

Board: 1	♠ J4	You are dealer.
Dealer: North	♥ K7543	The opponents are silent.
Vul: None	♦ Q7	
HCP: 13+1	♣ AQJ7	

Board: 2	♠ AQT	Partner is dealer.
Dealer: South	♥ 9	The opponents are silent.
Vul: N-S	♦ KT92	
HCP: 11+1	♣ QT752	

Board: 3	♠ 764	Partner is dealer.
Dealer: South	♥ 6	The opponents are silent.
Vul: E-W	♦ Q632	
HCP: 11+1	♣ AKQ83	

Board: 4	♠ 973	Partner is dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ A974	
HCP: 11+1	♣ QJ932	

Both hands (Answers Page)

Board: 1

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 11+1

Contract: 4♣ South

North:

♠ J4

♥ K7543

♦ Q7

♣ AQJ7

South:

♠ K86

♥ 9

♦ AJ42

♣ K9542

W N E S

1♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 3♥ Pass 4♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 2

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13+2

Contract: 5♣ South

North:

♠ AQT

♥ 9

♦ KT92

♣ QT752

South:

♠ J3

♥ AJ762

♦ 5

♣ AK986

W N E S

1♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3♥

Pass 4♣ Pass 5♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 3

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13+1

Contract: 3NT South

North:

♠ 764

♥ 6

♦ Q632

♣ AKQ83

South:

♠ AT

♥ Q8543

♦ AK9

♣ 974

W N E S

1♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3NT

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 4

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 12+1

Contract: 4♣ North

North:

♠ 973

♥ A

♦ A974

♣ QJ932

South:

♠ Q54

♥ J9543

♦ Q3

♣ AKT

W N E S

1♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3♥

Pass 4♣ All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 1	♠ K86	Partner is dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: None	♦ AJ42	
HCP: 11+1	♣ K9542	

Board: 2	♠ J3	You are dealer.
Dealer: South	♥ AJ762	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 13+2	♣ AK986	

Board: 3	♠ AT	You are dealer.
Dealer: South	♥ Q8543	The opponents are silent.
Vul: E-W	♦ AK9	
HCP: 13+1	♣ 974	

Board: 4	♠ Q54	You are dealer.
Dealer: South	♥ J9543	The opponents are silent.
Vul: Both	♦ Q3	
HCP: 12+1	♣ AKT	

Both hands (Answers Page)

Board: 1

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 11+1

Contract: 4♣ South

North:

♠ J4

♥ K7543

♦ Q7

♣ AQJ7

South:

♠ K86

♥ 9

♦ AJ42

♣ K9542

W N E S

1♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 3♥ Pass 4♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 2

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13+2

Contract: 5♣ South

North:

♠ AQT

♥ 9

♦ KT92

♣ QT752

South:

♠ J3

♥ AJ762

♦ 5

♣ AK986

W N E S

1♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3♥

Pass 4♣ Pass 5♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 3

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13+1

Contract: 3NT South

North:

♠ 764

♥ 6

♦ Q632

♣ AKQ83

South:

♠ AT

♥ Q8543

♦ AK9

♣ 974

W N E S

1♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3NT

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 4

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 12+1

Contract: 4♣ North

North:

♠ 973

♥ A

♦ A974

♣ QJ932

South:

♠ Q54

♥ J9543

♦ Q3

♣ AKT

W N E S

1♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3♥

Pass 4♣ All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 5

♠ AT5

Partner is dealer.

Dealer: South

♥ 2

The opponents are silent.

Vul: E-W

♦ KJ96

HCP: 11+1

♣ QJ963

Board: 6

♠ K8

You are dealer.

Dealer: North

♥ AK652

The opponents are silent.

Vul: Both

♦ A6

HCP: 14+1

♣ 9875

Board: 7

♠ J42

You are dealer.

Dealer: North

♥ AQJ84

The opponents are silent.

Vul: N-S

♦ A8

HCP: 12+1

♣ 842

Board: 8

♠ QJ8

Partner is dealer.

Dealer: South

♥ 8

The opponents are silent.

Vul: None

♦ Q652

HCP: 11+1

♣ KQJ76

Both hands (Answers Page)

Board: 5

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13+1

Contract: 3NT South

North:

♠ AT5

♥ 2

♦ KJ96

♣ QJ963

South:

♠ K7

♥ AT653

♦ Q43

♣ AT8

W N E S

1 ♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3NT

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 6

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 11+1

Contract: 3NT North

North:

♠ K8

♥ AK652

♦ A6

♣ 9875

South:

♠ AQJ

♥ 3

♦ QJ92

♣ JT643

W N E S

1 ♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 3NT All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 7

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 11+1

Contract: 4♣ South

North:

♠ J42

♥ AQJ84

♦ A8

♣ 842

South:

♠ KT9

♥ 7

♦ Q954

♣ AQ953

W N E S

1 ♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 3♥ Pass 4♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 8

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 11+1

Contract: 4♣ North

North:

♠ QJ8

♥ 8

♦ Q652

♣ KQJ76

South:

♠ AT7

♥ QJT96

♦ 97

♣ AT2

W N E S

1 ♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3♠

Pass 4♣ All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 5	♠ K7	You are dealer.
Dealer: South	♥ AT653	The opponents are silent.
Vul: E-W	♦ Q43	
HCP: 13+1	♣ AT8	

Board: 6	♠ AQJ	Partner is dealer.
Dealer: North	♥ 3	The opponents are silent.
Vul: Both	♦ QJ92	
HCP: 11+1	♣ JT643	

Board: 7	♠ KT9	Partner is dealer.
Dealer: North	♥ 7	The opponents are silent.
Vul: N-S	♦ Q954	
HCP: 11+1	♣ AQ953	

Board: 8	♠ AT7	You are dealer.
Dealer: South	♥ QJT96	The opponents are silent.
Vul: None	♦ 97	
HCP: 11+1	♣ AT2	

Both hands (Answers Page)

Board: 5

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13+1

Contract: 3NT South

North:

♠ AT5

♥ 2

♦ KJ96

♣ QJ963

South:

♠ K7

♥ AT653

♦ Q43

♣ AT8

W N E S

1 ♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3NT

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 6

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 11+1

Contract: 3NT North

North:

♠ K8

♥ AK652

♦ A6

♣ 9875

South:

♠ AQJ

♥ 3

♦ QJ92

♣ JT643

W N E S

1 ♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 3NT All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 7

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 11+1

Contract: 4♣ South

North:

♠ J42

♥ AQJ84

♦ A8

♣ 842

South:

♠ KT9

♥ 7

♦ Q954

♣ AQ953

W N E S

1 ♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 3♥ Pass 4♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 8

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 11+1

Contract: 4♣ North

North:

♠ QJ8

♥ 8

♦ Q652

♣ KQJ76

South:

♠ AT7

♥ QJT96

♦ 97

♣ AT2

W N E S

1 ♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3♠

Pass 4♣ All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 9

♠ A9

You are dealer.

Dealer: North

♥ KQJ83

The opponents are silent.

Vul: Both

♦ J3

HCP: 15+1

♣ AT84

Board: 10

♠ K5

You are dealer.

Dealer: North

♥ KT972

The opponents are silent.

Vul: N-S

♦ A5

HCP: 14+1

♣ KJ63

Board: 11

♠ 32

You are dealer.

Dealer: North

♥ KQT63

The opponents are silent.

Vul: E-W

♦ KJ2

HCP: 12+1

♣ KT8

Board: 12

♠ QT2

You are dealer.

Dealer: North

♥ KQ764

The opponents are silent.

Vul: Both

♦ K8

HCP: 14+1

♣ A54

Both hands (Answers Page)

Board: 9

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 11+1

Contract: 5♣ North

North:

♠ A9

♥ KQJ83

♦ J3

♣ AT84

South:

♠ Q83

♥ 7

♦ AQT4

♣ QJ532

W	N	E	S
	1♥	Pass	1NT ¹
Pass	2♣	Pass	2♠ ²
Pass	4♥	Pass	4♠
Pass	5♣	All Pass	

1. forcing 1NT

2. limit raise or better in !C

Board: 10

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 11+1

Contract: 3NT North

North:

♠ K5

♥ KT972

♦ A5

♣ KJ63

South:

♠ QJT

♥ Q

♦ Q632

♣ A9742

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

1. forcing 1NT

2. limit raise or better in !C

Board: 11

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 11+1

Contract: 4♣ South

North:

♠ 32

♥ KQT63

♦ KJ2

♣ KT8

South:

♠ KJ8

♥ 5

♦ Q863

♣ AJ654

W	N	E	S
	1♥	Pass	1NT ¹
Pass	2♣	Pass	2♠ ²
Pass	3♥	Pass	4♣
All Pass			

1. forcing 1NT

2. limit raise or better in !C

Board: 12

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 11+1

Contract: 3NT North

North:

♠ QT2

♥ KQ764

♦ K8

♣ A54

South:

♠ A86

♥ 9

♦ AQ42

♣ JT973

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

1. forcing 1NT

2. limit raise or better in !C

Board: 9	♠ Q83	Partner is dealer.
Dealer: North	♥ 7	The opponents are silent.
Vul: Both	♦ AQT4	
HCP: 11+1	♣ QJ532	

Board: 10	♠ QJT	Partner is dealer.
Dealer: North	♥ Q	The opponents are silent.
Vul: N-S	♦ Q632	
HCP: 11+1	♣ A9742	

Board: 11	♠ KJ8	Partner is dealer.
Dealer: North	♥ 5	The opponents are silent.
Vul: E-W	♦ Q863	
HCP: 11+1	♣ AJ654	

Board: 12	♠ A86	Partner is dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: Both	♦ AQ42	
HCP: 11+1	♣ JT973	

Both hands (Answers Page)

Board: 9

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 11+1

Contract: 5♣ North

North:

♠ A9

♥ KQJ83

♦ J3

♣ AT84

South:

♠ Q83

♥ 7

♦ AQT4

♣ QJ532

W	N	E	S
	1♥	Pass	1NT ¹
Pass	2♣	Pass	2♠ ²
Pass	4♥	Pass	4♠
Pass	5♣	All Pass	

1. forcing 1NT

2. limit raise or better in !C

Board: 10

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 11+1

Contract: 3NT North

North:

♠ K5

♥ KT972

♦ A5

♣ KJ63

South:

♠ QJT

♥ Q

♦ Q632

♣ A9742

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

1. forcing 1NT

2. limit raise or better in !C

Board: 11

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 11+1

Contract: 4♣ South

North:

♠ 32

♥ KQT63

♦ KJ2

♣ KT8

South:

♠ KJ8

♥ 5

♦ Q863

♣ AJ654

W	N	E	S
	1♥	Pass	1NT ¹
Pass	2♣	Pass	2♠ ²
Pass	3♥	Pass	4♣
All Pass			

1. forcing 1NT

2. limit raise or better in !C

Board: 12

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 11+1

Contract: 3NT North

North:

♠ QT2

♥ KQ764

♦ K8

♣ A54

South:

♠ A86

♥ 9

♦ AQ42

♣ JT973

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

1. forcing 1NT

2. limit raise or better in !C

Board: 13	♠ AJ	You are dealer.
Dealer: North	♥ AK643	The opponents are silent.
Vul: Both	♦ 7	
HCP: 13+2	♣ J8743	

Board: 14	♠ KT3	Partner is dealer.
Dealer: South	♥ 8	The opponents are silent.
Vul: None	♦ AJ93	
HCP: 11+1	♣ K9732	

Board: 15	♠ K43	You are dealer.
Dealer: North	♥ AT965	The opponents are silent.
Vul: N-S	♦ K	
HCP: 14+1	♣ A972	

Board: 16	♠ A92	Partner is dealer.
Dealer: South	♥ 7	The opponents are silent.
Vul: E-W	♦ A876	
HCP: 11+1	♣ KT542	

Both hands (Answers Page)

Board: 13

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 11+1

Contract: 6♣ North

North:

♠ AJ

♥ AK643

♦ 7

♣ J8743

South:

♠ 842

♥ T

♦ QT62

♣ AKQ62

W	N	E	S
---	---	---	---

	1♥	Pass	1NT ¹
--	----	------	------------------

Pass	2♣	Pass	2♠ ²
------	----	------	-----------------

Pass	4NT	Pass	5♠ ³
------	-----	------	-----------------

Pass	6♣	All Pass	
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1. forcing 1NT

2. limit raise or better in !C

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

Board: 14

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 14+1

Contract: 3♣ South

North:

♠ KT3

♥ 8

♦ AJ93

♣ K9732

South:

♠ J65

♥ AQ732

♦ 62

♣ AQJ

W	N	E	S
---	---	---	---

			1♥
--	--	--	----

Pass	1NT ¹	Pass	2♣
------	------------------	------	----

Pass	2♠ ²	Pass	3♣
------	-----------------	------	----

All Pass			
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1. forcing 1NT

2. limit raise or better in !C

Board: 15

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 11+1

Contract: 5♣ North

North:

♠ K43

♥ AT965

♦ K

♣ A972

South:

♠ A76

♥ Q

♦ AJT6

♣ 86543

W	N	E	S
---	---	---	---

	1♥	Pass	1NT ¹
--	----	------	------------------

Pass	2♣	Pass	2♠ ²
------	----	------	-----------------

Pass	3♥	Pass	4♣
------	----	------	----

Pass	5♣	All Pass	
------	----	----------	--

1. forcing 1NT

2. limit raise or better in !C

Board: 16

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14+1

Contract: 4♣ North

North:

♠ A92

♥ 7

♦ A876

♣ KT542

South:

♠ KQJ

♥ AJ864

♦ QJ

♣ 976

W	N	E	S
---	---	---	---

			1♥
--	--	--	----

Pass	1NT ¹	Pass	2♣
------	------------------	------	----

Pass	2♠ ²	Pass	3♠
------	-----------------	------	----

Pass	4♣	All Pass	
------	----	----------	--

1. forcing 1NT

2. limit raise or better in !C

Board: 13	♠ 842	Partner is dealer.
Dealer: North	♥ T	The opponents are silent.
Vul: Both	♦ QT62	
HCP: 11+1	♣ AKQ62	

Board: 14	♠ J65	You are dealer.
Dealer: South	♥ AQ732	The opponents are silent.
Vul: None	♦ 62	
HCP: 14+1	♣ AQJ	

Board: 15	♠ A76	Partner is dealer.
Dealer: North	♥ Q	The opponents are silent.
Vul: N-S	♦ AJT6	
HCP: 11+1	♣ 86543	

Board: 16	♠ KQJ	You are dealer.
Dealer: South	♥ AJ864	The opponents are silent.
Vul: E-W	♦ QJ	
HCP: 14+1	♣ 976	

Both hands (Answers Page)

Board: 13

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 11+1

Contract: 6♣ North

North:

♠ AJ

♥ AK643

♦ 7

♣ J8743

South:

♠ 842

♥ T

♦ QT62

♣ AKQ62

W	N	E	S
---	---	---	---

	1♥	Pass	1NT ¹
--	----	------	------------------

Pass	2♣	Pass	2♠ ²
------	----	------	-----------------

Pass	4NT	Pass	5♠ ³
------	-----	------	-----------------

Pass	6♣	All Pass	
------	----	----------	--

1. forcing 1NT

2. limit raise or better in !C

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

Board: 14

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 14+1

Contract: 3♣ South

North:

♠ KT3

♥ 8

♦ AJ93

♣ K9732

South:

♠ J65

♥ AQ732

♦ 62

♣ AQJ

W	N	E	S
---	---	---	---

			1♥
--	--	--	----

Pass	1NT ¹	Pass	2♣
------	------------------	------	----

Pass	2♠ ²	Pass	3♣
------	-----------------	------	----

All Pass			
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1. forcing 1NT

2. limit raise or better in !C

Board: 15

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 11+1

Contract: 5♣ North

North:

♠ K43

♥ AT965

♦ K

♣ A972

South:

♠ A76

♥ Q

♦ AJT6

♣ 86543

W	N	E	S
---	---	---	---

	1♥	Pass	1NT ¹
--	----	------	------------------

Pass	2♣	Pass	2♠ ²
------	----	------	-----------------

Pass	3♥	Pass	4♣
------	----	------	----

Pass	5♣	All Pass	
------	----	----------	--

1. forcing 1NT

2. limit raise or better in !C

Board: 16

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14+1

Contract: 4♣ North

North:

♠ A92

♥ 7

♦ A876

♣ KT542

South:

♠ KQJ

♥ AJ864

♦ QJ

♣ 976

W	N	E	S
---	---	---	---

			1♥
--	--	--	----

Pass	1NT ¹	Pass	2♣
------	------------------	------	----

Pass	2♠ ²	Pass	3♠
------	-----------------	------	----

Pass	4♣	All Pass	
------	----	----------	--

1. forcing 1NT

2. limit raise or better in !C

Board: 17	♠ K84	Partner is dealer.
Dealer: South	♥ 5	The opponents are silent.
Vul: Both	♦ KT42	
HCP: 11+1	♣ KQ986	

Board: 18	♠ QT3	You are dealer.
Dealer: North	♥ AQJ72	The opponents are silent.
Vul: None	♦ AJ	
HCP: 14+1	♣ 752	

Board: 19	♠ K93	You are dealer.
Dealer: North	♥ AQ983	The opponents are silent.
Vul: E-W	♦ 8	
HCP: 12+1	♣ K943	

Board: 20	♠ K93	Partner is dealer.
Dealer: South	♥ 7	The opponents are silent.
Vul: N-S	♦ Q764	
HCP: 11+1	♣ AQ743	

Both hands (Answers Page)

Board: 17

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14+1

Contract: 3NT South

North:

♠ K84

♥ 5

♦ KT42

♣ KQ986

South:

♠ Q76

♥ AT972

♦ A3

♣ A72

W N E S

1 ♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3NT

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 18

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 11+1

Contract: 3NT North

North:

♠ QT3

♥ AQJ72

♦ AJ

♣ 752

South:

♠ KJ5

♥ 4

♦ T652

♣ AQJ86

W N E S

1 ♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 3NT All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 19

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 11+1

Contract: 4♣ South

North:

♠ K93

♥ AQ983

♦ 8

♣ K943

South:

♠ T84

♥ 6

♦ A765

♣ AQJ86

W N E S

1 ♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 3♥ Pass 4♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 20

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 11+1

Contract: 3♣ South

North:

♠ K93

♥ 7

♦ Q764

♣ AQ743

South:

♠ J42

♥ AKT93

♦ T9

♣ K95

W N E S

1 ♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 17	♠ Q76	You are dealer.
Dealer: South	♥ AT972	The opponents are silent.
Vul: Both	♦ A3	
HCP: 14+1	♣ A72	

Board: 18	♠ KJ5	Partner is dealer.
Dealer: North	♥ 4	The opponents are silent.
Vul: None	♦ T652	
HCP: 11+1	♣ AQJ86	

Board: 19	♠ T84	Partner is dealer.
Dealer: North	♥ 6	The opponents are silent.
Vul: E-W	♦ A765	
HCP: 11+1	♣ AQJ86	

Board: 20	♠ J42	You are dealer.
Dealer: South	♥ AKT93	The opponents are silent.
Vul: N-S	♦ T9	
HCP: 11+1	♣ K95	

Both hands (Answers Page)

Board: 17

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14+1

Contract: 3NT South

North:

♠ K84

♥ 5

♦ KT42

♣ KQ986

South:

♠ Q76

♥ AT972

♦ A3

♣ A72

W N E S

1 ♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3NT

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 18

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 11+1

Contract: 3NT North

North:

♠ QT3

♥ AQJ72

♦ AJ

♣ 752

South:

♠ KJ5

♥ 4

♦ T652

♣ AQJ86

W N E S

1 ♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 3NT All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 19

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 11+1

Contract: 4♣ South

North:

♠ K93

♥ AQ983

♦ 8

♣ K943

South:

♠ T84

♥ 6

♦ A765

♣ AQJ86

W N E S

1 ♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 3♥ Pass 4♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 20

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 11+1

Contract: 3♣ South

North:

♠ K93

♥ 7

♦ Q764

♣ AQ743

South:

♠ J42

♥ AKT93

♦ T9

♣ K95

W N E S

1 ♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 21	♠ JT8	Partner is dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ QJ87	
HCP: 12+1	♣ KJ983	

Board: 22	♠ AJ5	You are dealer.
Dealer: North	♥ QJ984	The opponents are silent.
Vul: Both	♦ 87	
HCP: 13+1	♣ KQ6	

Board: 23	♠ K73	You are dealer.
Dealer: North	♥ AT973	The opponents are silent.
Vul: N-S	♦ T2	
HCP: 12+1	♣ KQ8	

Board: 24	♠ T98	Partner is dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: None	♦ AQ93	
HCP: 11+1	♣ QJT75	

Both hands (Answers Page)

Board: 21

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13+1

Contract: 3NT South

North:

♠ JT8

♥ A

♦ QJ87

♣ KJ983

South:

♠ K7

♥ Q9652

♦ A52

♣ A52

W N E S

Pass 1NT¹ Pass 2♥

Pass 2♠² Pass 3NT

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 22

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 11+1

Contract: 3NT South

North:

♠ AJ5

♥ QJ984

♦ 87

♣ KQ6

South:

♠ K72

♥ 7

♦ AT96

♣ A7542

W N E S

Pass 1♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 3♠ Pass 3NT

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 23

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 11+1

Contract: 4♣ South

North:

♠ K73

♥ AT973

♦ T2

♣ KQ8

South:

♠ A96

♥ 5

♦ AQ74

♣ JT432

W N E S

Pass 1♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 3♥ Pass 4♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 24

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 14+1

Contract: 4♣ North

North:

♠ T98

♥ Q

♦ AQ93

♣ QJT75

South:

♠ AK2

♥ AK432

♦ 75

♣ 862

W N E S

Pass 1NT¹ Pass 2♥

Pass 2♠² Pass 3♠

Pass 4♣ All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 21	♠ K7	You are dealer.
Dealer: South	♥ Q9652	The opponents are silent.
Vul: Both	♦ A52	
HCP: 13+1	♣ A52	

Board: 22	♠ K72	Partner is dealer.
Dealer: North	♥ 7	The opponents are silent.
Vul: Both	♦ AT96	
HCP: 11+1	♣ A7542	

Board: 23	♠ A96	Partner is dealer.
Dealer: North	♥ 5	The opponents are silent.
Vul: N-S	♦ AQ74	
HCP: 11+1	♣ JT432	

Board: 24	♠ AK2	You are dealer.
Dealer: South	♥ AK432	The opponents are silent.
Vul: None	♦ 75	
HCP: 14+1	♣ 862	

Both hands (Answers Page)

Board: 21

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13+1

Contract: 3NT South

North:

♠ JT8

♥ A

♦ QJ87

♣ KJ983

South:

♠ K7

♥ Q9652

♦ A52

♣ A52

W N E S

1 ♥

Pass 1NT¹ Pass 2 ♣

Pass 2 ♠² Pass 3NT

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 22

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 11+1

Contract: 3NT South

North:

♠ AJ5

♥ QJ984

♦ 87

♣ KQ6

South:

♠ K72

♥ 7

♦ AT96

♣ A7542

W N E S

1 ♥ Pass 1NT¹

Pass 2 ♣ Pass 2 ♠²

Pass 3 ♠ Pass 3NT

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 23

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 11+1

Contract: 4 ♣ South

North:

♠ K73

♥ AT973

♦ T2

♣ KQ8

South:

♠ A96

♥ 5

♦ AQ74

♣ JT432

W N E S

1 ♥ Pass 1NT¹

Pass 2 ♣ Pass 2 ♠²

Pass 3 ♥ Pass 4 ♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 24

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 14+1

Contract: 4 ♣ North

North:

♠ T98

♥ Q

♦ AQ93

♣ QJT75

South:

♠ AK2

♥ AK432

♦ 75

♣ 862

W N E S

1 ♥

Pass 1NT¹ Pass 2 ♣

Pass 2 ♠² Pass 3 ♠

Pass 4 ♣ All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 25	♠ A5	You are dealer.
Dealer: North	♥ AJT43	The opponents are silent.
Vul: N-S	♦ K6	
HCP: 15+1	♣ QJ72	

Board: 26	♠ K4	You are dealer.
Dealer: North	♥ AKT53	The opponents are silent.
Vul: N-S	♦ A83	
HCP: 14+1	♣ T94	

Board: 27	♠ 54	You are dealer.
Dealer: North	♥ QJ863	The opponents are silent.
Vul: None	♦ AT5	
HCP: 14+1	♣ AK7	

Board: 28	♠ Q96	Partner is dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: N-S	♦ Q832	
HCP: 11+1	♣ KQ973	

Both hands (Answers Page)

Board: 25

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 11+1

Contract: 5♣ North

North:

♠ A5

♥ AJT43

♦ K6

♣ QJ72

South:

♠ KQJ

♥ 6

♦ Q972

♣ KT954

W

N

E

S

1♥

Pass

1NT¹

Pass

2♣

Pass

2♠²

Pass

4♦

Pass

4♠

Pass

5♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 26

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 11+1

Contract: 3NT North

North:

♠ K4

♥ AKT53

♦ A83

♣ T94

South:

♠ AT7

♥ 6

♦ Q752

♣ AJ752

W

N

E

S

1♥

Pass

1NT¹

Pass

2♣

Pass

2♠²

Pass

3NT

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 27

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 11+1

Contract: 5♣ North

North:

♠ 54

♥ QJ863

♦ AT5

♣ AK7

South:

♠ Q87

♥ A

♦ K873

♣ Q9853

W

N

E

S

1♥

Pass

1NT¹

Pass

2♣

Pass

2♠²

Pass

3♥

Pass

4♣

Pass

5♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 28

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14+1

Contract: 4♣ North

North:

♠ Q96

♥ Q

♦ Q832

♣ KQ973

South:

♠ KJ

♥ AJ972

♦ 64

♣ AJ86

W

N

E

S

1♥

Pass

1NT¹

Pass

2♣

Pass

2♠²

Pass

3♠

Pass

4♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 25	♠ KQJ	Partner is dealer.
Dealer: North	♥ 6	The opponents are silent.
Vul: N-S	♦ Q972	
HCP: 11+1	♣ KT954	

Board: 26	♠ AT7	Partner is dealer.
Dealer: North	♥ 6	The opponents are silent.
Vul: N-S	♦ Q752	
HCP: 11+1	♣ AJ752	

Board: 27	♠ Q87	Partner is dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: None	♦ K873	
HCP: 11+1	♣ Q9853	

Board: 28	♠ KJ	You are dealer.
Dealer: South	♥ AJ972	The opponents are silent.
Vul: N-S	♦ 64	
HCP: 14+1	♣ AJ86	

Both hands (Answers Page)

Board: 25

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 11+1

Contract: 5♣ North

North:

♠ A5

♥ AJT43

♦ K6

♣ QJ72

South:

♠ KQJ

♥ 6

♦ Q972

♣ KT954

W	N	E	S
---	---	---	---

	1♥	Pass	1NT ¹
--	----	------	------------------

Pass	2♣	Pass	2♠ ²
------	----	------	-----------------

Pass	4♦	Pass	4♠
------	----	------	----

Pass	5♣	All Pass	
------	----	----------	--

1. forcing 1NT

2. limit raise or better in !C

Board: 26

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 11+1

Contract: 3NT North

North:

♠ K4

♥ AKT53

♦ A83

♣ T94

South:

♠ AT7

♥ 6

♦ Q752

♣ AJ752

W	N	E	S
---	---	---	---

	1♥	Pass	1NT ¹
--	----	------	------------------

Pass	2♣	Pass	2♠ ²
------	----	------	-----------------

Pass	3NT	All Pass	
------	-----	----------	--

1. forcing 1NT

2. limit raise or better in !C

Board: 27

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 11+1

Contract: 5♣ North

North:

♠ 54

♥ QJ863

♦ AT5

♣ AK7

South:

♠ Q87

♥ A

♦ K873

♣ Q9853

W	N	E	S
---	---	---	---

	1♥	Pass	1NT ¹
--	----	------	------------------

Pass	2♣	Pass	2♠ ²
------	----	------	-----------------

Pass	3♥	Pass	4♣
------	----	------	----

Pass	5♣	All Pass	
------	----	----------	--

1. forcing 1NT

2. limit raise or better in !C

Board: 28

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14+1

Contract: 4♣ North

North:

♠ Q96

♥ Q

♦ Q832

♣ KQ973

South:

♠ KJ

♥ AJ972

♦ 64

♣ AJ86

W	N	E	S
---	---	---	---

			1♥
--	--	--	----

Pass	1NT ¹	Pass	2♣
------	------------------	------	----

Pass	2♠ ²	Pass	3♠
------	-----------------	------	----

Pass	4♣	All Pass	
------	----	----------	--

1. forcing 1NT

2. limit raise or better in !C

Board: 29	♠ 9	You are dealer.
Dealer: North	♥ KQ972	West (RHO) Doubles 2 ♠ if possible.
Vul: Both	♦ QJ3	East (LHO) bids 3 ♠ if possible.
HCP: 12+1	♣ KJT5	

Board: 30	♠ A53	Partner is dealer.
Dealer: South	♥ K	The opponents are silent.
Vul: None	♦ KJ74	
HCP: 11+1	♣ T6432	

Board: 31	♠ Q84	You are dealer.
Dealer: North	♥ AQ953	The opponents are silent.
Vul: None	♦ K	
HCP: 16+1	♣ KQ62	

Board: 32	♠ 973	Partner is dealer.
Dealer: South	♥ 7	The opponents are silent.
Vul: E-W	♦ AKJ4	
HCP: 11+1	♣ QJ876	

Both hands (Answers Page)

Board: 29

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 11+1

Contract: 4♣ South

North:

♠ 9

♥ KQ972

♦ QJ3

♣ KJT5

South:

♠ AJ8

♥ 3

♦ 8762

♣ AQ873

W N E S

1♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

X 3♣ 3♠ 4♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 30

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12+1

Contract: 4♣ North

North:

♠ A53

♥ K

♦ KJ74

♣ T6432

South:

♠ J62

♥ J9865

♦ A8

♣ KQJ

W N E S

1♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3♥

Pass 4♣ All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 31

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 11+1

Contract: 5♣ North

North:

♠ Q84

♥ AQ953

♦ K

♣ KQ62

South:

♠ KT5

♥ 7

♦ QJ94

♣ AJT54

W N E S

1♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 4♦ Pass 4♠

Pass 5♣ All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 32

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13+1

Contract: 4♣ North

North:

♠ 973

♥ 7

♦ AKJ4

♣ QJ876

South:

♠ AK2

♥ Q8542

♦ T2

♣ AT5

W N E S

1♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3♠

Pass 4♣ All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 29	♠ AJ8	Partner is dealer.
Dealer: North	♥ 3	West (LHO) Doubles 2♠ if possible.
Vul: Both	♦ 8762	East (RHO) bids 3♠ if possible.
HCP: 11+1	♣ AQ873	

Board: 30	♠ J62	You are dealer.
Dealer: South	♥ J9865	The opponents are silent.
Vul: None	♦ A8	
HCP: 12+1	♣ KQJ	

Board: 31	♠ KT5	Partner is dealer.
Dealer: North	♥ 7	The opponents are silent.
Vul: None	♦ QJ94	
HCP: 11+1	♣ AJT54	

Board: 32	♠ AK2	You are dealer.
Dealer: South	♥ Q8542	The opponents are silent.
Vul: E-W	♦ T2	
HCP: 13+1	♣ AT5	

Both hands (Answers Page)

Board: 29

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 11+1

Contract: 4♣ South

North:

♠ 9

♥ KQ972

♦ QJ3

♣ KJT5

South:

♠ AJ8

♥ 3

♦ 8762

♣ AQ873

W N E S

1♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

X 3♣ 3♠ 4♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 30

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12+1

Contract: 4♣ North

North:

♠ A53

♥ K

♦ KJ74

♣ T6432

South:

♠ J62

♥ J9865

♦ A8

♣ KQJ

W N E S

1♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3♥

Pass 4♣ All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 31

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 11+1

Contract: 5♣ North

North:

♠ Q84

♥ AQ953

♦ K

♣ KQ62

South:

♠ KT5

♥ 7

♦ QJ94

♣ AJT54

W N E S

1♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 4♦ Pass 4♠

Pass 5♣ All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 32

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13+1

Contract: 4♣ North

North:

♠ 973

♥ 7

♦ AKJ4

♣ QJ876

South:

♠ AK2

♥ Q8542

♦ T2

♣ AT5

W N E S

1♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3♠

Pass 4♣ All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 33	♠ 64	You are dealer.
Dealer: North	♥ KQ852	The opponents are silent.
Vul: Both	♦ KT2	
HCP: 13+1	♣ KQ2	

Board: 34	♠ Q87	Partner is dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ Q842	
HCP: 11+1	♣ KT943	

Board: 35	♠ J9	You are dealer.
Dealer: North	♥ KT864	The opponents are silent.
Vul: E-W	♦ A74	
HCP: 14+1	♣ AQ4	

Board: 36	♠ AQ2	Partner is dealer.
Dealer: South	♥ T	The opponents are silent.
Vul: E-W	♦ K865	
HCP: 11+1	♣ Q9643	

Both hands (Answers Page)

Board: 33

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 11+1

Contract: 4♣ South

North:

♠ 64

♥ KQ852

♦ KT2

♣ KQ2

South:

♠ AT5

♥ 9

♦ Q953

♣ AJ965

W	N	E	S
	1♥	Pass	1NT ¹
Pass	2♣	Pass	2♠ ²
Pass	3♥	Pass	4♣
All Pass			

1. forcing 1NT

2. limit raise or better in !C

Board: 34

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12+1

Contract: 4♣ North

North:

♠ Q87

♥ A

♦ Q842

♣ KT943

South:

♠ K6

♥ 76532

♦ AKT

♣ Q75

W	N	E	S
			1♥
Pass	1NT ¹	Pass	2♣
Pass	2♠ ²	Pass	3♥
Pass	4♣	All Pass	

1. forcing 1NT

2. limit raise or better in !C

Board: 35

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 11+1

Contract: 4♣ South

North:

♠ J9

♥ KT864

♦ A74

♣ AQ4

South:

♠ K73

♥ Q

♦ KT95

♣ KT762

W	N	E	S
	1♥	Pass	1NT ¹
Pass	2♣	Pass	2♠ ²
Pass	3♥	Pass	4♣
All Pass			

1. forcing 1NT

2. limit raise or better in !C

Board: 36

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12+1

Contract: 4♣ North

North:

♠ AQ2

♥ T

♦ K865

♣ Q9643

South:

♠ T85

♥ AK742

♦ AT

♣ JT2

W	N	E	S
			1♥
Pass	1NT ¹	Pass	2♣
Pass	2♠ ²	Pass	3♥
Pass	4♣	All Pass	

1. forcing 1NT

2. limit raise or better in !C

Board: 33	♠ AT5	Partner is dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: Both	♦ Q953	
HCP: 11+1	♣ AJ965	

Board: 34	♠ K6	You are dealer.
Dealer: South	♥ 76532	The opponents are silent.
Vul: N-S	♦ AKT	
HCP: 12+1	♣ Q75	

Board: 35	♠ K73	Partner is dealer.
Dealer: North	♥ Q	The opponents are silent.
Vul: E-W	♦ KT95	
HCP: 11+1	♣ KT762	

Board: 36	♠ T85	You are dealer.
Dealer: South	♥ AK742	The opponents are silent.
Vul: E-W	♦ AT	
HCP: 12+1	♣ JT2	

Both hands (Answers Page)

Board: 33

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 11+1

Contract: 4♣ South

North:

♠ 64

♥ KQ852

♦ KT2

♣ KQ2

South:

♠ AT5

♥ 9

♦ Q953

♣ AJ965

W	N	E	S
	1♥	Pass	1NT ¹
Pass	2♣	Pass	2♠ ²
Pass	3♥	Pass	4♣
All Pass			

1. forcing 1NT

2. limit raise or better in !C

Board: 34

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12+1

Contract: 4♣ North

North:

♠ Q87

♥ A

♦ Q842

♣ KT943

South:

♠ K6

♥ 76532

♦ AKT

♣ Q75

W	N	E	S
			1♥
Pass	1NT ¹	Pass	2♣
Pass	2♠ ²	Pass	3♥
Pass	4♣	All Pass	

1. forcing 1NT

2. limit raise or better in !C

Board: 35

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 11+1

Contract: 4♣ South

North:

♠ J9

♥ KT864

♦ A74

♣ AQ4

South:

♠ K73

♥ Q

♦ KT95

♣ KT762

W	N	E	S
	1♥	Pass	1NT ¹
Pass	2♣	Pass	2♠ ²
Pass	3♥	Pass	4♣
All Pass			

1. forcing 1NT

2. limit raise or better in !C

Board: 36

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12+1

Contract: 4♣ North

North:

♠ AQ2

♥ T

♦ K865

♣ Q9643

South:

♠ T85

♥ AK742

♦ AT

♣ JT2

W	N	E	S
			1♥
Pass	1NT ¹	Pass	2♣
Pass	2♠ ²	Pass	3♥
Pass	4♣	All Pass	

1. forcing 1NT

2. limit raise or better in !C

Board: 37

♠ Q5

You are dealer.

Dealer: North

♥ KQ943

The opponents are silent.

Vul: Both

♦ A92

HCP: 13+1

♣ QT9

Board: 38

♠ AJ2

Partner is dealer.

Dealer: South

♥ 7

The opponents are silent.

Vul: Both

♦ KQ83

HCP: 11+1

♣ JT743

Board: 39

♠ T98

Partner is dealer.

Dealer: South

♥ 7

The opponents are silent.

Vul: N-S

♦ KQJ4

HCP: 11+1

♣ AJT82

Board: 40

♠ 764

Partner is dealer.

Dealer: South

♥ 4

The opponents are silent.

Vul: Both

♦ AK72

HCP: 11+1

♣ KJ965

Both hands (Answers Page)

Board: 37

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 11+1

Contract: 4♣ South

North:

♠ Q5

♥ KQ943

♦ A92

♣ QT9

South:

♠ A87

♥ T

♦ K753

♣ A7543

W N E S

1♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 3♥ Pass 4♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 38

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 12+1

Contract: 4♣ North

North:

♠ AJ2

♥ 7

♦ KQ83

♣ JT743

South:

♠ 75

♥ AQT64

♦ T54

♣ AQ6

W N E S

1♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3♥

Pass 4♣ All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 39

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14+1

Contract: 3NT South

North:

♠ T98

♥ 7

♦ KQJ4

♣ AJT82

South:

♠ A2

♥ AQT42

♦ A96

♣ 943

W N E S

1♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3NT

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 40

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14+1

Contract: 5♣ North

North:

♠ 764

♥ 4

♦ AK72

♣ KJ965

South:

♠ KJ2

♥ A8532

♦ Q6

♣ A87

W N E S

1♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3♠

Pass 5♣ All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 37	♠ A87	Partner is dealer.
Dealer: North	♥ T	The opponents are silent.
Vul: Both	♦ K753	
HCP: 11+1	♣ A7543	

Board: 38	♠ 75	You are dealer.
Dealer: South	♥ AQT64	The opponents are silent.
Vul: Both	♦ T54	
HCP: 12+1	♣ AQ6	

Board: 39	♠ A2	You are dealer.
Dealer: South	♥ AQT42	The opponents are silent.
Vul: N-S	♦ A96	
HCP: 14+1	♣ 943	

Board: 40	♠ KJ2	You are dealer.
Dealer: South	♥ A8532	The opponents are silent.
Vul: Both	♦ Q6	
HCP: 14+1	♣ A87	

Both hands (Answers Page)

Board: 37

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 11+1

Contract: 4♣ South

North:

♠ Q5

♥ KQ943

♦ A92

♣ QT9

South:

♠ A87

♥ T

♦ K753

♣ A7543

W N E S

1♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 3♥ Pass 4♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 38

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 12+1

Contract: 4♣ North

North:

♠ AJ2

♥ 7

♦ KQ83

♣ JT743

South:

♠ 75

♥ AQT64

♦ T54

♣ AQ6

W N E S

1♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3♥

Pass 4♣ All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 39

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14+1

Contract: 3NT South

North:

♠ T98

♥ 7

♦ KQJ4

♣ AJT82

South:

♠ A2

♥ AQT42

♦ A96

♣ 943

W N E S

1♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3NT

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 40

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14+1

Contract: 5♣ North

North:

♠ 764

♥ 4

♦ AK72

♣ KJ965

South:

♠ KJ2

♥ A8532

♦ Q6

♣ A87

W N E S

1♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3♠

Pass 5♣ All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 41	♠ 874	Partner is dealer.
Dealer: South	♥ 6	The opponents are silent.
Vul: Both	♦ AKT4	
HCP: 11+1	♣ KJT95	

Board: 42	♠ AT7	You are dealer.
Dealer: North	♥ KQ975	The opponents are silent.
Vul: Both	♦ A6	
HCP: 13+1	♣ T74	

Board: 43	♠ J83	You are dealer.
Dealer: North	♥ KJT96	The opponents are silent.
Vul: Both	♦ A6	
HCP: 14+1	♣ AJ8	

Board: 44	♠ A54	Partner is dealer.
Dealer: South	♥ 7	The opponents are silent.
Vul: N-S	♦ K952	
HCP: 11+1	♣ KJ742	

Both hands (Answers Page)

Board: 41

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 13+1

Contract: 3NT South

North:

♠ 874

♥ 6

♦ AKT4

♣ KJT95

South:

♠ AT

♥ QJT97

♦ Q76

♣ A73

W N E S

1 ♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3NT

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 42

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 11+1

Contract: 3NT North

North:

♠ AT7

♥ KQ975

♦ A6

♣ T74

South:

♠ Q54

♥ 6

♦ QJ95

♣ AQ962

W N E S

1 ♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 3NT All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 43

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 11+1

Contract: 4♣ South

North:

♠ J83

♥ KJT96

♦ A6

♣ AJ8

South:

♠ AQ6

♥ 4

♦ Q854

♣ K9764

W N E S

1 ♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 3♥ Pass 4♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 44

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14+1

Contract: 4♣ North

North:

♠ A54

♥ 7

♦ K952

♣ KJ742

South:

♠ Q6

♥ AK654

♦ QJ4

♣ Q83

W N E S

1 ♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3♥

Pass 4♣ All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 41	♠ AT	You are dealer.
Dealer: South	♥ QJT97	The opponents are silent.
Vul: Both	♦ Q76	
HCP: 13+1	♣ A73	

Board: 42	♠ Q54	Partner is dealer.
Dealer: North	♥ 6	The opponents are silent.
Vul: Both	♦ QJ95	
HCP: 11+1	♣ AQ962	

Board: 43	♠ AQ6	Partner is dealer.
Dealer: North	♥ 4	The opponents are silent.
Vul: Both	♦ Q854	
HCP: 11+1	♣ K9764	

Board: 44	♠ Q6	You are dealer.
Dealer: South	♥ AK654	The opponents are silent.
Vul: N-S	♦ QJ4	
HCP: 14+1	♣ Q83	

Both hands (Answers Page)

Board: 41

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 13+1

Contract: 3NT South

North:

♠ 874

♥ 6

♦ AKT4

♣ KJT95

South:

♠ AT

♥ QJT97

♦ Q76

♣ A73

W N E S

1 ♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3NT

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 42

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 11+1

Contract: 3NT North

North:

♠ AT7

♥ KQ975

♦ A6

♣ T74

South:

♠ Q54

♥ 6

♦ QJ95

♣ AQ962

W N E S

1 ♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 3NT All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 43

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 11+1

Contract: 4♣ South

North:

♠ J83

♥ KJT96

♦ A6

♣ AJ8

South:

♠ AQ6

♥ 4

♦ Q854

♣ K9764

W N E S

1 ♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 3♥ Pass 4♣

All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 44

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14+1

Contract: 4♣ North

North:

♠ A54

♥ 7

♦ K952

♣ KJ742

South:

♠ Q6

♥ AK654

♦ QJ4

♣ Q83

W N E S

1 ♥

Pass 1NT¹ Pass 2♣

Pass 2♠² Pass 3♥

Pass 4♣ All Pass

1. forcing 1NT

2. limit raise or better in !C

Board: 45

♠ A9

You are dealer.

Dealer: North

♥ KJ753

The opponents are silent.

Vul: E-W

♦ J4

HCP: 15+1

♣ AQ65

Board: 46

♠ KJ6

Partner is dealer.

Dealer: South

♥ K

The opponents are silent.

Vul: Both

♦ A876

HCP: 11+1

♣ 98653

Board: 47

♠ 73

You are dealer.

Dealer: North

♥ AK876

The opponents are silent.

Vul: N-S

♦ A4

HCP: 13+1

♣ Q653

Board: 48

♠ K7

You are dealer.

Dealer: North

♥ AQT82

The opponents are silent.

Vul: None

♦ J3

HCP: 15+1

♣ KQ74

Both hands (Answers Page)

Board: 45

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 11+1

Contract: 5♣ North

North:

♠ A9

♥ KJ753

♦ J4

♣ AQ65

South:

♠ Q86

♥ A

♦ A652

♣ JT984

W	N	E	S
---	---	---	---

	1♥	Pass	1NT ¹
--	----	------	------------------

Pass	2♣	Pass	2♠ ²
------	----	------	-----------------

Pass	4♥	Pass	4♠
------	----	------	----

Pass	5♣	All Pass	
------	----	----------	--

1. forcing 1NT

2. limit raise or better in !C

Board: 46

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 16+1

Contract: 6♣ South

North:

♠ KJ6

♥ K

♦ A876

♣ 98653

South:

♠ A95

♥ A8752

♦ Q

♣ KQJ7

W	N	E	S
---	---	---	---

			1♥
--	--	--	----

Pass	1NT ¹	Pass	2♣
------	------------------	------	----

Pass	2♠ ²	Pass	4NT
------	-----------------	------	-----

Pass	5♦ ³	Pass	6♣
------	-----------------	------	----

All Pass

1. forcing 1NT

2. limit raise or better in !C

3. A=1/5 or 4/5

Board: 47

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 11+1

Contract: 5♣ North

North:

♠ 73

♥ AK876

♦ A4

♣ Q653

South:

♠ JT6

♥ 2

♦ K973

♣ AKT74

W	N	E	S
---	---	---	---

	1♥	Pass	1NT ¹
--	----	------	------------------

Pass	2♣	Pass	2♠ ²
------	----	------	-----------------

Pass	3♥	Pass	4♣
------	----	------	----

Pass	5♣	All Pass	
------	----	----------	--

1. forcing 1NT

2. limit raise or better in !C

Board: 48

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 11+1

Contract: 3NT North

North:

♠ K7

♥ AQT82

♦ J3

♣ KQ74

South:

♠ 964

♥ K

♦ A876

♣ A9865

W	N	E	S
---	---	---	---

	1♥	Pass	1NT ¹
--	----	------	------------------

Pass	2♣	Pass	2♠ ²
------	----	------	-----------------

Pass	3NT	All Pass	
------	-----	----------	--

1. forcing 1NT

2. limit raise or better in !C

Board: 45	♠ Q86	Partner is dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ A652	
HCP: 11+1	♣ JT984	

Board: 46	♠ A95	You are dealer.
Dealer: South	♥ A8752	The opponents are silent.
Vul: Both	♦ Q	
HCP: 16+1	♣ KQJ7	

Board: 47	♠ JT6	Partner is dealer.
Dealer: North	♥ 2	The opponents are silent.
Vul: N-S	♦ K973	
HCP: 11+1	♣ AKT74	

Board: 48	♠ 964	Partner is dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: None	♦ A876	
HCP: 11+1	♣ A9865	

Both hands (Answers Page)

Board: 45

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 11+1

Contract: 5♣ North

North:

♠ A9

♥ KJ753

♦ J4

♣ AQ65

South:

♠ Q86

♥ A

♦ A652

♣ JT984

W	N	E	S
---	---	---	---

	1♥	Pass	1NT ¹
--	----	------	------------------

Pass	2♣	Pass	2♠ ²
------	----	------	-----------------

Pass	4♥	Pass	4♠
------	----	------	----

Pass	5♣	All Pass	
------	----	----------	--

1. forcing 1NT

2. limit raise or better in !C

Board: 46

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 16+1

Contract: 6♣ South

North:

♠ KJ6

♥ K

♦ A876

♣ 98653

South:

♠ A95

♥ A8752

♦ Q

♣ KQJ7

W	N	E	S
---	---	---	---

			1♥
--	--	--	----

Pass	1NT ¹	Pass	2♣
------	------------------	------	----

Pass	2♠ ²	Pass	4NT
------	-----------------	------	-----

Pass	5♦ ³	Pass	6♣
------	-----------------	------	----

All Pass

1. forcing 1NT

2. limit raise or better in !C

3. A=1/5 or 4/5

Board: 47

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 11+1

Contract: 5♣ North

North:

♠ 73

♥ AK876

♦ A4

♣ Q653

South:

♠ JT6

♥ 2

♦ K973

♣ AKT74

W	N	E	S
---	---	---	---

	1♥	Pass	1NT ¹
--	----	------	------------------

Pass	2♣	Pass	2♠ ²
------	----	------	-----------------

Pass	3♥	Pass	4♣
------	----	------	----

Pass	5♣	All Pass	
------	----	----------	--

1. forcing 1NT

2. limit raise or better in !C

Board: 48

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 11+1

Contract: 3NT North

North:

♠ K7

♥ AQT82

♦ J3

♣ KQ74

South:

♠ 964

♥ K

♦ A876

♣ A9865

W	N	E	S
---	---	---	---

	1♥	Pass	1NT ¹
--	----	------	------------------

Pass	2♣	Pass	2♠ ²
------	----	------	-----------------

Pass	3NT	All Pass	
------	-----	----------	--

1. forcing 1NT

2. limit raise or better in !C

Board: 49

♠ 98

You are dealer.

Dealer: North

♥ KT985

The opponents are silent.

Vul: Both

♦ AJ5

HCP: 14+1

♣ AQ9

Board: 50

♠ 985

Partner is dealer.

Dealer: South

♥ Q

The opponents are silent.

Vul: N-S

♦ AKT5

HCP: 11+1

♣ QT954

Both hands (Answers Page)

Board: 49

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 11+1

Contract: 5♣ North

North:

♠ 98

♥ KT985

♦ AJ5

♣ AQ9

South:

♠ AQ5

♥ Q

♦ QT94

♣ JT754

W	N	E	S
	1♥	Pass	1NT ¹
Pass	2♣	Pass	2♠ ²
Pass	3♥	Pass	4♣
Pass	5♣	All Pass	

1. forcing 1NT

2. limit raise or better in !C

Board: 50

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 15+1

Contract: 6♣ South

North:

♠ 985

♥ Q

♦ AKT5

♣ QT954

South:

♠ AQ3

♥ AT853

♦ J

♣ KJ63

W	N	E	S
			1♥
Pass	1NT ¹	Pass	2♣
Pass	2♠ ²	Pass	4NT
Pass	5♦ ³	Pass	6♣
All Pass			

1. forcing 1NT

2. limit raise or better in !C

3. A=1/5 or 4/5

Board: 49

♠ AQ5

Partner is dealer.

Dealer: North

♥ Q

The opponents are silent.

Vul: Both

♦ QT94

HCP: 11+1

♣ JT754

Board: 50

♠ AQ3

You are dealer.

Dealer: South

♥ AT853

The opponents are silent.

Vul: N-S

♦ J

HCP: 15+1

♣ KJ63

Both hands (Answers Page)

Board: 49

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 11+1

Contract: 5♣ North

North:

♠ 98

♥ KT985

♦ AJ5

♣ AQ9

South:

♠ AQ5

♥ Q

♦ QT94

♣ JT754

W	N	E	S
	1♥	Pass	1NT ¹
Pass	2♣	Pass	2♠ ²
Pass	3♥	Pass	4♣
Pass	5♣	All Pass	

1. forcing 1NT

2. limit raise or better in !C

Board: 50

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 15+1

Contract: 6♣ South

North:

♠ 985

♥ Q

♦ AKT5

♣ QT954

South:

♠ AQ3

♥ AT853

♦ J

♣ KJ63

W	N	E	S
			1♥
Pass	1NT ¹	Pass	2♣
Pass	2♠ ²	Pass	4NT
Pass	5♦ ³	Pass	6♣
All Pass			

1. forcing 1NT

2. limit raise or better in !C

3. A=1/5 or 4/5