

**Board: 1**      ♠ Q96      You bid first.

Dealer: North      ♥ T532      The opponents are silent.

Vul: None      ♦ AK95

HCP: 12      ♣ K6

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**Board: 2**      ♠ KQT9      Partner bids first.

Dealer: South      ♥ 95      The opponents are silent.

Vul: N-S      ♦ JT832

HCP: 6+1      ♣ 85

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**Board: 3**      ♠ A95      You bid first.

Dealer: North      ♥ K95      East (LHO) bids 2♥ if possible.

Vul: E-W      ♦ A9843

HCP: 14+1      ♣ K7

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**Board: 4**      ♠ K96      Partner bids first.

Dealer: South      ♥ Q8743      The opponents are silent.

Vul: Both      ♦ Q98

HCP: 9+1      ♣ Q7

## 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: North	♠ Q96	♠ J843		1♦	Pass	1♠
Vul: None	♥ T532	♥ QJ6	Pass	1NT	All Pass	
North HCP: 12	♦ AK95	♦ J6				
South HCP: 6	♣ K6	♣ J943				
Contract: 1NT North						

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQT9	♠ AJ6				2♣ <sup>1</sup>
Vul: N-S	♥ 95	♥ AK7	Pass	2♦ <sup>2</sup>	Pass	2NT
North HCP: 6+1	♦ JT832	♦ AQ94	Pass	3♣ <sup>3</sup>	Pass	3♦
South HCP: 22	♣ 85	♣ AT2	Pass	3NT	All Pass	
Contract: 3NT North						
			1. strong			
			2. waiting			
			3. Stayman			

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A95	♠ KJT8		1♦	2♥	X
Vul: E-W	♥ K95	♥ 2	Pass	2NT	Pass	3NT
North HCP: 14+1	♦ A9843	♦ KT75		All Pass		
South HCP: 9	♣ K7	♣ QT65				
Contract: 3NT South						

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K96	♠ AQ5				1♦
Vul: Both	♥ Q8743	♥ JT	Pass	1♥	Pass	1NT
North HCP: 9+1	♦ Q98	♦ K763		All Pass		
South HCP: 13	♣ Q7	♣ K965				
Contract: 1NT South						

<b>Board: 1</b>	♠ J843	Partner bids first.
Dealer: North	♥ QJ6	The opponents are silent.
Vul: None	♦ J6	
HCP: 6	♣ J943	

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<b>Board: 2</b>	♠ AJ6	You bid first.
Dealer: South	♥ AK7	The opponents are silent.
Vul: N-S	♦ AQ94	
HCP: 22	♣ AT2	

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<b>Board: 3</b>	♠ KJT8	Partner bids first.
Dealer: North	♥ 2	East (RHO) bids 2♥ if possible.
Vul: E-W	♦ KT75	
HCP: 9	♣ QT65	

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<b>Board: 4</b>	♠ AQ5	You bid first.
Dealer: South	♥ JT	The opponents are silent.
Vul: Both	♦ K763	
HCP: 13	♣ K965	

## Both hands (Answers Page)

**Board: 1**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q96	♠ J843		1♦	Pass	1♠
Vul: None	♥ T532	♥ QJ6	Pass	1NT	All Pass	
North HCP: 12	♦ AK95	♦ J6				
South HCP: 6	♣ K6	♣ J943				
Contract: 1NT North						

**Board: 2**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQT9	♠ AJ6				2♣ <sup>1</sup>
Vul: N-S	♥ 95	♥ AK7	Pass	2♦ <sup>2</sup>	Pass	2NT
North HCP: 6+1	♦ JT832	♦ AQ94	Pass	3♣ <sup>3</sup>	Pass	3♦
South HCP: 22	♣ 85	♣ AT2	Pass	3NT	All Pass	
Contract: 3NT North						
			1. strong			
			2. waiting			
			3. Stayman			

**Board: 3**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A95	♠ KJT8		1♦	2♥	X
Vul: E-W	♥ K95	♥ 2	Pass	2NT	Pass	3NT
North HCP: 14+1	♦ A9843	♦ KT75	All Pass			
South HCP: 9	♣ K7	♣ QT65				
Contract: 3NT South						

**Board: 4**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K96	♠ AQ5				1♦
Vul: Both	♥ Q8743	♥ JT	Pass	1♥	Pass	1NT
North HCP: 9+1	♦ Q98	♦ K763	All Pass			
South HCP: 13	♣ Q7	♣ K965				
Contract: 1NT South						

<b>Board: 5</b>	♠ QJ	Partner bids first.
Dealer: South	♥ AT98	The opponents are silent.
Vul: N-S	♦ 763	
HCP: 11	♣ AT75	

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<b>Board: 6</b>	♠ K98	Partner bids first.
Dealer: South	♥ QJ853	The opponents are silent.
Vul: E-W	♦ 43	
HCP: 8+1	♣ Q72	

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<b>Board: 7</b>	♠ JT5	You bid first.
Dealer: North	♥ AK32	East (LHO) bids 1 ♦ if possible.
Vul: Both	♦ AJ7	
HCP: 14	♣ JT4	

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<b>Board: 8</b>	♠ J	Partner bids first.
Dealer: South	♥ Q87643	The opponents are silent.
Vul: None	♦ 963	
HCP: 3+2	♣ T83	

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<b>Board: 9</b>	♠ KQ875	Partner bids first.
Dealer: South	♥ A9	The opponents are silent.
Vul: E-W	♦ KQT875	
HCP: 14+3	♣ -	

## Both hands (Answers Page)

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ	♠ AK6				2♣ <sup>1</sup>
Vul: N-S	♥ AT98	♥ KQJ7	Pass	2NT	Pass	4NT
North HCP: 11	♦ 763	♦ AK9	Pass	6NT	All Pass	
South HCP: 23	♣ AT75	♣ QJ3				1. strong
Contract: 6NT North						

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K98	♠ AQJ4				2♣ <sup>1</sup>
Vul: E-W	♥ QJ853	♥ 72	Pass	2♥	Pass	2NT
North HCP: 8+1	♦ 43	♦ AKQ	Pass	4NT	All Pass	
South HCP: 24	♣ Q72	♣ AKJ9				1. strong
Contract: 4NT North						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT5	♠ 643		1♣	1♦	3♣
Vul: Both	♥ AK32	♥ T9			All Pass	
North HCP: 14	♦ AJ7	♦ Q65				
South HCP: 4+1	♣ JT4	♣ Q9765				
Contract: 3♣ South						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J	♠ A8				2♣ <sup>1</sup>
Vul: None	♥ Q87643	♥ AK2	Pass	2♦ <sup>2</sup>	Pass	2NT
North HCP: 3+2	♦ 963	♦ AT74	Pass	3♦	Pass	3♥
South HCP: 23	♣ T83	♣ AKJ7	Pass	6♥	All Pass	
Contract: 6♥ North						1. strong
						2. waiting

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ875	♠ AJ				2NT
Vul: E-W	♥ A9	♥ KT654	Pass	3♥	Pass	3♠
North HCP: 14+3	♦ KQT875	♦ A32	Pass	6♦	All Pass	
South HCP: 21+1	♣ -	♣ AKQ				
Contract: 6♦ North						

**Board: 5**      ♠ AK6      You bid first.

Dealer: South      ♥ KQJ7      The opponents are silent.

Vul: N-S      ♦ AK9

HCP: 23      ♣ QJ3

---

**Board: 6**      ♠ AQJ4      You bid first.

Dealer: South      ♥ 72      The opponents are silent.

Vul: E-W      ♦ AKQ

HCP: 24      ♣ AKJ9

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**Board: 7**      ♠ 643      Partner bids first.

Dealer: North      ♥ T9      East (RHO) bids 1♦ if possible.

Vul: Both      ♦ Q65

HCP: 4+1      ♣ Q9765

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**Board: 8**      ♠ A8      You bid first.

Dealer: South      ♥ AK2      The opponents are silent.

Vul: None      ♦ AT74

HCP: 23      ♣ AKJ7

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

Dealer: South      ♥ KT654      The opponents are silent.

Vul: E-W      ♦ A32

HCP: 21+1      ♣ AKQ

## Both hands (Answers Page)

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ	♠ AK6				2♣ <sup>1</sup>
Vul: N-S	♥ AT98	♥ KQJ7	Pass	2NT	Pass	4NT
North HCP: 11	♦ 763	♦ AK9	Pass	6NT	All Pass	
South HCP: 23	♣ AT75	♣ QJ3				1. strong
Contract: 6NT North						

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K98	♠ AQJ4				2♣ <sup>1</sup>
Vul: E-W	♥ QJ853	♥ 72	Pass	2♥	Pass	2NT
North HCP: 8+1	♦ 43	♦ AKQ	Pass	4NT	All Pass	
South HCP: 24	♣ Q72	♣ AKJ9				1. strong
Contract: 4NT North						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT5	♠ 643		1♣	1♦	3♣
Vul: Both	♥ AK32	♥ T9			All Pass	
North HCP: 14	♦ AJ7	♦ Q65				
South HCP: 4+1	♣ JT4	♣ Q9765				
Contract: 3♣ South						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J	♠ A8				2♣ <sup>1</sup>
Vul: None	♥ Q87643	♥ AK2	Pass	2♦ <sup>2</sup>	Pass	2NT
North HCP: 3+2	♦ 963	♦ AT74	Pass	3♦	Pass	3♥
South HCP: 23	♣ T83	♣ AKJ7	Pass	6♥	All Pass	
Contract: 6♥ North						1. strong
						2. waiting

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ875	♠ AJ				2NT
Vul: E-W	♥ A9	♥ KT654	Pass	3♥	Pass	3♠
North HCP: 14+3	♦ KQT875	♦ A32	Pass	6♦	All Pass	
South HCP: 21+1	♣ -	♣ AKQ				
Contract: 6♦ North						

**Board: 10**      ♠ 9543      You bid first.

Dealer: North      ♥ AKJT      The opponents are silent.

Vul: Both      ♦ AKT

HCP: 19      ♣ A7

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**Board: 11**      ♠ AKQ4      You bid first.

Dealer: North      ♥ KJT7      The opponents are silent.

Vul: None      ♦ A63

HCP: 20      ♣ K8

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**Board: 12**      ♠ Q987      Partner bids first.

Dealer: South      ♥ A86      The opponents are silent.

Vul: N-S      ♦ K543

HCP: 9      ♣ 83

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**Board: 13**      ♠ QJT843      Partner bids first.

Dealer: South      ♥ 4      The opponents are silent.

Vul: Both      ♦ T8

HCP: 12+2      ♣ AKQ5

## Both hands (Answers Page)

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 9543	♠ KQJ87		1♦	Pass	1♠
Vul: Both	♥ AKJT	♥ 6543	Pass	4♠	All Pass	
North HCP: 19	♦ AKT	♦ 95				
South HCP: 8+1	♣ A7	♣ Q4				
Contract: 4♠ North						

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQ4	♠ 985		2NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ KJT7	♥ AQ9864	Pass	4♥	Pass	4NT
North HCP: 20	♦ A63	♦ 5	Pass	5♣ <sup>2</sup>	Pass	6♥
South HCP: 10+2	♣ K8	♣ A72	All Pass			
Contract: 6♥ South						
			1. Texas			
			2. A=0/5 or 3/5			

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q987	♠ A4				1♣
Vul: N-S	♥ A86	♥ QT53	Pass	1♠	Pass	2NT
North HCP: 9	♦ K543	♦ AQ2	Pass	3NT	All Pass	
South HCP: 18	♣ 83	♣ AQ97				
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: South	♠ QJT843	♠ K96				1♥
Vul: Both	♥ 4	♥ AJ852	Pass	1♠	Pass	1NT
North HCP: 12+2	♦ T8	♦ KQ7	Pass	2♣ <sup>1</sup>	Pass	3♠ <sup>2</sup>
South HCP: 13+1	♣ AKQ5	♣ T4	Pass	4♠	All Pass	
Contract: 4♠ North						
			1. New Minor Forcing			
			2. 3 !S			

## South hands

## NT\_Ladder

<b>Board: 10</b>	♠ KQJ87	Partner bids first.
Dealer: North	♥ 6543	The opponents are silent.
Vul: Both	♦ 95	
HCP: 8+1	♣ Q4	

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<b>Board: 11</b>	♠ 985	Partner bids first.
Dealer: North	♥ AQ9864	The opponents are silent.
Vul: None	♦ 5	
HCP: 10+2	♣ A72	

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<b>Board: 12</b>	♠ A4	You bid first.
Dealer: South	♥ QT53	The opponents are silent.
Vul: N-S	♦ AQ2	
HCP: 18	♣ AQ97	

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<b>Board: 13</b>	♠ K96	You bid first.
Dealer: South	♥ AJ852	The opponents are silent.
Vul: Both	♦ KQ7	
HCP: 13+1	♣ T4	

## Both hands (Answers Page)

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 9543	♠ KQJ87		1♦	Pass	1♠
Vul: Both	♥ AKJT	♥ 6543	Pass	4♠	All Pass	
North HCP: 19	♦ AKT	♦ 95				
South HCP: 8+1	♣ A7	♣ Q4				
Contract: 4♠ North						

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQ4	♠ 985		2NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ KJT7	♥ AQ9864	Pass	4♥	Pass	4NT
North HCP: 20	♦ A63	♦ 5	Pass	5♣ <sup>2</sup>	Pass	6♥
South HCP: 10+2	♣ K8	♣ A72	All Pass			
Contract: 6♥ South						
			1. Texas			
			2. A=0/5 or 3/5			

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q987	♠ A4				1♣
Vul: N-S	♥ A86	♥ QT53	Pass	1♠	Pass	2NT
North HCP: 9	♦ K543	♦ AQ2	Pass	3NT	All Pass	
South HCP: 18	♣ 83	♣ AQ97				
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: South	♠ QJT843	♠ K96				1♥
Vul: Both	♥ 4	♥ AJ852	Pass	1♠	Pass	1NT
North HCP: 12+2	♦ T8	♦ KQ7	Pass	2♣ <sup>1</sup>	Pass	3♠ <sup>2</sup>
South HCP: 13+1	♣ AKQ5	♣ T4	Pass	4♠	All Pass	
Contract: 4♠ North						
			1. New Minor Forcing			
			2. 3 !S			

<b>Board: 14</b>	♠ AQJ	You bid first.
Dealer: North	♥ Q84	West (RHO) bids 3♠ if possible.
Vul: None	♦ AK4	East (LHO) bids 4♥ if possible.
HCP: 21	♣ KQ63	
<b>Board: 15</b>	♠ A9874	You bid first.
Dealer: North	♥ T98	The opponents are silent.
Vul: N-S	♦ AKT	
HCP: 16+1	♣ KQ	
<b>Board: 16</b>	♠ QJ2	Partner bids first.
Dealer: South	♥ QT2	The opponents are silent.
Vul: E-W	♦ QJ63	
HCP: 11	♣ QJ2	
<b>Board: 17</b>	♠ AQJ	You bid first.
Dealer: North	♥ AKQ9	The opponents are silent.
Vul: None	♦ AT95	
HCP: 20	♣ T7	
<b>Board: 18</b>	♠ T9765	Partner bids first.
Dealer: South	♥ QT62	The opponents are silent.
Vul: N-S	♦ T73	
HCP: 2+1	♣ 6	

## Both hands (Answers Page)

**Board: 14**

Dealer: North

**North:**

♠ AQJ

**South:**

♠ KT543

W N E S

2NT Pass 3♥

Vul: None

♥ Q84

♥ 5

 3♠<sup>1</sup> X 4♥ 4♠

North HCP: 21

♦ AK4

♦ Q73

All Pass

South HCP: 5+1

♣ KQ63

♣ T842

1. Michaels Cuebid

Contract: 4♠ South

**Board: 15**

Dealer: North

**North:**

♠ A9874

**South:**

♠ K52

W N E S

1NT Pass 3NT

Vul: N-S

♥ T98

♥ K42

All Pass

North HCP: 16+1

♦ AKT

♦ Q54

South HCP: 13

♣ KQ

♣ AJT9

Contract: 3NT South

**Board: 16**

Dealer: South

**North:**

♠ QJ2

**South:**

♠ AK6

W N E S

2NT

Vul: E-W

♥ QT2

♥ K53

 Pass 4♣ Pass 4♠<sup>1</sup>

North HCP: 11

♦ QJ63

♦ AK98

Pass 4NT All Pass

South HCP: 20

♣ QJ2

♣ K83

1. A=2 out of 4

Contract: 4NT North

**Board: 17**

Dealer: North

**North:**

♠ AQJ

**South:**

♠ K9863

W N E S

2NT Pass 3♥

Vul: None

♥ AKQ9

♥ T4

Pass 3♠ Pass 3NT

North HCP: 20

♦ AT95

♦ Q

Pass 4♠ All Pass

South HCP: 5+2

♣ T7

♣ 86532

Contract: 4♠ North

**Board: 18**

Dealer: South

**North:**

♠ T9765

**South:**

♠ AJ4

W N E S

 2♣<sup>1</sup>

Vul: N-S

♥ QT62

♥ AKJ4

 Pass 2♦<sup>2</sup> Pass 2NT

North HCP: 2+1

♦ T73

♦ AJ9

Pass 3♥ Pass 3♠

South HCP: 22

♣ 6

♣ A97

All Pass

Contract: 3♠ South

1. strong

2. waiting

## South hands

## NT\_Ladder

**Board: 14**      ♠ KT543      Partner bids first.

Dealer: North      ♥ 5      West (LHO) bids 3♠ if possible.

Vul: None      ♦ Q73      East (RHO) bids 4♥ if possible.

HCP: 5+1      ♣ T842

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**Board: 15**      ♠ K52      Partner bids first.

Dealer: North      ♥ K42      The opponents are silent.

Vul: N-S      ♦ Q54

HCP: 13      ♣ AJT9

---

**Board: 16**      ♠ AK6      You bid first.

Dealer: South      ♥ K53      The opponents are silent.

Vul: E-W      ♦ AK98

HCP: 20      ♣ K83

---

**Board: 17**      ♠ K9863      Partner bids first.

Dealer: North      ♥ T4      The opponents are silent.

Vul: None      ♦ Q

HCP: 5+2      ♣ 86532

---

**Board: 18**      ♠ AJ4      You bid first.

Dealer: South      ♥ AKJ4      The opponents are silent.

Vul: N-S      ♦ AJ9

HCP: 22      ♣ A97

## Both hands (Answers Page)

**Board: 14**

Dealer: North

**North:**

♠ AQJ

**South:**

♠ KT543

W N E S

2NT Pass 3♥

Vul: None

♥ Q84

♥ 5

 3♠<sup>1</sup> X 4♥ 4♠

North HCP: 21

♦ AK4

♦ Q73

All Pass

South HCP: 5+1

♣ KQ63

♣ T842

1. Michaels Cuebid

Contract: 4♠ South

**Board: 15**

Dealer: North

**North:**

♠ A9874

**South:**

♠ K52

W N E S

1NT Pass 3NT

Vul: N-S

♥ T98

♥ K42

All Pass

North HCP: 16+1

♦ AKT

♦ Q54

South HCP: 13

♣ KQ

♣ AJT9

Contract: 3NT South

**Board: 16**

Dealer: South

**North:**

♠ QJ2

**South:**

♠ AK6

W N E S

2NT

Vul: E-W

♥ QT2

♥ K53

 Pass 4♣ Pass 4♠<sup>1</sup>

North HCP: 11

♦ QJ63

♦ AK98

Pass 4NT All Pass

South HCP: 20

♣ QJ2

♣ K83

1. A=2 out of 4

Contract: 4NT North

**Board: 17**

Dealer: North

**North:**

♠ AQJ

**South:**

♠ K9863

W N E S

2NT Pass 3♥

Vul: None

♥ AKQ9

♥ T4

Pass 3♠ Pass 3NT

North HCP: 20

♦ AT95

♦ Q

Pass 4♠ All Pass

South HCP: 5+2

♣ T7

♣ 86532

Contract: 4♠ North

**Board: 18**

Dealer: South

**North:**

♠ T9765

**South:**

♠ AJ4

W N E S

 2♣<sup>1</sup>

Vul: N-S

♥ QT62

♥ AKJ4

 Pass 2♦<sup>2</sup> Pass 2NT

North HCP: 2+1

♦ T73

♦ AJ9

Pass 3♥ Pass 3♠

South HCP: 22

♣ 6

♣ A97

All Pass

Contract: 3♠ South

1. strong

2. waiting

**Board: 19**      ♠ AQJ4      You bid first.

Dealer: North      ♥ QT      West (RHO) bids 2♠ if possible.

Vul: E-W      ♦ Q76

HCP: 12      ♣ JT65

---

**Board: 20**      ♠ 4      Partner bids first.

Dealer: South      ♥ JT87642      The opponents are silent.

Vul: Both      ♦ T4

HCP: 1+3      ♣ 953

---

**Board: 21**      ♠ KJ96      You bid first.

Dealer: North      ♥ Q975      The opponents are silent.

Vul: N-S      ♦ AKT

HCP: 17      ♣ A3

---

**Board: 22**      ♠ J9732      Partner bids first.

Dealer: South      ♥ 7      The opponents are silent.

Vul: E-W      ♦ QT3

HCP: 6+1      ♣ QJ53

## Both hands (Answers Page)

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ4	♠ T9		1♣	Pass	1♥
Vul: E-W	♥ QT	♥ AK52	2♠	Pass	Pass	4NT
North HCP: 12	♦ Q76	♦ A9	Pass	5♦ <sup>1</sup>	Pass	5NT <sup>2</sup>
South HCP: 20+1	♣ JT65	♣ AKQ83	Pass	6♣ <sup>3</sup>	All Pass	
Contract: 6♣ North				1. A=1/5 or 4/5		
				2. King ask by 5NT		
				3. K=0		

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 4	♠ AQJT9				2♣ <sup>1</sup>
Vul: Both	♥ JT87642	♥ AQ	Pass	2♦ <sup>2</sup>	Pass	2NT
North HCP: 1+3	♦ T4	♦ AQ3	Pass	4♦ <sup>3</sup>	Pass	4♥
South HCP: 24+1	♣ 953	♣ AJ8	All Pass			
Contract: 4♥ South				1. strong		
				2. waiting		
				3. Texas		

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ96	♠ T		1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ Q975	♥ AJT864	Pass	4♥	All Pass	
North HCP: 17	♦ AKT	♦ 865				
South HCP: 8+2	♣ A3	♣ K85		1. Texas		
Contract: 4♥ North						

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J9732	♠ T54				1NT
Vul: E-W	♥ 7	♥ AT2	Pass	2♥	Pass	2♠
North HCP: 6+1	♦ QT3	♦ A75		All Pass		
South HCP: 15	♣ QJ53	♣ AK64				
Contract: 2♠ South						

## South hands

## NT\_Ladder

**Board: 19**      ♠ T9      Partner bids first.

Dealer: North      ♥ AK52      West (LHO) bids 2♠ if possible.

Vul: E-W      ♦ A9

HCP: 20+1      ♣ AKQ83

---

**Board: 20**      ♠ AQJT9      You bid first.

Dealer: South      ♥ AQ      The opponents are silent.

Vul: Both      ♦ AQ3

HCP: 24+1      ♣ AJ8

---

**Board: 21**      ♠ T      Partner bids first.

Dealer: North      ♥ AJT864      The opponents are silent.

Vul: N-S      ♦ 865

HCP: 8+2      ♣ K85

---

**Board: 22**      ♠ T54      You bid first.

Dealer: South      ♥ AT2      The opponents are silent.

Vul: E-W      ♦ A75

HCP: 15      ♣ AK64

## Both hands (Answers Page)

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ4	♠ T9		1♣	Pass	1♥
Vul: E-W	♥ QT	♥ AK52	2♠	Pass	Pass	4NT
North HCP: 12	♦ Q76	♦ A9	Pass	5♦ <sup>1</sup>	Pass	5NT <sup>2</sup>
South HCP: 20+1	♣ JT65	♣ AKQ83	Pass	6♣ <sup>3</sup>	All Pass	
Contract: 6♣ North				1. A=1/5 or 4/5		
				2. King ask by 5NT		
				3. K=0		

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 4	♠ AQJT9				2♣ <sup>1</sup>
Vul: Both	♥ JT87642	♥ AQ	Pass	2♦ <sup>2</sup>	Pass	2NT
North HCP: 1+3	♦ T4	♦ AQ3	Pass	4♦ <sup>3</sup>	Pass	4♥
South HCP: 24+1	♣ 953	♣ AJ8	All Pass			
Contract: 4♥ South				1. strong		
				2. waiting		
				3. Texas		

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ96	♠ T		1NT	Pass	4♦ <sup>1</sup>
Vul: N-S	♥ Q975	♥ AJT864	Pass	4♥	All Pass	
North HCP: 17	♦ AKT	♦ 865				
South HCP: 8+2	♣ A3	♣ K85		1. Texas		
Contract: 4♥ North						

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J9732	♠ T54				1NT
Vul: E-W	♥ 7	♥ AT2	Pass	2♥	Pass	2♠
North HCP: 6+1	♦ QT3	♦ A75		All Pass		
South HCP: 15	♣ QJ53	♣ AK64				
Contract: 2♠ South						

<b>Board:</b> 23	♠ J96	Partner bids first.
Dealer: South	♥ A543	The opponents are silent.
Vul: Both	♦ Q62	
HCP: 12	♣ KQ6	

---

<b>Board:</b> 24	♠ T72	Partner bids first.
Dealer: South	♥ 9743	The opponents are silent.
Vul: None	♦ QT73	
HCP: 2	♣ 43	

---

<b>Board:</b> 25	♠ K2	You bid first.
Dealer: North	♥ AKQ9	The opponents are silent.
Vul: E-W	♦ KQ7	
HCP: 22	♣ AJ87	

---

<b>Board:</b> 26	♠ K43	Partner bids first.
Dealer: South	♥ AJ72	The opponents are silent.
Vul: Both	♦ Q3	
HCP: 10	♣ 7542	

## Both hands (Answers Page)

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J96	♠ AK3				1♦
Vul: Both	♥ A543	♥ QJT2	Pass	1♥	Pass	4♥
North HCP: 12	♦ Q62	♦ AKJ7		All Pass		
South HCP: 18	♣ KQ6	♣ 53				
Contract: 4♥ South						

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T72	♠ J95				1NT
Vul: None	♥ 9743	♥ KQ82		All Pass		
North HCP: 2	♦ QT73	♦ AJ6				
South HCP: 17	♣ 43	♣ AQT				
Contract: 1NT South						

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K2	♠ T53		2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>
Vul: E-W	♥ AKQ9	♥ JT53	Pass	2NT	Pass	3♣ <sup>3</sup>
North HCP: 22	♦ KQ7	♦ 6542	Pass	3♥	Pass	4♥
South HCP: 4	♣ AJ87	♣ K2		All Pass		
Contract: 4♥ South						
						1. strong
						2. waiting
						3. Stayman

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K43	♠ AJ6				2NT
Vul: Both	♥ AJ72	♥ K54	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ Q3	♦ AK7	Pass	3NT	All Pass	
South HCP: 20	♣ 7542	♣ KQ93				
Contract: 3NT North						
						1. Stayman

**Board: 23**      ♠ AK3      You bid first.

Dealer: South      ♥ QJT2      The opponents are silent.

Vul: Both      ♦ AKJ7

HCP: 18      ♣ 53

---

**Board: 24**      ♠ J95      You bid first.

Dealer: South      ♥ KQ82      The opponents are silent.

Vul: None      ♦ AJ6

HCP: 17      ♣ AQT

---

**Board: 25**      ♠ T53      Partner bids first.

Dealer: North      ♥ JT53      The opponents are silent.

Vul: E-W      ♦ 6542

HCP: 4      ♣ K2

---

**Board: 26**      ♠ AJ6      You bid first.

Dealer: South      ♥ K54      The opponents are silent.

Vul: Both      ♦ AK7

HCP: 20      ♣ KQ93

## Both hands (Answers Page)

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J96	♠ AK3				1♦
Vul: Both	♥ A543	♥ QJT2	Pass	1♥	Pass	4♥
North HCP: 12	♦ Q62	♦ AKJ7	All Pass			
South HCP: 18	♣ KQ6	♣ 53				
Contract: 4♥ South						

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T72	♠ J95				1NT
Vul: None	♥ 9743	♥ KQ82	All Pass			
North HCP: 2	♦ QT73	♦ AJ6				
South HCP: 17	♣ 43	♣ AQT				
Contract: 1NT South						

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K2	♠ T53		2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>
Vul: E-W	♥ AKQ9	♥ JT53	Pass	2NT	Pass	3♣ <sup>3</sup>
North HCP: 22	♦ KQ7	♦ 6542	Pass	3♥	Pass	4♥
South HCP: 4	♣ AJ87	♣ K2	All Pass			
Contract: 4♥ South			1. strong			
			2. waiting			
			3. Stayman			

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K43	♠ AJ6				2NT
Vul: Both	♥ AJ72	♥ K54	Pass	3♣ <sup>1</sup>	Pass	3♦
North HCP: 10	♦ Q3	♦ AK7	Pass	3NT	All Pass	
South HCP: 20	♣ 7542	♣ KQ93	1. Stayman			
Contract: 3NT North						

<b>Board: 27</b>	♠ AKT83	Partner bids first.
Dealer: South	♥ A8	West (RHO) bids 2♥ if possible.
Vul: None	♦ KQT8	West (RHO) Doubles 6♦ if possible.
HCP: 19+1	♣ KT	

---

<b>Board: 28</b>	♠ AQ9	You bid first.
Dealer: North	♥ JT84	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 18	♣ A654	

---

<b>Board: 29</b>	♠ A92	You bid first.
Dealer: North	♥ AJ5	East (LHO) bids 2♥ if possible.
Vul: Both	♦ A874	
HCP: 16	♣ K83	

---

<b>Board: 30</b>	♠ T973	Partner bids first.
Dealer: South	♥ K964	The opponents are silent.
Vul: None	♦ Q76	
HCP: 5	♣ 73	

## Both hands (Answers Page)

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKT83	♠ QJ9				1♣
Vul: None	♥ A8	♥ 7643	2♥	2♠ <sup>1</sup>	Pass	3♠
North HCP: 19+1	♦ KQT8	♦ AJ5	Pass	4NT	Pass	5♠ <sup>2</sup>
South HCP: 12	♣ KT	♣ A86	Pass	5NT <sup>3</sup>	Pass	6♣ <sup>4</sup>
Contract: 6♠ North			X	6♠	All Pass	

1. 1X-(Y)-2Z forcing

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

3. King ask by 5NT

4. K=0

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ9	♠ KT3		1♣	Pass	1♥
Vul: N-S	♥ JT84	♥ AKQ752	Pass	4♥	Pass	4NT
North HCP: 18	♦ AK	♦ J84	Pass	5♣ <sup>1</sup>	Pass	6♥
South HCP: 13+2	♣ A654	♣ 3	All Pass			
Contract: 6♥ South			1. A=0/5 or 3/5			

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A92	♠ T8765		1NT	2♥ <sup>1</sup>	X
Vul: Both	♥ AJ5	♥ 73	Pass	2♠	Pass	3♠
North HCP: 16	♦ A874	♦ Q95	Pass	4♠	All Pass	
South HCP: 7+1	♣ K83	♣ AJT	1. Cappelletti, 5M-4m			
Contract: 4♠ North						

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T973	♠ AKQ54				1♠
Vul: None	♥ K964	♥ A82	Pass	2♠	Pass	2NT
North HCP: 5	♦ Q76	♦ AJ4	Pass	4♠	All Pass	
South HCP: 19+1	♣ 73	♣ J9				
Contract: 4♠ North						

## South hands

## NT\_Ladder

<b>Board: 27</b>	♠ QJ9	You bid first.
Dealer: South	♥ 7643	West (LHO) bids 2♥ if possible.
Vul: None	♦ AJ5	West (LHO) Doubles 6♦ if possible.
HCP: 12	♣ A86	

---

<b>Board: 28</b>	♠ KT3	Partner bids first.
Dealer: North	♥ AKQ752	The opponents are silent.
Vul: N-S	♦ J84	
HCP: 13+2	♣ 3	

---

<b>Board: 29</b>	♠ T8765	Partner bids first.
Dealer: North	♥ 73	East (RHO) bids 2♥ if possible.
Vul: Both	♦ Q95	
HCP: 7+1	♣ AJT	

---

<b>Board: 30</b>	♠ AKQ54	You bid first.
Dealer: South	♥ A82	The opponents are silent.
Vul: None	♦ AJ4	
HCP: 19+1	♣ J9	

## Both hands (Answers Page)

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKT83	♠ QJ9				1♣
Vul: None	♥ A8	♥ 7643	2♥	2♠ <sup>1</sup>	Pass	3♠
North HCP: 19+1	♦ KQT8	♦ AJ5	Pass	4NT	Pass	5♠ <sup>2</sup>
South HCP: 12	♣ KT	♣ A86	Pass	5NT <sup>3</sup>	Pass	6♣ <sup>4</sup>
Contract: 6♠ North			X	6♠	All Pass	

1. 1X-(Y)-2Z forcing

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

3. King ask by 5NT

4. K=0

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ9	♠ KT3		1♣	Pass	1♥
Vul: N-S	♥ JT84	♥ AKQ752	Pass	4♥	Pass	4NT
North HCP: 18	♦ AK	♦ J84	Pass	5♣ <sup>1</sup>	Pass	6♥
South HCP: 13+2	♣ A654	♣ 3	All Pass			
Contract: 6♥ South			1. A=0/5 or 3/5			

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A92	♠ T8765		1NT	2♥ <sup>1</sup>	X
Vul: Both	♥ AJ5	♥ 73	Pass	2♠	Pass	3♠
North HCP: 16	♦ A874	♦ Q95	Pass	4♠	All Pass	
South HCP: 7+1	♣ K83	♣ AJT	1. Cappelletti, 5M-4m			
Contract: 4♠ North						

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T973	♠ AKQ54				1♠
Vul: None	♥ K964	♥ A82	Pass	2♠	Pass	2NT
North HCP: 5	♦ Q76	♦ AJ4	Pass	4♠	All Pass	
South HCP: 19+1	♣ 73	♣ J9				
Contract: 4♠ North						

<b>Board: 31</b>	♠ 65	Partner bids first.
Dealer: South	♥ JT9842	East (LHO) Doubles 1♥ if possible.
Vul: N-S	♦ QJ6	West (RHO) bids 4♠ if possible.
HCP: 4+2	♣ 74	
<b>Board: 32</b>	♠ 542	RHO opens the bidding 1♦.
Dealer: West	♥ K74	You bid next.
Vul: N-S	♦ A	East (LHO) bids 1♥ if possible.
HCP: 7+2	♣ 875432	West (RHO) bids 2♥ if possible.
		West (RHO) Doubles 3♦ if possible.
<b>Board: 33</b>	♠ KQ2	You bid first.
Dealer: North	♥ KQJ	West (RHO) Doubles 3♣ if possible.
Vul: None	♦ AK75	
HCP: 23	♣ AJ5	
<b>Board: 34</b>	♠ K96	You bid first.
Dealer: North	♥ AK7	The opponents are silent.
Vul: N-S	♦ KQ9	
HCP: 22	♣ AQJ9	

## Both hands (Answers Page)

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 65	♠ K9				1♦
Vul: N-S	♥ JT9842	♥ AKQ6	Pass	1♥	X	4♥
North HCP: 4+2	♦ QJ6	♦ 8732	4♠	5♥	All Pass	
South HCP: 18	♣ 74	♣ AQ9				
Contract: 5♥ North						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 542	♠ KQJ8	1♦	Pass	1♥	Pass
Vul: N-S	♥ K74	♥ A9	2♥	Pass	Pass	3♦
North HCP: 7+2	♦ A	♦ KJT62	X	All Pass		
South HCP: 14+1	♣ 875432	♣ 96				
Contract: 3♦ X South						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ2	♠ T763		2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>
Vul: None	♥ KQJ	♥ A963	Pass	2NT	Pass	3♣ <sup>3</sup>
North HCP: 23	♦ AK75	♦ 632	X	3♦	Pass	3NT
South HCP: 4	♣ AJ5	♣ T8	All Pass			
Contract: 3NT South						
					1. strong	
					2. waiting	
					3. Stayman	

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K96	♠ 73		2♣ <sup>1</sup>	Pass	2♥
Vul: N-S	♥ AK7	♥ QJ952	Pass	3♥	Pass	3NT
North HCP: 22	♦ KQ9	♦ A52	Pass	4♣	Pass	4♦
South HCP: 10+1	♣ AQJ9	♣ K42	Pass	4NT	Pass	5♦ <sup>2</sup>
Contract: 5♥ North			Pass	5♥	All Pass	
					1. strong	
					2. A=1/5 or 4/5	

## South hands

## NT\_Ladder

<b>Board: 31</b>	♠ K9	You bid first.
Dealer: South	♥ AKQ6	East (RHO) Doubles 1♥ if possible.
Vul: N-S	♦ 8732	West (LHO) bids 4♠ if possible.
HCP: 18	♣ AQ9	

---

<b>Board: 32</b>	♠ KQJ8	LHO opens the bidding 1♦.
Dealer: West	♥ A9	Partner bids next.
Vul: N-S	♦ KJT62	East (RHO) bids 1♥ if possible.
HCP: 14+1	♣ 96	West (LHO) bids 2♥ if possible.
		West (LHO) Doubles 3♦ if possible.

---

<b>Board: 33</b>	♠ T763	Partner bids first.
Dealer: North	♥ A963	West (LHO) Doubles 3♣ if possible.
Vul: None	♦ 632	
HCP: 4	♣ T8	

---

<b>Board: 34</b>	♠ 73	Partner bids first.
Dealer: North	♥ QJ952	The opponents are silent.
Vul: N-S	♦ A52	
HCP: 10+1	♣ K42	

## Both hands (Answers Page)

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 65	♠ K9				1♦
Vul: N-S	♥ JT9842	♥ AKQ6	Pass	1♥	X	4♥
North HCP: 4+2	♦ QJ6	♦ 8732	4♠	5♥	All Pass	
South HCP: 18	♣ 74	♣ AQ9				
Contract: 5♥ North						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 542	♠ KQJ8	1♦	Pass	1♥	Pass
Vul: N-S	♥ K74	♥ A9	2♥	Pass	Pass	3♦
North HCP: 7+2	♦ A	♦ KJT62	X	All Pass		
South HCP: 14+1	♣ 875432	♣ 96				
Contract: 3♦ X South						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ2	♠ T763		2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>
Vul: None	♥ KQJ	♥ A963	Pass	2NT	Pass	3♣ <sup>3</sup>
North HCP: 23	♦ AK75	♦ 632	X	3♦	Pass	3NT
South HCP: 4	♣ AJ5	♣ T8	All Pass			
Contract: 3NT South						
			1. strong			
			2. waiting			
			3. Stayman			

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K96	♠ 73		2♣ <sup>1</sup>	Pass	2♥
Vul: N-S	♥ AK7	♥ QJ952	Pass	3♥	Pass	3NT
North HCP: 22	♦ KQ9	♦ A52	Pass	4♣	Pass	4♦
South HCP: 10+1	♣ AQJ9	♣ K42	Pass	4NT	Pass	5♦ <sup>2</sup>
Contract: 5♥ North			Pass	5♥	All Pass	
			1. strong			
			2. A=1/5 or 4/5			

**Board: 35**      ♠ T2      You bid first.

Dealer: North      ♥ AKJT7      The opponents are silent.

Vul: E-W      ♦ KQ8

HCP: 13+1      ♣ T86

---

**Board: 36**      ♠ T987      You bid first.

Dealer: North      ♥ J92      The opponents are silent.

Vul: Both      ♦ AKJ

HCP: 14      ♣ KQ9

---

**Board: 37**      ♠ AKQ6      You bid first.

Dealer: North      ♥ A73      The opponents are silent.

Vul: N-S      ♦ AKQ8

HCP: 23      ♣ J3

---

**Board: 38**      ♠ 762      Partner bids first.

Dealer: South      ♥ 843      The opponents are silent.

Vul: E-W      ♦ AK843

HCP: 7+1      ♣ 96

---

**Board: 39**      ♠ AQJ      You bid first.

Dealer: North      ♥ Q8763      The opponents are silent.

Vul: Both      ♦ JT4

HCP: 13+1      ♣ K4

## Both hands (Answers Page)

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T2	♠ A7543		1♥	Pass	4♥
Vul: E-W	♥ AKJT7	♥ 86542		All Pass		
North HCP: 13+1	♦ KQ8	♦ J				
South HCP: 9+2	♣ T86	♣ A3				
Contract: 4♥ South						

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T987	♠ KQ		1♣	Pass	1♥
Vul: Both	♥ J92	♥ KT765	Pass	1♠	Pass	2NT
North HCP: 14	♦ AKJ	♦ T865	Pass	3♥	Pass	4♥
South HCP: 12+1	♣ KQ9	♣ A4	All Pass			
Contract: 4♥ South						

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQ6	♠ 432		2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>
Vul: N-S	♥ A73	♥ JT986	Pass	2NT	Pass	3♦
North HCP: 23	♦ AKQ8	♦ JT72	Pass	3♥	Pass	3NT
South HCP: 4+1	♣ J3	♣ Q	Pass	4♥	All Pass	
Contract: 4♥ North			1. strong			
			2. waiting			

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 762	♠ AQJ5			1♣	
Vul: E-W	♥ 843	♥ AK2	Pass	1♦	Pass	2NT
North HCP: 7+1	♦ AK843	♦ T62	Pass	3NT	All Pass	
South HCP: 19	♣ 96	♣ AJ3				
Contract: 3NT North						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ	♠ KT		1♥	Pass	2NT <sup>1</sup>
Vul: Both	♥ Q8763	♥ KJT54	Pass	4♥	All Pass	
North HCP: 13+1	♦ JT4	♦ AQ7				
South HCP: 13+1	♣ K4	♣ 985	1. Jacoby 2NT			
Contract: 4♥ North						

## South hands

## NT\_Ladder

<b>Board: 35</b>	♠ A7543	Partner bids first.
Dealer: North	♥ 86542	The opponents are silent.
Vul: E-W	♦ J	
HCP: 9+2	♣ A3	

---

<b>Board: 36</b>	♠ KQ	Partner bids first.
Dealer: North	♥ KT765	The opponents are silent.
Vul: Both	♦ T865	
HCP: 12+1	♣ A4	

---

<b>Board: 37</b>	♠ 432	Partner bids first.
Dealer: North	♥ JT986	The opponents are silent.
Vul: N-S	♦ JT72	
HCP: 4+1	♣ Q	

---

<b>Board: 38</b>	♠ AQJ5	You bid first.
Dealer: South	♥ AK2	The opponents are silent.
Vul: E-W	♦ T62	
HCP: 19	♣ AJ3	

---

<b>Board: 39</b>	♠ KT	Partner bids first.
Dealer: North	♥ KJT54	The opponents are silent.
Vul: Both	♦ AQ7	
HCP: 13+1	♣ 985	

## Both hands (Answers Page)

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T2	♠ A7543		1♥	Pass	4♥
Vul: E-W	♥ AKJT7	♥ 86542		All Pass		
North HCP: 13+1	♦ KQ8	♦ J				
South HCP: 9+2	♣ T86	♣ A3				
Contract: 4♥ South						

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T987	♠ KQ		1♣	Pass	1♥
Vul: Both	♥ J92	♥ KT765	Pass	1♠	Pass	2NT
North HCP: 14	♦ AKJ	♦ T865	Pass	3♥	Pass	4♥
South HCP: 12+1	♣ KQ9	♣ A4	All Pass			
Contract: 4♥ South						

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQ6	♠ 432		2♣ <sup>1</sup>	Pass	2♦ <sup>2</sup>
Vul: N-S	♥ A73	♥ JT986	Pass	2NT	Pass	3♦
North HCP: 23	♦ AKQ8	♦ JT72	Pass	3♥	Pass	3NT
South HCP: 4+1	♣ J3	♣ Q	Pass	4♥	All Pass	
Contract: 4♥ North			1. strong			
			2. waiting			

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 762	♠ AQJ5			1♣	
Vul: E-W	♥ 843	♥ AK2	Pass	1♦	Pass	2NT
North HCP: 7+1	♦ AK843	♦ T62	Pass	3NT	All Pass	
South HCP: 19	♣ 96	♣ AJ3				
Contract: 3NT North						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ	♠ KT		1♥	Pass	2NT <sup>1</sup>
Vul: Both	♥ Q8763	♥ KJT54	Pass	4♥	All Pass	
North HCP: 13+1	♦ JT4	♦ AQ7				
South HCP: 13+1	♣ K4	♣ 985	1. Jacoby 2NT			
Contract: 4♥ North						

<b>Board: 40</b>	♠ T9864	Partner bids first.
Dealer: South	♥ 75	The opponents are silent.
Vul: None	♦ K752	
HCP: 5+1	♣ Q3	

---

<b>Board: 41</b>	♠ K95	Partner bids first.
Dealer: South	♥ Q5	The opponents are silent.
Vul: E-W	♦ KQJT65	
HCP: 15+2	♣ A4	

---

<b>Board: 42</b>	♠ AJT	You bid first.
Dealer: North	♥ AQT2	The opponents are silent.
Vul: Both	♦ AQ53	
HCP: 22	♣ KQ	

---

<b>Board: 43</b>	♠ A94	LHO opens the bidding 1 ♠ .
Dealer: East	♥ KQJ3	Partner bids next.
Vul: None	♦ 32	
HCP: 13	♣ QJ53	

---

<b>Board: 44</b>	♠ AQJ2	You bid first.
Dealer: North	♥ KT54	The opponents are silent.
Vul: N-S	♦ KQ8	
HCP: 18	♣ K5	

## Both hands (Answers Page)

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T9864	♠ AKQ72				1 ♠
Vul: None	♥ 75	♥ AKJ	Pass	4 ♠	All Pass	
North HCP: 5+1	♦ K752	♦ QJT				
South HCP: 20+1	♣ Q3	♣ 54				
Contract: 4 ♠ North						

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K95	♠ AQT6				1 ♣
Vul: E-W	♥ Q5	♥ 9873	Pass	2 ♦	Pass	2 ♥
North HCP: 15+2	♦ KQJT65	♦ A4	Pass	3NT	All Pass	
South HCP: 12	♣ A4	♣ Q63				
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: North	♠ AJT	♠ K965		2 ♣ <sup>1</sup>	Pass	2NT
Vul: Both	♥ AQT2	♥ 876	Pass	3NT	All Pass	
North HCP: 22	♦ AQ53	♦ K98				
South HCP: 10	♣ KQ	♣ A96		1. strong		
Contract: 3NT North						

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A94	♠ QT8			1 ♠	Pass
Vul: None	♥ KQJ3	♥ 7642	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 13	♦ 32	♦ KJ	Pass	2 ♥	All Pass	
South HCP: 10	♣ QJ53	♣ AT82		1. Stayman		
Contract: 2 ♥ North						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ2	♠ K987		1 ♦	Pass	1 ♠
Vul: N-S	♥ KT54	♥ A96	Pass	4 ♠	All Pass	
North HCP: 18	♦ KQ8	♦ 5				
South HCP: 7+1	♣ K5	♣ 87643				
Contract: 4 ♠ North						

## South hands

## NT\_Ladder

<b>Board: 40</b>	♠ AKQ72	You bid first.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: None	♦ QJT	
HCP: 20+1	♣ 54	

---

<b>Board: 41</b>	♠ AQT6	You bid first.
Dealer: South	♥ 9873	The opponents are silent.
Vul: E-W	♦ A4	
HCP: 12	♣ Q63	

---

<b>Board: 42</b>	♠ K965	Partner bids first.
Dealer: North	♥ 876	The opponents are silent.
Vul: Both	♦ K98	
HCP: 10	♣ A96	

---

<b>Board: 43</b>	♠ QT8	RHO opens the bidding 1♠.
Dealer: East	♥ 7642	You bid next.
Vul: None	♦ KJ	
HCP: 10	♣ AT82	

---

<b>Board: 44</b>	♠ K987	Partner bids first.
Dealer: North	♥ A96	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 7+1	♣ 87643	

## Both hands (Answers Page)

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T9864	♠ AKQ72				1 ♠
Vul: None	♥ 75	♥ AKJ	Pass	4 ♠	All Pass	
North HCP: 5+1	♦ K752	♦ QJT				
South HCP: 20+1	♣ Q3	♣ 54				
Contract: 4 ♠ North						

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K95	♠ AQT6				1 ♣
Vul: E-W	♥ Q5	♥ 9873	Pass	2 ♦	Pass	2 ♥
North HCP: 15+2	♦ KQJT65	♦ A4	Pass	3NT	All Pass	
South HCP: 12	♣ A4	♣ Q63				
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: North	♠ AJT	♠ K965		2 ♣ <sup>1</sup>	Pass	2NT
Vul: Both	♥ AQT2	♥ 876	Pass	3NT	All Pass	
North HCP: 22	♦ AQ53	♦ K98				
South HCP: 10	♣ KQ	♣ A96		1. strong		
Contract: 3NT North						

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A94	♠ QT8			1 ♠	Pass
Vul: None	♥ KQJ3	♥ 7642	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 13	♦ 32	♦ KJ	Pass	2 ♥	All Pass	
South HCP: 10	♣ QJ53	♣ AT82		1. Stayman		
Contract: 2 ♥ North						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ2	♠ K987		1 ♦	Pass	1 ♠
Vul: N-S	♥ KT54	♥ A96	Pass	4 ♠	All Pass	
North HCP: 18	♦ KQ8	♦ 5				
South HCP: 7+1	♣ K5	♣ 87643				
Contract: 4 ♠ North						

<b>Board: 45</b>	♠ J	Partner bids first.
Dealer: South	♥ J9876532	East (LHO) bids 1 ♠ if possible.
Vul: Both	♦ AT	West (RHO) bids 3 ♠ if possible.
HCP: 6+4	♣ 95	
<b>Board: 46</b>	♠ 97642	LHO opens the bidding 1 ♦ .
Dealer: East	♥ Q7	Partner bids next.
Vul: None	♦ Q632	West (RHO) bids 1 ♥ if possible.
HCP: 4+1	♣ 95	East (LHO) Doubles 1 ♠ if possible.
		West (RHO) bids 2 ♥ if possible.
<b>Board: 47</b>	♠ AT5	You bid first.
Dealer: North	♥ T32	West (RHO) bids 3 ♥ if possible.
Vul: N-S	♦ A4	
HCP: 14+1	♣ AQ754	
<b>Board: 48</b>	♠ K62	Partner bids first.
Dealer: South	♥ A963	The opponents are silent.
Vul: E-W	♦ A975	
HCP: 18	♣ AK	

## Both hands (Answers Page)

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J	♠ A3				1♦
Vul: Both	♥ J9876532	♥ AKQ	Pass	1♥	1♠	X
North HCP: 6+4	♦ AT	♦ K543	3♠	4♥	Pass	4NT
South HCP: 18	♣ 95	♣ Q863	Pass	5♦ <sup>1</sup>	Pass	6♥
Contract: 6♥ South			All Pass			

1. A=1/5 or 4/5

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 97642	♠ K3			1♦	X
Vul: None	♥ Q7	♥ A96	1♥	1♠	X	XX
North HCP: 4+1	♦ Q632	♦ AJ4	2♥	Pass	Pass	3NT
South HCP: 18+1	♣ 95	♣ AQ632	All Pass			
Contract: 3NT South						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT5	♠ 832		1♣	Pass	3♣
Vul: N-S	♥ T32	♥ KJ5	3♥	4♣	All Pass	
North HCP: 14+1	♦ A4	♦ 73				
South HCP: 8+1	♣ AQ754	♣ KJT98				
Contract: 4♣ North						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K62	♠ AJ3				1♣
Vul: E-W	♥ A963	♥ KQ8	Pass	1♥	Pass	1NT
North HCP: 18	♦ A975	♦ Q63	Pass	3NT	All Pass	
South HCP: 13	♣ AK	♣ JT94				
Contract: 3NT North						

## South hands

## NT\_Ladder

<b>Board: 45</b>	♠ A3 ♥ AKQ ♦ K543 ♣ Q863	You bid first. East (RHO) bids 1♠ if possible. West (LHO) bids 3♠ if possible.
<b>Board: 46</b>	♠ K3 ♥ A96 ♦ AJ4 ♣ AQ632	RHO opens the bidding 1♦. You bid next. West (LHO) bids 1♥ if possible. East (RHO) Doubles 1♠ if possible. West (LHO) bids 2♥ if possible.
<b>Board: 47</b>	♠ 832 ♥ KJ5 ♦ 73 ♣ KJT98	Partner bids first. West (LHO) bids 3♥ if possible.
<b>Board: 48</b>	♠ AJ3 ♥ KQ8 ♦ Q63 ♣ JT94	You bid first. The opponents are silent.

## Both hands (Answers Page)

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J	♠ A3				1♦
Vul: Both	♥ J9876532	♥ AKQ	Pass	1♥	1♠	X
North HCP: 6+4	♦ AT	♦ K543	3♠	4♥	Pass	4NT
South HCP: 18	♣ 95	♣ Q863	Pass	5♦ <sup>1</sup>	Pass	6♥
Contract: 6♥ South			All Pass			

1. A=1/5 or 4/5

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 97642	♠ K3			1♦	X
Vul: None	♥ Q7	♥ A96	1♥	1♠	X	XX
North HCP: 4+1	♦ Q632	♦ AJ4	2♥	Pass	Pass	3NT
South HCP: 18+1	♣ 95	♣ AQ632	All Pass			
Contract: 3NT South						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT5	♠ 832		1♣	Pass	3♣
Vul: N-S	♥ T32	♥ KJ5	3♥	4♣	All Pass	
North HCP: 14+1	♦ A4	♦ 73				
South HCP: 8+1	♣ AQ754	♣ KJT98				
Contract: 4♣ North						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K62	♠ AJ3				1♣
Vul: E-W	♥ A963	♥ KQ8	Pass	1♥	Pass	1NT
North HCP: 18	♦ A975	♦ Q63	Pass	3NT	All Pass	
South HCP: 13	♣ AK	♣ JT94				
Contract: 3NT North						

## North hands

## NT\_Ladder

**Board: 49**      ♠ AK8  
Dealer: North      ♥ KQT  
Vul: None      ♦ K7  
HCP: 20+1      ♣ AJT82

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**Board: 50**      ♠ 83  
Dealer: South      ♥ 8752  
Vul: N-S      ♦ AQT  
HCP: 10      ♣ AT94

## Both hands (Answers Page)

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK8	♠ J7		2NT	3♥	3NT
Vul: None	♥ KQT	♥ 2		All Pass		
North HCP: 20+1	♦ K7	♦ AQT65432				
South HCP: 7+4	♣ AJT82	♣ 53				
Contract: 3NT 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	♠ 83	♠ AQJ62				1NT
Vul: N-S	♥ 8752	♥ T94	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 10	♦ AQT	♦ K7	Pass	3NT	All Pass	
South HCP: 15+1	♣ AT94	♣ KQ5				
Contract: 3NT North			1. Stayman			

## South hands

## NT\_Ladder

**Board: 49**      ♠ J7      Partner bids first.

Dealer: North      ♥ 2      East (RHO) bids 3♥ if possible.

Vul: None      ♦ AQT65432

HCP: 7+4      ♣ 53

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**Board: 50**      ♠ AQJ62      You bid first.

Dealer: South      ♥ T94      The opponents are silent.

Vul: N-S      ♦ K7

HCP: 15+1      ♣ KQ5

## Both hands (Answers Page)

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK8	♠ J7		2NT	3♥	3NT
Vul: None	♥ KQT	♥ 2		All Pass		
North HCP: 20+1	♦ K7	♦ AQT65432				
South HCP: 7+4	♣ AJT82	♣ 53				
Contract: 3NT 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	♠ 83	♠ AQJ62				1NT
Vul: N-S	♥ 8752	♥ T94	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 10	♦ AQT	♦ K7	Pass	3NT	All Pass	
South HCP: 15+1	♣ AT94	♣ KQ5				
Contract: 3NT North			1. Stayman			