Vul: E-W	♥ A83	♥ Q654	Pass	1♦	Pass	1NT
North HCP: 9+1	♦ QJ973	♦ 4		All Pass		
South HCP: 16+1	♣ 5	♣ AQJT6				
Contract: 1NT South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ K83	♠ 65		1♣	Pass	1♦
Vul: None	♥ K75	♥ A643	1♠	Pass	Pass	X
North HCP: 12	♦ KT4	♦ AQ976	Pass	2♦	Pass	3♥
South HCP: 14+1	♣ QJ54	♣ A6	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ A983				1♣
Vul: N-S	♥ KJ96	♥ 54	Pass	1♦	Pass	1NT
North HCP: 13+2	♦ KQJ954	♦ 83	Pass	2♥	Pass	2NT
South HCP: 11+1	♣ K4	♣ AQJ52	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 19	North:	South:	W	N	E	S
Dealer: South	♠ T7	♠ 42				1♣
Vul: E-W	♥ KJ64	♥ T9	Pass	1♦	1♠	2♦
North HCP: 7+2	♦ K98754	♦ AQ63	2♠	3♦	Pass	Pass
South HCP: 13+1	♣ 4	♣ AKT86	3♠	4♦	All Pass	
Contract: 4♦ North						

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ 54		1♣	Pass	1♦
Vul: Both	♥ Q32	♥ AJT6	Pass	3♣	Pass	3NT
North HCP: 15+2	♦ K	♦ JT864		All Pass		
South HCP: 9+1	♣ AJT752	♣ K9				
Contract: 3NT South						

Board: 21	♠ AKT4	You are dealer.
Dealer: North	♥ QJ97	The opponents are silent.
Vul: N-S	♦ -	
HCP: 13+1	♣ QJ982	

Board: 22	♠ AQ74	You are dealer.
Dealer: North	♥ QT97	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 15	♣ AKT9	

Board: 23	♠ K943	Partner is dealer.
Dealer: South	♥ K95	The opponents are silent.
Vul: Both	♦ AKQT43	
HCP: 15+2	♣ -	

Board: 24	♠ J983	Partner is dealer.
Dealer: South	♥ 862	The opponents are silent.
Vul: None	♦ KQJ86	
HCP: 8+1	♣ J	

Board: 25	♠ QJ87	You are dealer.
Dealer: North	♥ K72	West (RHO) bids 1♠ if possible.
Vul: E-W	♦ K7	
HCP: 14	♣ KQ65	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AKT4	♠ QJ2		1♣	Pass	1♦
Vul: N-S	♥ QJ97	♥ A532	Pass	1NT	All Pass	
North HCP: 13+1	♦ -	♦ QJT62				
South HCP: 10+1	♣ QJ982	♣ 4				
Contract: 1NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ AQ74	♠ 83		1♣	Pass	1♦
Vul: E-W	♥ QT97	♥ A642	Pass	1NT	Pass	2♥
North HCP: 15	♦ 9	♦ AQJ52	Pass	4♥	All Pass	
South HCP: 12+1	♣ AKT9	♣ J3				
Contract: 4♥ North						

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ K943	♠ A876			1♣	
Vul: Both	♥ K95	♥ A7	Pass	1♦	Pass	1NT
North HCP: 15+2	♦ AKQT43	♦ 65	Pass	2♠	Pass	4NT
South HCP: 16+1	♣ -	♣ AKJ32	Pass	5♥ ¹	Pass	5♠
Contract: 5♠ South			All Pass			

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

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ J983	♠ A65			1♣	
Vul: None	♥ 862	♥ AT9	Pass	1♦	Pass	1NT
North HCP: 8+1	♦ KQJ86	♦ 74	All Pass			
South HCP: 12+1	♣ J	♣ A9732				
Contract: 1NT South						

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ QJ87	♠ A		1♣	Pass	1♦
Vul: E-W	♥ K72	♥ 8654	1♠	1NT	Pass	2♦
North HCP: 14	♦ K7	♦ QJT542	Pass	2NT	All Pass	
South HCP: 8+2	♣ KQ65	♣ J4				
Contract: 2NT North						

South hands**Resp_to_1C**

Board: 21	♠ QJ2	Partner is dealer.
Dealer: North	♥ A532	The opponents are silent.
Vul: N-S	♦ QJT62	
HCP: 10+1	♣ 4	

Board: 22	♠ 83	Partner is dealer.
Dealer: North	♥ A642	The opponents are silent.
Vul: E-W	♦ AQJ52	
HCP: 12+1	♣ J3	

Board: 23	♠ A876	You are dealer.
Dealer: South	♥ A7	The opponents are silent.
Vul: Both	♦ 65	
HCP: 16+1	♣ AKJ32	

Board: 24	♠ A65	You are dealer.
Dealer: South	♥ AT9	The opponents are silent.
Vul: None	♦ 74	
HCP: 12+1	♣ A9732	

Board: 25	♠ A	Partner is dealer.
Dealer: North	♥ 8654	West (LHO) bids 1♠ if possible.
Vul: E-W	♦ QJT542	
HCP: 8+2	♣ J4	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AKT4	♠ QJ2		1♣	Pass	1♦
Vul: N-S	♥ QJ97	♥ A532	Pass	1NT	All Pass	
North HCP: 13+1	♦ -	♦ QJT62				
South HCP: 10+1	♣ QJ982	♣ 4				
Contract: 1NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ AQ74	♠ 83		1♣	Pass	1♦
Vul: E-W	♥ QT97	♥ A642	Pass	1NT	Pass	2♥
North HCP: 15	♦ 9	♦ AQJ52	Pass	4♥	All Pass	
South HCP: 12+1	♣ AKT9	♣ J3				
Contract: 4♥ North						

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ K943	♠ A876			1♣	
Vul: Both	♥ K95	♥ A7	Pass	1♦	Pass	1NT
North HCP: 15+2	♦ AKQT43	♦ 65	Pass	2♠	Pass	4NT
South HCP: 16+1	♣ -	♣ AKJ32	Pass	5♥ ¹	Pass	5♠
Contract: 5♠ South			All Pass			

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

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ J983	♠ A65			1♣	
Vul: None	♥ 862	♥ AT9	Pass	1♦	Pass	1NT
North HCP: 8+1	♦ KQJ86	♦ 74	All Pass			
South HCP: 12+1	♣ J	♣ A9732				
Contract: 1NT South						

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ QJ87	♠ A		1♣	Pass	1♦
Vul: E-W	♥ K72	♥ 8654	1♠	1NT	Pass	2♦
North HCP: 14	♦ K7	♦ QJT542	Pass	2NT	All Pass	
South HCP: 8+2	♣ KQ65	♣ J4				
Contract: 2NT North						

Board: 26 ♠ A76 You are dealer.

Dealer: North ♥ AJ64 West (RHO) bids 1♠ if possible.

Vul: Both ♦ 8 East (LHO) bids 3♠ if possible.

HCP: 13+1 ♣ KJ764

Board: 27 ♠ 8 Partner is dealer.

Dealer: South ♥ KJT9 East (LHO) bids 1♠ if possible.

Vul: None ♦ AK6542 West (RHO) bids 3♠ if possible.

HCP: 12+2 ♣ J5

Board: 28 ♠ J987 Partner is dealer.

Dealer: South ♥ QT8 The opponents are silent.

Vul: N-S ♦ AK963

HCP: 10+1 ♣ 9

Board: 29 ♠ K Partner is dealer.

Dealer: South ♥ KJT8 The opponents are silent.

Vul: Both ♦ KT8652

HCP: 14+2 ♣ A8

Board: 30 ♠ AT32 Partner is dealer.

Dealer: South ♥ 5 The opponents are silent.

Vul: None ♦ J97543

HCP: 9+2 ♣ A5

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ A76	♠ T		1♣	Pass	1♦
Vul: Both	♥ AJ64	♥ KQ32	1♠	2♣	3♠	4♦
North HCP: 13+1	♦ 8	♦ KQJ653		All Pass		
South HCP: 11+2	♣ KJ764	♣ 85				
Contract: 4♦ South						

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ A93				1♣
Vul: None	♥ KJT9	♥ A65	Pass	1♦	1♠	2♣
North HCP: 12+2	♦ AK6542	♦ JT	3♠	4♦	All Pass	
South HCP: 13+1	♣ J5	♣ AT842				
Contract: 4♦ North						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ J987	♠ KQ4				1♣
Vul: N-S	♥ QT8	♥ AJ9	Pass	1♦	Pass	2NT
North HCP: 10+1	♦ AK963	♦ J85	Pass	3♠	Pass	3NT
South HCP: 18	♣ 9	♣ AK54	All Pass			
Contract: 3NT South						

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ A974				1♣
Vul: Both	♥ KJT8	♥ Q96	Pass	1♦	Pass	1NT
North HCP: 14+2	♦ KT8652	♦ A4	Pass	2♥	Pass	3♠
South HCP: 14	♣ A8	♣ KJ52	Pass	3NT	Pass	4♥
Contract: 4♥ South			All Pass			

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ AT32	♠ KQ8				1♣
Vul: None	♥ 5	♥ AJT3	Pass	1♦	Pass	1NT
North HCP: 9+2	♦ J97543	♦ QT	All Pass			
South HCP: 14	♣ A5	♣ Q862				
Contract: 1NT South						

South hands**Resp_to_1C**

Board: 26 ♠ T Partner is dealer.

Dealer: North ♥ KQ32 West (LHO) bids 1♠ if possible.

Vul: Both ♦ KQJ653 East (RHO) bids 3♠ if possible.

HCP: 11+2 ♣ 85

Board: 27 ♠ A93 You are dealer.

Dealer: South ♥ A65 East (RHO) bids 1♠ if possible.

Vul: None ♦ JT West (LHO) bids 3♠ if possible.

HCP: 13+1 ♣ AT842

Board: 28 ♠ KQ4 You are dealer.

Dealer: South ♥ AJ9 The opponents are silent.

Vul: N-S ♦ J85

HCP: 18 ♣ AK54

Board: 29 ♠ A974 You are dealer.

Dealer: South ♥ Q96 The opponents are silent.

Vul: Both ♦ A4

HCP: 14 ♣ KJ52

Board: 30 ♠ KQ8 You are dealer.

Dealer: South ♥ AJT3 The opponents are silent.

Vul: None ♦ QT

HCP: 14 ♣ Q862

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ A76	♠ T		1♣	Pass	1♦
Vul: Both	♥ AJ64	♥ KQ32	1♠	2♣	3♠	4♦
North HCP: 13+1	♦ 8	♦ KQJ653		All Pass		
South HCP: 11+2	♣ KJ764	♣ 85				
Contract: 4♦ South						

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ A93				1♣
Vul: None	♥ KJT9	♥ A65	Pass	1♦	1♠	2♣
North HCP: 12+2	♦ AK6542	♦ JT	3♠	4♦	All Pass	
South HCP: 13+1	♣ J5	♣ AT842				
Contract: 4♦ North						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ J987	♠ KQ4				1♣
Vul: N-S	♥ QT8	♥ AJ9	Pass	1♦	Pass	2NT
North HCP: 10+1	♦ AK963	♦ J85	Pass	3♠	Pass	3NT
South HCP: 18	♣ 9	♣ AK54	All Pass			
Contract: 3NT South						

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ A974				1♣
Vul: Both	♥ KJT8	♥ Q96	Pass	1♦	Pass	1NT
North HCP: 14+2	♦ KT8652	♦ A4	Pass	2♥	Pass	3♠
South HCP: 14	♣ A8	♣ KJ52	Pass	3NT	Pass	4♥
Contract: 4♥ South			All Pass			

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ AT32	♠ KQ8				1♣
Vul: None	♥ 5	♥ AJT3	Pass	1♦	Pass	1NT
North HCP: 9+2	♦ J97543	♦ QT	All Pass			
South HCP: 14	♣ A5	♣ Q862				
Contract: 1NT South						

Board: 31	♠ T94	You are dealer.
Dealer: North	♥ A53	The opponents are silent.
Vul: N-S	♦ Q8	
HCP: 13+1	♣ AQJ53	
Board: 32	♠ 64	You are dealer.
Dealer: North	♥ K84	The opponents are silent.
Vul: E-W	♦ AKQ	
HCP: 12+1	♣ T9764	
Board: 33	♠ QT4	LHO is dealer.
Dealer: East	♥ AKJT5	East (LHO) opens 1♣ if possible.
Vul: None	♦ J2	West (RHO) bids 1♦ if possible.
HCP: 11+1	♣ 965	East (LHO) Doubles 1♥ if possible.
Board: 34	♠ AT	You are dealer.
Dealer: North	♥ Q85	West (RHO) bids 1♠ if possible.
Vul: N-S	♦ T3	
HCP: 13+2	♣ AQJ843	
Board: 35	♠ A9	You are dealer.
Dealer: North	♥ A43	The opponents are silent.
Vul: E-W	♦ QT5	
HCP: 12+1	♣ Q8752	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ T94	♠ K752		1♣	Pass	1♦
Vul: N-S	♥ A53	♥ 42	Pass	1NT	All Pass	
North HCP: 13+1	♦ Q8	♦ AKT96				
South HCP: 10+1	♣ AQJ53	♣ 76				
Contract: 1NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ 64	♠ AKT7		1♣	Pass	1♦
Vul: E-W	♥ K84	♥ 97	Pass	1NT	Pass	3♦
North HCP: 12+1	♦ AKQ	♦ J98653	Pass	4♦	All Pass	
South HCP: 11+2	♣ T9764	♣ K				
Contract: 4♦ North						

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ QT4	♠ 87		1♣	Pass	
Vul: None	♥ AKJT5	♥ 9742	1♦	1♥	X	2♥
North HCP: 11+1	♦ J2	♦ AQ4	All Pass			
South HCP: 8	♣ 965	♣ Q742				
Contract: 2♥ South						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ KQJ7		1♣	Pass	1♦
Vul: N-S	♥ Q85	♥ 74	1♠	2♣	Pass	3NT
North HCP: 13+2	♦ T3	♦ AQ864	All Pass			
South HCP: 15+1	♣ AQJ843	♣ K6				
Contract: 3NT South						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ KJ62		1♣	Pass	1♦
Vul: E-W	♥ A43	♥ KJ2	Pass	1NT	Pass	2♠
North HCP: 12+1	♦ QT5	♦ AK742	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q8752	♣ 6				
Contract: 3NT North						

South hands**Resp_to_1C**

Board: 31	♠ K752	Partner is dealer.
Dealer: North	♥ 42	The opponents are silent.
Vul: N-S	♦ AKT96	
HCP: 10+1	♣ 76	

Board: 32	♠ AKT7	Partner is dealer.
Dealer: North	♥ 97	The opponents are silent.
Vul: E-W	♦ J98653	
HCP: 11+2	♣ K	

Board: 33	♠ 87	RHO is dealer. You bid second.
Dealer: East	♥ 9742	East (RHO) opens 1♣ if possible.
Vul: None	♦ AQ4	West (LHO) bids 1♦ if possible.
HCP: 8	♣ Q742	East (RHO) Doubles 1♥ if possible.

Board: 34	♠ KQJ7	Partner is dealer.
Dealer: North	♥ 74	West (LHO) bids 1♠ if possible.
Vul: N-S	♦ AQ864	
HCP: 15+1	♣ K6	

Board: 35	♠ KJ62	Partner is dealer.
Dealer: North	♥ KJ2	The opponents are silent.
Vul: E-W	♦ AK742	
HCP: 15+1	♣ 6	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ T94	♠ K752		1♣	Pass	1♦
Vul: N-S	♥ A53	♥ 42	Pass	1NT	All Pass	
North HCP: 13+1	♦ Q8	♦ AKT96				
South HCP: 10+1	♣ AQJ53	♣ 76				
Contract: 1NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ 64	♠ AKT7		1♣	Pass	1♦
Vul: E-W	♥ K84	♥ 97	Pass	1NT	Pass	3♦
North HCP: 12+1	♦ AKQ	♦ J98653	Pass	4♦	All Pass	
South HCP: 11+2	♣ T9764	♣ K				
Contract: 4♦ North						

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ QT4	♠ 87		1♣	Pass	
Vul: None	♥ AKJT5	♥ 9742	1♦	1♥	X	2♥
North HCP: 11+1	♦ J2	♦ AQ4	All Pass			
South HCP: 8	♣ 965	♣ Q742				
Contract: 2♥ South						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ KQJ7		1♣	Pass	1♦
Vul: N-S	♥ Q85	♥ 74	1♠	2♣	Pass	3NT
North HCP: 13+2	♦ T3	♦ AQ864	All Pass			
South HCP: 15+1	♣ AQJ843	♣ K6				
Contract: 3NT South						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ KJ62		1♣	Pass	1♦
Vul: E-W	♥ A43	♥ KJ2	Pass	1NT	Pass	2♠
North HCP: 12+1	♦ QT5	♦ AK742	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q8752	♣ 6				
Contract: 3NT North						

Board: 36	♠ 6432	Partner is dealer.
Dealer: South	♥ K972	The opponents are silent.
Vul: Both	♦ AKT52	
HCP: 10+1	♣ -	

Board: 37	♠ Q	You are dealer.
Dealer: North	♥ KT64	The opponents are silent.
Vul: N-S	♦ 862	
HCP: 12+1	♣ AK654	

Board: 38	♠ KQ82	You are dealer.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 15+1	♣ AJ953	

Board: 39	♠ Q74	RHO is dealer. You bid second.
Dealer: West	♥ T9743	West (RHO) opens 1♣ if possible.
Vul: Both	♦ 86	East (LHO) bids 1♦ if possible.
HCP: 2+1	♣ T85	East (LHO) bids 1♠ if possible.
		East (LHO) bids 3♦ if possible.

Board: 40	♠ J72	Partner is dealer.
Dealer: South	♥ Q542	The opponents are silent.
Vul: None	♦ A7654	
HCP: 7+1	♣ 2	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ 6432	♠ KJ7				1♣
Vul: Both	♥ K972	♥ 8653	Pass	1♦	Pass	1NT
North HCP: 10+1	♦ AKT52	♦ J		All Pass		
South HCP: 12+1	♣ -	♣ AK976				
Contract: 1NT South						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ A986		1♣	Pass	1♦
Vul: N-S	♥ KT64	♥ J73	Pass	1NT	Pass	2♠
North HCP: 12+1	♦ 862	♦ AKJ73	Pass	3NT	All Pass	
South HCP: 15+1	♣ AK654	♣ Q				
Contract: 3NT North						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ KQ82	♠ A965		1♣	Pass	1♦
Vul: E-W	♥ KQ3	♥ A8	Pass	1NT	Pass	2♠
North HCP: 15+1	♦ 7	♦ AQT43	Pass	4♠	All Pass	
South HCP: 14+1	♣ AJ953	♣ T6				
Contract: 4♠ North						

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ Q74	♠ AKT2	1♣	Pass	1♦	X
Vul: Both	♥ T9743	♥ KQ52	Pass	1♥	1♠	2♥
North HCP: 2+1	♦ 86	♦ Q74	Pass	Pass	3♦	Pass
South HCP: 17	♣ T85	♣ QJ	Pass	3♥	All Pass	
Contract: 3♥ North						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ J72	♠ KT5				1♣
Vul: None	♥ Q542	♥ KJ8	Pass	1♦	Pass	1NT
North HCP: 7+1	♦ A7654	♦ K8		All Pass		
South HCP: 14+1	♣ 2	♣ AT764				
Contract: 1NT South						

South hands

Resp_to_1C

Board: 36 ♠ KJ7 You are dealer.

Dealer: South ♥ 8653 The opponents are silent.

Vul: Both ♦ J

HCP: 12+1 ♣ AK976

Board: 37 ♠ A986 Partner is dealer.

Dealer: North ♥ J73 The opponents are silent.

Vul: N-S ♦ AKJ73

HCP: 15+1 ♣ Q

Board: 38 ♠ A965 Partner is dealer.

Dealer: North ♥ A8 The opponents are silent.

Vul: E-W ♦ AQT43

HCP: 14+1 ♣ T6

Board: 39 ♠ AKT2 LHO is dealer.

Dealer: West ♥ KQ52 West (LHO) opens 1♣ if possible.

Vul: Both ♦ Q74 East (RHO) bids 1♦ if possible.

HCP: 17 ♣ QJ East (RHO) bids 1♠ if possible.

East (RHO) bids 3♦ if possible.

Board: 40 ♠ KT5 You are dealer.

Dealer: South ♥ KJ8 The opponents are silent.

Vul: None ♦ K8

HCP: 14+1 ♣ AT764

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ 6432	♠ KJ7				1♣
Vul: Both	♥ K972	♥ 8653	Pass	1♦	Pass	1NT
North HCP: 10+1	♦ AKT52	♦ J		All Pass		
South HCP: 12+1	♣ -	♣ AK976				
Contract: 1NT South						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ A986		1♣	Pass	1♦
Vul: N-S	♥ KT64	♥ J73	Pass	1NT	Pass	2♠
North HCP: 12+1	♦ 862	♦ AKJ73	Pass	3NT	All Pass	
South HCP: 15+1	♣ AK654	♣ Q				
Contract: 3NT North						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ KQ82	♠ A965		1♣	Pass	1♦
Vul: E-W	♥ KQ3	♥ A8	Pass	1NT	Pass	2♠
North HCP: 15+1	♦ 7	♦ AQT43	Pass	4♠	All Pass	
South HCP: 14+1	♣ AJ953	♣ T6				
Contract: 4♠ North						

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ Q74	♠ AKT2	1♣	Pass	1♦	X
Vul: Both	♥ T9743	♥ KQ52	Pass	1♥	1♠	2♥
North HCP: 2+1	♦ 86	♦ Q74	Pass	Pass	3♦	Pass
South HCP: 17	♣ T85	♣ QJ	Pass	3♥	All Pass	
Contract: 3♥ North						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ J72	♠ KT5				1♣
Vul: None	♥ Q542	♥ KJ8	Pass	1♦	Pass	1NT
North HCP: 7+1	♦ A7654	♦ K8		All Pass		
South HCP: 14+1	♣ 2	♣ AT764				
Contract: 1NT South						

North hands

Resp_to_1C

Board: 41 ♠ A65 You are dealer.

Dealer: North ♥ KQT2 The opponents are silent.

Vul: E-W ♦ J8

HCP: 19 ♣ AKQ5

Board: 42 ♠ Q842 Partner is dealer.

Dealer: South ♥ J The opponents are silent.

Vul: Both ♦ KJ953

HCP: 7+1 ♣ 864

Board: 43 ♠ - Partner is dealer.

Dealer: South ♥ AT92 East (LHO) bids 1 ♠ if possible.

Vul: None ♦ AQ9743 West (RHO) bids 3 ♠ if possible.

HCP: 11+2 ♣ J52

Board: 44 ♠ A764 Partner is dealer.

Dealer: South ♥ 53 The opponents are silent.

Vul: N-S ♦ AKQ86

HCP: 17+1 ♣ A4

Board: 45 ♠ KQ63 You are dealer.

Dealer: North ♥ KQ4 West (RHO) bids 1 ♠ if possible.

Vul: Both ♦ Q5

HCP: 12 ♣ T652

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ KJ92		1♣	Pass	1♦
Vul: E-W	♥ KQT2	♥ A	Pass	2NT	Pass	3♠
North HCP: 19	♦ J8	♦ QT632	Pass	3NT	All Pass	
South HCP: 10+1	♣ AKQ5	♣ T97				
Contract: 3NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ Q842	♠ K75			1♣	
Vul: Both	♥ J	♥ AK86	Pass	1♦	Pass	1NT
North HCP: 7+1	♦ KJ953	♦ 8	All Pass			
South HCP: 16+1	♣ 864	♣ AQT95				
Contract: 1NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ J82			1♣	
Vul: None	♥ AT92	♥ KQJ3	Pass	1♦	1♠	Pass
North HCP: 11+2	♦ AQ9743	♦ KJ	3♠	4♦	Pass	5♦
South HCP: 13	♣ J52	♣ QT43	All Pass			
Contract: 5♦ South						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ A764	♠ JT2			1♣	
Vul: N-S	♥ 53	♥ AK8	Pass	1♦	Pass	1NT
North HCP: 17+1	♦ AKQ86	♦ 953	Pass	2♠	Pass	3NT
South HCP: 12	♣ A4	♣ KJ53	Pass	6NT	All Pass	
Contract: 6NT North						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ KQ63	♠ 4		1♣	Pass	1♦
Vul: Both	♥ KQ4	♥ AT52	1♠	Pass	Pass	X
North HCP: 12	♦ Q5	♦ AJT93	Pass	1NT	Pass	3♥
South HCP: 13+1	♣ T652	♣ KJ4	Pass	3NT	All Pass	
Contract: 3NT North						

South hands

Resp_to_1C

Board: 41	♠ KJ92	Partner is dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ QT632	
HCP: 10+1	♣ T97	

Board: 42	♠ K75	You are dealer.
Dealer: South	♥ AK86	The opponents are silent.
Vul: Both	♦ 8	
HCP: 16+1	♣ AQT95	

Board: 43	♠ J82	You are dealer.
Dealer: South	♥ KQJ3	East (RHO) bids 1 ♠ if possible.
Vul: None	♦ KJ	West (LHO) bids 3 ♠ if possible.
HCP: 13	♣ QT43	

Board: 44	♠ JT2	You are dealer.
Dealer: South	♥ AK8	The opponents are silent.
Vul: N-S	♦ 953	
HCP: 12	♣ KJ53	

Board: 45	♠ 4	Partner is dealer.
Dealer: North	♥ AT52	West (LHO) bids 1 ♠ if possible.
Vul: Both	♦ AJT93	
HCP: 13+1	♣ KJ4	

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ KJ92		1♣	Pass	1♦
Vul: E-W	♥ KQT2	♥ A	Pass	2NT	Pass	3♠
North HCP: 19	♦ J8	♦ QT632	Pass	3NT	All Pass	
South HCP: 10+1	♣ AKQ5	♣ T97				
Contract: 3NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ Q842	♠ K75			1♣	
Vul: Both	♥ J	♥ AK86	Pass	1♦	Pass	1NT
North HCP: 7+1	♦ KJ953	♦ 8	All Pass			
South HCP: 16+1	♣ 864	♣ AQT95				
Contract: 1NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ J82			1♣	
Vul: None	♥ AT92	♥ KQJ3	Pass	1♦	1♠	Pass
North HCP: 11+2	♦ AQ9743	♦ KJ	3♠	4♦	Pass	5♦
South HCP: 13	♣ J52	♣ QT43	All Pass			
Contract: 5♦ South						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ A764	♠ JT2			1♣	
Vul: N-S	♥ 53	♥ AK8	Pass	1♦	Pass	1NT
North HCP: 17+1	♦ AKQ86	♦ 953	Pass	2♠	Pass	3NT
South HCP: 12	♣ A4	♣ KJ53	Pass	6NT	All Pass	
Contract: 6NT North						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ KQ63	♠ 4		1♣	Pass	1♦
Vul: Both	♥ KQ4	♥ AT52	1♠	Pass	Pass	X
North HCP: 12	♦ Q5	♦ AJT93	Pass	1NT	Pass	3♥
South HCP: 13+1	♣ T652	♣ KJ4	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 46	♠ J8	Partner is dealer.
Dealer: South	♥ T962	The opponents are silent.
Vul: None	♦ AQJT9	
HCP: 9+1	♣ J2	

Board: 47	♠ 764	You are dealer.
Dealer: North	♥ AQ75	West (RHO) bids 1♠ if possible.
Vul: N-S	♦ T	
HCP: 15+1	♣ AKQ98	

Board: 48	♠ T754	Partner is dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: E-W	♦ AQT93	
HCP: 14+1	♣ Q6	

Board: 49	♠ A984	You are dealer.
Dealer: North	♥ AT4	The opponents are silent.
Vul: None	♦ K	
HCP: 14+1	♣ K9642	

Board: 50	♠ J5	Partner is dealer.
Dealer: South	♥ AKQ7	East (LHO) bids 2♠ if possible.
Vul: N-S	♦ AK854	
HCP: 17+1	♣ 65	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ A94				1♣
Vul: None	♥ T962	♥ AK4	Pass	1♦	Pass	1NT
North HCP: 9+1	♦ AQJT9	♦ K3		All Pass		
South HCP: 14+1	♣ J2	♣ T8743				
Contract: 1NT South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ 764	♠ Q32		1♣	Pass	1♦
Vul: N-S	♥ AQ75	♥ J843	1♠	2♣	Pass	2♦
North HCP: 15+1	♦ T	♦ QJ643	Pass	2♥	All Pass	
South HCP: 6+1	♣ AKQ98	♣ 2				
Contract: 2♥ North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ T754	♠ AQ8				1♣
Vul: E-W	♥ AQ	♥ K854	Pass	1♦	Pass	1NT
North HCP: 14+1	♦ AQT93	♦ J	Pass	2♠	Pass	3♣
South HCP: 15+1	♣ Q6	♣ AJT74	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ A984	♠ 75		1♣	Pass	1♦
Vul: None	♥ AT4	♥ QJ83	Pass	1NT	Pass	2♦
North HCP: 14+1	♦ K	♦ AQJ632	Pass	3♠	All Pass	
South HCP: 10+2	♣ K9642	♣ 7				
Contract: 3♠ North						

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ AQ32				1♣
Vul: N-S	♥ AKQ7	♥ J63	Pass	1♦	2♠	Pass
North HCP: 17+1	♦ AK854	♦ J9	Pass	X	Pass	2NT
South HCP: 13	♣ 65	♣ AJ87	Pass	3♥	Pass	3NT
Contract: 3NT South			All Pass			

South hands**Resp_to_1C**

Board: 46 ♠ A94 You are dealer.

Dealer: South ♥ AK4 The opponents are silent.

Vul: None ♦ K3

HCP: 14+1 ♣ T8743

Board: 47 ♠ Q32 Partner is dealer.

Dealer: North ♥ J843 West (LHO) bids 1♠ if possible.

Vul: N-S ♦ QJ643

HCP: 6+1 ♣ 2

Board: 48 ♠ AQ8 You are dealer.

Dealer: South ♥ K854 The opponents are silent.

Vul: E-W ♦ J

HCP: 15+1 ♣ AJT74

Board: 49 ♠ 75 Partner is dealer.

Dealer: North ♥ QJ83 The opponents are silent.

Vul: None ♦ AQJ632

HCP: 10+2 ♣ 7

Board: 50 ♠ AQ32 You are dealer.

Dealer: South ♥ J63 East (RHO) bids 2♠ if possible.

Vul: N-S ♦ J9

HCP: 13 ♣ AJ87

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ A94				1♣
Vul: None	♥ T962	♥ AK4	Pass	1♦	Pass	1NT
North HCP: 9+1	♦ AQJT9	♦ K3		All Pass		
South HCP: 14+1	♣ J2	♣ T8743				
Contract: 1NT South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ 764	♠ Q32		1♣	Pass	1♦
Vul: N-S	♥ AQ75	♥ J843	1♠	2♣	Pass	2♦
North HCP: 15+1	♦ T	♦ QJ643	Pass	2♥	All Pass	
South HCP: 6+1	♣ AKQ98	♣ 2				
Contract: 2♥ North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ T754	♠ AQ8				1♣
Vul: E-W	♥ AQ	♥ K854	Pass	1♦	Pass	1NT
North HCP: 14+1	♦ AQT93	♦ J	Pass	2♠	Pass	3♣
South HCP: 15+1	♣ Q6	♣ AJT74	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ A984	♠ 75		1♣	Pass	1♦
Vul: None	♥ AT4	♥ QJ83	Pass	1NT	Pass	2♦
North HCP: 14+1	♦ K	♦ AQJ632	Pass	3♠	All Pass	
South HCP: 10+2	♣ K9642	♣ 7				
Contract: 3♠ North						

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ AQ32				1♣
Vul: N-S	♥ AKQ7	♥ J63	Pass	1♦	2♠	Pass
North HCP: 17+1	♦ AK854	♦ J9	Pass	X	Pass	2NT
South HCP: 13	♣ 65	♣ AJ87	Pass	3♥	Pass	3NT
Contract: 3NT South			All Pass			