
Board: 1	♠ AQJ	You are dealer.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: N-S	♦ T95	
HCP: 25	♣ AKQ4	

Board: 2	♠ 63	Partner is dealer.
Dealer: South	♥ K9863	The opponents are silent.
Vul: Both	♦ K73	
HCP: 7+1	♣ J72	

Board: 3	♠ K5	You are dealer.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: N-S	♦ AKQ4	
HCP: 25	♣ KJT8	

Board: 4	♠ 3	Partner is dealer.
Dealer: South	♥ A986	The opponents are silent.
Vul: E-W	♦ T974	
HCP: 5	♣ J963	

Board: 5	♠ A985	You are dealer.
Dealer: North	♥ AK93	The opponents are silent.
Vul: Both	♦ AK7	
HCP: 25	♣ AK	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AQJ	♠ T7654		3NT	All Pass	
Vul: N-S	♥ AKQ	♥ J6				
North HCP: 25	♦ T95	♦ KJ3				
South HCP: 5+1	♣ AKQ4	♣ T65				
Contract: 3NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ AKQ				3NT
Vul: Both	♥ K9863	♥ AJ54	Pass	6NT	All Pass	
North HCP: 7+1	♦ K73	♦ AQ				
South HCP: 26	♣ J72	♣ AQ65				
Contract: 6NT North						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ 9742		3NT	Pass	4NT
Vul: N-S	♥ AKQ	♥ J5				All Pass
North HCP: 25	♦ AKQ4	♦ 932				
South HCP: 5	♣ KJT8	♣ A632				
Contract: 4NT South						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AK4				3NT
Vul: E-W	♥ A986	♥ KJT	Pass	4NT	All Pass	
North HCP: 5	♦ T974	♦ AK86				
South HCP: 25	♣ J963	♣ AK4				
Contract: 4NT North						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ A985	♠ KJ732		3NT	Pass	6NT
Vul: Both	♥ AK93	♥ 54				All Pass
North HCP: 25	♦ AK7	♦ QJ853				
South HCP: 8+2	♣ AK	♣ J				
Contract: 6NT South						

Board: 1	♠ T7654	Partner is dealer.
Dealer: North	♥ J6	The opponents are silent.
Vul: N-S	♦ KJ3	
HCP: 5+1	♣ T65	

Board: 2	♠ AKQ	You are dealer.
Dealer: South	♥ AJ54	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 26	♣ AQ65	

Board: 3	♠ 9742	Partner is dealer.
Dealer: North	♥ J5	The opponents are silent.
Vul: N-S	♦ 932	
HCP: 5	♣ A632	

Board: 4	♠ AK4	You are dealer.
Dealer: South	♥ KJT	The opponents are silent.
Vul: E-W	♦ AK86	
HCP: 25	♣ AK4	

Board: 5	♠ KJ732	Partner is dealer.
Dealer: North	♥ 54	The opponents are silent.
Vul: Both	♦ QJ853	
HCP: 8+2	♣ J	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AQJ	♠ T7654		3NT	All Pass	
Vul: N-S	♥ AKQ	♥ J6				
North HCP: 25	♦ T95	♦ KJ3				
South HCP: 5+1	♣ AKQ4	♣ T65				
Contract: 3NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ AKQ				3NT
Vul: Both	♥ K9863	♥ AJ54	Pass	6NT	All Pass	
North HCP: 7+1	♦ K73	♦ AQ				
South HCP: 26	♣ J72	♣ AQ65				
Contract: 6NT North						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ 9742		3NT	Pass	4NT
Vul: N-S	♥ AKQ	♥ J5				All Pass
North HCP: 25	♦ AKQ4	♦ 932				
South HCP: 5	♣ KJT8	♣ A632				
Contract: 4NT South						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AK4				3NT
Vul: E-W	♥ A986	♥ KJT	Pass	4NT	All Pass	
North HCP: 5	♦ T974	♦ AK86				
South HCP: 25	♣ J963	♣ AK4				
Contract: 4NT North						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ A985	♠ KJ732		3NT	Pass	6NT
Vul: Both	♥ AK93	♥ 54				All Pass
North HCP: 25	♦ AK7	♦ QJ853				
South HCP: 8+2	♣ AK	♣ J				
Contract: 6NT South						

Board: 6	♠ K73	Partner is dealer.
Dealer: South	♥ K7	The opponents are silent.
Vul: E-W	♦ T94	
HCP: 8+1	♣ QT876	

Board: 7	♠ AJT	You are dealer.
Dealer: North	♥ AK7	The opponents are silent.
Vul: Both	♦ AK3	
HCP: 26	♣ AK95	

Board: 8	♠ Q9	Partner is dealer.
Dealer: South	♥ J932	The opponents are silent.
Vul: None	♦ 9852	
HCP: 7	♣ A82	

Board: 9	♠ -	Partner is dealer.
Dealer: South	♥ KJ9543	The opponents are silent.
Vul: N-S	♦ QJT32	
HCP: 7+3	♣ 53	

Board: 10	♠ KJ3	You are dealer.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: Both	♦ AK3	
HCP: 26	♣ AQJ5	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ AQ				3NT
Vul: E-W	♥ K7	♥ A654	Pass	6NT	All Pass	
North HCP: 8+1	♦ T94	♦ AK53				
South HCP: 25	♣ QT876	♣ AKJ				
Contract: 6NT North						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AJT	♠ Q974		3NT	Pass	6NT
Vul: Both	♥ AK7	♥ Q632	All Pass			
North HCP: 26	♦ AK3	♦ J7				
South HCP: 8	♣ AK95	♣ QJT				
Contract: 6NT South						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ AKJ				3NT
Vul: None	♥ J932	♥ AK6	Pass	6NT	All Pass	
North HCP: 7	♦ 9852	♦ AQJ6				
South HCP: 25	♣ A82	♣ QJ3				
Contract: 6NT North						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKQ				3NT
Vul: N-S	♥ KJ9543	♥ A2	Pass	6♥	All Pass	
North HCP: 7+3	♦ QJT32	♦ AK75				
South HCP: 27	♣ 53	♣ AK94				
Contract: 6♥ North						

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ KJ3	♠ AT98765		3NT	Pass	6♠
Vul: Both	♥ AKJ	♥ 9	All Pass			
North HCP: 26	♦ AK3	♦ QT42				
South HCP: 6+3	♣ AQJ5	♣ 4				
Contract: 6♠ South						

Board: 6	♠ AQ	You are dealer.
Dealer: South	♥ A654	The opponents are silent.
Vul: E-W	♦ AK53	
HCP: 25	♣ AKJ	

Board: 7	♠ Q974	Partner is dealer.
Dealer: North	♥ Q632	The opponents are silent.
Vul: Both	♦ J7	
HCP: 8	♣ QJT	

Board: 8	♠ AKJ	You are dealer.
Dealer: South	♥ AK6	The opponents are silent.
Vul: None	♦ AQJ6	
HCP: 25	♣ QJ3	

Board: 9	♠ AKQ	You are dealer.
Dealer: South	♥ A2	The opponents are silent.
Vul: N-S	♦ AK75	
HCP: 27	♣ AK94	

Board: 10	♠ AT98765	Partner is dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: Both	♦ QT42	
HCP: 6+3	♣ 4	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ AQ				3NT
Vul: E-W	♥ K7	♥ A654	Pass	6NT	All Pass	
North HCP: 8+1	♦ T94	♦ AK53				
South HCP: 25	♣ QT876	♣ AKJ				
Contract: 6NT North						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AJT	♠ Q974		3NT	Pass	6NT
Vul: Both	♥ AK7	♥ Q632	All Pass			
North HCP: 26	♦ AK3	♦ J7				
South HCP: 8	♣ AK95	♣ QJT				
Contract: 6NT South						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ AKJ				3NT
Vul: None	♥ J932	♥ AK6	Pass	6NT	All Pass	
North HCP: 7	♦ 9852	♦ AQJ6				
South HCP: 25	♣ A82	♣ QJ3				
Contract: 6NT North						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKQ				3NT
Vul: N-S	♥ KJ9543	♥ A2	Pass	6♥	All Pass	
North HCP: 7+3	♦ QJT32	♦ AK75				
South HCP: 27	♣ 53	♣ AK94				
Contract: 6♥ North						

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ KJ3	♠ AT98765		3NT	Pass	6♠
Vul: Both	♥ AKJ	♥ 9	All Pass			
North HCP: 26	♦ AK3	♦ QT42				
South HCP: 6+3	♣ AQJ5	♣ 4				
Contract: 6♠ South						

Board: 11	♠ AT73	You are dealer.
Dealer: North	♥ AKJ2	The opponents are silent.
Vul: None	♦ AK	
HCP: 26	♣ AK7	

Board: 12	♠ 65	Partner is dealer.
Dealer: South	♥ 632	The opponents are silent.
Vul: N-S	♦ T42	
HCP: 5+1	♣ AJ987	

Board: 13	♠ AK97	You are dealer.
Dealer: North	♥ AKT	The opponents are silent.
Vul: E-W	♦ AKQT	
HCP: 27	♣ KJ	

Board: 14	♠ K75	Partner is dealer.
Dealer: South	♥ K2	The opponents are silent.
Vul: N-S	♦ Q642	
HCP: 9	♣ J984	

Board: 15	♠ AKQ8	You are dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: E-W	♦ AKQ5	
HCP: 25	♣ K98	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ AT73	♠ K96		3NT	Pass	6NT
Vul: None	♥ AKJ2	♥ QT9		All Pass		
North HCP: 26	♦ AK	♦ 95				
South HCP: 7+1	♣ AK7	♣ QT954				
Contract: 6NT South						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ AKQ9			3NT	
Vul: N-S	♥ 632	♥ AKJ7	Pass	4NT	All Pass	
North HCP: 5+1	♦ T42	♦ AKQ				
South HCP: 26	♣ AJ987	♣ T4				
Contract: 4NT North						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ AK97	♠ 65		3NT	Pass	6NT
Vul: E-W	♥ AKT	♥ Q87		All Pass		
North HCP: 27	♦ AKQT	♦ 9652				
South HCP: 8	♣ KJ	♣ AQ83				
Contract: 6NT South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ K75	♠ AQJ			3NT	
Vul: N-S	♥ K2	♥ Q4	Pass	6NT	All Pass	
North HCP: 9	♦ Q642	♦ AKT3				
South HCP: 25	♣ J984	♣ AKQT				
Contract: 6NT North						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ AKQ8	♠ J95		3NT	Pass	4NT
Vul: E-W	♥ A2	♥ KQ63		All Pass		
North HCP: 25	♦ AKQ5	♦ 764				
South HCP: 6	♣ K98	♣ 653				
Contract: 4NT South						

Board: 11	♠ K96	Partner is dealer.
Dealer: North	♥ QT9	The opponents are silent.
Vul: None	♦ 95	
HCP: 7+1	♣ QT954	

Board: 12	♠ AKQ9	You are dealer.
Dealer: South	♥ AKJ7	The opponents are silent.
Vul: N-S	♦ AKQ	
HCP: 26	♣ T4	

Board: 13	♠ 65	Partner is dealer.
Dealer: North	♥ Q87	The opponents are silent.
Vul: E-W	♦ 9652	
HCP: 8	♣ AQ83	

Board: 14	♠ AQJ	You are dealer.
Dealer: South	♥ Q4	The opponents are silent.
Vul: N-S	♦ AKT3	
HCP: 25	♣ AKQT	

Board: 15	♠ J95	Partner is dealer.
Dealer: North	♥ KQ63	The opponents are silent.
Vul: E-W	♦ 764	
HCP: 6	♣ 653	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ AT73	♠ K96		3NT	Pass	6NT
Vul: None	♥ AKJ2	♥ QT9		All Pass		
North HCP: 26	♦ AK	♦ 95				
South HCP: 7+1	♣ AK7	♣ QT954				
Contract: 6NT South						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ AKQ9			3NT	
Vul: N-S	♥ 632	♥ AKJ7	Pass	4NT	All Pass	
North HCP: 5+1	♦ T42	♦ AKQ				
South HCP: 26	♣ AJ987	♣ T4				
Contract: 4NT North						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ AK97	♠ 65		3NT	Pass	6NT
Vul: E-W	♥ AKT	♥ Q87		All Pass		
North HCP: 27	♦ AKQT	♦ 9652				
South HCP: 8	♣ KJ	♣ AQ83				
Contract: 6NT South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ K75	♠ AQJ			3NT	
Vul: N-S	♥ K2	♥ Q4	Pass	6NT	All Pass	
North HCP: 9	♦ Q642	♦ AKT3				
South HCP: 25	♣ J984	♣ AKQT				
Contract: 6NT North						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ AKQ8	♠ J95		3NT	Pass	4NT
Vul: E-W	♥ A2	♥ KQ63		All Pass		
North HCP: 25	♦ AKQ5	♦ 764				
South HCP: 6	♣ K98	♣ 653				
Contract: 4NT South						

Board: 16	♠ Q632	Partner is dealer.
Dealer: South	♥ 8732	The opponents are silent.
Vul: Both	♦ J5	
HCP: 6	♣ QJ5	

Board: 17	♠ AJ7	You are dealer.
Dealer: North	♥ AKQT	The opponents are silent.
Vul: N-S	♦ AQJ9	
HCP: 25	♣ A5	

Board: 18	♠ AQ54	You are dealer.
Dealer: North	♥ A5	The opponents are silent.
Vul: E-W	♦ AKT	
HCP: 26	♣ AKQT	

Board: 19	♠ AKQ4	You are dealer.
Dealer: North	♥ AJ3	The opponents are silent.
Vul: Both	♦ AK72	
HCP: 26	♣ AJ	

Board: 20	♠ J987	Partner is dealer.
Dealer: South	♥ J7	The opponents are silent.
Vul: None	♦ KQ94	
HCP: 10	♣ KT6	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ Q632	♠ A84				3NT
Vul: Both	♥ 8732	♥ AQ6	Pass	4NT	All Pass	
North HCP: 6	♦ J5	♦ AKQ4				
South HCP: 26	♣ QJ5	♣ AKT				
Contract: 4NT North						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ AJ7	♠ K854		3NT	Pass	6NT
Vul: N-S	♥ AKQT	♥ J932	All Pass			
North HCP: 25	♦ AQJ9	♦ K52				
South HCP: 9	♣ A5	♣ Q6				
Contract: 6NT South						

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ AQ54	♠ K83		3NT	Pass	6♥
Vul: E-W	♥ A5	♥ KQJT84	All Pass			
North HCP: 26	♦ AKT	♦ Q83				
South HCP: 11+2	♣ AKQT	♣ 3				
Contract: 6♥ South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ AKQ4	♠ J976		3NT	Pass	6NT
Vul: Both	♥ AJ3	♥ Q52	All Pass			
North HCP: 26	♦ AK72	♦ T				
South HCP: 8+1	♣ AJ	♣ KQ986				
Contract: 6NT South						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ J987	♠ AKQ				3NT
Vul: None	♥ J7	♥ AK4	Pass	6NT	All Pass	
North HCP: 10	♦ KQ94	♦ A82				
South HCP: 27	♣ KT6	♣ AQJ7				
Contract: 6NT North						

Board: 16	♠ A84	You are dealer.
Dealer: South	♥ AQ6	The opponents are silent.
Vul: Both	♦ AKQ4	
HCP: 26	♣ AKT	

Board: 17	♠ K854	Partner is dealer.
Dealer: North	♥ J932	The opponents are silent.
Vul: N-S	♦ K52	
HCP: 9	♣ Q6	

Board: 18	♠ K83	Partner is dealer.
Dealer: North	♥ KQJT84	The opponents are silent.
Vul: E-W	♦ Q83	
HCP: 11+2	♣ 3	

Board: 19	♠ J976	Partner is dealer.
Dealer: North	♥ Q52	The opponents are silent.
Vul: Both	♦ T	
HCP: 8+1	♣ KQ986	

Board: 20	♠ AKQ	You are dealer.
Dealer: South	♥ AK4	The opponents are silent.
Vul: None	♦ A82	
HCP: 27	♣ AQJ7	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ Q632	♠ A84				3NT
Vul: Both	♥ 8732	♥ AQ6	Pass	4NT	All Pass	
North HCP: 6	♦ J5	♦ AKQ4				
South HCP: 26	♣ QJ5	♣ AKT				
Contract: 4NT North						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ AJ7	♠ K854		3NT	Pass	6NT
Vul: N-S	♥ AKQT	♥ J932	All Pass			
North HCP: 25	♦ AQJ9	♦ K52				
South HCP: 9	♣ A5	♣ Q6				
Contract: 6NT South						

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ AQ54	♠ K83		3NT	Pass	6♥
Vul: E-W	♥ A5	♥ KQJT84	All Pass			
North HCP: 26	♦ AKT	♦ Q83				
South HCP: 11+2	♣ AKQT	♣ 3				
Contract: 6♥ South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ AKQ4	♠ J976		3NT	Pass	6NT
Vul: Both	♥ AJ3	♥ Q52	All Pass			
North HCP: 26	♦ AK72	♦ T				
South HCP: 8+1	♣ AJ	♣ KQ986				
Contract: 6NT South						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ J987	♠ AKQ				3NT
Vul: None	♥ J7	♥ AK4	Pass	6NT	All Pass	
North HCP: 10	♦ KQ94	♦ A82				
South HCP: 27	♣ KT6	♣ AQJ7				
Contract: 6NT North						

Board: 21	♠ KJ8	You are dealer.
Dealer: North	♥ AQ6	The opponents are silent.
Vul: E-W	♦ AKQ32	
HCP: 26+1	♣ AK	

Board: 22	♠ 652	Partner is dealer.
Dealer: South	♥ 65	The opponents are silent.
Vul: None	♦ T854	
HCP: 5	♣ AJT9	

Board: 23	♠ AK92	You are dealer.
Dealer: North	♥ AKQ2	The opponents are silent.
Vul: N-S	♦ AQ9	
HCP: 26	♣ AT	

Board: 24	♠ 654	Partner is dealer.
Dealer: South	♥ 5	The opponents are silent.
Vul: Both	♦ QJ94	
HCP: 5+1	♣ Q9762	

Board: 25	♠ AK42	You are dealer.
Dealer: North	♥ AK42	The opponents are silent.
Vul: None	♦ AKJ	
HCP: 25	♣ K8	

Both hands (Answers Page)

Board: 21

Dealer: North

North:

♠ KJ8

South:

♠ A532

W N E S

3NT Pass 6NT

Vul: E-W

♥ AQ6

♥ K5

All Pass

North HCP: 26+1

♦ AKQ32

♦ T975

South HCP: 9

♣ AK

♣ Q76

Contract: 6NT South

Board: 22

Dealer: South

North:

♠ 652

South:

♠ AKQJ

W N E S

3NT

Vul: None

♥ 65

♥ AK

Pass 4NT All Pass

North HCP: 5

♦ T854

♦ AQ93

South HCP: 26

♣ AJT9

♣ K87

Contract: 4NT North

Board: 23

Dealer: North

North:

♠ AK92

South:

♠ T84

W N E S

3NT Pass 4NT

Vul: N-S

♥ AKQ2

♥ T

All Pass

North HCP: 26

♦ AQ9

♦ J764

South HCP: 5+1

♣ AT

♣ KJ864

Contract: 4NT South

Board: 24

Dealer: South

North:

♠ 654

South:

♠ AK

W N E S

3NT

Vul: Both

♥ 5

♥ AKT9

Pass 4NT All Pass

North HCP: 5+1

♦ QJ94

♦ AKT3

South HCP: 25

♣ Q9762

♣ AT5

Contract: 4NT North

Board: 25

Dealer: North

North:

♠ AK42

South:

♠ J97

W N E S

3NT Pass 6NT

Vul: None

♥ AK42

♥ QJT85

All Pass

North HCP: 25

♦ AKJ

♦ 9

South HCP: 8+1

♣ K8

♣ A542

Contract: 6NT South

Board: 21	♠ A532	Partner is dealer.
Dealer: North	♥ K5	The opponents are silent.
Vul: E-W	♦ T975	
HCP: 9	♣ Q76	

Board: 22	♠ AKQJ	You are dealer.
Dealer: South	♥ AK	The opponents are silent.
Vul: None	♦ AQ93	
HCP: 26	♣ K87	

Board: 23	♠ T84	Partner is dealer.
Dealer: North	♥ T	The opponents are silent.
Vul: N-S	♦ J764	
HCP: 5+1	♣ KJ864	

Board: 24	♠ AK	You are dealer.
Dealer: South	♥ AKT9	The opponents are silent.
Vul: Both	♦ AKT3	
HCP: 25	♣ AT5	

Board: 25	♠ J97	Partner is dealer.
Dealer: North	♥ QJT85	The opponents are silent.
Vul: None	♦ 9	
HCP: 8+1	♣ A542	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ KJ8	♠ A532		3NT	Pass	6NT
Vul: E-W	♥ AQ6	♥ K5		All Pass		
North HCP: 26+1	♦ AKQ32	♦ T975				
South HCP: 9	♣ AK	♣ Q76				
Contract: 6NT South						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ 652	♠ AKQJ			3NT	
Vul: None	♥ 65	♥ AK	Pass	4NT	All Pass	
North HCP: 5	♦ T854	♦ AQ93				
South HCP: 26	♣ AJT9	♣ K87				
Contract: 4NT North						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AK92	♠ T84		3NT	Pass	4NT
Vul: N-S	♥ AKQ2	♥ T		All Pass		
North HCP: 26	♦ AQ9	♦ J764				
South HCP: 5+1	♣ AT	♣ KJ864				
Contract: 4NT South						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 654	♠ AK			3NT	
Vul: Both	♥ 5	♥ AKT9	Pass	4NT	All Pass	
North HCP: 5+1	♦ QJ94	♦ AKT3				
South HCP: 25	♣ Q9762	♣ AT5				
Contract: 4NT North						

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ AK42	♠ J97		3NT	Pass	6NT
Vul: None	♥ AK42	♥ QJT85		All Pass		
North HCP: 25	♦ AKJ	♦ 9				
South HCP: 8+1	♣ K8	♣ A542				
Contract: 6NT South						

Board: 26	♠ KQ97	Partner is dealer.
Dealer: South	♥ T	The opponents are silent.
Vul: N-S	♦ J864	
HCP: 8	♣ QT54	

Board: 27	♠ AKQ3	You are dealer.
Dealer: North	♥ A32	The opponents are silent.
Vul: E-W	♦ AKQ6	
HCP: 26	♣ A2	

Board: 28	♠ K5	Partner is dealer.
Dealer: South	♥ 863	The opponents are silent.
Vul: None	♦ JT5	
HCP: 8+1	♣ AT875	

Board: 29	♠ A75	You are dealer.
Dealer: North	♥ AK	The opponents are silent.
Vul: E-W	♦ AQJ2	
HCP: 25	♣ AKT4	

Board: 30	♠ KQT98	Partner is dealer.
Dealer: South	♥ K6	The opponents are silent.
Vul: Both	♦ T97654	
HCP: 8+3	♣ -	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ KQ97	♠ AJ				3NT
Vul: N-S	♥ T	♥ AKQ8	Pass	6NT	All Pass	
North HCP: 8	♦ J864	♦ A32				
South HCP: 25	♣ QT54	♣ AK76				
Contract: 6NT North						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ AKQ3	♠ T82		3NT	Pass	4NT
Vul: E-W	♥ A32	♥ K85	All Pass			
North HCP: 26	♦ AKQ6	♦ JT73				
South HCP: 5	♣ A2	♣ J74				
Contract: 4NT South						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ K5	♠ AT2				3NT
Vul: None	♥ 863	♥ AK4	Pass	6NT	All Pass	
North HCP: 8+1	♦ JT5	♦ AKQ84				
South HCP: 25+1	♣ AT875	♣ KQ				
Contract: 6NT North						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ KT9		3NT	Pass	6NT
Vul: E-W	♥ AK	♥ Q2	All Pass			
North HCP: 25	♦ AQJ2	♦ K843				
South HCP: 9	♣ AKT4	♣ J973				
Contract: 6NT South						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ KQT98	♠ A64				3NT
Vul: Both	♥ K6	♥ AQ52	Pass	6NT	All Pass	
North HCP: 8+3	♦ T97654	♦ AQ				
South HCP: 26	♣ -	♣ AKQJ				
Contract: 6NT North						

Board: 26	♠ AJ	You are dealer.
Dealer: South	♥ AKQ8	The opponents are silent.
Vul: N-S	♦ A32	
HCP: 25	♣ AK76	

Board: 27	♠ T82	Partner is dealer.
Dealer: North	♥ K85	The opponents are silent.
Vul: E-W	♦ JT73	
HCP: 5	♣ J74	

Board: 28	♠ AT2	You are dealer.
Dealer: South	♥ AK4	The opponents are silent.
Vul: None	♦ AKQ84	
HCP: 25+1	♣ KQ	

Board: 29	♠ KT9	Partner is dealer.
Dealer: North	♥ Q2	The opponents are silent.
Vul: E-W	♦ K843	
HCP: 9	♣ J973	

Board: 30	♠ A64	You are dealer.
Dealer: South	♥ AQ52	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 26	♣ AKQJ	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ KQ97	♠ AJ				3NT
Vul: N-S	♥ T	♥ AKQ8	Pass	6NT	All Pass	
North HCP: 8	♦ J864	♦ A32				
South HCP: 25	♣ QT54	♣ AK76				
Contract: 6NT North						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ AKQ3	♠ T82		3NT	Pass	4NT
Vul: E-W	♥ A32	♥ K85	All Pass			
North HCP: 26	♦ AKQ6	♦ JT73				
South HCP: 5	♣ A2	♣ J74				
Contract: 4NT South						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ K5	♠ AT2				3NT
Vul: None	♥ 863	♥ AK4	Pass	6NT	All Pass	
North HCP: 8+1	♦ JT5	♦ AKQ84				
South HCP: 25+1	♣ AT875	♣ KQ				
Contract: 6NT North						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ KT9		3NT	Pass	6NT
Vul: E-W	♥ AK	♥ Q2	All Pass			
North HCP: 25	♦ AQJ2	♦ K843				
South HCP: 9	♣ AKT4	♣ J973				
Contract: 6NT South						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ KQT98	♠ A64				3NT
Vul: Both	♥ K6	♥ AQ52	Pass	6NT	All Pass	
North HCP: 8+3	♦ T97654	♦ AQ				
South HCP: 26	♣ -	♣ AKQJ				
Contract: 6NT North						

Board: 31	♠ AQ2	You are dealer.
Dealer: North	♥ AK3	The opponents are silent.
Vul: N-S	♦ AQ	
HCP: 26+1	♣ AK752	

Board: 32	♠ K4	Partner is dealer.
Dealer: South	♥ K8753	The opponents are silent.
Vul: E-W	♦ T76	
HCP: 9+1	♣ K73	

Board: 33	♠ AK	You are dealer.
Dealer: North	♥ AKQ8	The opponents are silent.
Vul: Both	♦ A98	
HCP: 25	♣ KQ95	

Board: 34	♠ Q9	Partner is dealer.
Dealer: South	♥ KT654	The opponents are silent.
Vul: None	♦ JT4	
HCP: 6+1	♣ 972	

Board: 35	♠ K6	Partner is dealer.
Dealer: South	♥ 65	The opponents are silent.
Vul: E-W	♦ 876	
HCP: 5+2	♣ QT8653	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ KJ8		3NT	Pass	6NT
Vul: N-S	♥ AK3	♥ J9742		All Pass		
North HCP: 26+1	♦ AQ	♦ K93				
South HCP: 10+1	♣ AK752	♣ Q8				
Contract: 6NT South						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ A6				3NT
Vul: E-W	♥ K8753	♥ AQT	Pass	6NT	All Pass	
North HCP: 9+1	♦ T76	♦ AKJ95				
South HCP: 25+1	♣ K73	♣ AQJ				
Contract: 6NT North						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ 73		3NT	Pass	6NT
Vul: Both	♥ AKQ8	♥ J75		All Pass		
North HCP: 25	♦ A98	♦ KQJ6				
South HCP: 11	♣ KQ95	♣ A742				
Contract: 6NT South						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ AJ4				3NT
Vul: None	♥ KT654	♥ AJ2	Pass	4NT	All Pass	
North HCP: 6+1	♦ JT4	♦ AKQ8				
South HCP: 26	♣ 972	♣ AK4				
Contract: 4NT North						

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ K6	♠ AQJ7				3NT
Vul: E-W	♥ 65	♥ AKJ3	Pass	6♣	All Pass	
North HCP: 5+2	♦ 876	♦ A52				
South HCP: 26	♣ QT8653	♣ AK				
Contract: 6♣ North						

Board: 31	♠ KJ8	Partner is dealer.
Dealer: North	♥ J9742	The opponents are silent.
Vul: N-S	♦ K93	
HCP: 10+1	♣ Q8	

Board: 32	♠ A6	You are dealer.
Dealer: South	♥ AQT	The opponents are silent.
Vul: E-W	♦ AKJ95	
HCP: 25+1	♣ AQJ	

Board: 33	♠ 73	Partner is dealer.
Dealer: North	♥ J75	The opponents are silent.
Vul: Both	♦ KQJ6	
HCP: 11	♣ A742	

Board: 34	♠ AJ4	You are dealer.
Dealer: South	♥ AJ2	The opponents are silent.
Vul: None	♦ AKQ8	
HCP: 26	♣ AK4	

Board: 35	♠ AQJ7	You are dealer.
Dealer: South	♥ AKJ3	The opponents are silent.
Vul: E-W	♦ A52	
HCP: 26	♣ AK	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ KJ8		3NT	Pass	6NT
Vul: N-S	♥ AK3	♥ J9742		All Pass		
North HCP: 26+1	♦ AQ	♦ K93				
South HCP: 10+1	♣ AK752	♣ Q8				
Contract: 6NT South						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ A6			3NT	
Vul: E-W	♥ K8753	♥ AQT	Pass	6NT	All Pass	
North HCP: 9+1	♦ T76	♦ AKJ95				
South HCP: 25+1	♣ K73	♣ AQJ				
Contract: 6NT North						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ 73		3NT	Pass	6NT
Vul: Both	♥ AKQ8	♥ J75		All Pass		
North HCP: 25	♦ A98	♦ KQJ6				
South HCP: 11	♣ KQ95	♣ A742				
Contract: 6NT South						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ AJ4			3NT	
Vul: None	♥ KT654	♥ AJ2	Pass	4NT	All Pass	
North HCP: 6+1	♦ JT4	♦ AKQ8				
South HCP: 26	♣ 972	♣ AK4				
Contract: 4NT North						

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ K6	♠ AQJ7			3NT	
Vul: E-W	♥ 65	♥ AKJ3	Pass	6♣	All Pass	
North HCP: 5+2	♦ 876	♦ A52				
South HCP: 26	♣ QT8653	♣ AK				
Contract: 6♣ North						

Board: 36	♠ 976	Partner is dealer.
Dealer: South	♥ Q764	The opponents are silent.
Vul: Both	♦ Q52	
HCP: 8	♣ KJ5	

Board: 37	♠ KJT542	Partner is dealer.
Dealer: South	♥ J2	The opponents are silent.
Vul: N-S	♦ T8	
HCP: 5+2	♣ 632	

Board: 38	♠ Q3	Partner is dealer.
Dealer: South	♥ K8732	The opponents are silent.
Vul: Both	♦ 84	
HCP: 9+1	♣ AT64	

Board: 39	♠ AJ2	You are dealer.
Dealer: North	♥ AK	The opponents are silent.
Vul: None	♦ AQ954	
HCP: 25+1	♣ AK4	

Board: 40	♠ 9752	Partner is dealer.
Dealer: South	♥ 84	The opponents are silent.
Vul: N-S	♦ K62	
HCP: 6	♣ K843	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ KQJ3				3NT
Vul: Both	♥ Q764	♥ AKJ3	Pass	6NT	All Pass	
North HCP: 8	♦ Q52	♦ AK9				
South HCP: 25	♣ KJ5	♣ A4				
Contract: 6NT North						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ KJT542	♠ AQ				3NT
Vul: N-S	♥ J2	♥ AKQ7	Pass	6♠	All Pass	
North HCP: 5+2	♦ T8	♦ K97				
South HCP: 25	♣ 632	♣ AQJ8				
Contract: 6♠ North						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ AKJ				3NT
Vul: Both	♥ K8732	♥ AQ64	Pass	6NT	All Pass	
North HCP: 9+1	♦ 84	♦ AKJ				
South HCP: 25	♣ AT64	♣ K95				
Contract: 6NT North						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ QT75		3NT	Pass	4NT
Vul: None	♥ AK	♥ 54			All Pass	
North HCP: 25+1	♦ AQ954	♦ J83				
South HCP: 6	♣ AK4	♣ QJT2				
Contract: 4NT South						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ 9752	♠ A83				3NT
Vul: N-S	♥ 84	♥ AKQ	Pass	4NT	All Pass	
North HCP: 6	♦ K62	♦ AJ				
South HCP: 25+1	♣ K843	♣ AQJT9				
Contract: 4NT North						

Board: 36	♠ KQJ3	You are dealer.
Dealer: South	♥ AKJ3	The opponents are silent.
Vul: Both	♦ AK9	
HCP: 25	♣ A4	

Board: 37	♠ AQ	You are dealer.
Dealer: South	♥ AKQ7	The opponents are silent.
Vul: N-S	♦ K97	
HCP: 25	♣ AQJ8	

Board: 38	♠ AKJ	You are dealer.
Dealer: South	♥ AQ64	The opponents are silent.
Vul: Both	♦ AKJ	
HCP: 25	♣ K95	

Board: 39	♠ QT75	Partner is dealer.
Dealer: North	♥ 54	The opponents are silent.
Vul: None	♦ J83	
HCP: 6	♣ QJT2	

Board: 40	♠ A83	You are dealer.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 25+1	♣ AQJT9	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ KQJ3				3NT
Vul: Both	♥ Q764	♥ AKJ3	Pass	6NT	All Pass	
North HCP: 8	♦ Q52	♦ AK9				
South HCP: 25	♣ KJ5	♣ A4				
Contract: 6NT North						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ KJT542	♠ AQ				3NT
Vul: N-S	♥ J2	♥ AKQ7	Pass	6♠	All Pass	
North HCP: 5+2	♦ T8	♦ K97				
South HCP: 25	♣ 632	♣ AQJ8				
Contract: 6♠ North						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ AKJ				3NT
Vul: Both	♥ K8732	♥ AQ64	Pass	6NT	All Pass	
North HCP: 9+1	♦ 84	♦ AKJ				
South HCP: 25	♣ AT64	♣ K95				
Contract: 6NT North						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ QT75		3NT	Pass	4NT
Vul: None	♥ AK	♥ 54			All Pass	
North HCP: 25+1	♦ AQ954	♦ J83				
South HCP: 6	♣ AK4	♣ QJT2				
Contract: 4NT South						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ 9752	♠ A83				3NT
Vul: N-S	♥ 84	♥ AKQ	Pass	4NT	All Pass	
North HCP: 6	♦ K62	♦ AJ				
South HCP: 25+1	♣ K843	♣ AQJT9				
Contract: 4NT North						

Board: 41 ♠ AK2 You are dealer.

Dealer: North ♥ A4 The opponents are silent.

Vul: E-W ♦ AQ9

HCP: 25+1 ♣ AKJ82

Board: 42 ♠ KT983 Partner is dealer.

Dealer: South ♥ Q7 The opponents are silent.

Vul: None ♦ J764

HCP: 8+1 ♣ Q8

Board: 43 ♠ AK You are dealer.

Dealer: North ♥ AKJ The opponents are silent.

Vul: N-S ♦ A8762

HCP: 25+1 ♣ AQ5

Board: 44 ♠ Q943 Partner is dealer.

Dealer: South ♥ AT96 The opponents are silent.

Vul: E-W ♦ 9864

HCP: 6 ♣ 6

Board: 45 ♠ AKQ You are dealer.

Dealer: North ♥ A9 The opponents are silent.

Vul: Both ♦ AJ74

HCP: 25 ♣ AK82

Both hands (Answers Page)

Board: 41

Dealer: North

North:

♠ AK2

South:

♠ JT6

W N E S

3NT Pass 6NT

Vul: E-W

♥ A4

♥ KJ952

All Pass

North HCP: 25+1

♦ AQ9

♦ K6

South HCP: 10+1

♣ AKJ82

♣ QT4

Contract: 6NT South

Board: 42

Dealer: South

North:

♠ KT983

South:

♠ AQ4

W N E S

3NT

Vul: None

♥ Q7

♥ AK62

Pass 6NT All Pass

North HCP: 8+1

♦ J764

♦ KQ2

South HCP: 25

♣ Q8

♣ AK9

Contract: 6NT North

Board: 43

Dealer: North

North:

♠ AK

South:

♠ 9864

W N E S

3NT Pass 4NT

Vul: N-S

♥ AKJ

♥ 95

All Pass

North HCP: 25+1

♦ A8762

♦ KT4

South HCP: 6

♣ AQ5

♣ KT92

Contract: 4NT South

Board: 44

Dealer: South

North:

♠ Q943

South:

♠ AKJ7

W N E S

3NT

Vul: E-W

♥ AT96

♥ KJ

Pass 4NT All Pass

North HCP: 6

♦ 9864

♦ AKJ7

South HCP: 25

♣ 6

♣ AJ5

Contract: 4NT North

Board: 45

Dealer: North

North:

♠ AKQ

South:

♠ T9542

W N E S

3NT Pass 6NT

Vul: Both

♥ A9

♥ KT7

All Pass

North HCP: 25

♦ AJ74

♦ K53

South HCP: 6+1

♣ AK82

♣ T9

Contract: 6NT South

Board: 41	♠ JT6	Partner is dealer.
Dealer: North	♥ KJ952	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 10+1	♣ QT4	

Board: 42	♠ AQ4	You are dealer.
Dealer: South	♥ AK62	The opponents are silent.
Vul: None	♦ KQ2	
HCP: 25	♣ AK9	

Board: 43	♠ 9864	Partner is dealer.
Dealer: North	♥ 95	The opponents are silent.
Vul: N-S	♦ KT4	
HCP: 6	♣ KT92	

Board: 44	♠ AKJ7	You are dealer.
Dealer: South	♥ KJ	The opponents are silent.
Vul: E-W	♦ AKJ7	
HCP: 25	♣ AJ5	

Board: 45	♠ T9542	Partner is dealer.
Dealer: North	♥ KT7	The opponents are silent.
Vul: Both	♦ K53	
HCP: 6+1	♣ T9	

Both hands (Answers Page)

Board: 41

Dealer: North

North:

♠ AK2

South:

♠ JT6

W N E S

3NT Pass 6NT

Vul: E-W

♥ A4

♥ KJ952

All Pass

North HCP: 25+1

♦ AQ9

♦ K6

South HCP: 10+1

♣ AKJ82

♣ QT4

Contract: 6NT South

Board: 42

Dealer: South

North:

♠ KT983

South:

♠ AQ4

W N E S

3NT

Vul: None

♥ Q7

♥ AK62

Pass 6NT All Pass

North HCP: 8+1

♦ J764

♦ KQ2

South HCP: 25

♣ Q8

♣ AK9

Contract: 6NT North

Board: 43

Dealer: North

North:

♠ AK

South:

♠ 9864

W N E S

3NT Pass 4NT

Vul: N-S

♥ AKJ

♥ 95

All Pass

North HCP: 25+1

♦ A8762

♦ KT4

South HCP: 6

♣ AQ5

♣ KT92

Contract: 4NT South

Board: 44

Dealer: South

North:

♠ Q943

South:

♠ AKJ7

W N E S

3NT

Vul: E-W

♥ AT96

♥ KJ

Pass 4NT All Pass

North HCP: 6

♦ 9864

♦ AKJ7

South HCP: 25

♣ 6

♣ AJ5

Contract: 4NT North

Board: 45

Dealer: North

North:

♠ AKQ

South:

♠ T9542

W N E S

3NT Pass 6NT

Vul: Both

♥ A9

♥ KT7

All Pass

North HCP: 25

♦ AJ74

♦ K53

South HCP: 6+1

♣ AK82

♣ T9

Contract: 6NT South

Board: 46	♠ AKQ	You are dealer.
Dealer: North	♥ AQ7	The opponents are silent.
Vul: E-W	♦ AK94	
HCP: 26	♣ A72	

Board: 47	♠ Q86	You are dealer.
Dealer: North	♥ AK	The opponents are silent.
Vul: Both	♦ AKQ9	
HCP: 26	♣ AKJ3	

Board: 48	♠ KQT64	Partner is dealer.
Dealer: South	♥ 83	The opponents are silent.
Vul: None	♦ QT62	
HCP: 11+1	♣ A3	

Board: 49	♠ A7	Partner is dealer.
Dealer: South	♥ J73	The opponents are silent.
Vul: E-W	♦ 82	
HCP: 6+2	♣ J86543	

Board: 50	♠ T7	Partner is dealer.
Dealer: South	♥ JT62	The opponents are silent.
Vul: N-S	♦ AQJ2	
HCP: 8	♣ 984	

Both hands (Answers Page)

Board: 46

Dealer: North

North:

♠ AKQ

South:

♠ 95

W N E S

3NT Pass 6♥

Vul: E-W

♥ AQ7

♥ K96542

All Pass

North HCP: 26

♦ AK94

♦ 876

South HCP: 6+2

♣ A72

♣ KT

Contract: 6♥ South

Board: 47

Dealer: North

North:

♠ Q86

South:

♠ A75

W N E S

3NT Pass 4NT

Vul: Both

♥ AK

♥ Q85

All Pass

North HCP: 26

♦ AKQ9

♦ 532

South HCP: 6

♣ AKJ3

♣ T642

Contract: 4NT South

Board: 48

Dealer: South

North:

♠ KQT64

South:

♠ AJ2

W N E S

3NT

Vul: None

♥ 83

♥ AK6

Pass 6NT All Pass

North HCP: 11+1

♦ QT62

♦ AK

South HCP: 25+1

♣ A3

♣ KQJ94

Contract: 6NT North

Board: 49

Dealer: South

North:

♠ A7

South:

♠ KQ8

W N E S

3NT

Vul: E-W

♥ J73

♥ K6

Pass 6♣ All Pass

North HCP: 6+2

♦ 82

♦ AKJT3

South HCP: 25+1

♣ J86543

♣ AKQ

Contract: 6♣ North

Board: 50

Dealer: South

North:

♠ T7

South:

♠ AK43

W N E S

3NT

Vul: N-S

♥ JT62

♥ AK43

Pass 6NT All Pass

North HCP: 8

♦ AQJ2

♦ K4

South HCP: 26

♣ 984

♣ AKQ

Contract: 6NT North

Board: 46	♠ 95	Partner is dealer.
Dealer: North	♥ K96542	The opponents are silent.
Vul: E-W	♦ 876	
HCP: 6+2	♣ KT	

Board: 47	♠ A75	Partner is dealer.
Dealer: North	♥ Q85	The opponents are silent.
Vul: Both	♦ 532	
HCP: 6	♣ T642	

Board: 48	♠ AJ2	You are dealer.
Dealer: South	♥ AK6	The opponents are silent.
Vul: None	♦ AK	
HCP: 25+1	♣ KQJ94	

Board: 49	♠ KQ8	You are dealer.
Dealer: South	♥ K6	The opponents are silent.
Vul: E-W	♦ AKJT3	
HCP: 25+1	♣ AKQ	

Board: 50	♠ AK43	You are dealer.
Dealer: South	♥ AK43	The opponents are silent.
Vul: N-S	♦ K4	
HCP: 26	♣ AKQ	

Both hands (Answers Page)

Board: 46

Dealer: North

North:

♠ AKQ

South:

♠ 95

W N E S

3NT Pass 6♥

Vul: E-W

♥ AQ7

♥ K96542

All Pass

North HCP: 26

♦ AK94

♦ 876

South HCP: 6+2

♣ A72

♣ KT

Contract: 6♥ South

Board: 47

Dealer: North

North:

♠ Q86

South:

♠ A75

W N E S

3NT Pass 4NT

Vul: Both

♥ AK

♥ Q85

All Pass

North HCP: 26

♦ AKQ9

♦ 532

South HCP: 6

♣ AKJ3

♣ T642

Contract: 4NT South

Board: 48

Dealer: South

North:

♠ KQT64

South:

♠ AJ2

W N E S

3NT

Vul: None

♥ 83

♥ AK6

Pass 6NT All Pass

North HCP: 11+1

♦ QT62

♦ AK

South HCP: 25+1

♣ A3

♣ KQJ94

Contract: 6NT North

Board: 49

Dealer: South

North:

♠ A7

South:

♠ KQ8

W N E S

3NT

Vul: E-W

♥ J73

♥ K6

Pass 6♣ All Pass

North HCP: 6+2

♦ 82

♦ AKJT3

South HCP: 25+1

♣ J86543

♣ AKQ

Contract: 6♣ North

Board: 50

Dealer: South

North:

♠ T7

South:

♠ AK43

W N E S

3NT

Vul: N-S

♥ JT62

♥ AK43

Pass 6NT All Pass

North HCP: 8

♦ AQJ2

♦ K4

South HCP: 26

♣ 984

♣ AKQ

Contract: 6NT North