
Board: 1	♠ KJ7	Partner is dealer.
Dealer: South	♥ AJT642	The opponents are silent.
Vul: None	♦ T43	
HCP: 13+2	♣ A	

Board: 2	♠ K53	Partner is dealer.
Dealer: South	♥ 43	The opponents are silent.
Vul: N-S	♦ AJ752	
HCP: 12+1	♣ A54	

Board: 3	♠ KQJ82	Partner is dealer.
Dealer: South	♥ T6	The opponents are silent.
Vul: E-W	♦ T93	
HCP: 6+1	♣ T87	

Board: 4	♠ 87	You are dealer.
Dealer: North	♥ AK84	The opponents are silent.
Vul: Both	♦ T	
HCP: 16+2	♣ AKQ863	

Board: 5	♠ KQ2	You are dealer.
Dealer: North	♥ 743	The opponents are silent.
Vul: N-S	♦ A63	
HCP: 14	♣ KQT4	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ KJ7	♠ AT3				1♣
Vul: None	♥ AJT642	♥ K73	Pass	1♥	Pass	1NT
North HCP: 13+2	♦ T43	♦ AJ6	Pass	3♥	Pass	4♥
South HCP: 13	♣ A	♣ J432	All Pass			
Contract: 4♥ South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ K53	♠ QT				1♣
Vul: N-S	♥ 43	♥ AK76	Pass	1♦	Pass	2NT
North HCP: 12+1	♦ AJ752	♦ KT6	Pass	3NT	All Pass	
South HCP: 18	♣ A54	♣ KQJ2				
Contract: 3NT North						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ KQJ82	♠ A964				1♣
Vul: E-W	♥ T6	♥ AJ75	Pass	1♠	Pass	4♠
North HCP: 6+1	♦ T93	♦ K6	All Pass			
South HCP: 19	♣ T87	♣ AK5				
Contract: 4♠ South						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ 87	♠ KJT62		1♣	Pass	1♠
Vul: Both	♥ AK84	♥ 762	Pass	2♥	Pass	3♦ ¹
North HCP: 16+2	♦ T	♦ KQ62	Pass	4♣	Pass	4♠
South HCP: 9+1	♣ AKQ863	♣ 2	All Pass			
Contract: 4♠ South						
						1. Fourth suit game force

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ KQ2	♠ 9543		1♣	Pass	1♥
Vul: N-S	♥ 743	♥ AKT5	Pass	1NT	Pass	2♣
North HCP: 14	♦ A63	♦ 9	All Pass			
South HCP: 11	♣ KQT4	♣ A765				
Contract: 2♣ South						

Board: 1	♠ AT3	You are dealer.
Dealer: South	♥ K73	The opponents are silent.
Vul: None	♦ AJ6	
HCP: 13	♣ J432	

Board: 2	♠ QT	You are dealer.
Dealer: South	♥ AK76	The opponents are silent.
Vul: N-S	♦ KT6	
HCP: 18	♣ KQJ2	

Board: 3	♠ A964	You are dealer.
Dealer: South	♥ AJ75	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 19	♣ AK5	

Board: 4	♠ KJT62	Partner is dealer.
Dealer: North	♥ 762	The opponents are silent.
Vul: Both	♦ KQ62	
HCP: 9+1	♣ 2	

Board: 5	♠ 9543	Partner is dealer.
Dealer: North	♥ AKT5	The opponents are silent.
Vul: N-S	♦ 9	
HCP: 11	♣ A765	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ KJ7	♠ AT3				1♣
Vul: None	♥ AJT642	♥ K73	Pass	1♥	Pass	1NT
North HCP: 13+2	♦ T43	♦ AJ6	Pass	3♥	Pass	4♥
South HCP: 13	♣ A	♣ J432	All Pass			
Contract: 4♥ South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ K53	♠ QT				1♣
Vul: N-S	♥ 43	♥ AK76	Pass	1♦	Pass	2NT
North HCP: 12+1	♦ AJ752	♦ KT6	Pass	3NT	All Pass	
South HCP: 18	♣ A54	♣ KQJ2				
Contract: 3NT North						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ KQJ82	♠ A964				1♣
Vul: E-W	♥ T6	♥ AJ75	Pass	1♠	Pass	4♠
North HCP: 6+1	♦ T93	♦ K6	All Pass			
South HCP: 19	♣ T87	♣ AK5				
Contract: 4♠ South						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ 87	♠ KJT62		1♣	Pass	1♠
Vul: Both	♥ AK84	♥ 762	Pass	2♥	Pass	3♦ ¹
North HCP: 16+2	♦ T	♦ KQ62	Pass	4♣	Pass	4♠
South HCP: 9+1	♣ AKQ863	♣ 2	All Pass			
Contract: 4♠ South						
						1. Fourth suit game force

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ KQ2	♠ 9543		1♣	Pass	1♥
Vul: N-S	♥ 743	♥ AKT5	Pass	1NT	Pass	2♣
North HCP: 14	♦ A63	♦ 9	All Pass			
South HCP: 11	♣ KQT4	♣ A765				
Contract: 2♣ South						

Board: 6	♠ A63	Partner is dealer.
Dealer: South	♥ KQT4	The opponents are silent.
Vul: E-W	♦ 63	
HCP: 9	♣ 8753	

Board: 7	♠ 743	Partner is dealer.
Dealer: South	♥ KJ	The opponents are silent.
Vul: Both	♦ QT76	
HCP: 9	♣ K982	

Board: 8	♠ 852	Partner is dealer.
Dealer: South	♥ A4	The opponents are silent.
Vul: None	♦ KJ42	
HCP: 14	♣ KQJ7	

Board: 9	♠ A85	Partner is dealer.
Dealer: South	♥ AQ842	The opponents are silent.
Vul: E-W	♦ AK85	
HCP: 18+1	♣ J	

Board: 10	♠ A632	Partner is dealer.
Dealer: South	♥ A97	The opponents are silent.
Vul: Both	♦ J985	
HCP: 13	♣ A5	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ A63	♠ T92				1♣
Vul: E-W	♥ KQT4	♥ AJ3	Pass	1♥	Pass	2NT
North HCP: 9	♦ 63	♦ A72	Pass	3NT	All Pass	
South HCP: 18	♣ 8753	♣ AKQ9				
Contract: 3NT North						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ 743	♠ AQ92				1♣
Vul: Both	♥ KJ	♥ A62	Pass	1♦	Pass	1♠
North HCP: 9	♦ QT76	♦ A	Pass	1NT	Pass	2NT
South HCP: 17+1	♣ K982	♣ QJ763	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ 852	♠ AJ94				1♣
Vul: None	♥ A4	♥ QJ8	Pass	2♣ ¹	Pass	4♦ ²
North HCP: 14	♦ KJ42	♦ 6	Pass	4♥	Pass	5♣
South HCP: 12+1	♣ KQJ7	♣ AT852	All Pass			
Contract: 5♣ South						

1. Inverted minors

2. Splinter

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ A85	♠ QJ4				1♣
Vul: E-W	♥ AQ842	♥ T	Pass	1♥	Pass	2♣
North HCP: 18+1	♦ AK85	♦ T74	Pass	3NT	All Pass	
South HCP: 12+2	♣ J	♣ AKQ832				
Contract: 3NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ A632	♠ KQ				1♣
Vul: Both	♥ A97	♥ KQJT	Pass	1♠	Pass	2NT
North HCP: 13	♦ J985	♦ K42	Pass	3♦	Pass	3NT
South HCP: 19	♣ A5	♣ KQ93	Pass	4NT	Pass	6NT
Contract: 6NT South			All Pass			

Board: 6	♠ T92	You are dealer.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: E-W	♦ A72	
HCP: 18	♣ AKQ9	

Board: 7	♠ AQ92	You are dealer.
Dealer: South	♥ A62	The opponents are silent.
Vul: Both	♦ A	
HCP: 17+1	♣ QJ763	

Board: 8	♠ AJ94	You are dealer.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: None	♦ 6	
HCP: 12+1	♣ AT852	

Board: 9	♠ QJ4	You are dealer.
Dealer: South	♥ T	The opponents are silent.
Vul: E-W	♦ T74	
HCP: 12+2	♣ AKQ832	

Board: 10	♠ KQ	You are dealer.
Dealer: South	♥ KQJT	The opponents are silent.
Vul: Both	♦ K42	
HCP: 19	♣ KQ93	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ A63	♠ T92				1♣
Vul: E-W	♥ KQT4	♥ AJ3	Pass	1♥	Pass	2NT
North HCP: 9	♦ 63	♦ A72	Pass	3NT	All Pass	
South HCP: 18	♣ 8753	♣ AKQ9				
Contract: 3NT North						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ 743	♠ AQ92				1♣
Vul: Both	♥ KJ	♥ A62	Pass	1♦	Pass	1♠
North HCP: 9	♦ QT76	♦ A	Pass	1NT	Pass	2NT
South HCP: 17+1	♣ K982	♣ QJ763	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ 852	♠ AJ94				1♣
Vul: None	♥ A4	♥ QJ8	Pass	2♣ ¹	Pass	4♦ ²
North HCP: 14	♦ KJ42	♦ 6	Pass	4♥	Pass	5♣
South HCP: 12+1	♣ KQJ7	♣ AT852	All Pass			
Contract: 5♣ South			1. Inverted minors			
			2. Splinter			

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ A85	♠ QJ4				1♣
Vul: E-W	♥ AQ842	♥ T	Pass	1♥	Pass	2♣
North HCP: 18+1	♦ AK85	♦ T74	Pass	3NT	All Pass	
South HCP: 12+2	♣ J	♣ AKQ832				
Contract: 3NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ A632	♠ KQ				1♣
Vul: Both	♥ A97	♥ KQJT	Pass	1♠	Pass	2NT
North HCP: 13	♦ J985	♦ K42	Pass	3♦	Pass	3NT
South HCP: 19	♣ A5	♣ KQ93	Pass	4NT	Pass	6NT
Contract: 6NT South			All Pass			

Board: 11	♠ QT74	Partner is dealer.
Dealer: South	♥ T72	The opponents are silent.
Vul: None	♦ AKQJ8	
HCP: 12+1	♣ 7	

Board: 12	♠ 4	Partner is dealer.
Dealer: South	♥ T9854	The opponents are silent.
Vul: N-S	♦ AQJ82	
HCP: 10+2	♣ K8	

Board: 13	♠ Q6	You are dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: Both	♦ KJ87	
HCP: 14+1	♣ KQJT2	

Board: 14	♠ 863	Partner is dealer.
Dealer: South	♥ AQ53	The opponents are silent.
Vul: None	♦ K2	
HCP: 13	♣ KJT9	

Board: 15	♠ AQ873	Partner is dealer.
Dealer: South	♥ J64	The opponents are silent.
Vul: N-S	♦ K86	
HCP: 14+1	♣ A3	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ QT74	♠ 853				1♣
Vul: None	♥ T72	♥ AK83	Pass	1♦	Pass	1♥
North HCP: 12+1	♦ AKQJ8	♦ 73	Pass	2NT	Pass	3NT
South HCP: 14	♣ 7	♣ AK84	All Pass			
Contract: 3NT South						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AJ65				1♣
Vul: N-S	♥ T9854	♥ A2	Pass	1♥	Pass	2NT
North HCP: 10+2	♦ AQJ82	♦ K64	Pass	3♦	Pass	3♠
South HCP: 18	♣ K8	♣ AQ72	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ AJ97		1♣	Pass	1♥
Vul: Both	♥ QT	♥ AK76	Pass	1NT	Pass	4NT
North HCP: 14+1	♦ KJ87	♦ A52	Pass	6NT	All Pass	
South HCP: 20	♣ KQJT2	♣ A6				
Contract: 6NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ 863	♠ AQJ				1♣
Vul: None	♥ AQ53	♥ T	Pass	1♥	Pass	2♦
North HCP: 13	♦ K2	♦ A543	Pass	5♣	All Pass	
South HCP: 17+1	♣ KJT9	♣ AQ865				
Contract: 5♣ North						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ AQ873	♠ K64				1♣
Vul: N-S	♥ J64	♥ A3	Pass	1♠	Pass	1NT
North HCP: 14+1	♦ K86	♦ 942	Pass	2♦ ¹	Pass	2♠ ²
South HCP: 12+1	♣ A3	♣ KQ987	Pass	4♠	All Pass	
Contract: 4♠ North						

1. New Minor Forcing

2. 3 !S

Board: 11	♠ 853	You are dealer.
Dealer: South	♥ AK83	The opponents are silent.
Vul: None	♦ 73	
HCP: 14	♣ AK84	

Board: 12	♠ AJ65	You are dealer.
Dealer: South	♥ A2	The opponents are silent.
Vul: N-S	♦ K64	
HCP: 18	♣ AQ72	

Board: 13	♠ AJ97	Partner is dealer.
Dealer: North	♥ AK76	The opponents are silent.
Vul: Both	♦ A52	
HCP: 20	♣ A6	

Board: 14	♠ AQJ	You are dealer.
Dealer: South	♥ T	The opponents are silent.
Vul: None	♦ A543	
HCP: 17+1	♣ AQ865	

Board: 15	♠ K64	You are dealer.
Dealer: South	♥ A3	The opponents are silent.
Vul: N-S	♦ 942	
HCP: 12+1	♣ KQ987	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ QT74	♠ 853				1♣
Vul: None	♥ T72	♥ AK83	Pass	1♦	Pass	1♥
North HCP: 12+1	♦ AKQJ8	♦ 73	Pass	2NT	Pass	3NT
South HCP: 14	♣ 7	♣ AK84	All Pass			
Contract: 3NT South						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AJ65				1♣
Vul: N-S	♥ T9854	♥ A2	Pass	1♥	Pass	2NT
North HCP: 10+2	♦ AQJ82	♦ K64	Pass	3♦	Pass	3♠
South HCP: 18	♣ K8	♣ AQ72	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ AJ97		1♣	Pass	1♥
Vul: Both	♥ QT	♥ AK76	Pass	1NT	Pass	4NT
North HCP: 14+1	♦ KJ87	♦ A52	Pass	6NT	All Pass	
South HCP: 20	♣ KQJT2	♣ A6				
Contract: 6NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ 863	♠ AQJ				1♣
Vul: None	♥ AQ53	♥ T	Pass	1♥	Pass	2♦
North HCP: 13	♦ K2	♦ A543	Pass	5♣	All Pass	
South HCP: 17+1	♣ KJT9	♣ AQ865				
Contract: 5♣ North						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ AQ873	♠ K64				1♣
Vul: N-S	♥ J64	♥ A3	Pass	1♠	Pass	1NT
North HCP: 14+1	♦ K86	♦ 942	Pass	2♦ ¹	Pass	2♠ ²
South HCP: 12+1	♣ A3	♣ KQ987	Pass	4♠	All Pass	
Contract: 4♠ North						

1. New Minor Forcing

2. 3 !S

Board: 16	♠ AJT72	Partner is dealer.
Dealer: South	♥ 7	The opponents are silent.
Vul: E-W	♦ A9764	
HCP: 12+2	♣ KT	

Board: 17	♠ J3	Partner is dealer.
Dealer: South	♥ A532	The opponents are silent.
Vul: None	♦ A75	
HCP: 12	♣ QJT5	

Board: 18	♠ AJ6	Partner is dealer.
Dealer: South	♥ 76532	The opponents are silent.
Vul: N-S	♦ A943	
HCP: 9+1	♣ 9	

Board: 19	♠ A3	You are dealer.
Dealer: North	♥ 3	The opponents are silent.
Vul: E-W	♦ A64	
HCP: 14+3	♣ KQJ7654	

Board: 20	♠ KQ98	You are dealer.
Dealer: North	♥ 5	The opponents are silent.
Vul: Both	♦ QJ5	
HCP: 13+1	♣ AJ872	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ AJT72	♠ 84				1♣
Vul: E-W	♥ 7	♥ KJ52	Pass	1♠	Pass	1NT
North HCP: 12+2	♦ A9764	♦ Q8	Pass	2♦ ¹	Pass	2♥
South HCP: 12+1	♣ KT	♣ AQ976	Pass	3NT	All Pass	
Contract: 3NT North			1. New Minor Forcing			

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ J3	♠ KQ62				1♣
Vul: None	♥ A532	♥ KJ6	Pass	1♥	Pass	1♠
North HCP: 12	♦ A75	♦ J8	Pass	2NT	Pass	3♥
South HCP: 14	♣ QJT5	♣ A972	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ AJ6	♠ Q87				1♣
Vul: N-S	♥ 76532	♥ AT	Pass	1♥	Pass	1NT
North HCP: 9+1	♦ A943	♦ QT5	All Pass			
South HCP: 13+1	♣ 9	♣ AJT85				
Contract: 1NT South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ KT65		1♣	Pass	1♥
Vul: E-W	♥ 3	♥ K7542	Pass	3♣	Pass	3♠
North HCP: 14+3	♦ A64	♦ KQJT	Pass	3NT	All Pass	
South HCP: 12+1	♣ KQJ7654	♣ -				
Contract: 3NT North						

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ KQ98	♠ 73		1♣	Pass	1♥
Vul: Both	♥ 5	♥ J864	Pass	1♠	Pass	1NT
North HCP: 13+1	♦ QJ5	♦ A93	All Pass			
South HCP: 10	♣ AJ872	♣ KQ94				
Contract: 1NT South						

Board: 16	♠ 84	You are dealer.
Dealer: South	♥ KJ52	The opponents are silent.
Vul: E-W	♦ Q8	
HCP: 12+1	♣ AQ976	

Board: 17	♠ KQ62	You are dealer.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: None	♦ J8	
HCP: 14	♣ A972	

Board: 18	♠ Q87	You are dealer.
Dealer: South	♥ AT	The opponents are silent.
Vul: N-S	♦ QT5	
HCP: 13+1	♣ AJT85	

Board: 19	♠ KT65	Partner is dealer.
Dealer: North	♥ K7542	The opponents are silent.
Vul: E-W	♦ KQJT	
HCP: 12+1	♣ -	

Board: 20	♠ 73	Partner is dealer.
Dealer: North	♥ J864	The opponents are silent.
Vul: Both	♦ A93	
HCP: 10	♣ KQ94	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ AJT72	♠ 84				1♣
Vul: E-W	♥ 7	♥ KJ52	Pass	1♠	Pass	1NT
North HCP: 12+2	♦ A9764	♦ Q8	Pass	2♦ ¹	Pass	2♥
South HCP: 12+1	♣ KT	♣ AQ976	Pass	3NT	All Pass	
Contract: 3NT North			1. New Minor Forcing			

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ J3	♠ KQ62				1♣
Vul: None	♥ A532	♥ KJ6	Pass	1♥	Pass	1♠
North HCP: 12	♦ A75	♦ J8	Pass	2NT	Pass	3♥
South HCP: 14	♣ QJT5	♣ A972	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ AJ6	♠ Q87				1♣
Vul: N-S	♥ 76532	♥ AT	Pass	1♥	Pass	1NT
North HCP: 9+1	♦ A943	♦ QT5	All Pass			
South HCP: 13+1	♣ 9	♣ AJT85				
Contract: 1NT South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ KT65		1♣	Pass	1♥
Vul: E-W	♥ 3	♥ K7542	Pass	3♣	Pass	3♠
North HCP: 14+3	♦ A64	♦ KQJT	Pass	3NT	All Pass	
South HCP: 12+1	♣ KQJ7654	♣ -				
Contract: 3NT North						

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ KQ98	♠ 73		1♣	Pass	1♥
Vul: Both	♥ 5	♥ J864	Pass	1♠	Pass	1NT
North HCP: 13+1	♦ QJ5	♦ A93	All Pass			
South HCP: 10	♣ AJ872	♣ KQ94				
Contract: 1NT South						

Board: 21	♠ AT64	You are dealer.
Dealer: North	♥ A876	The opponents are silent.
Vul: N-S	♦ A6	
HCP: 19	♣ AK4	

Board: 22	♠ KQ63	You are dealer.
Dealer: North	♥ KJ	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 18+1	♣ AJ973	

Board: 23	♠ K65	Partner is dealer.
Dealer: South	♥ Q52	The opponents are silent.
Vul: Both	♦ KQ6	
HCP: 12	♣ QT75	

Board: 24	♠ K2	You are dealer.
Dealer: North	♥ QJ62	The opponents are silent.
Vul: None	♦ K8	
HCP: 17+1	♣ AKJ87	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AT64	♠ KQ5		1♣	Pass	1♦
Vul: N-S	♥ A876	♥ QJ	Pass	2NT	Pass	3NT
North HCP: 19	♦ A6	♦ QT542	All Pass			
South HCP: 12+1	♣ AK4	♣ Q53				
Contract: 3NT South						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ KQ63	♠ A		1♣	Pass	1♦
Vul: E-W	♥ KJ	♥ T73	Pass	2♠	Pass	4♣
North HCP: 18+1	♦ KJ	♦ AQ7643	Pass	5♣	Pass	6NT
South HCP: 13+2	♣ AJ973	♣ KT5	All Pass			
Contract: 6NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ K65	♠ J92				1♣
Vul: Both	♥ Q52	♥ J863	Pass	2♣ ¹	Pass	2♦
North HCP: 12	♦ KQ6	♦ A7	Pass	3NT	All Pass	
South HCP: 13	♣ QT75	♣ AK92	1. Inverted minors			
Contract: 3NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ A93		1♣	Pass	1♥
Vul: None	♥ QJ62	♥ AK73	Pass	4♥	All Pass	
North HCP: 17+1	♦ K8	♦ JT63				
South HCP: 12	♣ AKJ87	♣ T3				
Contract: 4♥ North						

Board: 21	♠ KQ5	Partner is dealer.
Dealer: North	♥ QJ	The opponents are silent.
Vul: N-S	♦ QT542	
HCP: 12+1	♣ Q53	

Board: 22	♠ A	Partner is dealer.
Dealer: North	♥ T73	The opponents are silent.
Vul: E-W	♦ AQ7643	
HCP: 13+2	♣ KT5	

Board: 23	♠ J92	You are dealer.
Dealer: South	♥ J863	The opponents are silent.
Vul: Both	♦ A7	
HCP: 13	♣ AK92	

Board: 24	♠ A93	Partner is dealer.
Dealer: North	♥ AK73	The opponents are silent.
Vul: None	♦ JT63	
HCP: 12	♣ T3	

Both hands (Answers Page)

Board: 21

Dealer: North

North:

♠ AT64

South:

♠ KQ5

W N E S

1♣ Pass 1♦

Vul: N-S

♥ A876

♥ QJ

Pass 2NT Pass 3NT

North HCP: 19

♦ A6

♦ QT542

All Pass

South HCP: 12+1

♣ AK4

♣ Q53

Contract: 3NT South

Board: 22

Dealer: North

North:

♠ KQ63

South:

♠ A

W N E S

1♣ Pass 1♦

Vul: E-W

♥ KJ

♥ T73

Pass 2♠ Pass 4♣

North HCP: 18+1

♦ KJ

♦ AQ7643

Pass 5♣ Pass 6NT

South HCP: 13+2

♣ AJ973

♣ KT5

All Pass

Contract: 6NT South

Board: 23

Dealer: South

North:

♠ K65

South:

♠ J92

W N E S

1♣

Vul: Both

♥ Q52

♥ J863

 Pass 2♣¹ Pass 2♦

North HCP: 12

♦ KQ6

♦ A7

Pass 3NT All Pass

South HCP: 13

♣ QT75

♣ AK92

1. Inverted minors

Contract: 3NT North

Board: 24

Dealer: North

North:

♠ K2

South:

♠ A93

W N E S

1♣ Pass 1♥

Vul: None

♥ QJ62

♥ AK73

Pass 4♥ All Pass

North HCP: 17+1

♦ K8

♦ JT63

South HCP: 12

♣ AKJ87

♣ T3

Contract: 4♥ North

Board: 25 ♠ - You are dealer.

Dealer: North ♥ AQ93 The opponents are silent.

Vul: E-W ♦ K642

HCP: 14+1 ♣ AJ954

Board: 26 ♠ AT7 Partner is dealer.

Dealer: South ♥ AKJ43 The opponents are silent.

Vul: Both ♦ Q543

HCP: 14+1 ♣ 8

Board: 27 ♠ A7 You are dealer.

Dealer: North ♥ AK63 The opponents are silent.

Vul: None ♦ K85

HCP: 18 ♣ A832

Board: 28 ♠ A83 Partner is dealer.

Dealer: South ♥ 983 The opponents are silent.

Vul: N-S ♦ A942

HCP: 8 ♣ T76

Both hands (Answers Page)

Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ KT982		1♣	Pass	1♠
Vul: E-W	♥ AQ93	♥ KJT7	Pass	1NT	Pass	2♦ ¹
North HCP: 14+1	♦ K642	♦ A7	Pass	3♥	Pass	4NT
South HCP: 16+1	♣ AJ954	♣ KQ	Pass	5♠ ²	Pass	6♥
Contract: 6♥ South			All Pass			

1. New Minor Forcing

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

Board: 26

	North:	South:	W	N	E	S
Dealer: South	♠ AT7	♠ KQ53			1♣	
Vul: Both	♥ AKJ43	♥ 98	Pass	1♥	Pass	1♠
North HCP: 14+1	♦ Q543	♦ J9	Pass	2♦ ¹	Pass	3♣
South HCP: 12+1	♣ 8	♣ AQ643	Pass	3♥	Pass	3NT
Contract: 3NT South			All Pass			

1. Fourth suit game force

Board: 27

	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ JT82		1♣	Pass	1♠
Vul: None	♥ AK63	♥ J5	Pass	2NT	Pass	3NT
North HCP: 18	♦ K85	♦ AJT	All Pass			
South HCP: 10	♣ A832	♣ KT94				
Contract: 3NT South						

Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ A83	♠ K974			1♣	
Vul: N-S	♥ 983	♥ AKQ4	Pass	1♦	Pass	2NT
North HCP: 8	♦ A942	♦ QJ	Pass	3NT	All Pass	
South HCP: 19	♣ T76	♣ A93				
Contract: 3NT North						

Board: 25	♠ KT982	Partner is dealer.
Dealer: North	♥ KJT7	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 16+1	♣ KQ	

Board: 26	♠ KQ53	You are dealer.
Dealer: South	♥ 98	The opponents are silent.
Vul: Both	♦ J9	
HCP: 12+1	♣ AQ643	

Board: 27	♠ JT82	Partner is dealer.
Dealer: North	♥ J5	The opponents are silent.
Vul: None	♦ AJT	
HCP: 10	♣ KT94	

Board: 28	♠ K974	You are dealer.
Dealer: South	♥ AKQ4	The opponents are silent.
Vul: N-S	♦ QJ	
HCP: 19	♣ A93	

Both hands (Answers Page)

Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ KT982		1♣	Pass	1♠
Vul: E-W	♥ AQ93	♥ KJT7	Pass	1NT	Pass	2♦ ¹
North HCP: 14+1	♦ K642	♦ A7	Pass	3♥	Pass	4NT
South HCP: 16+1	♣ AJ954	♣ KQ	Pass	5♠ ²	Pass	6♥
Contract: 6♥ South			All Pass			

1. New Minor Forcing

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

Board: 26

	North:	South:	W	N	E	S
Dealer: South	♠ AT7	♠ KQ53			1♣	
Vul: Both	♥ AKJ43	♥ 98	Pass	1♥	Pass	1♠
North HCP: 14+1	♦ Q543	♦ J9	Pass	2♦ ¹	Pass	3♣
South HCP: 12+1	♣ 8	♣ AQ643	Pass	3♥	Pass	3NT
Contract: 3NT South			All Pass			

1. Fourth suit game force

Board: 27

	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ JT82		1♣	Pass	1♠
Vul: None	♥ AK63	♥ J5	Pass	2NT	Pass	3NT
North HCP: 18	♦ K85	♦ AJT	All Pass			
South HCP: 10	♣ A832	♣ KT94				
Contract: 3NT South						

Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ A83	♠ K974			1♣	
Vul: N-S	♥ 983	♥ AKQ4	Pass	1♦	Pass	2NT
North HCP: 8	♦ A942	♦ QJ	Pass	3NT	All Pass	
South HCP: 19	♣ T76	♣ A93				
Contract: 3NT North						

Board: 29	♠ QJ4	You are dealer.
Dealer: North	♥ T62	The opponents are silent.
Vul: Both	♦ AKQ	
HCP: 19	♣ AQJT	

Board: 30	♠ K5	You are dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: None	♦ KT2	
HCP: 14+2	♣ KJ8763	

Board: 31	♠ A97	You are dealer.
Dealer: North	♥ QJ6	The opponents are silent.
Vul: N-S	♦ AQ6	
HCP: 18	♣ KQT2	

Board: 32	♠ AQ96	Partner is dealer.
Dealer: South	♥ QJ65	The opponents are silent.
Vul: E-W	♦ KJ5	
HCP: 16	♣ K4	

Board: 33	♠ T3	Partner is dealer.
Dealer: South	♥ AKT953	The opponents are silent.
Vul: None	♦ J872	
HCP: 8+2	♣ 3	

Both hands (Answers Page)

Board: 29

Dealer: North

North:

♠ QJ4

South:

♠ K952

W
N
E
S

1♣ Pass 1♥

Vul: Both

♥ T62

♥ KQ94

Pass

2NT

Pass 3♠

North HCP: 19

♦ AKQ

♦ T5

Pass

3NT

All Pass

South HCP: 8

♣ AQJT

♣ 963

Contract: 3NT North

Board: 30

Dealer: North

North:

♠ K5

South:

♠ J4

W
N
E
S

1♣ Pass 1♥

Vul: None

♥ A2

♥ KJ9754

Pass

2♣

Pass 3♥

North HCP: 14+2

♦ KT2

♦ J94

Pass

4♥

All Pass

South HCP: 12+2

♣ KJ8763

♣ AQ

Contract: 4♥ North

Board: 31

Dealer: North

North:

♠ A97

South:

♠ KT652

W
N
E
S

1♣ Pass 1♠

Vul: N-S

♥ QJ6

♥ A3

Pass

2NT

Pass 3NT

North HCP: 18

♦ AQ6

♦ 982

All Pass

South HCP: 11+1

♣ KQT2

♣ A84

Contract: 3NT South

Board: 32

Dealer: South

North:

♠ AQ96

South:

♠ J8

W
N
E
S

1♣

Vul: E-W

♥ QJ65

♥ AK4

Pass

1♥

Pass 1NT

North HCP: 16

♦ KJ5

♦ QT8

Pass

3NT

All Pass

South HCP: 14+1

♣ K4

♣ A9872

Contract: 3NT North

Board: 33

Dealer: South

North:

♠ T3

South:

♠ K52

W
N
E
S

1♣

Vul: None

♥ AKT953

♥ 87

Pass

1♥

Pass 2♣

North HCP: 8+2

♦ J872

♦ KQ

Pass

2♥

Pass 3♥

South HCP: 14+2

♣ 3

♣ AQ8754

All Pass

Contract: 3♥ South

Board: 29	♠ K952	Partner is dealer.
Dealer: North	♥ KQ94	The opponents are silent.
Vul: Both	♦ T5	
HCP: 8	♣ 963	

Board: 30	♠ J4	Partner is dealer.
Dealer: North	♥ KJ9754	The opponents are silent.
Vul: None	♦ J94	
HCP: 12+2	♣ AQ	

Board: 31	♠ KT652	Partner is dealer.
Dealer: North	♥ A3	The opponents are silent.
Vul: N-S	♦ 982	
HCP: 11+1	♣ A84	

Board: 32	♠ J8	You are dealer.
Dealer: South	♥ AK4	The opponents are silent.
Vul: E-W	♦ QT8	
HCP: 14+1	♣ A9872	

Board: 33	♠ K52	You are dealer.
Dealer: South	♥ 87	The opponents are silent.
Vul: None	♦ KQ	
HCP: 14+2	♣ AQ8754	

Both hands (Answers Page)

Board: 29

Dealer: North

North:

♠ QJ4

South:

♠ K952

W N E S

1♣ Pass 1♥

Vul: Both

♥ T62

♥ KQ94

Pass 2NT Pass 3♠

North HCP: 19

♦ AKQ

♦ T5

Pass 3NT All Pass

South HCP: 8

♣ AQJT

♣ 963

Contract: 3NT North

Board: 30

Dealer: North

North:

♠ K5

South:

♠ J4

W N E S

1♣ Pass 1♥

Vul: None

♥ A2

♥ KJ9754

Pass 2♣ Pass 3♥

North HCP: 14+2

♦ KT2

♦ J94

Pass 4♥ All Pass

South HCP: 12+2

♣ KJ8763

♣ AQ

Contract: 4♥ North

Board: 31

Dealer: North

North:

♠ A97

South:

♠ KT652

W N E S

1♣ Pass 1♠

Vul: N-S

♥ QJ6

♥ A3

Pass 2NT Pass 3NT

North HCP: 18

♦ AQ6

♦ 982

All Pass

South HCP: 11+1

♣ KQT2

♣ A84

Contract: 3NT South

Board: 32

Dealer: South

North:

♠ AQ96

South:

♠ J8

W N E S

1♣

Vul: E-W

♥ QJ65

♥ AK4

Pass 1♥ Pass 1NT

North HCP: 16

♦ KJ5

♦ QT8

Pass 3NT All Pass

South HCP: 14+1

♣ K4

♣ A9872

Contract: 3NT North

Board: 33

Dealer: South

North:

♠ T3

South:

♠ K52

W N E S

1♣

Vul: None

♥ AKT953

♥ 87

Pass 1♥ Pass 2♣

North HCP: 8+2

♦ J872

♦ KQ

Pass 2♥ Pass 3♥

South HCP: 14+2

♣ 3

♣ AQ8754

All Pass

Contract: 3♥ South

Board: 34 ♠ Q8 You are dealer.

Dealer: North ♥ J52 The opponents are silent.

Vul: N-S ♦ AJ9

HCP: 13+1 ♣ KQ952

Board: 35 ♠ A8642 Partner is dealer.

Dealer: South ♥ K97 The opponents are silent.

Vul: E-W ♦ Q94

HCP: 12+1 ♣ K8

Board: 36 ♠ QJ98 Partner is dealer.

Dealer: South ♥ QJ972 The opponents are silent.

Vul: Both ♦ Q

HCP: 11+1 ♣ K76

Board: 37 ♠ KQJ6 You are dealer.

Dealer: North ♥ AK4 The opponents are silent.

Vul: N-S ♦ 52

HCP: 18 ♣ AJ82

Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ AT94		1♣	Pass	1♥
Vul: N-S	♥ J52	♥ AQ943	Pass	1NT	Pass	2♦ ¹
North HCP: 13+1	♦ AJ9	♦ K53	Pass	3♥ ²	Pass	3♠
South HCP: 13+1	♣ KQ952	♣ 4	Pass	4♣	Pass	4♥
Contract: 4♥ South			All Pass			

1. New Minor Forcing

2. 3 !H

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ A8642	♠ K753			1♣	
Vul: E-W	♥ K97	♥ AQ42	Pass	1♠	Pass	2♠
North HCP: 12+1	♦ Q94	♦ A2	Pass	4♠	All Pass	
South HCP: 13	♣ K8	♣ 964				
Contract: 4♠ North						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ QJ98	♠ 6			1♣	
Vul: Both	♥ QJ972	♥ K	Pass	1♥	Pass	2♦
North HCP: 11+1	♦ Q	♦ AKJT2	Pass	2♠ ¹	Pass	3♦
South HCP: 17+3	♣ K76	♣ AQT542	Pass	3NT	Pass	4♣
Contract: 6♣ North			Pass	4NT	Pass	5♠ ²
			Pass	6♣	All Pass	

1. Fourth suit game force

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

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ KQJ6	♠ 52		1♣	Pass	1♦
Vul: N-S	♥ AK4	♥ 853	Pass	2NT	Pass	3NT
North HCP: 18	♦ 52	♦ KQT84	All Pass			
South HCP: 7+1	♣ AJ82	♣ QT6				
Contract: 3NT South						

Board: 34	♠ AT94	Partner is dealer.
Dealer: North	♥ AQ943	The opponents are silent.
Vul: N-S	♦ K53	
HCP: 13+1	♣ 4	

Board: 35	♠ K753	You are dealer.
Dealer: South	♥ AQ42	The opponents are silent.
Vul: E-W	♦ A2	
HCP: 13	♣ 964	

Board: 36	♠ 6	You are dealer.
Dealer: South	♥ K	The opponents are silent.
Vul: Both	♦ AKJT2	
HCP: 17+3	♣ AQT542	

Board: 37	♠ 52	Partner is dealer.
Dealer: North	♥ 853	The opponents are silent.
Vul: N-S	♦ KQT84	
HCP: 7+1	♣ QT6	

Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ AT94		1♣	Pass	1♥
Vul: N-S	♥ J52	♥ AQ943	Pass	1NT	Pass	2♦ ¹
North HCP: 13+1	♦ AJ9	♦ K53	Pass	3♥ ²	Pass	3♠
South HCP: 13+1	♣ KQ952	♣ 4	Pass	4♣	Pass	4♥
Contract: 4♥ South			All Pass			

1. New Minor Forcing

2. 3 !H

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ A8642	♠ K753			1♣	
Vul: E-W	♥ K97	♥ AQ42	Pass	1♠	Pass	2♠
North HCP: 12+1	♦ Q94	♦ A2	Pass	4♠	All Pass	
South HCP: 13	♣ K8	♣ 964				
Contract: 4♠ North						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ QJ98	♠ 6			1♣	
Vul: Both	♥ QJ972	♥ K	Pass	1♥	Pass	2♦
North HCP: 11+1	♦ Q	♦ AKJT2	Pass	2♠ ¹	Pass	3♦
South HCP: 17+3	♣ K76	♣ AQT542	Pass	3NT	Pass	4♣
Contract: 6♣ North			Pass	4NT	Pass	5♠ ²
			Pass	6♣	All Pass	

1. Fourth suit game force

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

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ KQJ6	♠ 52		1♣	Pass	1♦
Vul: N-S	♥ AK4	♥ 853	Pass	2NT	Pass	3NT
North HCP: 18	♦ 52	♦ KQT84	All Pass			
South HCP: 7+1	♣ AJ82	♣ QT6				
Contract: 3NT South						

Board: 38	♠ 54	You are dealer.
Dealer: North	♥ AT7	The opponents are silent.
Vul: E-W	♦ K4	
HCP: 13+2	♣ AQ8762	

Board: 39	♠ K874	Partner is dealer.
Dealer: South	♥ QJ86	The opponents are silent.
Vul: Both	♦ A72	
HCP: 12	♣ Q2	

Board: 40	♠ A52	Partner is dealer.
Dealer: South	♥ AJ9762	The opponents are silent.
Vul: None	♦ QT75	
HCP: 11+2	♣ -	

Board: 41	♠ 94	Partner is dealer.
Dealer: South	♥ Q65	The opponents are silent.
Vul: E-W	♦ AKJT2	
HCP: 14+1	♣ A72	

Board: 42	♠ Q6	Partner is dealer.
Dealer: South	♥ AJ654	The opponents are silent.
Vul: Both	♦ KQ432	
HCP: 12+2	♣ 9	

Both hands (Answers Page)

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ 54	♠ AKJ7		1♣	Pass	1♥
Vul: E-W	♥ AT7	♥ J843	Pass	2♣	Pass	3NT
North HCP: 13+2	♦ K4	♦ A653		All Pass		
South HCP: 13	♣ AQ8762	♣ 3				
Contract: 3NT South						

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ K874	♠ AQ			1♣	
Vul: Both	♥ QJ86	♥ AKT7	Pass	1♥	Pass	4♥
North HCP: 12	♦ A72	♦ J86		All Pass		
South HCP: 18	♣ Q2	♣ KJ73				
Contract: 4♥ South						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ A52	♠ J963			1♣	
Vul: None	♥ AJ9762	♥ 8	Pass	1♥	Pass	1♠
North HCP: 11+2	♦ QT75	♦ A9	Pass	3♥	Pass	3NT
South HCP: 14+2	♣ -	♣ AKQ543	All Pass			
Contract: 3NT South						

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ AJ6			1♣	
Vul: E-W	♥ Q65	♥ J98	Pass	1♦	Pass	1♠
North HCP: 14+1	♦ AKJT2	♦ 43	Pass	3NT	All Pass	
South HCP: 12	♣ A72	♣ KJ85				
Contract: 3NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ AK983			1♣	
Vul: Both	♥ AJ654	♥ K2	Pass	1♥	Pass	1♠
North HCP: 12+2	♦ KQ432	♦ -	Pass	2NT	Pass	4♠
South HCP: 13+3	♣ 9	♣ QJT762	All Pass			
Contract: 4♠ South						

Board: 38	♠ AKJ7	Partner is dealer.
Dealer: North	♥ J843	The opponents are silent.
Vul: E-W	♦ A653	
HCP: 13	♣ 3	

Board: 39	♠ AQ	You are dealer.
Dealer: South	♥ AKT7	The opponents are silent.
Vul: Both	♦ J86	
HCP: 18	♣ KJ73	

Board: 40	♠ J963	You are dealer.
Dealer: South	♥ 8	The opponents are silent.
Vul: None	♦ A9	
HCP: 14+2	♣ AKQ543	

Board: 41	♠ AQJ6	You are dealer.
Dealer: South	♥ J98	The opponents are silent.
Vul: E-W	♦ 43	
HCP: 12	♣ KJ85	

Board: 42	♠ AK983	You are dealer.
Dealer: South	♥ K2	The opponents are silent.
Vul: Both	♦ -	
HCP: 13+3	♣ QJT762	

Both hands (Answers Page)

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ 54	♠ AKJ7		1♣	Pass	1♥
Vul: E-W	♥ AT7	♥ J843	Pass	2♣	Pass	3NT
North HCP: 13+2	♦ K4	♦ A653		All Pass		
South HCP: 13	♣ AQ8762	♣ 3				
Contract: 3NT South						

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ K874	♠ AQ			1♣	
Vul: Both	♥ QJ86	♥ AKT7	Pass	1♥	Pass	4♥
North HCP: 12	♦ A72	♦ J86		All Pass		
South HCP: 18	♣ Q2	♣ KJ73				
Contract: 4♥ South						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ A52	♠ J963			1♣	
Vul: None	♥ AJ9762	♥ 8	Pass	1♥	Pass	1♠
North HCP: 11+2	♦ QT75	♦ A9	Pass	3♥	Pass	3NT
South HCP: 14+2	♣ -	♣ AKQ543		All Pass		
Contract: 3NT South						

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ AJ6			1♣	
Vul: E-W	♥ Q65	♥ J98	Pass	1♦	Pass	1♠
North HCP: 14+1	♦ AKJT2	♦ 43	Pass	3NT	All Pass	
South HCP: 12	♣ A72	♣ KJ85				
Contract: 3NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ AK983			1♣	
Vul: Both	♥ AJ654	♥ K2	Pass	1♥	Pass	1♠
North HCP: 12+2	♦ KQ432	♦ -	Pass	2NT	Pass	4♠
South HCP: 13+3	♣ 9	♣ QJT762		All Pass		
Contract: 4♠ South						

Board: 43 ♠ KT5 You are dealer.

Dealer: North ♥ K95 The opponents are silent.

Vul: None ♦ KQ2

HCP: 13 ♣ Q962

Board: 44 ♠ QJ432 Partner is dealer.

Dealer: South ♥ KQ97 The opponents are silent.

Vul: N-S ♦ AK9

HCP: 15+1 ♣ 5

Board: 45 ♠ K4 Partner is dealer.

Dealer: South ♥ KJ The opponents are silent.

Vul: Both ♦ K9862

HCP: 13+1 ♣ K982

Board: 46 ♠ AJT52 Partner is dealer.

Dealer: South ♥ J6 The opponents are silent.

Vul: None ♦ Q6

HCP: 9+1 ♣ J862

Board: 47 ♠ QJ932 Partner is dealer.

Dealer: South ♥ 743 The opponents are silent.

Vul: N-S ♦ A5

HCP: 11+1 ♣ KJ7

Both hands (Answers Page)

Board: 43

Dealer: North

North:

♠ KT5

South:

♠ Q843

W N E S

1♣ Pass 1♠

Vul: None

♥ K95

♥ QJ2

Pass 1NT All Pass

North HCP: 13

♦ KQ2

♦ T5

South HCP: 9

♣ Q962

♣ A754

Contract: 1NT North

Board: 44

Dealer: South

North:

♠ QJ432

South:

♠ A8

W N E S

1♣

Vul: N-S

♥ KQ97

♥ AJ84

Pass 1♠ Pass 1NT

North HCP: 15+1

♦ AK9

♦ J7

 Pass 2♦¹ Pass 2♥

South HCP: 12+1

♣ 5

♣ Q8732

Pass 4♥ All Pass

Contract: 4♥ North

1. New Minor Forcing

Board: 45

Dealer: South

North:

♠ K4

South:

♠ AQJ8

W N E S

1♣

Vul: Both

♥ KJ

♥ 8532

Pass 1♦ Pass 1♥

North HCP: 13+1

♦ K9862

♦ -

Pass 3NT All Pass

South HCP: 13+1

♣ K982

♣ AQ543

Contract: 3NT North

Board: 46

Dealer: South

North:

♠ AJT52

South:

♠ K

W N E S

1♣

Vul: None

♥ J6

♥ K42

Pass 1♠ Pass 2♦

North HCP: 9+1

♦ Q6

♦ AT83

Pass 5♣ All Pass

South HCP: 17+1

♣ J862

♣ AK973

Contract: 5♣ North

Board: 47

Dealer: South

North:

♠ QJ932

South:

♠ AK74

W N E S

1♣

Vul: N-S

♥ 743

♥ A8

Pass 1♠ Pass 4♣

North HCP: 11+1

♦ A5

♦ K96

All Pass

South HCP: 18

♣ KJ7

♣ A865

Contract: 4♣ South

Board: 43	♠ Q843	Partner is dealer.
Dealer: North	♥ QJ2	The opponents are silent.
Vul: None	♦ T5	
HCP: 9	♣ A754	

Board: 44	♠ A8	You are dealer.
Dealer: South	♥ AJ84	The opponents are silent.
Vul: N-S	♦ J7	
HCP: 12+1	♣ Q8732	

Board: 45	♠ AQJ8	You are dealer.
Dealer: South	♥ 8532	The opponents are silent.
Vul: Both	♦ -	
HCP: 13+1	♣ AQ543	

Board: 46	♠ K	You are dealer.
Dealer: South	♥ K42	The opponents are silent.
Vul: None	♦ AT83	
HCP: 17+1	♣ AK973	

Board: 47	♠ AK74	You are dealer.
Dealer: South	♥ A8	The opponents are silent.
Vul: N-S	♦ K96	
HCP: 18	♣ A865	

Both hands (Answers Page)

Board: 43

Dealer: North

North:

♠ KT5

South:

♠ Q843

W N E S

1♣ Pass 1♠

Vul: None

♥ K95

♥ QJ2

Pass 1NT All Pass

North HCP: 13

♦ KQ2

♦ T5

South HCP: 9

♣ Q962

♣ A754

Contract: 1NT North

Board: 44

Dealer: South

North:

♠ QJ432

South:

♠ A8

W N E S

1♣

Vul: N-S

♥ KQ97

♥ AJ84

Pass 1♠ Pass 1NT

North HCP: 15+1

♦ AK9

♦ J7

 Pass 2♦¹ Pass 2♥

South HCP: 12+1

♣ 5

♣ Q8732

Pass 4♥ All Pass

Contract: 4♥ North

1. New Minor Forcing

Board: 45

Dealer: South

North:

♠ K4

South:

♠ AQJ8

W N E S

1♣

Vul: Both

♥ KJ

♥ 8532

Pass 1♦ Pass 1♥

North HCP: 13+1

♦ K9862

♦ -

Pass 3NT All Pass

South HCP: 13+1

♣ K982

♣ AQ543

Contract: 3NT North

Board: 46

Dealer: South

North:

♠ AJT52

South:

♠ K

W N E S

1♣

Vul: None

♥ J6

♥ K42

Pass 1♠ Pass 2♦

North HCP: 9+1

♦ Q6

♦ AT83

Pass 5♣ All Pass

South HCP: 17+1

♣ J862

♣ AK973

Contract: 5♣ North

Board: 47

Dealer: South

North:

♠ QJ932

South:

♠ AK74

W N E S

1♣

Vul: N-S

♥ 743

♥ A8

Pass 1♠ Pass 4♣

North HCP: 11+1

♦ A5

♦ K96

All Pass

South HCP: 18

♣ KJ7

♣ A865

Contract: 4♣ South

Board: 48 ♠ A You are dealer.

Dealer: North ♥ 7642 The opponents are silent.

Vul: E-W ♦ A92

HCP: 15+1 ♣ AKT63

Board: 49 ♠ T6 You are dealer.

Dealer: North ♥ KT82 The opponents are silent.

Vul: None ♦ AQ8

HCP: 18 ♣ AKQ6

Board: 50 ♠ QT96 Partner is dealer.

Dealer: South ♥ Q65 The opponents are silent.

Vul: N-S ♦ KT32

HCP: 10 ♣ QJ

Both hands (Answers Page)

Board: 48

Dealer: North

North:

♠ A

South:

♠ KQ5

W N E S

1♣ Pass 1♥

Vul: E-W

♥ 7642

♥ QT53

Pass 3♥ Pass 4♥

North HCP: 15+1

♦ A92

♦ QJ73

All Pass

South HCP: 10

♣ AKT63

♣ 82

Contract: 4♥ South

Board: 49

Dealer: North

North:

♠ T6

South:

♠ AKQ52

W N E S

1♣ Pass 1♠

Vul: None

♥ KT82

♥ 7

Pass 2NT Pass 3♦

North HCP: 18

♦ AQ8

♦ K942

Pass 3NT Pass 6NT

South HCP: 12+1

♣ AKQ6

♣ 853

All Pass

Contract: 6NT South

Board: 50

Dealer: South

North:

♠ QT96

South:

♠ 2

W N E S

1♣

Vul: N-S

♥ Q65

♥ KT74

Pass 1♠ Pass 1NT

North HCP: 10

♦ KT32

♦ A75

All Pass

South HCP: 14+1

♣ QJ

♣ AK942

Contract: 1NT South

Board: 48	♠ KQ5	Partner is dealer.
Dealer: North	♥ QT53	The opponents are silent.
Vul: E-W	♦ QJ73	
HCP: 10	♣ 82	

Board: 49	♠ AKQ52	Partner is dealer.
Dealer: North	♥ 7	The opponents are silent.
Vul: None	♦ K942	
HCP: 12+1	♣ 853	

Board: 50	♠ 2	You are dealer.
Dealer: South	♥ KT74	The opponents are silent.
Vul: N-S	♦ A75	
HCP: 14+1	♣ AK942	

Both hands (Answers Page)

Board: 48

Dealer: North

North:

♠ A

South:

♠ KQ5

W N E S

1♣ Pass 1♥

Vul: E-W

♥ 7642

♥ QT53

Pass 3♥ Pass 4♥

North HCP: 15+1

♦ A92

♦ QJ73

All Pass

South HCP: 10

♣ AKT63

♣ 82

Contract: 4♥ South

Board: 49

Dealer: North

North:

♠ T6

South:

♠ AKQ52

W N E S

1♣ Pass 1♠

Vul: None

♥ KT82

♥ 7

Pass 2NT Pass 3♦

North HCP: 18

♦ AQ8

♦ K942

Pass 3NT Pass 6NT

South HCP: 12+1

♣ AKQ6

♣ 853

All Pass

Contract: 6NT South

Board: 50

Dealer: South

North:

♠ QT96

South:

♠ 2

W N E S

1♣

Vul: N-S

♥ Q65

♥ KT74

Pass 1♠ Pass 1NT

North HCP: 10

♦ KT32

♦ A75

All Pass

South HCP: 14+1

♣ QJ

♣ AK942

Contract: 1NT South