

Board: 1	♠ 7	You bid first.
Dealer: North	♥ A975	The opponents are silent.
Vul: E-W	♦ KQ65	
HCP: 12	♣ K743	

Board: 2	♠ AK72	You bid first.
Dealer: North	♥ 92	The opponents are silent.
Vul: Both	♦ J93	
HCP: 14	♣ AQT4	

Board: 3	♠ T9	You bid first.
Dealer: North	♥ J95	The opponents are silent.
Vul: E-W	♦ A63	
HCP: 13+1	♣ AKJ75	

Board: 4	♠ QT8	Partner bids first.
Dealer: South	♥ QT6	East (LHO) bids 2♣ if possible.
Vul: None	♦ J964	
HCP: 9	♣ AT3	

Board: 5	♠ A84	Partner bids first.
Dealer: South	♥ Q63	The opponents are silent.
Vul: None	♦ K53	
HCP: 9	♣ T843	

Both hands (Answers Page)

Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ QT2		1 ♦	Pass	1NT
Vul: E-W	♥ A975	♥ Q63	Pass	2 ♣	All Pass	
North HCP: 12	♦ KQ65	♦ 942				
South HCP: 9	♣ K743	♣ AJ96				
Contract: 2 ♣ North						

Board: 2

	North:	South:	W	N	E	S
Dealer: North	♠ AK72	♠ QJ3		1 ♣	Pass	1NT
Vul: Both	♥ 92	♥ Q43	All Pass			
North HCP: 14	♦ J93	♦ A74				
South HCP: 9	♣ AQT4	♣ 8753				
Contract: 1NT South						

Board: 3

	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ AJ4		1 ♣	Pass	1NT
Vul: E-W	♥ J95	♥ Q74	Pass	2 ♣	All Pass	
North HCP: 13+1	♦ A63	♦ QT7				
South HCP: 9	♣ AKJ75	♣ T983				
Contract: 2 ♣ North						

Board: 4

	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ A964				1 ♦
Vul: None	♥ QT6	♥ A5	Pass	1NT	2 ♣	Pass
North HCP: 9	♦ J964	♦ Q852	Pass	2 ♦	All Pass	
South HCP: 13	♣ AT3	♣ QJ4				
Contract: 2 ♦ North						

Board: 5

	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ J5				1 ♣
Vul: None	♥ Q63	♥ AJ75	Pass	1NT	All Pass	
North HCP: 9	♦ K53	♦ A42				
South HCP: 14	♣ T843	♣ KJ95				
Contract: 1NT North						

Board: 1	♠ QT2	Partner bids first.
Dealer: North	♥ Q63	The opponents are silent.
Vul: E-W	♦ 942	
HCP: 9	♣ AJ96	

Board: 2	♠ QJ3	Partner bids first.
Dealer: North	♥ Q43	The opponents are silent.
Vul: Both	♦ A74	
HCP: 9	♣ 8753	

Board: 3	♠ AJ4	Partner bids first.
Dealer: North	♥ Q74	The opponents are silent.
Vul: E-W	♦ QT7	
HCP: 9	♣ T983	

Board: 4	♠ A964	You bid first.
Dealer: South	♥ A5	East (RHO) bids 2♣ if possible.
Vul: None	♦ Q852	
HCP: 13	♣ QJ4	

Board: 5	♠ J5	You bid first.
Dealer: South	♥ AJ75	The opponents are silent.
Vul: None	♦ A42	
HCP: 14	♣ KJ95	

Both hands (Answers Page)

Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ QT2		1 ♦	Pass	1NT
Vul: E-W	♥ A975	♥ Q63	Pass	2 ♣	All Pass	
North HCP: 12	♦ KQ65	♦ 942				
South HCP: 9	♣ K743	♣ AJ96				
Contract: 2 ♣ North						

Board: 2

	North:	South:	W	N	E	S
Dealer: North	♠ AK72	♠ QJ3		1 ♣	Pass	1NT
Vul: Both	♥ 92	♥ Q43	All Pass			
North HCP: 14	♦ J93	♦ A74				
South HCP: 9	♣ AQT4	♣ 8753				
Contract: 1NT South						

Board: 3

	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ AJ4		1 ♣	Pass	1NT
Vul: E-W	♥ J95	♥ Q74	Pass	2 ♣	All Pass	
North HCP: 13+1	♦ A63	♦ QT7				
South HCP: 9	♣ AKJ75	♣ T983				
Contract: 2 ♣ North						

Board: 4

	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ A964				1 ♦
Vul: None	♥ QT6	♥ A5	Pass	1NT	2 ♣	Pass
North HCP: 9	♦ J964	♦ Q852	Pass	2 ♦	All Pass	
South HCP: 13	♣ AT3	♣ QJ4				
Contract: 2 ♦ North						

Board: 5

	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ J5				1 ♣
Vul: None	♥ Q63	♥ AJ75	Pass	1NT	All Pass	
North HCP: 9	♦ K53	♦ A42				
South HCP: 14	♣ T843	♣ KJ95				
Contract: 1NT North						

Board: 6	♠ Q93	Partner bids first.
Dealer: South	♥ Q76	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ K83	East (LHO) Doubles 2♦ if possible.
HCP: 9	♣ Q764	West (RHO) bids 2♠ if possible.
		East (LHO) bids 3♠ if possible.

Board: 7	♠ Q53	Partner bids first.
Dealer: South	♥ Q96	The opponents are silent.
Vul: E-W	♦ J92	
HCP: 7	♣ Q965	

Board: 8	♠ AJ9	Partner bids first.
Dealer: South	♥ Q93	The opponents are silent.
Vul: Both	♦ T942	
HCP: 9	♣ Q83	

Board: 9	♠ Q52	Partner bids first.
Dealer: South	♥ KJ3	The opponents are silent.
Vul: None	♦ K74	
HCP: 9	♣ 9542	

Board: 10	♠ Q62	Partner bids first.
Dealer: South	♥ K64	The opponents are silent.
Vul: N-S	♦ J53	
HCP: 8	♣ Q763	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ J				1 ♦
Vul: N-S	♥ Q76	♥ AK3	Pass	1NT	X	2 ♦
North HCP: 9	♦ K83	♦ AJ7642	Pass	Pass	X	Pass
South HCP: 13+2	♣ Q764	♣ T32	2 ♠	3 ♦	3 ♠	4 ♦
Contract: 4 ♦ South			All Pass			

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ AT76				1 ♦
Vul: E-W	♥ Q96	♥ AKT8	Pass	1NT	Pass	2 ♥
North HCP: 7	♦ J92	♦ Q876	Pass	2NT	All Pass	
South HCP: 16	♣ Q965	♣ K				
Contract: 2NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ AJ9	♠ T4				1 ♦
Vul: Both	♥ Q93	♥ KJ6	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ T942	♦ AQ763	All Pass			
South HCP: 13+1	♣ Q83	♣ K94				
Contract: 2 ♦ South						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ Q52	♠ AT9				1 ♣
Vul: None	♥ KJ3	♥ 864	Pass	1NT	All Pass	
North HCP: 9	♦ K74	♦ JT8				
South HCP: 13	♣ 9542	♣ AKJT				
Contract: 1NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ T73				1 ♦
Vul: N-S	♥ K64	♥ A82	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ J53	♦ A9874	All Pass			
South HCP: 12+1	♣ Q763	♣ AT				
Contract: 2 ♦ South						

Board: 6	♠ J	You bid first.
Dealer: South	♥ AK3	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ AJ7642	East (RHO) Doubles 2♦ if possible.
HCP: 13+2	♣ T32	West (LHO) bids 2♠ if possible.
		East (RHO) bids 3♠ if possible.

Board: 7	♠ AT76	You bid first.
Dealer: South	♥ AKT8	The opponents are silent.
Vul: E-W	♦ Q876	
HCP: 16	♣ K	

Board: 8	♠ T4	You bid first.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: Both	♦ AQ763	
HCP: 13+1	♣ K94	

Board: 9	♠ AT9	You bid first.
Dealer: South	♥ 864	The opponents are silent.
Vul: None	♦ JT8	
HCP: 13	♣ AKJT	

Board: 10	♠ T73	You bid first.
Dealer: South	♥ A82	The opponents are silent.
Vul: N-S	♦ A9874	
HCP: 12+1	♣ AT	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ J				1 ♦
Vul: N-S	♥ Q76	♥ AK3	Pass	1NT	X	2 ♦
North HCP: 9	♦ K83	♦ AJ7642	Pass	Pass	X	Pass
South HCP: 13+2	♣ Q764	♣ T32	2 ♠	3 ♦	3 ♠	4 ♦
Contract: 4 ♦ South			All Pass			

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ AT76				1 ♦
Vul: E-W	♥ Q96	♥ AKT8	Pass	1NT	Pass	2 ♥
North HCP: 7	♦ J92	♦ Q876	Pass	2NT	All Pass	
South HCP: 16	♣ Q965	♣ K				
Contract: 2NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ AJ9	♠ T4				1 ♦
Vul: Both	♥ Q93	♥ KJ6	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ T942	♦ AQ763	All Pass			
South HCP: 13+1	♣ Q83	♣ K94				
Contract: 2 ♦ South						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ Q52	♠ AT9				1 ♣
Vul: None	♥ KJ3	♥ 864	Pass	1NT	All Pass	
North HCP: 9	♦ K74	♦ JT8				
South HCP: 13	♣ 9542	♣ AKJT				
Contract: 1NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ T73				1 ♦
Vul: N-S	♥ K64	♥ A82	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ J53	♦ A9874	All Pass			
South HCP: 12+1	♣ Q763	♣ AT				
Contract: 2 ♦ South						

Board: 11	♠ AK3	You bid first.
Dealer: North	♥ J6	The opponents are silent.
Vul: E-W	♦ T84	
HCP: 14+1	♣ KQJT7	
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Board: 12	♠ A95	Partner bids first.
Dealer: South	♥ Q62	The opponents are silent.
Vul: None	♦ Q85	
HCP: 9	♣ JT42	
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Board: 13	♠ Q53	Partner bids first.
Dealer: South	♥ Q84	The opponents are silent.
Vul: E-W	♦ A74	
HCP: 8	♣ 8743	
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Board: 14	♠ K72	Partner bids first.
Dealer: South	♥ QT3	The opponents are silent.
Vul: Both	♦ T642	
HCP: 9	♣ A63	
<hr/>		
Board: 15	♠ AJ8652	LHO opens the bidding 1 ♦.
Dealer: East	♥ KJT	Partner bids next.
Vul: E-W	♦ 83	West (RHO) bids 1NT if possible.
HCP: 12+2	♣ K9	

Both hands (Answers Page)

Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ AK3	♠ QT6		1 ♣	Pass	1NT
Vul: E-W	♥ J6	♥ KQ4	Pass	3 ♣	All Pass	
North HCP: 14+1	♦ T84	♦ Q65				
South HCP: 9	♣ KQJT7	♣ 8642				
Contract: 3 ♣ North						

Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ A95	♠ KJT				1 ♣
Vul: None	♥ Q62	♥ K	Pass	1NT	Pass	4 ♣
North HCP: 9	♦ Q85	♦ AKT4	Pass	5 ♣	All Pass	
South HCP: 20+1	♣ JT42	♣ AQ953				
Contract: 5 ♣ North						

Board: 13

	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ AK2				1 ♣
Vul: E-W	♥ Q84	♥ T76	Pass	1NT	All Pass	
North HCP: 8	♦ A74	♦ K53				
South HCP: 14	♣ 8743	♣ AT62				
Contract: 1NT North						

Board: 14

	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ 65				1 ♦
Vul: Both	♥ QT3	♥ KJ7	Pass	1NT	Pass	2 ♣
North HCP: 9	♦ T642	♦ AK85	Pass	2 ♦	All Pass	
South HCP: 14	♣ A63	♣ KT97				
Contract: 2 ♦ North						

Board: 15

	North:	South:	W	N	E	S
Dealer: East	♠ AJ8652	♠ 9			1 ♦	Pass
Vul: E-W	♥ KJT	♥ Q954	1NT	2 ♠	All Pass	
North HCP: 12+2	♦ 83	♦ J74				
South HCP: 7+1	♣ K9	♣ A6543				
Contract: 2 ♠ North						

Board: 11	♠ QT6	Partner bids first.
Dealer: North	♥ KQ4	The opponents are silent.
Vul: E-W	♦ Q65	
HCP: 9	♣ 8642	
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Board: 12	♠ KJT	You bid first.
Dealer: South	♥ K	The opponents are silent.
Vul: None	♦ AKT4	
HCP: 20+1	♣ AQ953	
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Board: 13	♠ AK2	You bid first.
Dealer: South	♥ T76	The opponents are silent.
Vul: E-W	♦ K53	
HCP: 14	♣ AT62	
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Board: 14	♠ 65	You bid first.
Dealer: South	♥ KJ7	The opponents are silent.
Vul: Both	♦ AK85	
HCP: 14	♣ KT97	
<hr/>		
Board: 15	♠ 9	RHO opens the bidding 1♦.
Dealer: East	♥ Q954	You bid next.
Vul: E-W	♦ J74	West (LHO) bids 1NT if possible.
HCP: 7+1	♣ A6543	

Both hands (Answers Page)

Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ AK3	♠ QT6		1 ♣	Pass	1NT
Vul: E-W	♥ J6	♥ KQ4	Pass	3 ♣	All Pass	
North HCP: 14+1	♦ T84	♦ Q65				
South HCP: 9	♣ KQJT7	♣ 8642				
Contract: 3 ♣ North						

Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ A95	♠ KJT				1 ♣
Vul: None	♥ Q62	♥ K	Pass	1NT	Pass	4 ♣
North HCP: 9	♦ Q85	♦ AKT4	Pass	5 ♣	All Pass	
South HCP: 20+1	♣ JT42	♣ AQ953				
Contract: 5 ♣ North						

Board: 13

	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ AK2				1 ♣
Vul: E-W	♥ Q84	♥ T76	Pass	1NT	All Pass	
North HCP: 8	♦ A74	♦ K53				
South HCP: 14	♣ 8743	♣ AT62				
Contract: 1NT North						

Board: 14

	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ 65				1 ♦
Vul: Both	♥ QT3	♥ KJ7	Pass	1NT	Pass	2 ♣
North HCP: 9	♦ T642	♦ AK85	Pass	2 ♦	All Pass	
South HCP: 14	♣ A63	♣ KT97				
Contract: 2 ♦ North						

Board: 15

	North:	South:	W	N	E	S
Dealer: East	♠ AJ8652	♠ 9			1 ♦	Pass
Vul: E-W	♥ KJT	♥ Q954	1NT	2 ♠	All Pass	
North HCP: 12+2	♦ 83	♦ J74				
South HCP: 7+1	♣ K9	♣ A6543				
Contract: 2 ♠ North						

Board: 16	♠ 4	RHO opens the bidding 1 ♦.
Dealer: West	♥ Q98	You bid next.
Vul: N-S	♦ AT754	East (LHO) bids 1NT if possible.
HCP: 6+1	♣ 8743	West (RHO) bids 3 ♣ if possible.
		East (LHO) bids 3 ♦ if possible.

Board: 17	♠ A8	You bid first.
Dealer: North	♥ Q43	The opponents are silent.
Vul: Both	♦ KT54	
HCP: 14	♣ AJ64	

Board: 18	♠ JT84	You bid first.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ AKT762	
HCP: 16+2	♣ A2	

Board: 19	♠ K96	Partner bids first.
Dealer: South	♥ A43	The opponents are silent.
Vul: N-S	♦ Q54	
HCP: 9	♣ 7542	

Board: 20	♠ AJ32	You bid first.
Dealer: North	♥ 8543	The opponents are silent.
Vul: None	♦ KQ3	
HCP: 13	♣ K7	

Both hands (Answers Page)

Board: 16

Dealer: West

Vul: N-S

North HCP: 6+1

South HCP: 14+3

Contract: 3 ♠ South

North:

♠ 4

♥ Q98

♦ AT754

♣ 8743

South:

♠ AKJ763

♥ AJ543

♦ -

♣ J6

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

1. Michaels Cuebid

Board: 17

Dealer: North

Vul: Both

North HCP: 14

South HCP: 9

Contract: 2 ♣ North

North:

♠ A8

♥ Q43

♦ KT54

♣ AJ64

South:

♠ K75

♥ A65

♦ 863

♣ Q972

W	N	E	S
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	1 ♦	Pass	1NT
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Pass	2 ♣	All Pass	
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Board: 18

Dealer: North

Vul: E-W

North HCP: 16+2

South HCP: 9

Contract: 3NT South

North:

♠ JT84

♥ A

♦ AKT762

♣ A2

South:

♠ K65

♥ K94

♦ 953

♣ QJT6

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

Board: 19

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 14

Contract: 1NT North

North:

♠ K96

♥ A43

♦ Q54

♣ 7542

South:

♠ AJ52

♥ KQ62

♦ T6

♣ A93

W	N	E	S
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			1 ♣
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Pass	1NT	All Pass	
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Board: 20

Dealer: North

Vul: None

North HCP: 13

South HCP: 9

Contract: 1NT South

North:

♠ AJ32

♥ 8543

♦ KQ3

♣ K7

South:

♠ Q95

♥ QJ2

♦ JT65

♣ QJ5

W	N	E	S
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	1 ♦	Pass	1NT
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All Pass

Board: 16	♠ AKJ763	LHO opens the bidding 1 ♦.
Dealer: West	♥ AJ543	Partner bids next.
Vul: N-S	♦ -	East (RHO) bids 1NT if possible.
HCP: 14+3	♣ J6	West (LHO) bids 3 ♣ if possible.
		East (RHO) bids 3 ♦ if possible.

Board: 17	♠ K75	Partner bids first.
Dealer: North	♥ A65	The opponents are silent.
Vul: Both	♦ 863	
HCP: 9	♣ Q972	

Board: 18	♠ K65	Partner bids first.
Dealer: North	♥ K94	The opponents are silent.
Vul: E-W	♦ 953	
HCP: 9	♣ QJT6	

Board: 19	♠ AJ52	You bid first.
Dealer: South	♥ KQ62	The opponents are silent.
Vul: N-S	♦ T6	
HCP: 14	♣ A93	

Board: 20	♠ Q95	Partner bids first.
Dealer: North	♥ QJ2	The opponents are silent.
Vul: None	♦ JT65	
HCP: 9	♣ QJ5	

Both hands (Answers Page)

Board: 16

Dealer: West

Vul: N-S

North HCP: 6+1

South HCP: 14+3

Contract: 3 ♠ South

North:

♠ 4

♥ Q98

♦ AT754

♣ 8743

South:

♠ AKJ763

♥ AJ543

♦ -

♣ J6

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

1. Michaels Cuebid

Board: 17

Dealer: North

Vul: Both

North HCP: 14

South HCP: 9

Contract: 2 ♣ North

North:

♠ A8

♥ Q43

♦ KT54

♣ AJ64

South:

♠ K75

♥ A65

♦ 863

♣ Q972

W	N	E	S
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	1 ♦	Pass	1NT
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Pass	2 ♣	All Pass	
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Board: 18

Dealer: North

Vul: E-W

North HCP: 16+2

South HCP: 9

Contract: 3NT South

North:

♠ JT84

♥ A

♦ AKT762

♣ A2

South:

♠ K65

♥ K94

♦ 953

♣ QJT6

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

Board: 19

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 14

Contract: 1NT North

North:

♠ K96

♥ A43

♦ Q54

♣ 7542

South:

♠ AJ52

♥ KQ62

♦ T6

♣ A93

W	N	E	S
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			1 ♣
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Pass	1NT	All Pass	
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Board: 20

Dealer: North

Vul: None

North HCP: 13

South HCP: 9

Contract: 1NT South

North:

♠ AJ32

♥ 8543

♦ KQ3

♣ K7

South:

♠ Q95

♥ QJ2

♦ JT65

♣ QJ5

W	N	E	S
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	1 ♦	Pass	1NT
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All Pass

Board: 21	♠ Q82	Partner bids first.
Dealer: South	♥ K83	The opponents are silent.
Vul: E-W	♦ Q62	
HCP: 8	♣ JT76	

Board: 22	♠ AT92	You bid first.
Dealer: North	♥ KT63	The opponents are silent.
Vul: N-S	♦ A54	
HCP: 14	♣ K9	

Board: 23	♠ K86	Partner bids first.
Dealer: South	♥ A64	The opponents are silent.
Vul: E-W	♦ QT3	
HCP: 9	♣ T754	

Board: 24	♠ KT3	You bid first.
Dealer: North	♥ Q96	The opponents are silent.
Vul: E-W	♦ KQJ8	
HCP: 14	♣ K94	

Board: 25	♠ Q64	Partner bids first.
Dealer: South	♥ AT7	The opponents are silent.
Vul: E-W	♦ K73	
HCP: 9	♣ T862	

Both hands (Answers Page)

Board: 21

	North:	South:	W	N	E	S
Dealer: South	♠ Q82	♠ KJT				1 ♣
Vul: E-W	♥ K83	♥ T76	Pass	1NT	All Pass	
North HCP: 8	♦ Q62	♦ T74				
South HCP: 13	♣ JT76	♣ AKQ8				
Contract: 1NT North						

Board: 22

	North:	South:	W	N	E	S
Dealer: North	♠ AT92	♠ Q73		1 ♦	Pass	1NT
Vul: N-S	♥ KT63	♥ Q95	All Pass			
North HCP: 14	♦ A54	♦ J73				
South HCP: 9	♣ K9	♣ A532				
Contract: 1NT South						

Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ K86	♠ JT52				1 ♣
Vul: E-W	♥ A64	♥ KT53	Pass	1NT	All Pass	
North HCP: 9	♦ QT3	♦ A7				
South HCP: 12	♣ T754	♣ A63				
Contract: 1NT North						

Board: 24

	North:	South:	W	N	E	S
Dealer: North	♠ KT3	♠ A62		1 ♦	Pass	1NT
Vul: E-W	♥ Q96	♥ K85	All Pass			
North HCP: 14	♦ KQJ8	♦ T54				
South HCP: 9	♣ K94	♣ Q875				
Contract: 1NT South						

Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ Q64	♠ KT3				1 ♣
Vul: E-W	♥ AT7	♥ QJ5	Pass	1NT	All Pass	
North HCP: 9	♦ K73	♦ A95				
South HCP: 14	♣ T862	♣ A753				
Contract: 1NT North						

Board: 21	♠ KJT	You bid first.
Dealer: South	♥ T76	The opponents are silent.
Vul: E-W	♦ T74	
HCP: 13	♣ AKQ8	

Board: 22	♠ Q73	Partner bids first.
Dealer: North	♥ Q95	The opponents are silent.
Vul: N-S	♦ J73	
HCP: 9	♣ A532	

Board: 23	♠ JT52	You bid first.
Dealer: South	♥ KT53	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 12	♣ A63	

Board: 24	♠ A62	Partner bids first.
Dealer: North	♥ K85	The opponents are silent.
Vul: E-W	♦ T54	
HCP: 9	♣ Q875	

Board: 25	♠ KT3	You bid first.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: E-W	♦ A95	
HCP: 14	♣ A753	

Both hands (Answers Page)

Board: 21

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 13

Contract: 1NT North

North:

♠ Q82

♥ K83

♦ Q62

♣ JT76

South:

♠ KJT

♥ T76

♦ T74

♣ AKQ8

W N E S

Pass 1NT All Pass 1 ♣

Pass 1NT All Pass

Board: 22

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 9

Contract: 1NT South

North:

♠ AT92

♥ KT63

♦ A54

♣ K9

South:

♠ Q73

♥ Q95

♦ J73

♣ A532

W N E S

Pass 1♦ Pass 1NT

All Pass

Board: 23

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 12

Contract: 1NT North

North:

♠ K86

♥ A64

♦ QT3

♣ T754

South:

♠ JT52

♥ KT53

♦ A7

♣ A63

W N E S

Pass 1NT All Pass 1 ♣

Pass 1NT All Pass

Board: 24

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 9

Contract: 1NT South

North:

♠ KT3

♥ Q96

♦ KQJ8

♣ K94

South:

♠ A62

♥ K85

♦ T54

♣ Q875

W N E S

Pass 1♦ Pass 1NT

All Pass

Board: 25

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 14

Contract: 1NT North

North:

♠ Q64

♥ AT7

♦ K73

♣ T862

South:

♠ KT3

♥ QJ5

♦ A95

♣ A753

W N E S

Pass 1NT All Pass 1 ♣

Pass 1NT All Pass

Board: 26	♠ J7	LHO opens the bidding 1 ♦.
Dealer: East	♥ AKJ97	Partner bids next.
Vul: None	♦ 5	West (RHO) bids 1NT if possible.
HCP: 9+2	♣ T6542	

Board: 27	♠ J5	You bid first.
Dealer: North	♥ Q974	The opponents are silent.
Vul: N-S	♦ AKQ54	
HCP: 13+1	♣ J9	

Board: 28	♠ A952	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: N-S	♦ AQJ5	
HCP: 18	♣ AT96	

Board: 29	♠ QJ3	Partner bids first.
Dealer: South	♥ K83	The opponents are silent.
Vul: E-W	♦ T763	
HCP: 8	♣ Q65	

Board: 30	♠ K53	Partner bids first.
Dealer: South	♥ KT3	The opponents are silent.
Vul: Both	♦ 9873	
HCP: 9	♣ K93	

Both hands (Answers Page)

Board: 26

Dealer: East

Vul: None

North HCP: 9+2

South HCP: 9

Contract: 3♥ South

North:

♠ J7

♥ AKJ97

♦ 5

♣ T6542

South:

♠ Q542

♥ T62

♦ K982

♣ A3

W N E S

1♦ Pass

1NT 2NT¹ Pass 3♥

All Pass

1. Unusual 2NT

Board: 27

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 9

Contract: 2♦ North

North:

♠ J5

♥ Q974

♦ AKQ54

♣ J9

South:

♠ KT3

♥ KT2

♦ J76

♣ Q752

W N E S

1♦ Pass 1NT

Pass 2♦ All Pass

Board: 28

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 7

Contract: 3NT North

North:

♠ A952

♥ K

♦ AQJ5

♣ AT96

South:

♠ Q76

♥ Q53

♦ T63

♣ K842

W N E S

1♦ Pass 1NT

Pass 2♠ Pass 2NT

Pass 3NT All Pass

Board: 29

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 17+2

Contract: 3NT North

North:

♠ QJ3

♥ K83

♦ T763

♣ Q65

South:

♠ AT6

♥ A5

♦ AKJ952

♣ J4

W N E S

1♦

Pass 1NT Pass 3♦

Pass 3NT All Pass

Board: 30

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13

Contract: 2♦ North

North:

♠ K53

♥ KT3

♦ 9873

♣ K93

South:

♠ AQT8

♥ 8

♦ KQ64

♣ Q762

W N E S

1♦

Pass 1NT Pass 2♣

Pass 2♦ All Pass

South hands

1m-1N

Board: 26	♠ Q542	RHO opens the bidding 1♦.
Dealer: East	♥ T62	You bid next.
Vul: None	♦ K982	West (LHO) bids 1NT if possible.
HCP: 9	♣ A3	

Board: 27	♠ KT3	Partner bids first.
Dealer: North	♥ KT2	The opponents are silent.
Vul: N-S	♦ J76	
HCP: 9	♣ Q752	

Board: 28	♠ Q76	Partner bids first.
Dealer: North	♥ Q53	The opponents are silent.
Vul: N-S	♦ T63	
HCP: 7	♣ K842	

Board: 29	♠ AT6	You bid first.
Dealer: South	♥ A5	The opponents are silent.
Vul: E-W	♦ AKJ952	
HCP: 17+2	♣ J4	

Board: 30	♠ AQT8	You bid first.
Dealer: South	♥ 8	The opponents are silent.
Vul: Both	♦ KQ64	
HCP: 13	♣ Q762	

Both hands (Answers Page)

Board: 26

Dealer: East

Vul: None

North HCP: 9+2

South HCP: 9

Contract: 3♥ South

North:

♠ J7

♥ AKJ97

♦ 5

♣ T6542

South:

♠ Q542

♥ T62

♦ K982

♣ A3

W N E S

1♦ Pass

1NT 2NT¹ Pass 3♥

All Pass

1. Unusual 2NT

Board: 27

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 9

Contract: 2♦ North

North:

♠ J5

♥ Q974

♦ AKQ54

♣ J9

South:

♠ KT3

♥ KT2

♦ J76

♣ Q752

W N E S

1♦ Pass 1NT

Pass 2♦ All Pass

Board: 28

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 7

Contract: 3NT North

North:

♠ A952

♥ K

♦ AQJ5

♣ AT96

South:

♠ Q76

♥ Q53

♦ T63

♣ K842

W N E S

1♦ Pass 1NT

Pass 2♠ Pass 2NT

Pass 3NT All Pass

Board: 29

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 17+2

Contract: 3NT North

North:

♠ QJ3

♥ K83

♦ T763

♣ Q65

South:

♠ AT6

♥ A5

♦ AKJ952

♣ J4

W N E S

1♦

Pass 1NT Pass 3♦

Pass 3NT All Pass

Board: 30

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13

Contract: 2♦ North

North:

♠ K53

♥ KT3

♦ 9873

♣ K93

South:

♠ AQT8

♥ 8

♦ KQ64

♣ Q762

W N E S

1♦

Pass 1NT Pass 2♣

Pass 2♦ All Pass

Board: 31	♠ JT2	You bid first.
Dealer: North	♥ K8	The opponents are silent.
Vul: N-S	♦ AKT83	
HCP: 14+1	♣ K97	
<hr/>		
Board: 32	♠ Q4	LHO opens the bidding 1 ♦.
Dealer: East	♥ AJ653	Partner bids next.
Vul: Both	♦ T	West (RHO) bids 1NT if possible.
HCP: 10+2	♣ QJ764	West (RHO) Doubles 3 ♣ if possible.
<hr/>		
Board: 33	♠ K43	Partner bids first.
Dealer: South	♥ QT3	The opponents are silent.
Vul: N-S	♦ 7653	
HCP: 8	♣ K84	
<hr/>		
Board: 34	♠ Q987	You bid first.
Dealer: North	♥ K65	The opponents are silent.
Vul: N-S	♦ AQJ94	
HCP: 16+1	♣ A	
<hr/>		
Board: 35	♠ K72	Partner bids first.
Dealer: South	♥ K93	The opponents are silent.
Vul: E-W	♦ K65	
HCP: 9	♣ T832	

Both hands (Answers Page)

Board: 31

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 9

Contract: 2♦ North

North:

♠ JT2

♥ K8

♦ AKT83

♣ K97

South:

♠ K43

♥ A76

♦ 9762

♣ QT3

W	N	E	S
	1♦	Pass	1NT
Pass	2♦	All Pass	

Board: 32

Dealer: East

Vul: Both

North HCP: 10+2

South HCP: 9

Contract: 3♣X South

North:

♠ Q4

♥ AJ653

♦ T

♣ QJ764

South:

♠ 8653

♥ 72

♦ KQ76

♣ AT3

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

1. Unusual 2NT

Board: 33

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ K43

♥ QT3

♦ 7653

♣ K84

South:

♠ AT52

♥ AJ7

♦ KT42

♣ QT

W	N	E	S
			1♦
Pass	1NT	All Pass	

Board: 34

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 8

Contract: 3NT South

North:

♠ Q987

♥ K65

♦ AQJ94

♣ A

South:

♠ K62

♥ Q43

♦ 753

♣ K972

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

Board: 35

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ K72

♥ K93

♦ K65

♣ T832

South:

♠ T964

♥ QJ8

♦ AJ

♣ AJ95

W	N	E	S
			1♣
Pass	1NT	All Pass	

South hands

1m-1N

Board: 31	♠ K43	Partner bids first.
Dealer: North	♥ A76	The opponents are silent.
Vul: N-S	♦ 9762	
HCP: 9	♣ QT3	
Board: 32	♠ 8653	RHO opens the bidding 1♦.
Dealer: East	♥ 72	You bid next.
Vul: Both	♦ KQ76	West (LHO) bids 1NT if possible.
HCP: 9	♣ AT3	West (LHO) Doubles 3♣ if possible.
Board: 33	♠ AT52	You bid first.
Dealer: South	♥ AJ7	The opponents are silent.
Vul: N-S	♦ KT42	
HCP: 14	♣ QT	
Board: 34	♠ K62	Partner bids first.
Dealer: North	♥ Q43	The opponents are silent.
Vul: N-S	♦ 753	
HCP: 8	♣ K972	
Board: 35	♠ T964	You bid first.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: E-W	♦ AJ	
HCP: 13	♣ AJ95	

Both hands (Answers Page)

Board: 31

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 9

Contract: 2♦ North

North:

♠ JT2

♥ K8

♦ AKT83

♣ K97

South:

♠ K43

♥ A76

♦ 9762

♣ QT3

W	N	E	S
	1♦	Pass	1NT
Pass	2♦	All Pass	

Board: 32

Dealer: East

Vul: Both

North HCP: 10+2

South HCP: 9

Contract: 3♣X South

North:

♠ Q4

♥ AJ653

♦ T

♣ QJ764

South:

♠ 8653

♥ 72

♦ KQ76

♣ AT3

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

1. Unusual 2NT

Board: 33

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ K43

♥ QT3

♦ 7653

♣ K84

South:

♠ AT52

♥ AJ7

♦ KT42

♣ QT

W	N	E	S
			1♦
Pass	1NT	All Pass	

Board: 34

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 8

Contract: 3NT South

North:

♠ Q987

♥ K65

♦ AQJ94

♣ A

South:

♠ K62

♥ Q43

♦ 753

♣ K972

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

Board: 35

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ K72

♥ K93

♦ K65

♣ T832

South:

♠ T964

♥ QJ8

♦ AJ

♣ AJ95

W	N	E	S
			1♣
Pass	1NT	All Pass	

Board: 36	♠ QJ54	You bid first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: Both	♦ KQT6	
HCP: 14	♣ A72	
<hr/>		
Board: 37	♠ K85	LHO opens the bidding 1 ♦.
Dealer: East	♥ AQ865	Partner bids next.
Vul: None	♦ Q965	West (RHO) bids 1NT if possible.
HCP: 15+1	♣ A	East (LHO) bids 2♣ if possible.
<hr/>		
Board: 38	♠ AKJ9	LHO opens the bidding 1 ♣.
Dealer: East	♥ AJT92	Partner bids next.
Vul: Both	♦ Q92	West (RHO) bids 1NT if possible.
HCP: 18+1	♣ K	
<hr/>		
Board: 39	♠ K65	Partner bids first.
Dealer: South	♥ QT3	The opponents are silent.
Vul: None	♦ 965	
HCP: 8	♣ K873	
<hr/>		
Board: 40	♠ K93	Partner bids first.
Dealer: South	♥ Q92	The opponents are silent.
Vul: E-W	♦ J52	
HCP: 8	♣ Q984	

Both hands (Answers Page)

Board: 36

	North:	South:	W	N	E	S
Dealer: North	♠ QJ54	♠ K62		1 ♦	Pass	1NT
Vul: Both	♥ Q8	♥ K95	All Pass			
North HCP: 14	♦ KQT6	♦ 842				
South HCP: 8	♣ A72	♣ QT83				
Contract: 1NT South						

Board: 37

	North:	South:	W	N	E	S
Dealer: East	♠ K85	♠ JT6			1 ♦	Pass
Vul: None	♥ AQ865	♥ J972	1NT	Pass	2 ♣	Pass
North HCP: 15+1	♦ Q965	♦ J7	Pass	2 ♥	All Pass	
South HCP: 4	♣ A	♣ J963				
Contract: 2 ♥ North						

Board: 38

	North:	South:	W	N	E	S
Dealer: East	♠ AKJ9	♠ T754			1 ♣	Pass
Vul: Both	♥ AJT92	♥ 7	1NT	X	Pass	2 ♠
North HCP: 18+1	♦ Q92	♦ JT75	All Pass			
South HCP: 2	♣ K	♣ J762				
Contract: 2 ♠ South						

Board: 39

	North:	South:	W	N	E	S
Dealer: South	♠ K65	♠ A932				1 ♦
Vul: None	♥ QT3	♥ AJ64	Pass	1NT	Pass	2 ♥
North HCP: 8	♦ 965	♦ AKT4	Pass	3NT	All Pass	
South HCP: 16	♣ K873	♣ T				
Contract: 3NT North						

Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ K93	♠ Q7				1 ♦
Vul: E-W	♥ Q92	♥ A854	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ J52	♦ AKT976	All Pass			
South HCP: 13+2	♣ Q984	♣ 2				
Contract: 2 ♦ South						

South hands

1m-1N

Board: 36	♠ K62	Partner bids first.
Dealer: North	♥ K95	The opponents are silent.
Vul: Both	♦ 842	
HCP: 8	♣ QT83	
Board: 37	♠ JT6	RHO opens the bidding 1♦.
Dealer: East	♥ J972	You bid next.
Vul: None	♦ J7	West (LHO) bids 1NT if possible.
HCP: 4	♣ J963	East (RHO) bids 2♣ if possible.
Board: 38	♠ T754	RHO opens the bidding 1♣.
Dealer: East	♥ 7	You bid next.
Vul: Both	♦ JT75	West (LHO) bids 1NT if possible.
HCP: 2	♣ J762	
Board: 39	♠ A932	You bid first.
Dealer: South	♥ AJ64	The opponents are silent.
Vul: None	♦ AKT4	
HCP: 16	♣ T	
Board: 40	♠ Q7	You bid first.
Dealer: South	♥ A854	The opponents are silent.
Vul: E-W	♦ AKT976	
HCP: 13+2	♣ 2	

Both hands (Answers Page)

Board: 36

	North:	South:	W	N	E	S
Dealer: North	♠ QJ54	♠ K62		1 ♦	Pass	1NT
Vul: Both	♥ Q8	♥ K95	All Pass			
North HCP: 14	♦ KQT6	♦ 842				
South HCP: 8	♣ A72	♣ QT83				
Contract: 1NT South						

Board: 37

	North:	South:	W	N	E	S
Dealer: East	♠ K85	♠ JT6			1 ♦	Pass
Vul: None	♥ AQ865	♥ J972	1NT	Pass	2 ♣	Pass
North HCP: 15+1	♦ Q965	♦ J7	Pass	2 ♥	All Pass	
South HCP: 4	♣ A	♣ J963				
Contract: 2 ♥ North						

Board: 38

	North:	South:	W	N	E	S
Dealer: East	♠ AKJ9	♠ T754			1 ♣	Pass
Vul: Both	♥ AJT92	♥ 7	1NT	X	Pass	2 ♠
North HCP: 18+1	♦ Q92	♦ JT75	All Pass			
South HCP: 2	♣ K	♣ J762				
Contract: 2 ♠ South						

Board: 39

	North:	South:	W	N	E	S
Dealer: South	♠ K65	♠ A932				1 ♦
Vul: None	♥ QT3	♥ AJ64	Pass	1NT	Pass	2 ♥
North HCP: 8	♦ 965	♦ AKT4	Pass	3NT	All Pass	
South HCP: 16	♣ K873	♣ T				
Contract: 3NT North						

Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ K93	♠ Q7				1 ♦
Vul: E-W	♥ Q92	♥ A854	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ J52	♦ AKT976	All Pass			
South HCP: 13+2	♣ Q984	♣ 2				
Contract: 2 ♦ South						

Board: 41	♠ KJ2	You bid first.
Dealer: North	♥ 3	The opponents are silent.
Vul: N-S	♦ KQT84	
HCP: 12+1	♣ K652	

Board: 42	♠ Q64	You bid first.
Dealer: North	♥ A963	The opponents are silent.
Vul: N-S	♦ AKJT	
HCP: 14	♣ 87	

Board: 43	♠ AJ5	You bid first.
Dealer: North	♥ 4	The opponents are silent.
Vul: None	♦ KQ932	
HCP: 14+1	♣ A765	

Board: 44	♠ 93	You bid first.
Dealer: North	♥ K864	The opponents are silent.
Vul: None	♦ AKT6	
HCP: 12	♣ QT9	

Board: 45	♠ Q83	Partner bids first.
Dealer: South	♥ K83	The opponents are silent.
Vul: N-S	♦ A96	
HCP: 9	♣ 9875	

Both hands (Answers Page)

Board: 41

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 9

Contract: 2♦ South

North:

♠ KJ2

♥ 3

♦ KQT84

♣ K652

South:

♠ Q74

♥ QJ4

♦ 9763

♣ A73

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

Board: 42

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 9

Contract: 1NT South

North:

♠ Q64

♥ A963

♦ AKJT

♣ 87

South:

♠ A72

♥ Q82

♦ 9752

♣ K53

W	N	E	S
	1♦	Pass	1NT
All Pass			

Board: 43

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 9

Contract: 2♣ North

North:

♠ AJ5

♥ 4

♦ KQ932

♣ A765

South:

♠ Q92

♥ KJ6

♦ 875

♣ KT82

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

Board: 44

Dealer: North

Vul: None

North HCP: 12

South HCP: 9

Contract: 1NT South

North:

♠ 93

♥ K864

♦ AKT6

♣ QT9

South:

♠ QJ7

♥ Q52

♦ 952

♣ A875

W	N	E	S
	1♦	Pass	1NT
All Pass			

Board: 45

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ Q83

♥ K83

♦ A96

♣ 9875

South:

♠ AKJ

♥ 762

♦ 753

♣ AJ32

W	N	E	S
			1♣
Pass	1NT	All Pass	

Board: 41	♠ Q74	Partner bids first.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: N-S	♦ 9763	
HCP: 9	♣ A73	

Board: 42	♠ A72	Partner bids first.
Dealer: North	♥ Q82	The opponents are silent.
Vul: N-S	♦ 9752	
HCP: 9	♣ K53	

Board: 43	♠ Q92	Partner bids first.
Dealer: North	♥ KJ6	The opponents are silent.
Vul: None	♦ 875	
HCP: 9	♣ KT82	

Board: 44	♠ QJ7	Partner bids first.
Dealer: North	♥ Q52	The opponents are silent.
Vul: None	♦ 952	
HCP: 9	♣ A875	

Board: 45	♠ AKJ	You bid first.
Dealer: South	♥ 762	The opponents are silent.
Vul: N-S	♦ 753	
HCP: 13	♣ AJ32	

Both hands (Answers Page)

Board: 41

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 9

Contract: 2♦ South

North:

♠ KJ2

♥ 3

♦ KQT84

♣ K652

South:

♠ Q74

♥ QJ4

♦ 9763

♣ A73

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

Board: 42

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 9

Contract: 1NT South

North:

♠ Q64

♥ A963

♦ AKJT

♣ 87

South:

♠ A72

♥ Q82

♦ 9752

♣ K53

W	N	E	S
	1♦	Pass	1NT
All Pass			

Board: 43

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 9

Contract: 2♣ North

North:

♠ AJ5

♥ 4

♦ KQ932

♣ A765

South:

♠ Q92

♥ KJ6

♦ 875

♣ KT82

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

Board: 44

Dealer: North

Vul: None

North HCP: 12

South HCP: 9

Contract: 1NT South

North:

♠ 93

♥ K864

♦ AKT6

♣ QT9

South:

♠ QJ7

♥ Q52

♦ 952

♣ A875

W	N	E	S
	1♦	Pass	1NT
All Pass			

Board: 45

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ Q83

♥ K83

♦ A96

♣ 9875

South:

♠ AKJ

♥ 762

♦ 753

♣ AJ32

W	N	E	S
			1♣
Pass	1NT	All Pass	

Board: 46	♠ AQ87	You bid first.
Dealer: North	♥ J2	West (RHO) bids 2♣ if possible.
Vul: Both	♦ AK962	
HCP: 18+1	♣ A8	
<hr/>		
Board: 47	♠ A52	You bid first.
Dealer: North	♥ J75	West (RHO) Doubles 2♦ if possible.
Vul: E-W	♦ AQJT82	
HCP: 12+2	♣ 9	
<hr/>		
Board: 48	♠ 875	You bid first.
Dealer: North	♥ AK75	West (RHO) bids 2♦ if possible.
Vul: None	♦ A5	
HCP: 18	♣ AK53	
<hr/>		
Board: 49	♠ K73	Partner bids first.
Dealer: South	♥ A52	The opponents are silent.
Vul: E-W	♦ 7532	
HCP: 9	♣ Q87	
<hr/>		
Board: 50	♠ QJ6	Partner bids first.
Dealer: South	♥ Q98	East (LHO) Doubles 2♣ if possible.
Vul: Both	♦ K86	West (RHO) bids 2♥ if possible.
HCP: 9	♣ J965	

Both hands (Answers Page)

Board: 46

	North:	South:	W	N	E	S
Dealer: North	♠ AQ87	♠ KJ9		1 ♦	Pass	1NT
Vul: Both	♥ J2	♥ K87	2 ♣	2NT	Pass	3NT
North HCP: 18+1	♦ AK962	♦ T543	All Pass			
South HCP: 9	♣ A8	♣ Q95				
Contract: 3NT South						

Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ K83		1 ♦	Pass	1NT
Vul: E-W	♥ J75	♥ A64	Pass	2 ♦	Pass	Pass
North HCP: 12+2	♦ AQJT82	♦ 765	X	All Pass		
South HCP: 9	♣ 9	♣ Q754				
Contract: 2 ♦ X North						

Board: 48

	North:	South:	W	N	E	S
Dealer: North	♠ 875	♠ Q64		1 ♣	Pass	1NT
Vul: None	♥ AK75	♥ QT4	2 ♦	X	Pass	2NT
North HCP: 18	♦ A5	♦ Q92	Pass	3NT	All Pass	
South HCP: 8	♣ AK53	♣ Q872				
Contract: 3NT North						

Board: 49

	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ 8				1 ♦
Vul: E-W	♥ A52	♥ Q74	Pass	1NT	Pass	2 ♣
North HCP: 9	♦ 7532	♦ AQJ94	Pass	2 ♦	Pass	3 ♦
South HCP: 16+1	♣ Q87	♣ AKT6	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 50

	North:	South:	W	N	E	S
Dealer: South	♠ QJ6	♠ A932				1 ♣
Vul: Both	♥ Q98	♥ 54	Pass	1NT	Pass	2 ♣
North HCP: 9	♦ K86	♦ Q9	Pass	Pass	X	Pass
South HCP: 12+1	♣ J965	♣ AQT83	2 ♥	3 ♣	All Pass	
Contract: 3 ♣ North						

South hands

1m-1N

Board: 46

♠ KJ9

Partner bids first.

Dealer: North

♥ K87

West (LHO) bids 2♣ if possible.

Vul: Both

♦ T543

HCP: 9

♣ Q95

Board: 47

♠ K83

Partner bids first.

Dealer: North

♥ A64

West (LHO) Doubles 2♦ if possible.

Vul: E-W

♦ 765

HCP: 9

♣ Q754

Board: 48

♠ Q64

Partner bids first.

Dealer: North

♥ QT4

West (LHO) bids 2♦ if possible.

Vul: None

♦ Q92

HCP: 8

♣ Q872

Board: 49

♠ 8

You bid first.

Dealer: South

♥ Q74

The opponents are silent.

Vul: E-W

♦ AQJ94

HCP: 16+1

♣ AKT6

Board: 50

♠ A932

You bid first.

Dealer: South

♥ 54

East (RHO) Doubles 2♣ if possible.

Vul: Both

♦ Q9

West (LHO) bids 2♥ if possible.

HCP: 12+1

♣ AQT83

Both hands (Answers Page)

Board: 46

	North:	South:	W	N	E	S
Dealer: North	♠ AQ87	♠ KJ9		1 ♦	Pass	1NT
Vul: Both	♥ J2	♥ K87	2 ♣	2NT	Pass	3NT
North HCP: 18+1	♦ AK962	♦ T543	All Pass			
South HCP: 9	♣ A8	♣ Q95				
Contract: 3NT South						

Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ K83		1 ♦	Pass	1NT
Vul: E-W	♥ J75	♥ A64	Pass	2 ♦	Pass	Pass
North HCP: 12+2	♦ AQJT82	♦ 765	X	All Pass		
South HCP: 9	♣ 9	♣ Q754				
Contract: 2 ♦ X North						

Board: 48

	North:	South:	W	N	E	S
Dealer: North	♠ 875	♠ Q64		1 ♣	Pass	1NT
Vul: None	♥ AK75	♥ QT4	2 ♦	X	Pass	2NT
North HCP: 18	♦ A5	♦ Q92	Pass	3NT	All Pass	
South HCP: 8	♣ AK53	♣ Q872				
Contract: 3NT North						

Board: 49

	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ 8				1 ♦
Vul: E-W	♥ A52	♥ Q74	Pass	1NT	Pass	2 ♣
North HCP: 9	♦ 7532	♦ AQJ94	Pass	2 ♦	Pass	3 ♦
South HCP: 16+1	♣ Q87	♣ AKT6	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 50

	North:	South:	W	N	E	S
Dealer: South	♠ QJ6	♠ A932				1 ♣
Vul: Both	♥ Q98	♥ 54	Pass	1NT	Pass	2 ♣
North HCP: 9	♦ K86	♦ Q9	Pass	Pass	X	Pass
South HCP: 12+1	♣ J965	♣ AQT83	2 ♥	3 ♣	All Pass	
Contract: 3 ♣ North						