

<b>Board: 1</b>	♠ KJ7	Partner bids first.
Dealer: South	♥ AJT642	The opponents are silent.
Vul: None	♦ T43	
HCP: 13+2	♣ A	

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<b>Board: 2</b>	♠ K53	Partner bids first.
Dealer: South	♥ 43	The opponents are silent.
Vul: N-S	♦ AJ752	
HCP: 12+1	♣ A54	

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<b>Board: 3</b>	♠ KQJ82	Partner bids first.
Dealer: South	♥ T6	The opponents are silent.
Vul: E-W	♦ T93	
HCP: 6+1	♣ T87	

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<b>Board: 4</b>	♠ 87	You bid first.
Dealer: North	♥ AK84	The opponents are silent.
Vul: Both	♦ T	
HCP: 16+2	♣ AKQ863	

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<b>Board: 5</b>	♠ KQ2	You bid first.
Dealer: North	♥ 743	The opponents are silent.
Vul: N-S	♦ A63	
HCP: 14	♣ KQT4	

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 87	♠ KJT62		1♣	Pass	1♠
Vul: Both	♥ AK84	♥ 762	Pass	2♥	Pass	3♦ <sup>1</sup>
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

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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 bid first.

Dealer: South      ♥ K73      The opponents are silent.

Vul: None      ♦ AJ6

HCP: 13      ♣ J432

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**Board: 2**      ♠ QT      You bid first.

Dealer: South      ♥ AK76      The opponents are silent.

Vul: N-S      ♦ KT6

HCP: 18      ♣ KQJ2

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**Board: 3**      ♠ A964      You bid first.

Dealer: South      ♥ AJ75      The opponents are silent.

Vul: E-W      ♦ K6

HCP: 19      ♣ AK5

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**Board: 4**      ♠ KJT62      Partner bids first.

Dealer: North      ♥ 762      The opponents are silent.

Vul: Both      ♦ KQ62

HCP: 9+1      ♣ 2

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**Board: 5**      ♠ 9543      Partner bids first.

Dealer: North      ♥ AKT5      The opponents are silent.

Vul: N-S      ♦ 9

HCP: 11      ♣ A765

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 87	♠ KJT62		1♣	Pass	1♠
Vul: Both	♥ AK84	♥ 762	Pass	2♥	Pass	3♦ <sup>1</sup>
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

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 6</b>	♠ A63	Partner bids first.
Dealer: South	♥ KQT4	The opponents are silent.
Vul: E-W	♦ 63	
HCP: 9	♣ 8753	

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<b>Board: 7</b>	♠ 743	Partner bids first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: Both	♦ QT76	
HCP: 9	♣ K982	

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<b>Board: 8</b>	♠ 852	Partner bids first.
Dealer: South	♥ A4	The opponents are silent.
Vul: None	♦ KJ42	
HCP: 14	♣ KQJ7	

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<b>Board: 9</b>	♠ A85	Partner bids first.
Dealer: South	♥ AQ842	The opponents are silent.
Vul: E-W	♦ AK85	
HCP: 18+1	♣ J	

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<b>Board: 10</b>	♠ A632	Partner bids first.
Dealer: South	♥ A97	The opponents are silent.
Vul: Both	♦ J985	
HCP: 13	♣ A5	

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 852	♠ AJ94				1♣
Vul: None	♥ A4	♥ QJ8	Pass	2♣ <sup>1</sup>	Pass	4♦ <sup>2</sup>
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

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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 bid first.

Dealer: South      ♥ AJ3      The opponents are silent.

Vul: E-W      ♦ A72

HCP: 18      ♣ AKQ9

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**Board: 7**      ♠ AQ92      You bid first.

Dealer: South      ♥ A62      The opponents are silent.

Vul: Both      ♦ A

HCP: 17+1      ♣ QJ763

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**Board: 8**      ♠ AJ94      You bid first.

Dealer: South      ♥ QJ8      The opponents are silent.

Vul: None      ♦ 6

HCP: 12+1      ♣ AT852

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**Board: 9**      ♠ QJ4      You bid first.

Dealer: South      ♥ T      The opponents are silent.

Vul: E-W      ♦ T74

HCP: 12+2      ♣ AKQ832

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**Board: 10**      ♠ KQ      You bid first.

Dealer: South      ♥ KQJT      The opponents are silent.

Vul: Both      ♦ K42

HCP: 19      ♣ KQ93

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 852	♠ AJ94				1♣
Vul: None	♥ A4	♥ QJ8	Pass	2♣ <sup>1</sup>	Pass	4♦ <sup>2</sup>
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

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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			

<b>Board: 11</b>	♠ QT74	Partner bids first.
Dealer: South	♥ T72	The opponents are silent.
Vul: None	♦ AKQJ8	
HCP: 12+1	♣ 7	

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<b>Board: 12</b>	♠ 4	Partner bids first.
Dealer: South	♥ T9854	The opponents are silent.
Vul: N-S	♦ AQJ82	
HCP: 10+2	♣ K8	

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<b>Board: 13</b>	♠ Q6	You bid first.
Dealer: North	♥ QT	The opponents are silent.
Vul: Both	♦ KJ87	
HCP: 14+1	♣ KQJT2	

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<b>Board: 14</b>	♠ 863	Partner bids first.
Dealer: South	♥ AQ53	The opponents are silent.
Vul: None	♦ K2	
HCP: 13	♣ KJT9	

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<b>Board: 15</b>	♠ AQ873	Partner bids first.
Dealer: South	♥ J64	The opponents are silent.
Vul: N-S	♦ K86	
HCP: 14+1	♣ A3	

## Both hands (Answers Page)

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ873	♠ K64				1♣
Vul: N-S	♥ J64	♥ A3	Pass	1♠	Pass	1NT
North HCP: 14+1	♦ K86	♦ 942	Pass	2♦ <sup>1</sup>	Pass	2♠ <sup>2</sup>
South HCP: 12+1	♣ A3	♣ KQ987	Pass	4♠	All Pass	
Contract: 4♠ North						
						1. New Minor Forcing
						2. 3 !S

<b>Board: 11</b>	♠ 853	You bid first.
Dealer: South	♥ AK83	The opponents are silent.
Vul: None	♦ 73	
HCP: 14	♣ AK84	

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<b>Board: 12</b>	♠ AJ65	You bid first.
Dealer: South	♥ A2	The opponents are silent.
Vul: N-S	♦ K64	
HCP: 18	♣ AQ72	

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<b>Board: 13</b>	♠ AJ97	Partner bids first.
Dealer: North	♥ AK76	The opponents are silent.
Vul: Both	♦ A52	
HCP: 20	♣ A6	

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<b>Board: 14</b>	♠ AQJ	You bid first.
Dealer: South	♥ T	The opponents are silent.
Vul: None	♦ A543	
HCP: 17+1	♣ AQ865	

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<b>Board: 15</b>	♠ K64	You bid first.
Dealer: South	♥ A3	The opponents are silent.
Vul: N-S	♦ 942	
HCP: 12+1	♣ KQ987	

## Both hands (Answers Page)

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

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

1. New Minor Forcing

2. 3 !S

<b>Board: 16</b>	♠ AJT72	Partner bids first.
Dealer: South	♥ 7	The opponents are silent.
Vul: E-W	♦ A9764	
HCP: 12+2	♣ KT	

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<b>Board: 17</b>	♠ J3	Partner bids first.
Dealer: South	♥ A532	The opponents are silent.
Vul: None	♦ A75	
HCP: 12	♣ QJT5	

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<b>Board: 18</b>	♠ AJ6	Partner bids first.
Dealer: South	♥ 76532	The opponents are silent.
Vul: N-S	♦ A943	
HCP: 9+1	♣ 9	

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<b>Board: 19</b>	♠ A3	You bid first.
Dealer: North	♥ 3	The opponents are silent.
Vul: E-W	♦ A64	
HCP: 14+3	♣ KQJ7654	

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<b>Board: 20</b>	♠ KQ98	You bid first.
Dealer: North	♥ 5	The opponents are silent.
Vul: Both	♦ QJ5	
HCP: 13+1	♣ AJ872	

## Both hands (Answers Page)

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

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 16</b>	♠ 84	You bid first.
Dealer: South	♥ KJ52	The opponents are silent.
Vul: E-W	♦ Q8	
HCP: 12+1	♣ AQ976	

---

<b>Board: 17</b>	♠ KQ62	You bid first.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: None	♦ J8	
HCP: 14	♣ A972	

---

<b>Board: 18</b>	♠ Q87	You bid first.
Dealer: South	♥ AT	The opponents are silent.
Vul: N-S	♦ QT5	
HCP: 13+1	♣ AJT85	

---

<b>Board: 19</b>	♠ KT65	Partner bids first.
Dealer: North	♥ K7542	The opponents are silent.
Vul: E-W	♦ KQJT	
HCP: 12+1	♣ -	

---

<b>Board: 20</b>	♠ 73	Partner bids first.
Dealer: North	♥ J864	The opponents are silent.
Vul: Both	♦ A93	
HCP: 10	♣ KQ94	

## Both hands (Answers Page)

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

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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 bid first.

Dealer: North      ♥ A876      The opponents are silent.

Vul: N-S      ♦ A6

HCP: 19      ♣ AK4

---

**Board: 22**      ♠ KQ63      You bid first.

Dealer: North      ♥ KJ      The opponents are silent.

Vul: E-W      ♦ KJ

HCP: 18+1      ♣ AJ973

---

**Board: 23**      ♠ K65      Partner bids first.

Dealer: South      ♥ Q52      The opponents are silent.

Vul: Both      ♦ KQ6

HCP: 12      ♣ QT75

---

**Board: 24**      ♠ K2      You bid first.

Dealer: North      ♥ QJ62      The opponents are silent.

Vul: None      ♦ K8

HCP: 17+1      ♣ AKJ87

## Both hands (Answers Page)

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

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

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 21</b>	♠ KQ5	Partner bids first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: N-S	♦ QT542	
HCP: 12+1	♣ Q53	

---

<b>Board: 22</b>	♠ A	Partner bids first.
Dealer: North	♥ T73	The opponents are silent.
Vul: E-W	♦ AQ7643	
HCP: 13+2	♣ KT5	

---

<b>Board: 23</b>	♠ J92	You bid first.
Dealer: South	♥ J863	The opponents are silent.
Vul: Both	♦ A7	
HCP: 13	♣ AK92	

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<b>Board: 24</b>	♠ A93	Partner bids first.
Dealer: North	♥ AK73	The opponents are silent.
Vul: None	♦ JT63	
HCP: 12	♣ T3	

## Both hands (Answers Page)

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

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

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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: 25**      ♠ -      You bid first.

Dealer: North      ♥ AQ93      The opponents are silent.

Vul: E-W      ♦ K642

HCP: 14+1      ♣ AJ954

---

**Board: 26**      ♠ AT7      Partner bids first.

Dealer: South      ♥ AKJ43      The opponents are silent.

Vul: Both      ♦ Q543

HCP: 14+1      ♣ 8

---

**Board: 27**      ♠ A7      You bid first.

Dealer: North      ♥ AK63      The opponents are silent.

Vul: None      ♦ K85

HCP: 18      ♣ A832

---

**Board: 28**      ♠ A83      Partner bids first.

Dealer: South      ♥ 983      The opponents are silent.

Vul: N-S      ♦ A942

HCP: 8      ♣ T76

## Both hands (Answers Page)

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ -	♠ KT982		1♣	Pass	1♠
Vul: E-W	♥ AQ93	♥ KJT7	Pass	1NT	Pass	2♦ <sup>1</sup>
North HCP: 14+1	♦ K642	♦ A7	Pass	3♥	Pass	4NT
South HCP: 16+1	♣ AJ954	♣ KQ	Pass	5♠ <sup>2</sup>	Pass	6♥
Contract: 6♥ South			All Pass			
			1. New Minor Forcing			
			2. A=2/5 or 5/5, Q(H)=1			

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT7	♠ KQ53				1♣
Vul: Both	♥ AKJ43	♥ 98	Pass	1♥	Pass	1♠
North HCP: 14+1	♦ Q543	♦ J9	Pass	2♦ <sup>1</sup>	Pass	3♣
South HCP: 12+1	♣ 8	♣ AQ643	Pass	3♥	Pass	3NT
Contract: 3NT South			All Pass			
			1. Fourth suit game force			

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 25</b>	♠ KT982	Partner bids first.
Dealer: North	♥ KJT7	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 16+1	♣ KQ	

---

<b>Board: 26</b>	♠ KQ53	You bid first.
Dealer: South	♥ 98	The opponents are silent.
Vul: Both	♦ J9	
HCP: 12+1	♣ AQ643	

---

<b>Board: 27</b>	♠ JT82	Partner bids first.
Dealer: North	♥ J5	The opponents are silent.
Vul: None	♦ AJT	
HCP: 10	♣ KT94	

---

<b>Board: 28</b>	♠ K974	You bid first.
Dealer: South	♥ AKQ4	The opponents are silent.
Vul: N-S	♦ QJ	
HCP: 19	♣ A93	

## Both hands (Answers Page)

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ -	♠ KT982		1♣	Pass	1♠
Vul: E-W	♥ AQ93	♥ KJT7	Pass	1NT	Pass	2♦ <sup>1</sup>
North HCP: 14+1	♦ K642	♦ A7	Pass	3♥	Pass	4NT
South HCP: 16+1	♣ AJ954	♣ KQ	Pass	5♠ <sup>2</sup>	Pass	6♥
Contract: 6♥ South			All Pass			
			1. New Minor Forcing			
			2. A=2/5 or 5/5, Q(H)=1			

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT7	♠ KQ53				1♣
Vul: Both	♥ AKJ43	♥ 98	Pass	1♥	Pass	1♠
North HCP: 14+1	♦ Q543	♦ J9	Pass	2♦ <sup>1</sup>	Pass	3♣
South HCP: 12+1	♣ 8	♣ AQ643	Pass	3♥	Pass	3NT
Contract: 3NT South			All Pass			
			1. Fourth suit game force			

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 29</b>	♠ QJ4	You bid first.
Dealer: North	♥ T62	The opponents are silent.
Vul: Both	♦ AKQ	
HCP: 19	♣ AQJT	

---

<b>Board: 30</b>	♠ K5	You bid first.
Dealer: North	♥ A2	The opponents are silent.
Vul: None	♦ KT2	
HCP: 14+2	♣ KJ8763	

---

<b>Board: 31</b>	♠ A97	You bid first.
Dealer: North	♥ QJ6	The opponents are silent.
Vul: N-S	♦ AQ6	
HCP: 18	♣ KQT2	

---

<b>Board: 32</b>	♠ AQ96	Partner bids first.
Dealer: South	♥ QJ65	The opponents are silent.
Vul: E-W	♦ KJ5	
HCP: 16	♣ K4	

---

<b>Board: 33</b>	♠ T3	Partner bids first.
Dealer: South	♥ AKT953	The opponents are silent.
Vul: None	♦ J872	
HCP: 8+2	♣ 3	

## Both hands (Answers Page)

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ4	♠ K952		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						

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K5	♠ J4		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						

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A97	♠ KT652		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						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ96	♠ J8				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						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T3	♠ K52				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						

<b>Board: 29</b>	♠ K952	Partner bids first.
Dealer: North	♥ KQ94	The opponents are silent.
Vul: Both	♦ T5	
HCP: 8	♣ 963	

---

<b>Board: 30</b>	♠ J4	Partner bids first.
Dealer: North	♥ KJ9754	The opponents are silent.
Vul: None	♦ J94	
HCP: 12+2	♣ AQ	

---

<b>Board: 31</b>	♠ KT652	Partner bids first.
Dealer: North	♥ A3	The opponents are silent.
Vul: N-S	♦ 982	
HCP: 11+1	♣ A84	

---

<b>Board: 32</b>	♠ J8	You bid first.
Dealer: South	♥ AK4	The opponents are silent.
Vul: E-W	♦ QT8	
HCP: 14+1	♣ A9872	

---

<b>Board: 33</b>	♠ K52	You bid first.
Dealer: South	♥ 87	The opponents are silent.
Vul: None	♦ KQ	
HCP: 14+2	♣ AQ8754	

## Both hands (Answers Page)

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ4	♠ K952		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						

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K5	♠ J4		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						

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A97	♠ KT652		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						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ96	♠ J8				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						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T3	♠ K52				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 bid first.

Dealer: North      ♥ J52      The opponents are silent.

Vul: N-S      ♦ AJ9

HCP: 13+1      ♣ KQ952

---

**Board: 35**      ♠ A8642      Partner bids first.

Dealer: South      ♥ K97      The opponents are silent.

Vul: E-W      ♦ Q94

HCP: 12+1      ♣ K8

---

**Board: 36**      ♠ QJ98      Partner bids first.

Dealer: South      ♥ QJ972      The opponents are silent.

Vul: Both      ♦ Q

HCP: 11+1      ♣ K76

---

**Board: 37**      ♠ KQJ6      You bid first.

Dealer: North      ♥ AK4      The opponents are silent.

Vul: N-S      ♦ 52

HCP: 18      ♣ AJ82

## Both hands (Answers Page)

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

1. New Minor Forcing

2. 3 !H

---

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

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

1. Fourth suit game force

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

---

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 34</b>	♠ AT94	Partner bids first.
Dealer: North	♥ AQ943	The opponents are silent.
Vul: N-S	♦ K53	
HCP: 13+1	♣ 4	

---

<b>Board: 35</b>	♠ K753	You bid first.
Dealer: South	♥ AQ42	The opponents are silent.
Vul: E-W	♦ A2	
HCP: 13	♣ 964	

---

<b>Board: 36</b>	♠ 6	You bid first.
Dealer: South	♥ K	The opponents are silent.
Vul: Both	♦ AKJT2	
HCP: 17+3	♣ AQT542	

---

<b>Board: 37</b>	♠ 52	Partner bids first.
Dealer: North	♥ 853	The opponents are silent.
Vul: N-S	♦ KQT84	
HCP: 7+1	♣ QT6	

## Both hands (Answers Page)

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

1. New Minor Forcing

2. 3 !H

---

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

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

1. Fourth suit game force

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

---

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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 bid first.

Dealer: North      ♥ AT7      The opponents are silent.

Vul: E-W      ♦ K4

HCP: 13+2      ♣ AQ8762

---

**Board: 39**      ♠ K874      Partner bids first.

Dealer: South      ♥ QJ86      The opponents are silent.

Vul: Both      ♦ A72

HCP: 12      ♣ Q2

---

**Board: 40**      ♠ A52      Partner bids first.

Dealer: South      ♥ AJ9762      The opponents are silent.

Vul: None      ♦ QT75

HCP: 11+2      ♣ -

---

**Board: 41**      ♠ 94      Partner bids first.

Dealer: South      ♥ Q65      The opponents are silent.

Vul: E-W      ♦ AKJT2

HCP: 14+1      ♣ A72

---

**Board: 42**      ♠ Q6      Partner bids first.

Dealer: South      ♥ AJ654      The opponents are silent.

Vul: Both      ♦ KQ432

HCP: 12+2      ♣ 9

## Both hands (Answers Page)

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 38</b>	♠ AKJ7	Partner bids first.
Dealer: North	♥ J843	The opponents are silent.
Vul: E-W	♦ A653	
HCP: 13	♣ 3	

---

<b>Board: 39</b>	♠ AQ	You bid first.
Dealer: South	♥ AKT7	The opponents are silent.
Vul: Both	♦ J86	
HCP: 18	♣ KJ73	

---

<b>Board: 40</b>	♠ J963	You bid first.
Dealer: South	♥ 8	The opponents are silent.
Vul: None	♦ A9	
HCP: 14+2	♣ AKQ543	

---

<b>Board: 41</b>	♠ AQJ6	You bid first.
Dealer: South	♥ J98	The opponents are silent.
Vul: E-W	♦ 43	
HCP: 12	♣ KJ85	

---

<b>Board: 42</b>	♠ AK983	You bid first.
Dealer: South	♥ K2	The opponents are silent.
Vul: Both	♦ -	
HCP: 13+3	♣ QJT762	

## Both hands (Answers Page)

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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 bid first.

Dealer: North      ♥ K95      The opponents are silent.

Vul: None      ♦ KQ2

HCP: 13      ♣ Q962

---

**Board: 44**      ♠ QJ432      Partner bids first.

Dealer: South      ♥ KQ97      The opponents are silent.

Vul: N-S      ♦ AK9

HCP: 15+1      ♣ 5

---

**Board: 45**      ♠ K4      Partner bids first.

Dealer: South      ♥ KJ      The opponents are silent.

Vul: Both      ♦ K9862

HCP: 13+1      ♣ K982

---

**Board: 46**      ♠ AJT52      Partner bids first.

Dealer: South      ♥ J6      The opponents are silent.

Vul: None      ♦ Q6

HCP: 9+1      ♣ J862

---

**Board: 47**      ♠ QJ932      Partner bids first.

Dealer: South      ♥ 743      The opponents are silent.

Vul: N-S      ♦ A5

HCP: 11+1      ♣ KJ7

## Both hands (Answers Page)

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KT5	♠ Q843		1♣	Pass	1♠
Vul: None	♥ K95	♥ QJ2	Pass	1NT	All Pass	
North HCP: 13	♦ KQ2	♦ T5				
South HCP: 9	♣ Q962	♣ A754				
Contract: 1NT North						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ432	♠ A8			1♣	
Vul: N-S	♥ KQ97	♥ AJ84	Pass	1♠	Pass	1NT
North HCP: 15+1	♦ AK9	♦ J7	Pass	2♦ <sup>1</sup>	Pass	2♥
South HCP: 12+1	♣ 5	♣ Q8732	Pass	4♥	All Pass	
Contract: 4♥ North			1. New Minor Forcing			

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K4	♠ AQJ8			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						

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJT52	♠ K			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						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ932	♠ AK74			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						

<b>Board: 43</b>	♠ Q843	Partner bids first.
Dealer: North	♥ QJ2	The opponents are silent.
Vul: None	♦ T5	
HCP: 9	♣ A754	

---

<b>Board: 44</b>	♠ A8	You bid first.
Dealer: South	♥ AJ84	The opponents are silent.
Vul: N-S	♦ J7	
HCP: 12+1	♣ Q8732	

---

<b>Board: 45</b>	♠ AQJ8	You bid first.
Dealer: South	♥ 8532	The opponents are silent.
Vul: Both	♦ -	
HCP: 13+1	♣ AQ543	

---

<b>Board: 46</b>	♠ K	You bid first.
Dealer: South	♥ K42	The opponents are silent.
Vul: None	♦ AT83	
HCP: 17+1	♣ AK973	

---

<b>Board: 47</b>	♠ AK74	You bid first.
Dealer: South	♥ A8	The opponents are silent.
Vul: N-S	♦ K96	
HCP: 18	♣ A865	

## Both hands (Answers Page)

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KT5	♠ Q843		1♣	Pass	1♠
Vul: None	♥ K95	♥ QJ2	Pass	1NT	All Pass	
North HCP: 13	♦ KQ2	♦ T5				
South HCP: 9	♣ Q962	♣ A754				
Contract: 1NT North						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ432	♠ A8			1♣	
Vul: N-S	♥ KQ97	♥ AJ84	Pass	1♠	Pass	1NT
North HCP: 15+1	♦ AK9	♦ J7	Pass	2♦ <sup>1</sup>	Pass	2♥
South HCP: 12+1	♣ 5	♣ Q8732	Pass	4♥	All Pass	
Contract: 4♥ North			1. New Minor Forcing			

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K4	♠ AQJ8			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						

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJT52	♠ K			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						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ932	♠ AK74			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 bid first.

Dealer: North      ♥ 7642      The opponents are silent.

Vul: E-W      ♦ A92

HCP: 15+1      ♣ AKT63

---

**Board: 49**      ♠ T6      You bid first.

Dealer: North      ♥ KT82      The opponents are silent.

Vul: None      ♦ AQ8

HCP: 18      ♣ AKQ6

---

**Board: 50**      ♠ QT96      Partner bids first.

Dealer: South      ♥ Q65      The opponents are silent.

Vul: N-S      ♦ KT32

HCP: 10      ♣ QJ

## Both hands (Answers Page)

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A	♠ KQ5		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						

---

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T6	♠ AKQ52		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						

---

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT96	♠ 2				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						

<b>Board: 48</b>	♠ KQ5	Partner bids first.
Dealer: North	♥ QT53	The opponents are silent.
Vul: E-W	♦ QJ73	
HCP: 10	♣ 82	

---

<b>Board: 49</b>	♠ AKQ52	Partner bids first.
Dealer: North	♥ 7	The opponents are silent.
Vul: None	♦ K942	
HCP: 12+1	♣ 853	

---

<b>Board: 50</b>	♠ 2	You bid first.
Dealer: South	♥ KT74	The opponents are silent.
Vul: N-S	♦ A75	
HCP: 14+1	♣ AK942	

## Both hands (Answers Page)

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A	♠ KQ5		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					

---

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T6	♠ AKQ52		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					

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<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT96	♠ 2				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					