

Board: 1 ♠ Q54 You are dealer.

Dealer: North ♥ AK732 The opponents are silent.

Vul: None ♦ A6

HCP: 13+1 ♣ T72

Board: 2 ♠ A4 Partner is dealer.

Dealer: South ♥ T84 The opponents are silent.

Vul: N-S ♦ KQT52

HCP: 10+1 ♣ J94

Board: 3 ♠ Q83 You are dealer.

Dealer: North ♥ AT984 The opponents are silent.

Vul: E-W ♦ QT4

HCP: 12+1 ♣ AT

Board: 4 ♠ QJ5 Partner is dealer.

Dealer: South ♥ J8 The opponents are silent.

Vul: Both ♦ 83

HCP: 8+2 ♣ KJT954

Board: 5 ♠ QJ Partner is dealer.

Dealer: South ♥ J The opponents are silent.

Vul: N-S ♦ JT75

HCP: 8+2 ♣ KT7652

Both hands (Answers Page)

| Board: 1 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ Q54 | ♠ T872 | | 1♥ | Pass | 2♥ |
| Vul: None | ♥ AK732 | ♥ J54 | | All Pass | | |
| North HCP: 13+1 | ♦ A6 | ♦ KT87 | | | | |
| South HCP: 7 | ♣ T72 | ♣ K5 | | | | |
| Contract: 2♥ South | | | | | | |

| Board: 2 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|------------------|----------|----------|
| Dealer: South | ♠ A4 | ♠ QT7 | | | 1♥ | |
| Vul: N-S | ♥ T84 | ♥ KQJ62 | Pass | 1NT ¹ | Pass | 2♣ |
| North HCP: 10+1 | ♦ KQT52 | ♦ A4 | Pass | 3♥ | Pass | 4♥ |
| South HCP: 14+1 | ♣ J94 | ♣ QT2 | All Pass | | | |
| Contract: 4♥ South | | | | 1. forcing 1NT | | |

| Board: 3 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ Q83 | ♠ A9 | | 1♥ | Pass | 2♥ |
| Vul: E-W | ♥ AT984 | ♥ QJ72 | All Pass | | | |
| North HCP: 12+1 | ♦ QT4 | ♦ 86 | | | | |
| South HCP: 8+1 | ♣ AT | ♣ J8754 | | | | |
| Contract: 2♥ South | | | | | | |

| Board: 4 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|------------------|----------|----------|
| Dealer: South | ♠ QJ5 | ♠ 62 | | | 1♥ | |
| Vul: Both | ♥ J8 | ♥ AKQ963 | Pass | 1NT ¹ | Pass | 2♥ |
| North HCP: 8+2 | ♦ 83 | ♦ K95 | All Pass | | | |
| South HCP: 12+2 | ♣ KJT954 | ♣ 63 | | 1. forcing 1NT | | |
| Contract: 2♥ South | | | | | | |

| Board: 5 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|------------------|----------|----------|
| Dealer: South | ♠ QJ | ♠ AK865 | | | 1♠ | |
| Vul: N-S | ♥ J | ♥ Q9732 | Pass | 1NT ¹ | Pass | 2♥ |
| North HCP: 8+2 | ♦ JT75 | ♦ K9 | Pass | 3♣ | All Pass | |
| South HCP: 12+2 | ♣ KT7652 | ♣ 3 | | 1. forcing 1NT | | |
| Contract: 3♣ North | | | | | | |

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|-----------------|--------|---------------------------|
| Board: 1 | ♠ T872 | Partner is dealer. |
| Dealer: North | ♥ J54 | The opponents are silent. |
| Vul: None | ♦ KT87 | |
| HCP: 7 | ♣ K5 | |

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|-----------------|---------|---------------------------|
| Board: 2 | ♠ QT7 | You are dealer. |
| Dealer: South | ♥ KQJ62 | The opponents are silent. |
| Vul: N-S | ♦ A4 | |
| HCP: 14+1 | ♣ QT2 | |

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|-----------------|---------|---------------------------|
| Board: 3 | ♠ A9 | Partner is dealer. |
| Dealer: North | ♥ QJ72 | The opponents are silent. |
| Vul: E-W | ♦ 86 | |
| HCP: 8+1 | ♣ J8754 | |

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|-----------------|----------|---------------------------|
| Board: 4 | ♠ 62 | You are dealer. |
| Dealer: South | ♥ AKQ963 | The opponents are silent. |
| Vul: Both | ♦ K95 | |
| HCP: 12+2 | ♣ 63 | |

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|-----------------|---------|---------------------------|
| Board: 5 | ♠ AK865 | You are dealer. |
| Dealer: South | ♥ Q9732 | The opponents are silent. |
| Vul: N-S | ♦ K9 | |
| HCP: 12+2 | ♣ 3 | |

Both hands (Answers Page)

| Board: 1 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ Q54 | ♠ T872 | | 1♥ | Pass | 2♥ |
| Vul: None | ♥ AK732 | ♥ J54 | | All Pass | | |
| North HCP: 13+1 | ♦ A6 | ♦ KT87 | | | | |
| South HCP: 7 | ♣ T72 | ♣ K5 | | | | |
| Contract: 2♥ South | | | | | | |

| Board: 2 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|------------------|----------|----------|
| Dealer: South | ♠ A4 | ♠ QT7 | | | 1♥ | |
| Vul: N-S | ♥ T84 | ♥ KQJ62 | Pass | 1NT ¹ | Pass | 2♣ |
| North HCP: 10+1 | ♦ KQT52 | ♦ A4 | Pass | 3♥ | Pass | 4♥ |
| South HCP: 14+1 | ♣ J94 | ♣ QT2 | All Pass | | | |
| Contract: 4♥ South | | | | 1. forcing 1NT | | |

| Board: 3 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ Q83 | ♠ A9 | | 1♥ | Pass | 2♥ |
| Vul: E-W | ♥ AT984 | ♥ QJ72 | All Pass | | | |
| North HCP: 12+1 | ♦ QT4 | ♦ 86 | | | | |
| South HCP: 8+1 | ♣ AT | ♣ J8754 | | | | |
| Contract: 2♥ South | | | | | | |

| Board: 4 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|------------------|----------|----------|
| Dealer: South | ♠ QJ5 | ♠ 62 | | | 1♥ | |
| Vul: Both | ♥ J8 | ♥ AKQ963 | Pass | 1NT ¹ | Pass | 2♥ |
| North HCP: 8+2 | ♦ 83 | ♦ K95 | All Pass | | | |
| South HCP: 12+2 | ♣ KJT954 | ♣ 63 | | 1. forcing 1NT | | |
| Contract: 2♥ South | | | | | | |

| Board: 5 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|------------------|----------|----------|
| Dealer: South | ♠ QJ | ♠ AK865 | | | 1♠ | |
| Vul: N-S | ♥ J | ♥ Q9732 | Pass | 1NT ¹ | Pass | 2♥ |
| North HCP: 8+2 | ♦ JT75 | ♦ K9 | Pass | 3♣ | All Pass | |
| South HCP: 12+2 | ♣ KT7652 | ♣ 3 | | 1. forcing 1NT | | |
| Contract: 3♣ North | | | | | | |

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|-----------------|--------|---------------------------|
| Board: 6 | ♠ A85 | Partner is dealer. |
| Dealer: South | ♥ Q65 | The opponents are silent. |
| Vul: E-W | ♦ 974 | |
| HCP: 10 | ♣ AT94 | |

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|-----------------|---------|---------------------------|
| Board: 7 | ♠ Q2 | You are dealer. |
| Dealer: North | ♥ AT842 | The opponents are silent. |
| Vul: Both | ♦ Q7 | |
| HCP: 14+1 | ♣ AQ52 | |

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|-----------------|--------|---------------------------|
| Board: 8 | ♠ T75 | Partner is dealer. |
| Dealer: South | ♥ T75 | The opponents are silent. |
| Vul: None | ♦ K852 | |
| HCP: 8 | ♣ KQT | |

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|-----------------|---------|---------------------------|
| Board: 9 | ♠ KQ985 | You are dealer. |
| Dealer: North | ♥ J984 | The opponents are silent. |
| Vul: E-W | ♦ K42 | |
| HCP: 13+1 | ♣ A | |

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|------------------|--------|---------------------------|
| Board: 10 | ♠ T43 | Partner is dealer. |
| Dealer: South | ♥ KQ8 | The opponents are silent. |
| Vul: Both | ♦ K42 | |
| HCP: 9 | ♣ JT73 | |

Both hands (Answers Page)

| Board: 6 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ A85 | ♠ J9764 | | | | 1 ♠ |
| Vul: E-W | ♥ Q65 | ♥ AKJ | Pass | 2 ♠ | All Pass | |
| North HCP: 10 | ♦ 974 | ♦ KJ2 | | | | |
| South HCP: 13+1 | ♣ AT94 | ♣ 76 | | | | |
| Contract: 2 ♠ North | | | | | | |

| Board: 7 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ Q2 | ♠ KJ3 | | 1 ♥ | Pass | 2 ♥ |
| Vul: Both | ♥ AT842 | ♥ KJ9 | All Pass | | | |
| North HCP: 14+1 | ♦ Q7 | ♦ J986 | | | | |
| South HCP: 9 | ♣ AQ52 | ♣ 987 | | | | |
| Contract: 2 ♥ South | | | | | | |

| Board: 8 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ T75 | ♠ Q9 | | | | 1 ♥ |
| Vul: None | ♥ T75 | ♥ QJ962 | Pass | 2 ♥ | All Pass | |
| North HCP: 8 | ♦ K852 | ♦ A97 | | | | |
| South HCP: 13+1 | ♣ KQT | ♣ A95 | | | | |
| Contract: 2 ♥ North | | | | | | |

| Board: 9 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ KQ985 | ♠ T62 | | 1 ♠ | Pass | 2 ♠ |
| Vul: E-W | ♥ J984 | ♥ A7 | All Pass | | | |
| North HCP: 13+1 | ♦ K42 | ♦ AT6 | | | | |
| South HCP: 8+1 | ♣ A | ♣ 76542 | | | | |
| Contract: 2 ♠ South | | | | | | |

| Board: 10 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ T43 | ♠ AQ962 | | | | 1 ♠ |
| Vul: Both | ♥ KQ8 | ♥ J7 | Pass | 2 ♠ | All Pass | |
| North HCP: 9 | ♦ K42 | ♦ Q963 | | | | |
| South HCP: 14+1 | ♣ JT73 | ♣ KQ | | | | |
| Contract: 2 ♠ North | | | | | | |

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|-----------------|---------|---------------------------|
| Board: 6 | ♠ J9764 | You are dealer. |
| Dealer: South | ♥ AKJ | The opponents are silent. |
| Vul: E-W | ♦ KJ2 | |
| HCP: 13+1 | ♣ 76 | |

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|-----------------|--------|---------------------------|
| Board: 7 | ♠ KJ3 | Partner is dealer. |
| Dealer: North | ♥ KJ9 | The opponents are silent. |
| Vul: Both | ♦ J986 | |
| HCP: 9 | ♣ 987 | |

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|-----------------|---------|---------------------------|
| Board: 8 | ♠ Q9 | You are dealer. |
| Dealer: South | ♥ QJ962 | The opponents are silent. |
| Vul: None | ♦ A97 | |
| HCP: 13+1 | ♣ A95 | |

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|-----------------|---------|---------------------------|
| Board: 9 | ♠ T62 | Partner is dealer. |
| Dealer: North | ♥ A7 | The opponents are silent. |
| Vul: E-W | ♦ AT6 | |
| HCP: 8+1 | ♣ 76542 | |

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|------------------|---------|---------------------------|
| Board: 10 | ♠ AQ962 | You are dealer. |
| Dealer: South | ♥ J7 | The opponents are silent. |
| Vul: Both | ♦ Q963 | |
| HCP: 14+1 | ♣ KQ | |

Both hands (Answers Page)

| Board: 6 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ A85 | ♠ J9764 | | | | 1 ♠ |
| Vul: E-W | ♥ Q65 | ♥ AKJ | Pass | 2 ♠ | All Pass | |
| North HCP: 10 | ♦ 974 | ♦ KJ2 | | | | |
| South HCP: 13+1 | ♣ AT94 | ♣ 76 | | | | |
| Contract: 2 ♠ North | | | | | | |

| Board: 7 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ Q2 | ♠ KJ3 | | 1 ♥ | Pass | 2 ♥ |
| Vul: Both | ♥ AT842 | ♥ KJ9 | All Pass | | | |
| North HCP: 14+1 | ♦ Q7 | ♦ J986 | | | | |
| South HCP: 9 | ♣ AQ52 | ♣ 987 | | | | |
| Contract: 2 ♥ South | | | | | | |

| Board: 8 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ T75 | ♠ Q9 | | | | 1 ♥ |
| Vul: None | ♥ T75 | ♥ QJ962 | Pass | 2 ♥ | All Pass | |
| North HCP: 8 | ♦ K852 | ♦ A97 | | | | |
| South HCP: 13+1 | ♣ KQT | ♣ A95 | | | | |
| Contract: 2 ♥ North | | | | | | |

| Board: 9 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ KQ985 | ♠ T62 | | 1 ♠ | Pass | 2 ♠ |
| Vul: E-W | ♥ J984 | ♥ A7 | All Pass | | | |
| North HCP: 13+1 | ♦ K42 | ♦ AT6 | | | | |
| South HCP: 8+1 | ♣ A | ♣ 76542 | | | | |
| Contract: 2 ♠ South | | | | | | |

| Board: 10 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ T43 | ♠ AQ962 | | | | 1 ♠ |
| Vul: Both | ♥ KQ8 | ♥ J7 | Pass | 2 ♠ | All Pass | |
| North HCP: 9 | ♦ K42 | ♦ Q963 | | | | |
| South HCP: 14+1 | ♣ JT73 | ♣ KQ | | | | |
| Contract: 2 ♠ North | | | | | | |

Board: 11 ♠ Q82 You are dealer.

Dealer: North ♥ AK872 The opponents are silent.

Vul: None ♦ A6

HCP: 13+1 ♣ 532

Board: 12 ♠ AQ92 Partner is dealer.

Dealer: South ♥ T64 The opponents are silent.

Vul: N-S ♦ 643

HCP: 9 ♣ KT4

Board: 13 ♠ KJ8 You are dealer.

Dealer: North ♥ KJ984 The opponents are silent.

Vul: Both ♦ A

HCP: 13+1 ♣ J876

Board: 14 ♠ KT86 Partner is dealer.

Dealer: South ♥ 873 West (RHO) Doubles 2♥ if possible.

Vul: None ♦ QJ East (LHO) bids 3♣ if possible.

HCP: 8 ♣ QT65

Board: 15 ♠ A8652 You are dealer.

Dealer: North ♥ AJ4 The opponents are silent.

Vul: N-S ♦ 974

HCP: 14+1 ♣ AJ

Both hands (Answers Page)

| Board: 11 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------------|----------|----------|------------------|
| Dealer: North | ♠ Q82 | ♠ J93 | | 1♥ | Pass | 1NT ¹ |
| Vul: None | ♥ AK872 | ♥ 3 | Pass | 2♣ | All Pass | |
| North HCP: 13+1 | ♦ A6 | ♦ 9754 | | | | |
| South HCP: 7+1 | ♣ 532 | ♣ KQJ98 | 1. forcing 1NT | | | |
| Contract: 2♣ North | | | | | | |

| Board: 12 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ AQ92 | ♠ JT6 | | | | 1♥ |
| Vul: N-S | ♥ T64 | ♥ AKQ82 | Pass | 2♥ | All Pass | |
| North HCP: 9 | ♦ 643 | ♦ 87 | | | | |
| South HCP: 12+1 | ♣ KT4 | ♣ Q97 | | | | |
| Contract: 2♥ North | | | | | | |

| Board: 13 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ KJ8 | ♠ 954 | | 1♥ | Pass | 2♥ |
| Vul: Both | ♥ KJ984 | ♥ A63 | All Pass | | | |
| North HCP: 13+1 | ♦ A | ♦ KJT64 | | | | |
| South HCP: 8+1 | ♣ J876 | ♣ 42 | | | | |
| Contract: 2♥ South | | | | | | |

| Board: 14 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ KT86 | ♠ AJ | | | | 1♥ |
| Vul: None | ♥ 873 | ♥ KJ962 | Pass | 2♥ | Pass | Pass |
| North HCP: 8 | ♦ QJ | ♦ KT742 | X | Pass | 3♣ | 3♥ |
| South HCP: 12+2 | ♣ QT65 | ♣ 8 | All Pass | | | |
| Contract: 3♥ South | | | | | | |

| Board: 15 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------------|----------|----------|------------------|
| Dealer: North | ♠ A8652 | ♠ Q7 | | 1♠ | Pass | 1NT ¹ |
| Vul: N-S | ♥ AJ4 | ♥ Q97 | Pass | 2♦ | Pass | 2♠ |
| North HCP: 14+1 | ♦ 974 | ♦ KT62 | All Pass | | | |
| South HCP: 7 | ♣ AJ | ♣ T973 | 1. forcing 1NT | | | |
| Contract: 2♠ South | | | | | | |

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|------------------|---------|---------------------------|
| Board: 11 | ♠ J93 | Partner is dealer. |
| Dealer: North | ♥ 3 | The opponents are silent. |
| Vul: None | ♦ 9754 | |
| HCP: 7+1 | ♣ KQJ98 | |

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|------------------|---------|---------------------------|
| Board: 12 | ♠ JT6 | You are dealer. |
| Dealer: South | ♥ AKQ82 | The opponents are silent. |
| Vul: N-S | ♦ 87 | |
| HCP: 12+1 | ♣ Q97 | |

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|------------------|---------|---------------------------|
| Board: 13 | ♠ 954 | Partner is dealer. |
| Dealer: North | ♥ A63 | The opponents are silent. |
| Vul: Both | ♦ KJT64 | |
| HCP: 8+1 | ♣ 42 | |

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|------------------|---------|------------------------------------|
| Board: 14 | ♠ AJ | You are dealer. |
| Dealer: South | ♥ KJ962 | West (LHO) Doubles 2♥ if possible. |
| Vul: None | ♦ KT742 | East (RHO) bids 3♣ if possible. |
| HCP: 12+2 | ♣ 8 | |

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|------------------|--------|---------------------------|
| Board: 15 | ♠ Q7 | Partner is dealer. |
| Dealer: North | ♥ Q97 | The opponents are silent. |
| Vul: N-S | ♦ KT62 | |
| HCP: 7 | ♣ T973 | |

Both hands (Answers Page)

| Board: 11 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------------|----------|----------|------------------|
| Dealer: North | ♠ Q82 | ♠ J93 | | 1♥ | Pass | 1NT ¹ |
| Vul: None | ♥ AK872 | ♥ 3 | Pass | 2♣ | All Pass | |
| North HCP: 13+1 | ♦ A6 | ♦ 9754 | | | | |
| South HCP: 7+1 | ♣ 532 | ♣ KQJ98 | 1. forcing 1NT | | | |
| Contract: 2♣ North | | | | | | |

| Board: 12 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ AQ92 | ♠ JT6 | | | | 1♥ |
| Vul: N-S | ♥ T64 | ♥ AKQ82 | Pass | 2♥ | All Pass | |
| North HCP: 9 | ♦ 643 | ♦ 87 | | | | |
| South HCP: 12+1 | ♣ KT4 | ♣ Q97 | | | | |
| Contract: 2♥ North | | | | | | |

| Board: 13 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ KJ8 | ♠ 954 | | 1♥ | Pass | 2♥ |
| Vul: Both | ♥ KJ984 | ♥ A63 | All Pass | | | |
| North HCP: 13+1 | ♦ A | ♦ KJT64 | | | | |
| South HCP: 8+1 | ♣ J876 | ♣ 42 | | | | |
| Contract: 2♥ South | | | | | | |

| Board: 14 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ KT86 | ♠ AJ | | | | 1♥ |
| Vul: None | ♥ 873 | ♥ KJ962 | Pass | 2♥ | Pass | Pass |
| North HCP: 8 | ♦ QJ | ♦ KT742 | X | Pass | 3♣ | 3♥ |
| South HCP: 12+2 | ♣ QT65 | ♣ 8 | All Pass | | | |
| Contract: 3♥ South | | | | | | |

| Board: 15 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------------|----------|----------|------------------|
| Dealer: North | ♠ A8652 | ♠ Q7 | | 1♠ | Pass | 1NT ¹ |
| Vul: N-S | ♥ AJ4 | ♥ Q97 | Pass | 2♦ | Pass | 2♠ |
| North HCP: 14+1 | ♦ 974 | ♦ KT62 | All Pass | | | |
| South HCP: 7 | ♣ AJ | ♣ T973 | 1. forcing 1NT | | | |
| Contract: 2♠ South | | | | | | |

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|------------------|--------|---------------------------|
| Board: 16 | ♠ J32 | Partner is dealer. |
| Dealer: South | ♥ K92 | The opponents are silent. |
| Vul: E-W | ♦ KJ9 | |
| HCP: 10 | ♣ Q953 | |

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|------------------|---------|---------------------------|
| Board: 17 | ♠ AQ973 | You are dealer. |
| Dealer: North | ♥ K | The opponents are silent. |
| Vul: None | ♦ QJ8 | |
| HCP: 12+1 | ♣ 9742 | |

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|------------------|--------|---------------------------|
| Board: 18 | ♠ AK5 | Partner is dealer. |
| Dealer: South | ♥ 9543 | The opponents are silent. |
| Vul: N-S | ♦ KT5 | |
| HCP: 10 | ♣ 432 | |

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|------------------|---------|---------------------------|
| Board: 19 | ♠ QJ642 | You are dealer. |
| Dealer: North | ♥ QJ87 | The opponents are silent. |
| Vul: E-W | ♦ AK | |
| HCP: 14+1 | ♣ J9 | |

| | | |
|------------------|--------|---------------------------|
| Board: 20 | ♠ A43 | Partner is dealer. |
| Dealer: South | ♥ KT6 | The opponents are silent. |
| Vul: Both | ♦ T763 | |
| HCP: 9 | ♣ Q64 | |

Both hands (Answers Page)

| Board: 16 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ J32 | ♠ KQT | | | | 1 ♥ |
| Vul: E-W | ♥ K92 | ♥ AT643 | Pass | 2 ♥ | All Pass | |
| North HCP: 10 | ♦ KJ9 | ♦ T8 | | | | |
| South HCP: 12+1 | ♣ Q953 | ♣ KT8 | | | | |
| Contract: 2 ♥ North | | | | | | |

| Board: 17 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ AQ973 | ♠ K64 | | 1 ♠ | Pass | 2 ♠ |
| Vul: None | ♥ K | ♥ QT86 | All Pass | | | |
| North HCP: 12+1 | ♦ QJ8 | ♦ 943 | | | | |
| South HCP: 9 | ♣ 9742 | ♣ AT3 | | | | |
| Contract: 2 ♠ South | | | | | | |

| Board: 18 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------------|------------------|----------|----------|
| Dealer: South | ♠ AK5 | ♠ QJT64 | | | | 1 ♠ |
| Vul: N-S | ♥ 9543 | ♥ QJ | Pass | 1NT ¹ | Pass | 2 ♣ |
| North HCP: 10 | ♦ KT5 | ♦ Q62 | Pass | 2 ♠ | All Pass | |
| South HCP: 12+1 | ♣ 432 | ♣ A96 | | | | |
| Contract: 2 ♠ North | | | 1. forcing 1NT | | | |

| Board: 19 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ QJ642 | ♠ A73 | | 1 ♠ | Pass | 2 ♠ |
| Vul: E-W | ♥ QJ87 | ♥ 952 | All Pass | | | |
| North HCP: 14+1 | ♦ AK | ♦ Q85 | | | | |
| South HCP: 10 | ♣ J9 | ♣ A763 | | | | |
| Contract: 2 ♠ South | | | | | | |

| Board: 20 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ A43 | ♠ J9872 | | | | 1 ♠ |
| Vul: Both | ♥ KT6 | ♥ A3 | Pass | 2 ♠ | All Pass | |
| North HCP: 9 | ♦ T763 | ♦ Q9 | | | | |
| South HCP: 14+1 | ♣ Q64 | ♣ AK83 | | | | |
| Contract: 2 ♠ North | | | | | | |

| | | |
|------------------|---------|---------------------------|
| Board: 16 | ♠ KQT | You are dealer. |
| Dealer: South | ♥ AT643 | The opponents are silent. |
| Vul: E-W | ♦ T8 | |
| HCP: 12+1 | ♣ KT8 | |

| | | |
|------------------|--------|---------------------------|
| Board: 17 | ♠ K64 | Partner is dealer. |
| Dealer: North | ♥ QT86 | The opponents are silent. |
| Vul: None | ♦ 943 | |
| HCP: 9 | ♣ AT3 | |

| | | |
|------------------|---------|---------------------------|
| Board: 18 | ♠ QJT64 | You are dealer. |
| Dealer: South | ♥ QJ | The opponents are silent. |
| Vul: N-S | ♦ Q62 | |
| HCP: 12+1 | ♣ A96 | |

| | | |
|------------------|--------|---------------------------|
| Board: 19 | ♠ A73 | Partner is dealer. |
| Dealer: North | ♥ 952 | The opponents are silent. |
| Vul: E-W | ♦ Q85 | |
| HCP: 10 | ♣ A763 | |

| | | |
|------------------|---------|---------------------------|
| Board: 20 | ♠ J9872 | You are dealer. |
| Dealer: South | ♥ A3 | The opponents are silent. |
| Vul: Both | ♦ Q9 | |
| HCP: 14+1 | ♣ AK83 | |

Both hands (Answers Page)

| Board: 16 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ J32 | ♠ KQT | | | | 1 ♥ |
| Vul: E-W | ♥ K92 | ♥ AT643 | Pass | 2 ♥ | All Pass | |
| North HCP: 10 | ♦ KJ9 | ♦ T8 | | | | |
| South HCP: 12+1 | ♣ Q953 | ♣ KT8 | | | | |
| Contract: 2 ♥ North | | | | | | |

| Board: 17 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ AQ973 | ♠ K64 | | 1 ♠ | Pass | 2 ♠ |
| Vul: None | ♥ K | ♥ QT86 | All Pass | | | |
| North HCP: 12+1 | ♦ QJ8 | ♦ 943 | | | | |
| South HCP: 9 | ♣ 9742 | ♣ AT3 | | | | |
| Contract: 2 ♠ South | | | | | | |

| Board: 18 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------------|------------------|----------|----------|
| Dealer: South | ♠ AK5 | ♠ QJT64 | | | | 1 ♠ |
| Vul: N-S | ♥ 9543 | ♥ QJ | Pass | 1NT ¹ | Pass | 2 ♣ |
| North HCP: 10 | ♦ KT5 | ♦ Q62 | Pass | 2 ♠ | All Pass | |
| South HCP: 12+1 | ♣ 432 | ♣ A96 | | | | |
| Contract: 2 ♠ North | | | 1. forcing 1NT | | | |

| Board: 19 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ QJ642 | ♠ A73 | | 1 ♠ | Pass | 2 ♠ |
| Vul: E-W | ♥ QJ87 | ♥ 952 | All Pass | | | |
| North HCP: 14+1 | ♦ AK | ♦ Q85 | | | | |
| South HCP: 10 | ♣ J9 | ♣ A763 | | | | |
| Contract: 2 ♠ South | | | | | | |

| Board: 20 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ A43 | ♠ J9872 | | | | 1 ♠ |
| Vul: Both | ♥ KT6 | ♥ A3 | Pass | 2 ♠ | All Pass | |
| North HCP: 9 | ♦ T763 | ♦ Q9 | | | | |
| South HCP: 14+1 | ♣ Q64 | ♣ AK83 | | | | |
| Contract: 2 ♠ North | | | | | | |

Board: 21 ♠ AJ You are dealer.

Dealer: North ♥ A8753 The opponents are silent.

Vul: N-S ♦ A52

HCP: 13+1 ♣ 864

Board: 22 ♠ Q982 Partner is dealer.

Dealer: South ♥ AQT2 The opponents are silent.

Vul: E-W ♦ 632

HCP: 8 ♣ 64

Board: 23 ♠ QT942 You are dealer.

Dealer: North ♥ QJ9 The opponents are silent.

Vul: Both ♦ K2

HCP: 12+1 ♣ A92

Board: 24 ♠ J93 Partner is dealer.

Dealer: South ♥ QT82 The opponents are silent.

Vul: None ♦ J87

HCP: 10 ♣ AQ8

Board: 25 ♠ AQ52 You are dealer.

Dealer: North ♥ Q9543 The opponents are silent.

Vul: E-W ♦ KQ

HCP: 13+1 ♣ 53

Both hands (Answers Page)

| Board: 21 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ AJ | ♠ Q7642 | | 1♥ | Pass | 1♠ |
| Vul: N-S | ♥ A8753 | ♥ T4 | Pass | 1NT | All Pass | |
| North HCP: 13+1 | ♦ A52 | ♦ Q9 | | | | |
| South HCP: 8+1 | ♣ 864 | ♣ A932 | | | | |
| Contract: 1NT North | | | | | | |

| Board: 22 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ Q982 | ♠ AKJ73 | | | | 1♠ |
| Vul: E-W | ♥ AQT2 | ♥ 86 | Pass | 2♠ | All Pass | |
| North HCP: 8 | ♦ 632 | ♦ AJ4 | | | | |
| South HCP: 13+1 | ♣ 64 | ♣ 753 | | | | |
| Contract: 2♠ North | | | | | | |

| Board: 23 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ QT942 | ♠ K763 | | 1♠ | Pass | 2♠ |
| Vul: Both | ♥ QJ9 | ♥ T5 | All Pass | | | |
| North HCP: 12+1 | ♦ K2 | ♦ AJ6 | | | | |
| South HCP: 8 | ♣ A92 | ♣ T763 | | | | |
| Contract: 2♠ South | | | | | | |

| Board: 24 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ J93 | ♠ AQT62 | | | | 1♠ |
| Vul: None | ♥ QT82 | ♥ A3 | Pass | 2♠ | All Pass | |
| North HCP: 10 | ♦ J87 | ♦ QT6 | | | | |
| South HCP: 12+1 | ♣ AQ8 | ♣ T75 | | | | |
| Contract: 2♠ North | | | | | | |

| Board: 25 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ AQ52 | ♠ J83 | | 1♥ | Pass | 2♥ |
| Vul: E-W | ♥ Q9543 | ♥ T87 | All Pass | | | |
| North HCP: 13+1 | ♦ KQ | ♦ AT85 | | | | |
| South HCP: 9 | ♣ 53 | ♣ A84 | | | | |
| Contract: 2♥ South | | | | | | |

| | | |
|------------------|---------|---------------------------|
| Board: 21 | ♠ Q7642 | Partner is dealer. |
| Dealer: North | ♥ T4 | The opponents are silent. |
| Vul: N-S | ♦ Q9 | |
| HCP: 8+1 | ♣ A932 | |

| | | |
|------------------|---------|---------------------------|
| Board: 22 | ♠ AKJ73 | You are dealer. |
| Dealer: South | ♥ 86 | The opponents are silent. |
| Vul: E-W | ♦ AJ4 | |
| HCP: 13+1 | ♣ 753 | |

| | | |
|------------------|--------|---------------------------|
| Board: 23 | ♠ K763 | Partner is dealer. |
| Dealer: North | ♥ T5 | The opponents are silent. |
| Vul: Both | ♦ AJ6 | |
| HCP: 8 | ♣ T763 | |

| | | |
|------------------|---------|---------------------------|
| Board: 24 | ♠ AQT62 | You are dealer. |
| Dealer: South | ♥ A3 | The opponents are silent. |
| Vul: None | ♦ QT6 | |
| HCP: 12+1 | ♣ T75 | |

| | | |
|------------------|--------|---------------------------|
| Board: 25 | ♠ J83 | Partner is dealer. |
| Dealer: North | ♥ T87 | The opponents are silent. |
| Vul: E-W | ♦ AT85 | |
| HCP: 9 | ♣ A84 | |

Both hands (Answers Page)

| Board: 21 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ AJ | ♠ Q7642 | | 1♥ | Pass | 1♠ |
| Vul: N-S | ♥ A8753 | ♥ T4 | Pass | 1NT | All Pass | |
| North HCP: 13+1 | ♦ A52 | ♦ Q9 | | | | |
| South HCP: 8+1 | ♣ 864 | ♣ A932 | | | | |
| Contract: 1NT North | | | | | | |

| Board: 22 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ Q982 | ♠ AKJ73 | | | | 1♠ |
| Vul: E-W | ♥ AQT2 | ♥ 86 | Pass | 2♠ | All Pass | |
| North HCP: 8 | ♦ 632 | ♦ AJ4 | | | | |
| South HCP: 13+1 | ♣ 64 | ♣ 753 | | | | |
| Contract: 2♠ North | | | | | | |

| Board: 23 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ QT942 | ♠ K763 | | 1♠ | Pass | 2♠ |
| Vul: Both | ♥ QJ9 | ♥ T5 | All Pass | | | |
| North HCP: 12+1 | ♦ K2 | ♦ AJ6 | | | | |
| South HCP: 8 | ♣ A92 | ♣ T763 | | | | |
| Contract: 2♠ South | | | | | | |

| Board: 24 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ J93 | ♠ AQT62 | | | | 1♠ |
| Vul: None | ♥ QT82 | ♥ A3 | Pass | 2♠ | All Pass | |
| North HCP: 10 | ♦ J87 | ♦ QT6 | | | | |
| South HCP: 12+1 | ♣ AQ8 | ♣ T75 | | | | |
| Contract: 2♠ North | | | | | | |

| Board: 25 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ AQ52 | ♠ J83 | | 1♥ | Pass | 2♥ |
| Vul: E-W | ♥ Q9543 | ♥ T87 | All Pass | | | |
| North HCP: 13+1 | ♦ KQ | ♦ AT85 | | | | |
| South HCP: 9 | ♣ 53 | ♣ A84 | | | | |
| Contract: 2♥ South | | | | | | |

| | | |
|------------------|---------|---------------------------|
| Board: 26 | ♠ J9843 | Partner is dealer. |
| Dealer: South | ♥ K72 | The opponents are silent. |
| Vul: Both | ♦ A8 | |
| HCP: 8+1 | ♣ 743 | |

| | | |
|------------------|----------|---------------------------|
| Board: 27 | ♠ Q6 | Partner is dealer. |
| Dealer: South | ♥ 53 | The opponents are silent. |
| Vul: None | ♦ J98743 | |
| HCP: 7+2 | ♣ A92 | |

| | | |
|------------------|---------|---------------------------|
| Board: 28 | ♠ Q6 | Partner is dealer. |
| Dealer: South | ♥ KT874 | The opponents are silent. |
| Vul: N-S | ♦ T643 | |
| HCP: 9+1 | ♣ A9 | |

| | | |
|------------------|---------|---------------------------|
| Board: 29 | ♠ A7643 | You are dealer. |
| Dealer: North | ♥ A85 | The opponents are silent. |
| Vul: Both | ♦ AJT | |
| HCP: 13+1 | ♣ T9 | |

| | | |
|------------------|---------|---------------------------|
| Board: 30 | ♠ Q9 | Partner is dealer. |
| Dealer: South | ♥ Q954 | The opponents are silent. |
| Vul: None | ♦ J6 | |
| HCP: 9+1 | ♣ KJ852 | |

Both hands (Answers Page)

| Board: 26 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ J9843 | ♠ KQ | | | | 1 ♥ |
| Vul: Both | ♥ K72 | ♥ T8654 | Pass | 2 ♥ | All Pass | |
| North HCP: 8+1 | ♦ A8 | ♦ K76 | | | | |
| South HCP: 14+1 | ♣ 743 | ♣ AQ8 | | | | |
| Contract: 2 ♥ North | | | | | | |

| Board: 27 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|------------------|----------|----------------|
| Dealer: South | ♠ Q6 | ♠ KJ852 | | | | 1 ♠ |
| Vul: None | ♥ 53 | ♥ AQ8 | Pass | 1NT ¹ | Pass | 2 ♣ |
| North HCP: 7+2 | ♦ J98743 | ♦ Q2 | Pass | 2 ♦ | Pass | 3 ♦ |
| South HCP: 14+1 | ♣ A92 | ♣ Q74 | All Pass | | | |
| Contract: 3 ♦ South | | | | | | 1. forcing 1NT |

| Board: 28 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|------------------|----------|----------------|
| Dealer: South | ♠ Q6 | ♠ A9752 | | | | 1 ♠ |
| Vul: N-S | ♥ KT874 | ♥ A2 | Pass | 1NT ¹ | Pass | 2 ♣ |
| North HCP: 9+1 | ♦ T643 | ♦ A98 | Pass | 2 ♠ | All Pass | |
| South HCP: 12+1 | ♣ A9 | ♣ T74 | | | | |
| Contract: 2 ♠ North | | | | | | 1. forcing 1NT |

| Board: 29 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|------------------|
| Dealer: North | ♠ A7643 | ♠ KQ8 | | 1 ♠ | Pass | 1NT ¹ |
| Vul: Both | ♥ A85 | ♥ K6 | Pass | 2 ♦ | Pass | 3 ♠ |
| North HCP: 13+1 | ♦ AJT | ♦ 743 | Pass | 4 ♠ | All Pass | |
| South HCP: 10+1 | ♣ T9 | ♣ Q8765 | | | | |
| Contract: 4 ♠ North | | | | | | 1. forcing 1NT |

| Board: 30 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|------------------|----------|----------------|
| Dealer: South | ♠ Q9 | ♠ A8654 | | | | 1 ♠ |
| Vul: None | ♥ Q954 | ♥ T6 | Pass | 1NT ¹ | Pass | 2 ♦ |
| North HCP: 9+1 | ♦ J6 | ♦ A984 | Pass | 2 ♠ | All Pass | |
| South HCP: 12+1 | ♣ KJ852 | ♣ A6 | | | | |
| Contract: 2 ♠ North | | | | | | 1. forcing 1NT |

| | | |
|------------------|---------|---------------------------|
| Board: 26 | ♠ KQ | You are dealer. |
| Dealer: South | ♥ T8654 | The opponents are silent. |
| Vul: Both | ♦ K76 | |
| HCP: 14+1 | ♣ AQ8 | |

| | | |
|------------------|---------|---------------------------|
| Board: 27 | ♠ KJ852 | You are dealer. |
| Dealer: South | ♥ AQ8 | The opponents are silent. |
| Vul: None | ♦ Q2 | |
| HCP: 14+1 | ♣ Q74 | |

| | | |
|------------------|---------|---------------------------|
| Board: 28 | ♠ A9752 | You are dealer. |
| Dealer: South | ♥ A2 | The opponents are silent. |
| Vul: N-S | ♦ A98 | |
| HCP: 12+1 | ♣ T74 | |

| | | |
|------------------|---------|---------------------------|
| Board: 29 | ♠ KQ8 | Partner is dealer. |
| Dealer: North | ♥ K6 | The opponents are silent. |
| Vul: Both | ♦ 743 | |
| HCP: 10+1 | ♣ Q8765 | |

| | | |
|------------------|---------|---------------------------|
| Board: 30 | ♠ A8654 | You are dealer. |
| Dealer: South | ♥ T6 | The opponents are silent. |
| Vul: None | ♦ A984 | |
| HCP: 12+1 | ♣ A6 | |

Both hands (Answers Page)

| Board: 26 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ J9843 | ♠ KQ | | | | 1 ♥ |
| Vul: Both | ♥ K72 | ♥ T8654 | Pass | 2 ♥ | All Pass | |
| North HCP: 8+1 | ♦ A8 | ♦ K76 | | | | |
| South HCP: 14+1 | ♣ 743 | ♣ AQ8 | | | | |
| Contract: 2 ♥ North | | | | | | |

| Board: 27 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|------------------|----------|----------------|
| Dealer: South | ♠ Q6 | ♠ KJ852 | | | | 1 ♠ |
| Vul: None | ♥ 53 | ♥ AQ8 | Pass | 1NT ¹ | Pass | 2 ♣ |
| North HCP: 7+2 | ♦ J98743 | ♦ Q2 | Pass | 2 ♦ | Pass | 3 ♦ |
| South HCP: 14+1 | ♣ A92 | ♣ Q74 | All Pass | | | |
| Contract: 3 ♦ South | | | | | | 1. forcing 1NT |

| Board: 28 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|------------------|----------|----------------|
| Dealer: South | ♠ Q6 | ♠ A9752 | | | | 1 ♠ |
| Vul: N-S | ♥ KT874 | ♥ A2 | Pass | 1NT ¹ | Pass | 2 ♣ |
| North HCP: 9+1 | ♦ T643 | ♦ A98 | Pass | 2 ♠ | All Pass | |
| South HCP: 12+1 | ♣ A9 | ♣ T74 | | | | |
| Contract: 2 ♠ North | | | | | | 1. forcing 1NT |

| Board: 29 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|------------------|
| Dealer: North | ♠ A7643 | ♠ KQ8 | | 1 ♠ | Pass | 1NT ¹ |
| Vul: Both | ♥ A85 | ♥ K6 | Pass | 2 ♦ | Pass | 3 ♠ |
| North HCP: 13+1 | ♦ AJT | ♦ 743 | Pass | 4 ♠ | All Pass | |
| South HCP: 10+1 | ♣ T9 | ♣ Q8765 | | | | |
| Contract: 4 ♠ North | | | | | | 1. forcing 1NT |

| Board: 30 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|------------------|----------|----------------|
| Dealer: South | ♠ Q9 | ♠ A8654 | | | | 1 ♠ |
| Vul: None | ♥ Q954 | ♥ T6 | Pass | 1NT ¹ | Pass | 2 ♦ |
| North HCP: 9+1 | ♦ J6 | ♦ A984 | Pass | 2 ♠ | All Pass | |
| South HCP: 12+1 | ♣ KJ852 | ♣ A6 | | | | |
| Contract: 2 ♠ North | | | | | | 1. forcing 1NT |

| | | |
|------------------|---------|---------------------------|
| Board: 31 | ♠ AK954 | You are dealer. |
| Dealer: North | ♥ J6 | The opponents are silent. |
| Vul: N-S | ♦ Q82 | |
| HCP: 14+1 | ♣ A84 | |

| | | |
|------------------|--------|---------------------------|
| Board: 32 | ♠ J97 | Partner is dealer. |
| Dealer: South | ♥ AKJ7 | The opponents are silent. |
| Vul: E-W | ♦ 862 | |
| HCP: 9 | ♣ 983 | |

| | | |
|------------------|---------|---------------------------|
| Board: 33 | ♠ AQJ85 | You are dealer. |
| Dealer: North | ♥ J8 | The opponents are silent. |
| Vul: None | ♦ KJ86 | |
| HCP: 14+1 | ♣ Q2 | |

| | | |
|------------------|---------|---------------------------|
| Board: 34 | ♠ Q87 | Partner is dealer. |
| Dealer: South | ♥ QT987 | The opponents are silent. |
| Vul: N-S | ♦ A832 | |
| HCP: 8+1 | ♣ 3 | |

| | | |
|------------------|----------|---------------------------|
| Board: 35 | ♠ 753 | You are dealer. |
| Dealer: North | ♥ AKJT53 | The opponents are silent. |
| Vul: E-W | ♦ Q9 | |
| HCP: 14+2 | ♣ A8 | |

Both hands (Answers Page)

| Board: 31 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|------------------|
| Dealer: North | ♠ AK954 | ♠ JT7 | | 1 ♠ | Pass | 1NT ¹ |
| Vul: N-S | ♥ J6 | ♥ KT743 | Pass | 2 ♣ | Pass | 3 ♠ |
| North HCP: 14+1 | ♦ Q82 | ♦ KJ7 | Pass | 4 ♠ | All Pass | |
| South HCP: 10+1 | ♣ A84 | ♣ Q3 | | | | |
| Contract: 4 ♠ North | | | | | | 1. forcing 1NT |

| Board: 32 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ J97 | ♠ Q8653 | | | | 1 ♠ |
| Vul: E-W | ♥ AKJ7 | ♥ 653 | Pass | 2 ♠ | All Pass | |
| North HCP: 9 | ♦ 862 | ♦ K7 | | | | |
| South HCP: 14+1 | ♣ 983 | ♣ AKQ | | | | |
| Contract: 2 ♠ North | | | | | | |

| Board: 33 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ AQJ85 | ♠ 9432 | | 1 ♠ | Pass | 3 ♠ |
| Vul: None | ♥ J8 | ♥ Q97 | Pass | 4 ♠ | All Pass | |
| North HCP: 14+1 | ♦ KJ86 | ♦ QT3 | | | | |
| South HCP: 9 | ♣ Q2 | ♣ AJ6 | | | | |
| Contract: 4 ♠ North | | | | | | |

| Board: 34 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ Q87 | ♠ AT952 | | | | 1 ♠ |
| Vul: N-S | ♥ QT987 | ♥ A | Pass | 2 ♠ | All Pass | |
| North HCP: 8+1 | ♦ A832 | ♦ Q74 | | | | |
| South HCP: 13+1 | ♣ 3 | ♣ K652 | | | | |
| Contract: 2 ♠ North | | | | | | |

| Board: 35 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|------------------|
| Dealer: North | ♠ 753 | ♠ AJ | | 1 ♥ | Pass | 1NT ¹ |
| Vul: E-W | ♥ AKJT53 | ♥ 986 | Pass | 2 ♥ | Pass | 4 ♥ |
| North HCP: 14+2 | ♦ Q9 | ♦ T872 | All Pass | | | |
| South HCP: 10 | ♣ A8 | ♣ KQ62 | | | | |
| Contract: 4 ♥ South | | | | | | 1. forcing 1NT |

| | | |
|------------------|---------|---------------------------|
| Board: 31 | ♠ JT7 | Partner is dealer. |
| Dealer: North | ♥ KT743 | The opponents are silent. |
| Vul: N-S | ♦ KJ7 | |
| HCP: 10+1 | ♣ Q3 | |

| | | |
|------------------|---------|---------------------------|
| Board: 32 | ♠ Q8653 | You are dealer. |
| Dealer: South | ♥ 653 | The opponents are silent. |
| Vul: E-W | ♦ K7 | |
| HCP: 14+1 | ♣ AKQ | |

| | | |
|------------------|--------|---------------------------|
| Board: 33 | ♠ 9432 | Partner is dealer. |
| Dealer: North | ♥ Q97 | The opponents are silent. |
| Vul: None | ♦ QT3 | |
| HCP: 9 | ♣ AJ6 | |

| | | |
|------------------|---------|---------------------------|
| Board: 34 | ♠ AT952 | You are dealer. |
| Dealer: South | ♥ A | The opponents are silent. |
| Vul: N-S | ♦ Q74 | |
| HCP: 13+1 | ♣ K652 | |

| | | |
|------------------|--------|---------------------------|
| Board: 35 | ♠ AJ | Partner is dealer. |
| Dealer: North | ♥ 986 | The opponents are silent. |
| Vul: E-W | ♦ T872 | |
| HCP: 10 | ♣ KQ62 | |

Both hands (Answers Page)

| Board: 31 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|------------------|
| Dealer: North | ♠ AK954 | ♠ JT7 | | 1 ♠ | Pass | 1NT ¹ |
| Vul: N-S | ♥ J6 | ♥ KT743 | Pass | 2 ♣ | Pass | 3 ♠ |
| North HCP: 14+1 | ♦ Q82 | ♦ KJ7 | Pass | 4 ♠ | All Pass | |
| South HCP: 10+1 | ♣ A84 | ♣ Q3 | | | | |
| Contract: 4 ♠ North | | | | | | 1. forcing 1NT |

| Board: 32 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ J97 | ♠ Q8653 | | | | 1 ♠ |
| Vul: E-W | ♥ AKJ7 | ♥ 653 | Pass | 2 ♠ | All Pass | |
| North HCP: 9 | ♦ 862 | ♦ K7 | | | | |
| South HCP: 14+1 | ♣ 983 | ♣ AKQ | | | | |
| Contract: 2 ♠ North | | | | | | |

| Board: 33 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ AQJ85 | ♠ 9432 | | 1 ♠ | Pass | 3 ♠ |
| Vul: None | ♥ J8 | ♥ Q97 | Pass | 4 ♠ | All Pass | |
| North HCP: 14+1 | ♦ KJ86 | ♦ QT3 | | | | |
| South HCP: 9 | ♣ Q2 | ♣ AJ6 | | | | |
| Contract: 4 ♠ North | | | | | | |

| Board: 34 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ Q87 | ♠ AT952 | | | | 1 ♠ |
| Vul: N-S | ♥ QT987 | ♥ A | Pass | 2 ♠ | All Pass | |
| North HCP: 8+1 | ♦ A832 | ♦ Q74 | | | | |
| South HCP: 13+1 | ♣ 3 | ♣ K652 | | | | |
| Contract: 2 ♠ North | | | | | | |

| Board: 35 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|------------------|
| Dealer: North | ♠ 753 | ♠ AJ | | 1 ♥ | Pass | 1NT ¹ |
| Vul: E-W | ♥ AKJT53 | ♥ 986 | Pass | 2 ♥ | Pass | 4 ♥ |
| North HCP: 14+2 | ♦ Q9 | ♦ T872 | All Pass | | | |
| South HCP: 10 | ♣ A8 | ♣ KQ62 | | | | |
| Contract: 4 ♥ South | | | | | | 1. forcing 1NT |

| | | |
|------------------|--------|---------------------------|
| Board: 36 | ♠ Q63 | Partner is dealer. |
| Dealer: South | ♥ Q984 | The opponents are silent. |
| Vul: Both | ♦ J5 | |
| HCP: 8 | ♣ KT74 | |

| | | |
|------------------|---------|---------------------------|
| Board: 37 | ♠ T7432 | You are dealer. |
| Dealer: North | ♥ AQ7 | The opponents are silent. |
| Vul: N-S | ♦ A3 | |
| HCP: 13+1 | ♣ KT7 | |

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|------------------|--------|---------------------------|
| Board: 38 | ♠ K875 | Partner is dealer. |
| Dealer: South | ♥ J32 | The opponents are silent. |
| Vul: E-W | ♦ QT86 | |
| HCP: 6 | ♣ T6 | |

| | | |
|------------------|---------|---------------------------|
| Board: 39 | ♠ KQJ76 | You are dealer. |
| Dealer: North | ♥ 98 | The opponents are silent. |
| Vul: Both | ♦ K9 | |
| HCP: 13+1 | ♣ KJT8 | |

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|------------------|--------|------------------------------------|
| Board: 40 | ♠ 8654 | Partner is dealer. |
| Dealer: South | ♥ AQ2 | West (RHO) Doubles 2♥ if possible. |
| Vul: None | ♦ AT8 | East (LHO) bids 3♣ if possible. |
| HCP: 10 | ♣ 873 | |

Both hands (Answers Page)

| Board: 36 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ Q63 | ♠ T9842 | | | | 1 ♠ |
| Vul: Both | ♥ Q984 | ♥ AJ5 | Pass | 2 ♠ | All Pass | |
| North HCP: 8 | ♦ J5 | ♦ K96 | | | | |
| South HCP: 12+1 | ♣ KT74 | ♣ A3 | | | | |
| Contract: 2 ♠ North | | | | | | |

| Board: 37 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------------|----------|----------|------------------|
| Dealer: North | ♠ T7432 | ♠ K85 | | 1 ♠ | Pass | 1NT ¹ |
| Vul: N-S | ♥ AQ7 | ♥ K5 | Pass | 2 ♣ | Pass | 3 ♠ |
| North HCP: 13+1 | ♦ A3 | ♦ J9852 | Pass | 4 ♠ | All Pass | |
| South HCP: 10+1 | ♣ KT7 | ♣ QJ4 | | | | |
| Contract: 4 ♠ North | | | 1. forcing 1NT | | | |

| Board: 38 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ K875 | ♠ Q6 | | | | 1 ♥ |
| Vul: E-W | ♥ J32 | ♥ AKQ64 | Pass | 2 ♥ | All Pass | |
| North HCP: 6 | ♦ QT86 | ♦ K7 | | | | |
| South HCP: 14+1 | ♣ T6 | ♣ 9874 | | | | |
| Contract: 2 ♥ North | | | | | | |

| Board: 39 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------------|----------|----------|------------------|
| Dealer: North | ♠ KQJ76 | ♠ A98 | | 1 ♠ | Pass | 1NT ¹ |
| Vul: Both | ♥ 98 | ♥ QJ | Pass | 2 ♣ | Pass | 3 ♠ |
| North HCP: 13+1 | ♦ K9 | ♦ QJT83 | Pass | 4 ♠ | All Pass | |
| South HCP: 10+1 | ♣ KJT8 | ♣ 753 | | | | |
| Contract: 4 ♠ North | | | 1. forcing 1NT | | | |

| Board: 40 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ 8654 | ♠ A2 | | | | 1 ♥ |
| Vul: None | ♥ AQ2 | ♥ J9863 | Pass | 2 ♥ | Pass | Pass |
| North HCP: 10 | ♦ AT8 | ♦ KQ6 | X | Pass | 3 ♣ | 3 ♥ |
| South HCP: 12+1 | ♣ 873 | ♣ Q96 | Pass | 4 ♥ | All Pass | |
| Contract: 4 ♥ North | | | | | | |

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|----------------------|-----------|------------------------------------|
| Board: 36 | ♠ T9842 | You are dealer. |
| Dealer: South | ♥ AJ5 | The opponents are silent. |
| Vul: Both | ♦ K96 | |
| HCP: 12+1 | ♣ A3 | |
| Board: 37 | ♠ K85 | Partner is dealer. |
| Dealer: North | ♥ K5 | The opponents are silent. |
| Vul: N-S | ♦ J9852 | |
| HCP: 10+1 | ♣ QJ4 | |
| Board: 38 | ♠ Q6 | You are dealer. |
| Dealer: South | ♥ AKQ64 | The opponents are silent. |
| Vul: E-W | ♦ K7 | |
| HCP: 14+1 | ♣ 9874 | |
| Board: 39 | ♠ A98 | Partner is dealer. |
| Dealer: North | ♥ QJ | The opponents are silent. |
| Vul: Both | ♦ QJT83 | |
| HCP: 10+1 | ♣ 753 | |
| Board: 40 | ♠ A2 | You are dealer. |
| Dealer: South | ♥ J9863 | West (LHO) Doubles 2♥ if possible. |
| Vul: None | ♦ KQ6 | East (RHO) bids 3♣ if possible. |
| HCP: 12+1 | ♣ Q96 | |

Both hands (Answers Page)

| Board: 36 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ Q63 | ♠ T9842 | | | | 1 ♠ |
| Vul: Both | ♥ Q984 | ♥ AJ5 | Pass | 2 ♠ | All Pass | |
| North HCP: 8 | ♦ J5 | ♦ K96 | | | | |
| South HCP: 12+1 | ♣ KT74 | ♣ A3 | | | | |
| Contract: 2 ♠ North | | | | | | |

| Board: 37 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------------|----------|----------|------------------|
| Dealer: North | ♠ T7432 | ♠ K85 | | 1 ♠ | Pass | 1NT ¹ |
| Vul: N-S | ♥ AQ7 | ♥ K5 | Pass | 2 ♣ | Pass | 3 ♠ |
| North HCP: 13+1 | ♦ A3 | ♦ J9852 | Pass | 4 ♠ | All Pass | |
| South HCP: 10+1 | ♣ KT7 | ♣ QJ4 | | | | |
| Contract: 4 ♠ North | | | 1. forcing 1NT | | | |

| Board: 38 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ K875 | ♠ Q6 | | | | 1 ♥ |
| Vul: E-W | ♥ J32 | ♥ AKQ64 | Pass | 2 ♥ | All Pass | |
| North HCP: 6 | ♦ QT86 | ♦ K7 | | | | |
| South HCP: 14+1 | ♣ T6 | ♣ 9874 | | | | |
| Contract: 2 ♥ North | | | | | | |

| Board: 39 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------------|----------|----------|------------------|
| Dealer: North | ♠ KQJ76 | ♠ A98 | | 1 ♠ | Pass | 1NT ¹ |
| Vul: Both | ♥ 98 | ♥ QJ | Pass | 2 ♣ | Pass | 3 ♠ |
| North HCP: 13+1 | ♦ K9 | ♦ QJT83 | Pass | 4 ♠ | All Pass | |
| South HCP: 10+1 | ♣ KJT8 | ♣ 753 | | | | |
| Contract: 4 ♠ North | | | 1. forcing 1NT | | | |

| Board: 40 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ 8654 | ♠ A2 | | | | 1 ♥ |
| Vul: None | ♥ AQ2 | ♥ J9863 | Pass | 2 ♥ | Pass | Pass |
| North HCP: 10 | ♦ AT8 | ♦ KQ6 | X | Pass | 3 ♣ | 3 ♥ |
| South HCP: 12+1 | ♣ 873 | ♣ Q96 | Pass | 4 ♥ | All Pass | |
| Contract: 4 ♥ North | | | | | | |

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|------------------|---------|---------------------------|
| Board: 41 | ♠ KQT95 | You are dealer. |
| Dealer: North | ♥ Q9 | The opponents are silent. |
| Vul: E-W | ♦ AJT92 | |
| HCP: 12+2 | ♣ 7 | |

| | | |
|------------------|---------|---------------------------|
| Board: 42 | ♠ Q9 | Partner is dealer. |
| Dealer: South | ♥ T85 | The opponents are silent. |
| Vul: Both | ♦ AJ964 | |
| HCP: 7+1 | ♣ 972 | |

| | | |
|------------------|---------|---------------------------|
| Board: 43 | ♠ 97 | You are dealer. |
| Dealer: North | ♥ KQJT4 | The opponents are silent. |
| Vul: None | ♦ KJ9 | |
| HCP: 12+1 | ♣ Q64 | |

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|------------------|--------|---------------------------|
| Board: 44 | ♠ JT4 | Partner is dealer. |
| Dealer: South | ♥ A76 | The opponents are silent. |
| Vul: N-S | ♦ KJ75 | |
| HCP: 9 | ♣ T76 | |

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|------------------|---------|---------------------------|
| Board: 45 | ♠ JT987 | You are dealer. |
| Dealer: North | ♥ AKJ | The opponents are silent. |
| Vul: Both | ♦ J3 | |
| HCP: 12+1 | ♣ QT5 | |

Both hands (Answers Page)

| Board: 41 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|------------------|
| Dealer: North | ♠ KQT95 | ♠ 84 | | 1 ♠ | Pass | 1NT ¹ |
| Vul: E-W | ♥ Q9 | ♥ J53 | Pass | 2 ♦ | Pass | 2 ♠ |
| North HCP: 12+2 | ♦ AJT92 | ♦ KQ6 | All Pass | | | |
| South HCP: 8+1 | ♣ 7 | ♣ QT864 | | | | 1. forcing 1NT |
| Contract: 2 ♠ South | | | | | | |

| Board: 42 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ Q9 | ♠ AK82 | | | | 1 ♥ |
| Vul: Both | ♥ T85 | ♥ KJ942 | Pass | 2 ♥ | All Pass | |
| North HCP: 7+1 | ♦ AJ964 | ♦ QT | | | | |
| South HCP: 14+1 | ♣ 972 | ♣ J3 | | | | |
| Contract: 2 ♥ North | | | | | | |

| Board: 43 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ 97 | ♠ K843 | | 1 ♥ | Pass | 2 ♥ |
| Vul: None | ♥ KQJT4 | ♥ A92 | All Pass | | | |
| North HCP: 12+1 | ♦ KJ9 | ♦ Q74 | | | | |
| South HCP: 9 | ♣ Q64 | ♣ T85 | | | | |
| Contract: 2 ♥ South | | | | | | |

| Board: 44 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ JT4 | ♠ K8632 | | | | 1 ♠ |
| Vul: N-S | ♥ A76 | ♥ K94 | Pass | 2 ♠ | All Pass | |
| North HCP: 9 | ♦ KJ75 | ♦ A2 | | | | |
| South HCP: 13+1 | ♣ T76 | ♣ K42 | | | | |
| Contract: 2 ♠ North | | | | | | |

| Board: 45 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ JT987 | ♠ K65 | | 1 ♠ | Pass | 2 ♠ |
| Vul: Both | ♥ AKJ | ♥ Q5 | All Pass | | | |
| North HCP: 12+1 | ♦ J3 | ♦ 8754 | | | | |
| South HCP: 9 | ♣ QT5 | ♣ A932 | | | | |
| Contract: 2 ♠ South | | | | | | |

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|------------------|---------|---------------------------|
| Board: 41 | ♠ 84 | Partner is dealer. |
| Dealer: North | ♥ J53 | The opponents are silent. |
| Vul: E-W | ♦ KQ6 | |
| HCP: 8+1 | ♣ QT864 | |

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|------------------|---------|---------------------------|
| Board: 42 | ♠ AK82 | You are dealer. |
| Dealer: South | ♥ KJ942 | The opponents are silent. |
| Vul: Both | ♦ QT | |
| HCP: 14+1 | ♣ J3 | |

| | | |
|------------------|--------|---------------------------|
| Board: 43 | ♠ K843 | Partner is dealer. |
| Dealer: North | ♥ A92 | The opponents are silent. |
| Vul: None | ♦ Q74 | |
| HCP: 9 | ♣ T85 | |

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|------------------|---------|---------------------------|
| Board: 44 | ♠ K8632 | You are dealer. |
| Dealer: South | ♥ K94 | The opponents are silent. |
| Vul: N-S | ♦ A2 | |
| HCP: 13+1 | ♣ K42 | |

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|------------------|--------|---------------------------|
| Board: 45 | ♠ K65 | Partner is dealer. |
| Dealer: North | ♥ Q5 | The opponents are silent. |
| Vul: Both | ♦ 8754 | |
| HCP: 9 | ♣ A932 | |

Both hands (Answers Page)

| Board: 41 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|------------------|
| Dealer: North | ♠ KQT95 | ♠ 84 | | 1 ♠ | Pass | 1NT ¹ |
| Vul: E-W | ♥ Q9 | ♥ J53 | Pass | 2 ♦ | Pass | 2 ♠ |
| North HCP: 12+2 | ♦ AJT92 | ♦ KQ6 | All Pass | | | |
| South HCP: 8+1 | ♣ 7 | ♣ QT864 | | | | 1. forcing 1NT |
| Contract: 2 ♠ South | | | | | | |

| Board: 42 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ Q9 | ♠ AK82 | | | | 1 ♥ |
| Vul: Both | ♥ T85 | ♥ KJ942 | Pass | 2 ♥ | All Pass | |
| North HCP: 7+1 | ♦ AJ964 | ♦ QT | | | | |
| South HCP: 14+1 | ♣ 972 | ♣ J3 | | | | |
| Contract: 2 ♥ North | | | | | | |

| Board: 43 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ 97 | ♠ K843 | | 1 ♥ | Pass | 2 ♥ |
| Vul: None | ♥ KQJT4 | ♥ A92 | All Pass | | | |
| North HCP: 12+1 | ♦ KJ9 | ♦ Q74 | | | | |
| South HCP: 9 | ♣ Q64 | ♣ T85 | | | | |
| Contract: 2 ♥ South | | | | | | |

| Board: 44 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ JT4 | ♠ K8632 | | | | 1 ♠ |
| Vul: N-S | ♥ A76 | ♥ K94 | Pass | 2 ♠ | All Pass | |
| North HCP: 9 | ♦ KJ75 | ♦ A2 | | | | |
| South HCP: 13+1 | ♣ T76 | ♣ K42 | | | | |
| Contract: 2 ♠ North | | | | | | |

| Board: 45 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ JT987 | ♠ K65 | | 1 ♠ | Pass | 2 ♠ |
| Vul: Both | ♥ AKJ | ♥ Q5 | All Pass | | | |
| North HCP: 12+1 | ♦ J3 | ♦ 8754 | | | | |
| South HCP: 9 | ♣ QT5 | ♣ A932 | | | | |
| Contract: 2 ♠ South | | | | | | |

| | | |
|------------------|---------|---------------------------|
| Board: 46 | ♠ K763 | Partner is dealer. |
| Dealer: South | ♥ K2 | The opponents are silent. |
| Vul: None | ♦ QT852 | |
| HCP: 8+1 | ♣ 85 | |

| | | |
|------------------|---------|---------------------------|
| Board: 47 | ♠ A92 | You are dealer. |
| Dealer: North | ♥ Q5432 | The opponents are silent. |
| Vul: N-S | ♦ AQ3 | |
| HCP: 13+1 | ♣ J3 | |

| | | |
|------------------|---------|---------------------------|
| Board: 48 | ♠ J84 | Partner is dealer. |
| Dealer: South | ♥ AK932 | The opponents are silent. |
| Vul: E-W | ♦ Q9 | |
| HCP: 10+1 | ♣ T32 | |

| | | |
|------------------|---------|---------------------------|
| Board: 49 | ♠ J8753 | You are dealer. |
| Dealer: North | ♥ A95 | The opponents are silent. |
| Vul: None | ♦ AK2 | |
| HCP: 13+1 | ♣ J4 | |

| | | |
|------------------|--------|---------------------------|
| Board: 50 | ♠ A2 | Partner is dealer. |
| Dealer: South | ♥ QT7 | The opponents are silent. |
| Vul: N-S | ♦ J832 | |
| HCP: 9 | ♣ Q954 | |

Both hands (Answers Page)

| Board: 46 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ K763 | ♠ Q42 | | | | 1♥ |
| Vul: None | ♥ K2 | ♥ AT653 | Pass | 1♠ | Pass | 1NT |
| North HCP: 8+1 | ♦ QT852 | ♦ J3 | | All Pass | | |
| South HCP: 13+1 | ♣ 85 | ♣ AQ3 | | | | |
| Contract: 1NT South | | | | | | |

| Board: 47 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ A92 | ♠ QJ4 | | 1♥ | Pass | 2♥ |
| Vul: N-S | ♥ Q5432 | ♥ K87 | | All Pass | | |
| North HCP: 13+1 | ♦ AQ3 | ♦ K86 | | | | |
| South HCP: 9 | ♣ J3 | ♣ T974 | | | | |
| Contract: 2♥ South | | | | | | |

| Board: 48 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|------------------|----------|----------------|
| Dealer: South | ♠ J84 | ♠ A9532 | | | | 1♠ |
| Vul: E-W | ♥ AK932 | ♥ QT | Pass | 1NT ¹ | Pass | 2♦ |
| North HCP: 10+1 | ♦ Q9 | ♦ K652 | Pass | 3♠ | Pass | 4♠ |
| South HCP: 13+1 | ♣ T32 | ♣ A5 | | All Pass | | |
| Contract: 4♠ South | | | | | | 1. forcing 1NT |

| Board: 49 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|------------------|
| Dealer: North | ♠ J8753 | ♠ KQ | | 1♠ | Pass | 1NT ¹ |
| Vul: None | ♥ A95 | ♥ 643 | Pass | 2♦ | Pass | 2♠ |
| North HCP: 13+1 | ♦ AK2 | ♦ 843 | | All Pass | | |
| South HCP: 9+1 | ♣ J4 | ♣ A9865 | | | | 1. forcing 1NT |
| Contract: 2♠ South | | | | | | |

| Board: 50 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|------------------|----------|----------------|
| Dealer: South | ♠ A2 | ♠ KT654 | | | | 1♠ |
| Vul: N-S | ♥ QT7 | ♥ K8 | Pass | 1NT ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ J832 | ♦ A754 | Pass | 2♠ | All Pass | |
| South HCP: 13+1 | ♣ Q954 | ♣ K6 | | | | 1. forcing 1NT |
| Contract: 2♠ North | | | | | | |

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|------------------|---------|---------------------------|
| Board: 46 | ♠ Q42 | You are dealer. |
| Dealer: South | ♥ AT653 | The opponents are silent. |
| Vul: None | ♦ J3 | |
| HCP: 13+1 | ♣ AQ3 | |

| | | |
|------------------|--------|---------------------------|
| Board: 47 | ♠ QJ4 | Partner is dealer. |
| Dealer: North | ♥ K87 | The opponents are silent. |
| Vul: N-S | ♦ K86 | |
| HCP: 9 | ♣ T974 | |

| | | |
|------------------|---------|---------------------------|
| Board: 48 | ♠ A9532 | You are dealer. |
| Dealer: South | ♥ QT | The opponents are silent. |
| Vul: E-W | ♦ K652 | |
| HCP: 13+1 | ♣ A5 | |

| | | |
|------------------|---------|---------------------------|
| Board: 49 | ♠ KQ | Partner is dealer. |
| Dealer: North | ♥ 643 | The opponents are silent. |
| Vul: None | ♦ 843 | |
| HCP: 9+1 | ♣ A9865 | |

| | | |
|------------------|---------|---------------------------|
| Board: 50 | ♠ KT654 | You are dealer. |
| Dealer: South | ♥ K8 | The opponents are silent. |
| Vul: N-S | ♦ A754 | |
| HCP: 13+1 | ♣ K6 | |

Both hands (Answers Page)

| Board: 46 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ K763 | ♠ Q42 | | | | 1♥ |
| Vul: None | ♥ K2 | ♥ AT653 | Pass | 1♠ | Pass | 1NT |
| North HCP: 8+1 | ♦ QT852 | ♦ J3 | | All Pass | | |
| South HCP: 13+1 | ♣ 85 | ♣ AQ3 | | | | |
| Contract: 1NT South | | | | | | |

| Board: 47 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ A92 | ♠ QJ4 | | 1♥ | Pass | 2♥ |
| Vul: N-S | ♥ Q5432 | ♥ K87 | | All Pass | | |
| North HCP: 13+1 | ♦ AQ3 | ♦ K86 | | | | |
| South HCP: 9 | ♣ J3 | ♣ T974 | | | | |
| Contract: 2♥ South | | | | | | |

| Board: 48 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|------------------|----------|----------------|
| Dealer: South | ♠ J84 | ♠ A9532 | | | | 1♠ |
| Vul: E-W | ♥ AK932 | ♥ QT | Pass | 1NT ¹ | Pass | 2♦ |
| North HCP: 10+1 | ♦ Q9 | ♦ K652 | Pass | 3♠ | Pass | 4♠ |
| South HCP: 13+1 | ♣ T32 | ♣ A5 | | All Pass | | |
| Contract: 4♠ South | | | | | | 1. forcing 1NT |

| Board: 49 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|------------------|
| Dealer: North | ♠ J8753 | ♠ KQ | | 1♠ | Pass | 1NT ¹ |
| Vul: None | ♥ A95 | ♥ 643 | Pass | 2♦ | Pass | 2♠ |
| North HCP: 13+1 | ♦ AK2 | ♦ 843 | | All Pass | | |
| South HCP: 9+1 | ♣ J4 | ♣ A9865 | | | | 1. forcing 1NT |
| Contract: 2♠ South | | | | | | |

| Board: 50 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|------------------|----------|----------------|
| Dealer: South | ♠ A2 | ♠ KT654 | | | | 1♠ |
| Vul: N-S | ♥ QT7 | ♥ K8 | Pass | 1NT ¹ | Pass | 2♦ |
| North HCP: 9 | ♦ J832 | ♦ A754 | Pass | 2♠ | All Pass | |
| South HCP: 13+1 | ♣ Q954 | ♣ K6 | | | | 1. forcing 1NT |
| Contract: 2♠ North | | | | | | |