

North hands

Bids

Board: 1	♠ AQJ9	Partner bids first.
Dealer: South	♥ QJ974	The opponents are silent.
Vul: None	♦ K87	
HCP: 13+1	♣ 9	

Board: 2	♠ AQ65	Partner bids first.
Dealer: South	♥ AT32	The opponents are silent.
Vul: N-S	♦ 64	
HCP: 14	♣ AT9	

Board: 3	♠ AJ42	Partner bids first.
Dealer: South	♥ A8	The opponents are silent.
Vul: E-W	♦ AT9	
HCP: 14	♣ JT42	

Board: 4	♠ Q83	You bid first.
Dealer: North	♥ AQT	The opponents are silent.
Vul: Both	♦ J82	
HCP: 13	♣ KJT4	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ AQJ9	♠ 743				1♣
Vul: None	♥ QJ974	♥ KT8	Pass	1♥	Pass	1NT
North HCP: 13+1	♦ K87	♦ A9	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 13+1	♣ 9	♣ AQT85	Pass	4♥	All Pass	
Contract: 4♥ North			1. New Minor Forcing			
			2. 3 !H			

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ AQ65	♠ 873				1♣
Vul: N-S	♥ AT32	♥ KJ5	Pass	1♥	Pass	1NT
North HCP: 14	♦ 64	♦ KJ3	Pass	3NT	All Pass	
South HCP: 12	♣ AT9	♣ KJ73				
Contract: 3NT North						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ AJ42	♠ 76				1♣
Vul: E-W	♥ A8	♥ JT4	Pass	1♠	Pass	2♣
North HCP: 14	♦ AT9	♦ K2	Pass	3NT	All Pass	
South HCP: 13+2	♣ JT42	♣ AKQ963				
Contract: 3NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ Q83	♠ A7		1♣	Pass	1♥
Vul: Both	♥ AQT	♥ KJ843	Pass	1NT	Pass	2♦ ¹
North HCP: 13	♦ J82	♦ KQ76	Pass	3♥ ²	Pass	3♠
South HCP: 13+1	♣ KJT4	♣ 87	Pass	4♣	Pass	4♥
Contract: 4♥ South			All Pass			

1. New Minor Forcing
2. 3 !H

South hands

Bids

Board: 1	♠ 743	You bid first.
Dealer: South	♥ KT8	The opponents are silent.
Vul: None	♦ A9	
HCP: 13+1	♣ AQT85	

Board: 2	♠ 873	You bid first.
Dealer: South	♥ KJ5	The opponents are silent.
Vul: N-S	♦ KJ3	
HCP: 12	♣ KJ73	

Board: 3	♠ 76	You bid first.
Dealer: South	♥ JT4	The opponents are silent.
Vul: E-W	♦ K2	
HCP: 13+2	♣ AKQ963	

Board: 4	♠ A7	Partner bids first.
Dealer: North	♥ KJ843	The opponents are silent.
Vul: Both	♦ KQ76	
HCP: 13+1	♣ 87	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ AQJ9	♠ 743				1♣
Vul: None	♥ QJ974	♥ KT8	Pass	1♥	Pass	1NT
North HCP: 13+1	♦ K87	♦ A9	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 13+1	♣ 9	♣ AQT85	Pass	4♥	All Pass	
Contract: 4♥ North			1. New Minor Forcing			
			2. 3 !H			

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ AQ65	♠ 873				1♣
Vul: N-S	♥ AT32	♥ KJ5	Pass	1♥	Pass	1NT
North HCP: 14	♦ 64	♦ KJ3	Pass	3NT	All Pass	
South HCP: 12	♣ AT9	♣ KJ73				
Contract: 3NT North						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ AJ42	♠ 76				1♣
Vul: E-W	♥ A8	♥ JT4	Pass	1♠	Pass	2♣
North HCP: 14	♦ AT9	♦ K2	Pass	3NT	All Pass	
South HCP: 13+2	♣ JT42	♣ AKQ963				
Contract: 3NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ Q83	♠ A7		1♣	Pass	1♥
Vul: Both	♥ AQT	♥ KJ843	Pass	1NT	Pass	2♦ ¹
North HCP: 13	♦ J82	♦ KQ76	Pass	3♥ ²	Pass	3♠
South HCP: 13+1	♣ KJT4	♣ 87	Pass	4♣	Pass	4♥
Contract: 4♥ South			All Pass			

1. New Minor Forcing
2. 3 !H

North hands

Bids

Board: 5	♠ AK86543	Partner bids first.
Dealer: South	♥ T5	The opponents are silent.
Vul: N-S	♦ KJ52	
HCP: 11+3	♣ -	

Board: 6	♠ AT4	Partner bids first.
Dealer: South	♥ T3	The opponents are silent.
Vul: E-W	♦ AK8643	
HCP: 11+2	♣ T8	

Board: 7	♠ A97432	Partner bids first.
Dealer: South	♥ K3	The opponents are silent.
Vul: Both	♦ A532	
HCP: 11+2	♣ 7	

Board: 8	♠ KQ4	Partner bids first.
Dealer: South	♥ AJT875	The opponents are silent.
Vul: None	♦ QJT	
HCP: 13+2	♣ 3	

Board: 9	♠ KJ	You bid first.
Dealer: North	♥ K65	The opponents are silent.
Vul: E-W	♦ T93	
HCP: 14+1	♣ AK742	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ AK86543	♠ Q				1♣
Vul: N-S	♥ T5	♥ AKQJ	Pass	1♠	Pass	2♥
North HCP: 11+3	♦ KJ52	♦ T64	Pass	3♦ ¹	Pass	3NT
South HCP: 16+1	♣ -	♣ A9652	Pass	4♠	All Pass	
Contract: 4♠ North			1. Fourth suit game force			

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ AT4	♠ KJ				1♣
Vul: E-W	♥ T3	♥ 52	Pass	1♦	Pass	2♣
North HCP: 11+2	♦ AK8643	♦ J75	Pass	3♣	All Pass	
South HCP: 13+2	♣ T8	♣ AKJ974				
Contract: 3♣ North						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ A97432	♠ KQ5				1♣
Vul: Both	♥ K3	♥ AT72	Pass	1♠	Pass	1NT
North HCP: 11+2	♦ A532	♦ J8	Pass	2♦ ¹	Pass	3♠ ²
South HCP: 13	♣ 7	♣ QJT9	Pass	4♠	All Pass	
Contract: 4♠ North			1. New Minor Forcing			
			2. 3 !S			

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ KQ4	♠ A52				1♣
Vul: None	♥ AJT875	♥ Q	Pass	1♥	Pass	3NT
North HCP: 13+2	♦ QJT	♦ A32	Pass	4NT	Pass	6♣
South HCP: 18+2	♣ 3	♣ AKJT87	All Pass			
Contract: 6♣ South						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ Q976		1♣	Pass	1♦
Vul: E-W	♥ K65	♥ Q	Pass	1NT	Pass	2♦
North HCP: 14+1	♦ T93	♦ AK642	Pass	3NT	All Pass	
South HCP: 14+1	♣ AK742	♣ QJ3				
Contract: 3NT North						

South hands**Bids**

Board: 5 ♠ Q You bid first.

Dealer: South ♥ AKQJ The opponents are silent.

Vul: N-S ♦ T64

HCP: 16+1 ♣ A9652

Board: 6 ♠ KJ You bid first.

Dealer: South ♥ 52 The opponents are silent.

Vul: E-W ♦ J75

HCP: 13+2 ♣ AKJ974

Board: 7 ♠ KQ5 You bid first.

Dealer: South ♥ AT72 The opponents are silent.

Vul: Both ♦ J8

HCP: 13 ♣ QJT9

Board: 8 ♠ A52 You bid first.

Dealer: South ♥ Q The opponents are silent.

Vul: None ♦ A32

HCP: 18+2 ♣ AKJT87

Board: 9 ♠ Q976 Partner bids first.

Dealer: North ♥ Q The opponents are silent.

Vul: E-W ♦ AK642

HCP: 14+1 ♣ QJ3

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ AK86543	♠ Q				1♣
Vul: N-S	♥ T5	♥ AKQJ	Pass	1♠	Pass	2♥
North HCP: 11+3	♦ KJ52	♦ T64	Pass	3♦ ¹	Pass	3NT
South HCP: 16+1	♣ -	♣ A9652	Pass	4♠	All Pass	
Contract: 4♠ North			1. Fourth suit game force			

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ AT4	♠ KJ				1♣
Vul: E-W	♥ T3	♥ 52	Pass	1♦	Pass	2♣
North HCP: 11+2	♦ AK8643	♦ J75	Pass	3♣	All Pass	
South HCP: 13+2	♣ T8	♣ AKJ974				
Contract: 3♣ North						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ A97432	♠ KQ5				1♣
Vul: Both	♥ K3	♥ AT72	Pass	1♠	Pass	1NT
North HCP: 11+2	♦ A532	♦ J8	Pass	2♦ ¹	Pass	3♠ ²
South HCP: 13	♣ 7	♣ QJT9	Pass	4♠	All Pass	
Contract: 4♠ North			1. New Minor Forcing			
			2. 3 !S			

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ KQ4	♠ A52				1♣
Vul: None	♥ AJT875	♥ Q	Pass	1♥	Pass	3NT
North HCP: 13+2	♦ QJT	♦ A32	Pass	4NT	Pass	6♣
South HCP: 18+2	♣ 3	♣ AKJT87	All Pass			
Contract: 6♣ South						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ Q976		1♣	Pass	1♦
Vul: E-W	♥ K65	♥ Q	Pass	1NT	Pass	2♦
North HCP: 14+1	♦ T93	♦ AK642	Pass	3NT	All Pass	
South HCP: 14+1	♣ AK742	♣ QJ3				
Contract: 3NT North						

North hands

Bids

Board: 10 ♠ AQ6 You bid first.

Dealer: North ♥ K862 The opponents are silent.

Vul: Both ♦ 3

HCP: 14+1 ♣ KQT85

Board: 11 ♠ AJ9 Partner bids first.

Dealer: South ♥ A754 The opponents are silent.

Vul: None ♦ AJ97

HCP: 14 ♣ 87

Board: 12 ♠ K983 You bid first.

Dealer: North ♥ A982 The opponents are silent.

Vul: N-S ♦ 4

HCP: 14 ♣ AK43

Board: 13 ♠ A32 You bid first.

Dealer: North ♥ AJ7 The opponents are silent.

Vul: Both ♦ J6

HCP: 18+1 ♣ AKJ85

Board: 14 ♠ KT4 Partner bids first.

Dealer: South ♥ Q7543 The opponents are silent.

Vul: None ♦ KJ7

HCP: 9+1 ♣ 62

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ 9873		1♣	Pass	1♥
Vul: Both	♥ K862	♥ AQJ5	Pass	3♥	Pass	3NT
North HCP: 14+1	♦ 3	♦ AQT2	Pass	4♥	All Pass	
South HCP: 13	♣ KQT85	♣ 7				
Contract: 4♥ North						

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ AJ9	♠ K43			1♣	
Vul: None	♥ A754	♥ K8	Pass	1♥	Pass	2♣
North HCP: 14	♦ AJ97	♦ 52	Pass	3NT	All Pass	
South HCP: 13+2	♣ 87	♣ AKT962				
Contract: 3NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ K983	♠ A5		1♣	Pass	2♣ ¹
Vul: N-S	♥ A982	♥ K76	Pass	3♦ ²	Pass	3NT
North HCP: 14	♦ 4	♦ QJ95		All Pass		
South HCP: 12	♣ AK43	♣ QT52			1. Inverted minors	
Contract: 3NT South					2. shortness	

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ A32	♠ KQT94		1♣	Pass	1♠
Vul: Both	♥ AJ7	♥ Q86	Pass	2NT	Pass	3♦
North HCP: 18+1	♦ J6	♦ AQT7	Pass	3NT	Pass	6NT
South HCP: 13+1	♣ AKJ85	♣ 7		All Pass		
Contract: 6NT South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ 52			1♣	
Vul: None	♥ Q7543	♥ KJ	Pass	1♥	Pass	1NT
North HCP: 9+1	♦ KJ7	♦ A865		All Pass		
South HCP: 13+1	♣ 62	♣ KQ975				
Contract: 1NT South						

South hands**Bids**

Board: 10	♠ 9873	Partner bids first.
Dealer: North	♥ AQJ5	The opponents are silent.
Vul: Both	♦ AQT2	
HCP: 13	♣ 7	

Board: 11	♠ K43	You bid first.
Dealer: South	♥ K8	The opponents are silent.
Vul: None	♦ 52	
HCP: 13+2	♣ AKT962	

Board: 12	♠ A5	Partner bids first.
Dealer: North	♥ K76	The opponents are silent.
Vul: N-S	♦ QJ95	
HCP: 12	♣ QT52	

Board: 13	♠ KQT94	Partner bids first.
Dealer: North	♥ Q86	The opponents are silent.
Vul: Both	♦ AQT7	
HCP: 13+1	♣ 7	

Board: 14	♠ 52	You bid first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: None	♦ A865	
HCP: 13+1	♣ KQ975	

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ 9873		1♣	Pass	1♥
Vul: Both	♥ K862	♥ AQJ5	Pass	3♥	Pass	3NT
North HCP: 14+1	♦ 3	♦ AQT2	Pass	4♥	All Pass	
South HCP: 13	♣ KQT85	♣ 7				
Contract: 4♥ North						

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ AJ9	♠ K43			1♣	
Vul: None	♥ A754	♥ K8	Pass	1♥	Pass	2♣
North HCP: 14	♦ AJ97	♦ 52	Pass	3NT	All Pass	
South HCP: 13+2	♣ 87	♣ AKT962				
Contract: 3NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ K983	♠ A5		1♣	Pass	2♣ ¹
Vul: N-S	♥ A982	♥ K76	Pass	3♦ ²	Pass	3NT
North HCP: 14	♦ 4	♦ QJ95		All Pass		
South HCP: 12	♣ AK43	♣ QT52			1. Inverted minors	
Contract: 3NT South					2. shortness	

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ A32	♠ KQT94		1♣	Pass	1♠
Vul: Both	♥ AJ7	♥ Q86	Pass	2NT	Pass	3♦
North HCP: 18+1	♦ J6	♦ AQT7	Pass	3NT	Pass	6NT
South HCP: 13+1	♣ AKJ85	♣ 7		All Pass		
Contract: 6NT South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ 52			1♣	
Vul: None	♥ Q7543	♥ KJ	Pass	1♥	Pass	1NT
North HCP: 9+1	♦ KJ7	♦ A865		All Pass		
South HCP: 13+1	♣ 62	♣ KQ975				
Contract: 1NT South						

North hands

Bids

Board: 15	♠ AK7542	Partner bids first.
Dealer: South	♥ QT974	The opponents are silent.
Vul: N-S	♦ -	
HCP: 9+3	♣ 72	

Board: 16	♠ KJT9	You bid first.
Dealer: North	♥ A983	The opponents are silent.
Vul: E-W	♦ K	
HCP: 15	♣ KJT5	

Board: 17	♠ 852	You bid first.
Dealer: North	♥ K86	The opponents are silent.
Vul: None	♦ T9	
HCP: 12+1	♣ AKQ54	

Board: 18	♠ AJ8	Partner bids first.
Dealer: South	♥ 95	The opponents are silent.
Vul: N-S	♦ A8532	
HCP: 9+1	♣ 865	

Board: 19	♠ AQT2	You bid first.
Dealer: North	♥ KT5	The opponents are silent.
Vul: E-W	♦ 53	
HCP: 19	♣ AKQJ	

Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ AK7542	♠ J3				1♣
Vul: N-S	♥ QT974	♥ K6	Pass	1♠	Pass	2NT
North HCP: 9+3	♦ -	♦ AKQ6	Pass	3♥	Pass	3NT
South HCP: 18+1	♣ 72	♣ AJT63	Pass	4♥	All Pass	
Contract: 4♥ North						

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ KJT9	♠ 5		1♣	Pass	1♥
Vul: E-W	♥ A983	♥ KJ7642	Pass	3♥	Pass	4♥
North HCP: 15	♦ K	♦ Q762	All Pass			
South HCP: 8+2	♣ KJT5	♣ Q6				
Contract: 4♥ South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ 852	♠ 94		1♣	Pass	1♦
Vul: None	♥ K86	♥ AQT3	Pass	1NT	Pass	2♦
North HCP: 12+1	♦ T9	♦ AJ654	Pass	3NT	All Pass	
South HCP: 11+1	♣ AKQ54	♣ T6				
Contract: 3NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ AJ8	♠ KT6				1♣
Vul: N-S	♥ 95	♥ AK2	Pass	1♦	Pass	2NT
North HCP: 9+1	♦ A8532	♦ KT	Pass	3NT	All Pass	
South HCP: 18+1	♣ 865	♣ KQT93				
Contract: 3NT North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ AQT2	♠ 854		1♣	Pass	1♦
Vul: E-W	♥ KT5	♥ 82	Pass	2NT	Pass	3NT
North HCP: 19	♦ 53	♦ AKQ764	All Pass			
South HCP: 9+2	♣ AKQJ	♣ 73				
Contract: 3NT South						

South hands**Bids****Board: 15** ♠ J3 You bid first.

Dealer: South ♥ K6 The opponents are silent.

Vul: N-S ♦ AKQ6

HCP: 18+1 ♣ AJT63

Board: 16 ♠ 5 Partner bids first.

Dealer: North ♥ KJ7642 The opponents are silent.

Vul: E-W ♦ Q762

HCP: 8+2 ♣ Q6

Board: 17 ♠ 94 Partner bids first.

Dealer: North ♥ AQT3 The opponents are silent.

Vul: None ♦ AJ654

HCP: 11+1 ♣ T6

Board: 18 ♠ KT6 You bid first.

Dealer: South ♥ AK2 The opponents are silent.

Vul: N-S ♦ KT

HCP: 18+1 ♣ KQT93

Board: 19 ♠ 854 Partner bids first.

Dealer: North ♥ 82 The opponents are silent.

Vul: E-W ♦ AKQ764

HCP: 9+2 ♣ 73

Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ AK7542	♠ J3				1♣
Vul: N-S	♥ QT974	♥ K6	Pass	1♠	Pass	2NT
North HCP: 9+3	♦ -	♦ AKQ6	Pass	3♥	Pass	3NT
South HCP: 18+1	♣ 72	♣ AJT63	Pass	4♥	All Pass	
Contract: 4♥ North						

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ KJT9	♠ 5		1♣	Pass	1♥
Vul: E-W	♥ A983	♥ KJ7642	Pass	3♥	Pass	4♥
North HCP: 15	♦ K	♦ Q762	All Pass			
South HCP: 8+2	♣ KJT5	♣ Q6				
Contract: 4♥ South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ 852	♠ 94		1♣	Pass	1♦
Vul: None	♥ K86	♥ AQT3	Pass	1NT	Pass	2♦
North HCP: 12+1	♦ T9	♦ AJ654	Pass	3NT	All Pass	
South HCP: 11+1	♣ AKQ54	♣ T6				
Contract: 3NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ AJ8	♠ KT6				1♣
Vul: N-S	♥ 95	♥ AK2	Pass	1♦	Pass	2NT
North HCP: 9+1	♦ A8532	♦ KT	Pass	3NT	All Pass	
South HCP: 18+1	♣ 865	♣ KQT93				
Contract: 3NT North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ AQT2	♠ 854		1♣	Pass	1♦
Vul: E-W	♥ KT5	♥ 82	Pass	2NT	Pass	3NT
North HCP: 19	♦ 53	♦ AKQ764	All Pass			
South HCP: 9+2	♣ AKQJ	♣ 73				
Contract: 3NT South						

North hands

Bids

Board: 20 ♠ AJ65 You bid first.

Dealer: North ♥ 64 The opponents are silent.

Vul: Both ♦ A75

HCP: 14 ♣ KQ97

Board: 21 ♠ KT You bid first.

Dealer: North ♥ AT3 The opponents are silent.

Vul: N-S ♦ A62

HCP: 14+1 ♣ KT982

Board: 22 ♠ QJT8 You bid first.

Dealer: North ♥ A7 The opponents are silent.

Vul: E-W ♦ A7

HCP: 16+1 ♣ AJ965

Board: 23 ♠ 87 You bid first.

Dealer: North ♥ AT2 The opponents are silent.

Vul: Both ♦ AT9

HCP: 14+1 ♣ AQT42

Board: 24 ♠ KT82 Partner bids first.

Dealer: South ♥ JT74 The opponents are silent.

Vul: None ♦ AKQ8

HCP: 13 ♣ 8

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ AJ65	♠ K432		1♣	Pass	1♠
Vul: Both	♥ 64	♥ AJ	Pass	2♦	Pass	4♦
North HCP: 14	♦ A75	♦ 962	All Pass			
South HCP: 12	♣ KQ97	♣ A654				
Contract: 4♦ South						

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ AJ73		1♣	Pass	1♥
Vul: N-S	♥ AT3	♥ KJ54	Pass	1NT	Pass	3NT
North HCP: 14+1	♦ A62	♦ 854	All Pass			
South HCP: 13	♣ KT982	♣ A5				
Contract: 3NT South						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ QJT8	♠ A5		1♣	Pass	1♥
Vul: E-W	♥ A7	♥ KT42	Pass	1♠	Pass	3NT
North HCP: 16+1	♦ A7	♦ KT54	All Pass			
South HCP: 15	♣ AJ965	♣ KQ2				
Contract: 3NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ 87	♠ AQ53		1♣	Pass	1♥
Vul: Both	♥ AT2	♥ K975	Pass	1NT	Pass	2NT
North HCP: 14+1	♦ AT9	♦ J63	Pass	3♥	Pass	3NT
South HCP: 11	♣ AQT42	♣ J3	All Pass			
Contract: 3NT South						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ KT82	♠ 65			1♣	
Vul: None	♥ JT74	♥ AQ5	Pass	1♥	Pass	1NT
North HCP: 13	♦ AKQ8	♦ 763	Pass	3NT	All Pass	
South HCP: 13+1	♣ 8	♣ AKT53				
Contract: 3NT North						

South hands	Bids
Board: 20 Dealer: North Vul: Both HCP: 12	♠ K432 ♥ AJ ♦ 962 ♣ A654
Board: 21 Dealer: North Vul: N-S HCP: 13	♠ AJ73 ♥ KJ54 ♦ 854 ♣ A5
Board: 22 Dealer: North Vul: E-W HCP: 15	♠ A5 ♥ KT42 ♦ KT54 ♣ KQ2
Board: 23 Dealer: North Vul: Both HCP: 11	♠ AQ53 ♥ K975 ♦ J63 ♣ J3
Board: 24 Dealer: South Vul: None HCP: 13+1	♠ 65 ♥ AQ5 ♦ 763 ♣ AKT53

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ AJ65	♠ K432		1♣	Pass	1♠
Vul: Both	♥ 64	♥ AJ	Pass	2♦	Pass	4♦
North HCP: 14	♦ A75	♦ 962	All Pass			
South HCP: 12	♣ KQ97	♣ A654				
Contract: 4♦ South						

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ AJ73		1♣	Pass	1♥
Vul: N-S	♥ AT3	♥ KJ54	Pass	1NT	Pass	3NT
North HCP: 14+1	♦ A62	♦ 854	All Pass			
South HCP: 13	♣ KT982	♣ A5				
Contract: 3NT South						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ QJT8	♠ A5		1♣	Pass	1♥
Vul: E-W	♥ A7	♥ KT42	Pass	1♠	Pass	3NT
North HCP: 16+1	♦ A7	♦ KT54	All Pass			
South HCP: 15	♣ AJ965	♣ KQ2				
Contract: 3NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ 87	♠ AQ53		1♣	Pass	1♥
Vul: Both	♥ AT2	♥ K975	Pass	1NT	Pass	2NT
North HCP: 14+1	♦ AT9	♦ J63	Pass	3♥	Pass	3NT
South HCP: 11	♣ AQT42	♣ J3	All Pass			
Contract: 3NT South						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ KT82	♠ 65			1♣	
Vul: None	♥ JT74	♥ AQ5	Pass	1♥	Pass	1NT
North HCP: 13	♦ AKQ8	♦ 763	Pass	3NT	All Pass	
South HCP: 13+1	♣ 8	♣ AKT53				
Contract: 3NT North						

North hands

Bids

Board: 25	♠ Q42	Partner bids first.
Dealer: South	♥ JT6542	The opponents are silent.
Vul: E-W	♦ AK76	
HCP: 10+2	♣ -	

Board: 26	♠ AJ74	You bid first.
Dealer: North	♥ 65	The opponents are silent.
Vul: Both	♦ A92	
HCP: 13	♣ KJ72	

Board: 27	♠ KT983	Partner bids first.
Dealer: South	♥ KJ832	The opponents are silent.
Vul: None	♦ 4	
HCP: 11+2	♣ A2	

Board: 28	♠ 8	You bid first.
Dealer: North	♥ J832	The opponents are silent.
Vul: N-S	♦ A5	
HCP: 12+2	♣ AK9643	

Board: 29	♠ KQ9	Partner bids first.
Dealer: South	♥ K9642	The opponents are silent.
Vul: Both	♦ KQ5	
HCP: 14+1	♣ J6	

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ Q42	♠ K65				1♣
Vul: E-W	♥ JT6542	♥ AQ	Pass	1♥	Pass	2NT
North HCP: 10+2	♦ AK76	♦ QJ2	Pass	3♦	Pass	3NT
South HCP: 19+1	♣ -	♣ AKT83	Pass	4♥	All Pass	
Contract: 4♥ North						

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ AJ74	♠ Q5		1♣	Pass	1♦
Vul: Both	♥ 65	♥ QJT	Pass	1♠	Pass	1NT
North HCP: 13	♦ A92	♦ Q873	All Pass			
South HCP: 7	♣ KJ72	♣ 9854				
Contract: 1NT South						

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ KT983	♠ A4				1♣
Vul: None	♥ KJ832	♥ Q7	Pass	1♠	Pass	1NT
North HCP: 11+2	♦ 4	♦ AJ83	Pass	2♦ ¹	Pass	3♦
South HCP: 14+1	♣ A2	♣ K9743	Pass	4♥	Pass	4♠
Contract: 4♠ South			All Pass			

1. New Minor Forcing

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ AJ94		1♣	Pass	1♦
Vul: N-S	♥ J832	♥ AT6	Pass	1♥	Pass	3♦
North HCP: 12+2	♦ A5	♦ KT9843	All Pass			
South HCP: 12+2	♣ AK9643	♣ -				
Contract: 3♦ South						

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ KQ9	♠ JT4				1♣
Vul: Both	♥ K9642	♥ AJ3	Pass	1♥	Pass	2NT
North HCP: 14+1	♦ KQ5	♦ AJ9	Pass	4NT	Pass	5♥
South HCP: 18	♣ J6	♣ AK84	All Pass			
Contract: 5♥ South						

South hands**Bids**

Board: 25 ♠ K65 You bid first.

Dealer: South ♥ AQ The opponents are silent.

Vul: E-W ♦ QJ2

HCP: 19+1 ♣ AKT83

Board: 26 ♠ Q5 Partner bids first.

Dealer: North ♥ QJT The opponents are silent.

Vul: Both ♦ Q873

HCP: 7 ♣ 9854

Board: 27 ♠ A4 You bid first.

Dealer: South ♥ Q7 The opponents are silent.

Vul: None ♦ AJ83

HCP: 14+1 ♣ K9743

Board: 28 ♠ AJ94 Partner bids first.

Dealer: North ♥ AT6 The opponents are silent.

Vul: N-S ♦ KT9843

HCP: 12+2 ♣ -

Board: 29 ♠ JT4 You bid first.

Dealer: South ♥ AJ3 The opponents are silent.

Vul: Both ♦ AJ9

HCP: 18 ♣ AK84

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ Q42	♠ K65				1♣
Vul: E-W	♥ JT6542	♥ AQ	Pass	1♥	Pass	2NT
North HCP: 10+2	♦ AK76	♦ QJ2	Pass	3♦	Pass	3NT
South HCP: 19+1	♣ -	♣ AKT83	Pass	4♥	All Pass	
Contract: 4♥ North						

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ AJ74	♠ Q5		1♣	Pass	1♦
Vul: Both	♥ 65	♥ QJT	Pass	1♠	Pass	1NT
North HCP: 13	♦ A92	♦ Q873	All Pass			
South HCP: 7	♣ KJ72	♣ 9854				
Contract: 1NT South						

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ KT983	♠ A4				1♣
Vul: None	♥ KJ832	♥ Q7	Pass	1♠	Pass	1NT
North HCP: 11+2	♦ 4	♦ AJ83	Pass	2♦ ¹	Pass	3♦
South HCP: 14+1	♣ A2	♣ K9743	Pass	4♥	Pass	4♠
Contract: 4♠ South			All Pass			

1. New Minor Forcing

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ AJ94		1♣	Pass	1♦
Vul: N-S	♥ J832	♥ AT6	Pass	1♥	Pass	3♦
North HCP: 12+2	♦ A5	♦ KT9843	All Pass			
South HCP: 12+2	♣ AK9643	♣ -				
Contract: 3♦ South						

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ KQ9	♠ JT4				1♣
Vul: Both	♥ K9642	♥ AJ3	Pass	1♥	Pass	2NT
North HCP: 14+1	♦ KQ5	♦ AJ9	Pass	4NT	Pass	5♥
South HCP: 18	♣ J6	♣ AK84	All Pass			
Contract: 5♥ South						

North hands

Bids

Board: 30	♠ J432	Partner bids first.
Dealer: South	♥ Q8	The opponents are silent.
Vul: None	♦ AQ63	
HCP: 9	♣ 762	

Board: 31	♠ K6	You bid first.
Dealer: North	♥ KT7	The opponents are silent.
Vul: N-S	♦ KQ6	
HCP: 13+1	♣ Q8654	

Board: 32	♠ KQ5	You bid first.
Dealer: North	♥ AT73	The opponents are silent.
Vul: E-W	♦ 97	
HCP: 12	♣ KT32	

Board: 33	♠ K	You bid first.
Dealer: North	♥ 9	The opponents are silent.
Vul: None	♦ KQ973	
HCP: 15+3	♣ AQJ864	

Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ J432	♠ AQT				1♣
Vul: None	♥ Q8	♥ K95	Pass	1♦	Pass	1NT
North HCP: 9	♦ AQ63	♦ J94		All Pass		
South HCP: 13	♣ 762	♣ KT43				
Contract: 1NT South						

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ AQ82		1♣	Pass	1♦
Vul: N-S	♥ KT7	♥ Q82	Pass	1NT	Pass	3NT
North HCP: 13+1	♦ KQ6	♦ A95		All Pass		
South HCP: 15	♣ Q8654	♣ KT7				
Contract: 3NT South						

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ KQ5	♠ J2		1♣	Pass	1♥
Vul: E-W	♥ AT73	♥ K642	Pass	2♥	All Pass	
North HCP: 12	♦ 97	♦ KQ42				
South HCP: 11	♣ KT32	♣ Q94				
Contract: 2♥ North						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ A92		1♣	Pass	1♥
Vul: None	♥ 9	♥ A7654	Pass	2♦	Pass	2♠ ¹
North HCP: 15+3	♦ KQ973	♦ AT2	Pass	3♦	Pass	4♦
South HCP: 15+1	♣ AQJ864	♣ K9	Pass	4NT	Pass	5♣ ²
Contract: 6♣ South			Pass	5♦	Pass	6♣
				All Pass		

1. Fourth suit game force

2. A=0/5 or 3/5

South hands

Bids

Board: 30	♠ AQT	You bid first.
Dealer: South	♥ K95	The opponents are silent.
Vul: None	♦ J94	
HCP: 13	♣ KT43	

Board: 31	♠ AQ82	Partner bids first.
Dealer: North	♥ Q82	The opponents are silent.
Vul: N-S	♦ A95	
HCP: 15	♣ KT7	

Board: 32	♠ J2	Partner bids first.
Dealer: North	♥ K642	The opponents are silent.
Vul: E-W	♦ KQ42	
HCP: 11	♣ Q94	

Board: 33	♠ A92	Partner bids first.
Dealer: North	♥ A7654	The opponents are silent.
Vul: None	♦ AT2	
HCP: 15+1	♣ K9	

Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ J432	♠ AQT				1♣
Vul: None	♥ Q8	♥ K95	Pass	1♦	Pass	1NT
North HCP: 9	♦ AQ63	♦ J94		All Pass		
South HCP: 13	♣ 762	♣ KT43				
Contract: 1NT South						

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ AQ82		1♣	Pass	1♦
Vul: N-S	♥ KT7	♥ Q82	Pass	1NT	Pass	3NT
North HCP: 13+1	♦ KQ6	♦ A95		All Pass		
South HCP: 15	♣ Q8654	♣ KT7				
Contract: 3NT South						

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ KQ5	♠ J2		1♣	Pass	1♥
Vul: E-W	♥ AT73	♥ K642	Pass	2♥	All Pass	
North HCP: 12	♦ 97	♦ KQ42				
South HCP: 11	♣ KT32	♣ Q94				
Contract: 2♥ North						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ A92		1♣	Pass	1♥
Vul: None	♥ 9	♥ A7654	Pass	2♦	Pass	2♠ ¹
North HCP: 15+3	♦ KQ973	♦ AT2	Pass	3♦	Pass	4♦
South HCP: 15+1	♣ AQJ864	♣ K9	Pass	4NT	Pass	5♣ ²
Contract: 6♣ South			Pass	5♦	Pass	6♣
				All Pass		

1. Fourth suit game force

2. A=0/5 or 3/5

North hands

Bids

Board: 34 ♠ AT62 You bid first.

Dealer: North ♥ KJ95 The opponents are silent.

Vul: N-S ♦ 6

HCP: 13 ♣ AJ82

Board: 35 ♠ AK6 You bid first.

Dealer: North ♥ A42 The opponents are silent.

Vul: E-W ♦ T82

HCP: 12 ♣ J875

Board: 36 ♠ Q5 Partner bids first.

Dealer: South ♥ J76 The opponents are silent.

Vul: Both ♦ AK9543

HCP: 10+2 ♣ 65

Board: 37 ♠ AK9852 Partner bids first.

Dealer: South ♥ JT3 The opponents are silent.

Vul: N-S ♦ J2

HCP: 9+2 ♣ T6

Board: 38 ♠ 643 Partner bids first.

Dealer: South ♥ J96 The opponents are silent.

Vul: E-W ♦ AJT32

HCP: 7+1 ♣ J4

Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ AT62	♠ KQ		1♣	Pass	1♦
Vul: N-S	♥ KJ95	♥ 2	Pass	1♥	Pass	3♦
North HCP: 13	♦ 6	♦ AJ98742	All Pass			
South HCP: 10+3	♣ AJ82	♣ 753				
Contract: 3♦ South						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AK6	♠ JT5		1♣	Pass	2♣ ¹
Vul: E-W	♥ A42	♥ K5	Pass	2NT	Pass	3NT
North HCP: 12	♦ T82	♦ AJ94	All Pass			
South HCP: 13	♣ J875	♣ A942				
Contract: 3NT South			1. Inverted minors			

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ A6			1♣	
Vul: Both	♥ J76	♥ K932	Pass	1♦	Pass	1♥
North HCP: 10+2	♦ AK9543	♦ Q86	Pass	3♦	Pass	3NT
South HCP: 14	♣ 65	♣ KQ97	All Pass			
Contract: 3NT South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ AK9852	♠ QT63			1♣	
Vul: N-S	♥ JT3	♥ AQ	Pass	1♠	Pass	4♠
North HCP: 9+2	♦ J2	♦ T6	All Pass			
South HCP: 17+1	♣ T6	♣ AKQ97				
Contract: 4♠ South						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ 643	♠ J2			1♣	
Vul: E-W	♥ J96	♥ AK2	Pass	1♦	Pass	2NT
North HCP: 7+1	♦ AJT32	♦ Q75	Pass	3NT	All Pass	
South HCP: 19+1	♣ J4	♣ AKQ65				
Contract: 3NT North						

South hands**Bids**

Board: 34	♠ KQ	Partner bids first.
Dealer: North	♥ 2	The opponents are silent.
Vul: N-S	♦ AJ98742	
HCP: 10+3	♣ 753	

Board: 35	♠ JT5	Partner bids first.
Dealer: North	♥ K5	The opponents are silent.
Vul: E-W	♦ AJ94	
HCP: 13	♣ A942	

Board: 36	♠ A6	You bid first.
Dealer: South	♥ K932	The opponents are silent.
Vul: Both	♦ Q86	
HCP: 14	♣ KQ97	

Board: 37	♠ QT63	You bid first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: N-S	♦ T6	
HCP: 17+1	♣ AKQ97	

Board: 38	♠ J2	You bid first.
Dealer: South	♥ AK2	The opponents are silent.
Vul: E-W	♦ Q75	
HCP: 19+1	♣ AKQ65	

Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ AT62	♠ KQ		1♣	Pass	1♦
Vul: N-S	♥ KJ95	♥ 2	Pass	1♥	Pass	3♦
North HCP: 13	♦ 6	♦ AJ98742	All Pass			
South HCP: 10+3	♣ AJ82	♣ 753				
Contract: 3♦ South						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AK6	♠ JT5		1♣	Pass	2♣ ¹
Vul: E-W	♥ A42	♥ K5	Pass	2NT	Pass	3NT
North HCP: 12	♦ T82	♦ AJ94	All Pass			
South HCP: 13	♣ J875	♣ A942				
Contract: 3NT South			1. Inverted minors			

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ A6			1♣	
Vul: Both	♥ J76	♥ K932	Pass	1♦	Pass	1♥
North HCP: 10+2	♦ AK9543	♦ Q86	Pass	3♦	Pass	3NT
South HCP: 14	♣ 65	♣ KQ97	All Pass			
Contract: 3NT South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ AK9852	♠ QT63			1♣	
Vul: N-S	♥ JT3	♥ AQ	Pass	1♠	Pass	4♠
North HCP: 9+2	♦ J2	♦ T6	All Pass			
South HCP: 17+1	♣ T6	♣ AKQ97				
Contract: 4♠ South						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ 643	♠ J2			1♣	
Vul: E-W	♥ J96	♥ AK2	Pass	1♦	Pass	2NT
North HCP: 7+1	♦ AJT32	♦ Q75	Pass	3NT	All Pass	
South HCP: 19+1	♣ J4	♣ AKQ65				
Contract: 3NT North						

North hands

Bids

Board: 39	♠ KT5	Partner bids first.
Dealer: South	♥ Q85	The opponents are silent.
Vul: Both	♦ K96	
HCP: 9	♣ JT63	

Board: 40	♠ 53	You bid first.
Dealer: North	♥ AK86	The opponents are silent.
Vul: None	♦ A9	
HCP: 18+1	♣ AK953	

Board: 41	♠ Q9843	Partner bids first.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: E-W	♦ J94	
HCP: 14+1	♣ AK	

Board: 42	♠ AQT8	You bid first.
Dealer: North	♥ K64	The opponents are silent.
Vul: Both	♦ 54	
HCP: 14	♣ KQ74	

Board: 43	♠ QJ5	You bid first.
Dealer: North	♥ J942	The opponents are silent.
Vul: None	♦ A	
HCP: 15+1	♣ AKT94	

Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ QJ9				1♣
Vul: Both	♥ Q85	♥ KJ6	Pass	1NT	Pass	2NT
North HCP: 9	♦ K96	♦ AQ	Pass	3NT	All Pass	
South HCP: 19+1	♣ JT63	♣ AQ974				
Contract: 3NT North						

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ 53	♠ KQJ		1♣	Pass	1♦
Vul: None	♥ AK86	♥ JT5	Pass	2♥	Pass	3NT
North HCP: 18+1	♦ A9	♦ J862	All Pass			
South HCP: 8	♣ AK953	♣ T74				
Contract: 3NT South						

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ Q9843	♠ -			1♣	
Vul: E-W	♥ KJ6	♥ AQ54	Pass	1♠	Pass	2♣
North HCP: 14+1	♦ J94	♦ AT5	Pass	3NT	All Pass	
South HCP: 13+2	♣ AK	♣ QJT976				
Contract: 3NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ AQT8	♠ 753		1♣	Pass	1♥
Vul: Both	♥ K64	♥ QJ92	Pass	1♠	Pass	2NT
North HCP: 14	♦ 54	♦ K97	Pass	3♥	Pass	3NT
South HCP: 11	♣ KQ74	♣ AJT	All Pass			
Contract: 3NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ A932		1♣	Pass	1♠
Vul: None	♥ J942	♥ A5	Pass	1NT	Pass	3NT
North HCP: 15+1	♦ A	♦ KT92	All Pass			
South HCP: 13	♣ AKT94	♣ Q76				
Contract: 3NT South						

South hands**Bids**

Board: 39 ♠ QJ9 You bid first.

Dealer: South ♥ KJ6 The opponents are silent.

Vul: Both ♦ AQ

HCP: 19+1 ♣ AQ974

Board: 40 ♠ KQJ Partner bids first.

Dealer: North ♥ JT5 The opponents are silent.

Vul: None ♦ J862

HCP: 8 ♣ T74

Board: 41 ♠ - You bid first.

Dealer: South ♥ AQ54 The opponents are silent.

Vul: E-W ♦ AT5

HCP: 13+2 ♣ QJT976

Board: 42 ♠ 753 Partner bids first.

Dealer: North ♥ QJ92 The opponents are silent.

Vul: Both ♦ K97

HCP: 11 ♣ AJT

Board: 43 ♠ A932 Partner bids first.

Dealer: North ♥ A5 The opponents are silent.

Vul: None ♦ KT92

HCP: 13 ♣ Q76

Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ QJ9				1♣
Vul: Both	♥ Q85	♥ KJ6	Pass	1NT	Pass	2NT
North HCP: 9	♦ K96	♦ AQ	Pass	3NT	All Pass	
South HCP: 19+1	♣ JT63	♣ AQ974				
Contract: 3NT North						

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ 53	♠ KQJ		1♣	Pass	1♦
Vul: None	♥ AK86	♥ JT5	Pass	2♥	Pass	3NT
North HCP: 18+1	♦ A9	♦ J862	All Pass			
South HCP: 8	♣ AK953	♣ T74				
Contract: 3NT South						

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ Q9843	♠ -			1♣	
Vul: E-W	♥ KJ6	♥ AQ54	Pass	1♠	Pass	2♣
North HCP: 14+1	♦ J94	♦ AT5	Pass	3NT	All Pass	
South HCP: 13+2	♣ AK	♣ QJT976				
Contract: 3NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ AQT8	♠ 753		1♣	Pass	1♥
Vul: Both	♥ K64	♥ QJ92	Pass	1♠	Pass	2NT
North HCP: 14	♦ 54	♦ K97	Pass	3♥	Pass	3NT
South HCP: 11	♣ KQ74	♣ AJT	All Pass			
Contract: 3NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ A932		1♣	Pass	1♠
Vul: None	♥ J942	♥ A5	Pass	1NT	Pass	3NT
North HCP: 15+1	♦ A	♦ KT92	All Pass			
South HCP: 13	♣ AKT94	♣ Q76				
Contract: 3NT South						

North hands

Bids

Board: 44 ♠ K You bid first.

Dealer: North ♥ KQ53 The opponents are silent.

Vul: N-S ♦ KQ7

HCP: 15+1 ♣ QT953

Board: 45 ♠ K84 You bid first.

Dealer: North ♥ K85 The opponents are silent.

Vul: Both ♦ QT2

HCP: 12 ♣ AT93

Board: 46 ♠ KQT98 Partner bids first.

Dealer: South ♥ 852 The opponents are silent.

Vul: None ♦ 43

HCP: 9+1 ♣ A73

Board: 47 ♠ A62 Partner bids first.

Dealer: South ♥ KJ52 The opponents are silent.

Vul: E-W ♦ A97

HCP: 14 ♣ Q63

Board: 48 ♠ KJT3 Partner bids first.

Dealer: South ♥ A92 The opponents are silent.

Vul: None ♦ K32

HCP: 13 ♣ Q94

Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ Q872		1♣	Pass	1♥
Vul: N-S	♥ KQ53	♥ A986	Pass	3♥	Pass	4♥
North HCP: 15+1	♦ KQ7	♦ J9		All Pass		
South HCP: 10	♣ QT953	♣ K64				
Contract: 4♥ South						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ AQJ7		1♣	Pass	1♠
Vul: Both	♥ K85	♥ T3	Pass	1NT	Pass	3♣
North HCP: 12	♦ QT2	♦ A95	Pass	3NT	All Pass	
South HCP: 12	♣ AT93	♣ J875				
Contract: 3NT North						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ KQT98	♠ 72			1♣	
Vul: None	♥ 852	♥ AKQT	Pass	1♠	Pass	2NT
North HCP: 9+1	♦ 43	♦ KQJ	Pass	3NT	All Pass	
South HCP: 18	♣ A73	♣ K985				
Contract: 3NT North						

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ A62	♠ K874			1♣	
Vul: E-W	♥ KJ52	♥ AT86	Pass	1♥	Pass	2♥
North HCP: 14	♦ A97	♦ J6	Pass	2NT	Pass	3♥
South HCP: 13	♣ Q63	♣ AJ2	Pass	3♠	Pass	4♣
Contract: 4♥ North			Pass	4♥	All Pass	

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ KJT3	♠ A7			1♣	
Vul: None	♥ A92	♥ K543	Pass	1♠	Pass	1NT
North HCP: 13	♦ K32	♦ Q84	Pass	3NT	All Pass	
South HCP: 14	♣ Q94	♣ AJ76				
Contract: 3NT North						

South hands**Bids**

Board: 44	♠ Q872	Partner bids first.
Dealer: North	♥ A986	The opponents are silent.
Vul: N-S	♦ J9	
HCP: 10	♣ K64	

Board: 45	♠ AQJ7	Partner bids first.
Dealer: North	♥ T3	The opponents are silent.
Vul: Both	♦ A95	
HCP: 12	♣ J875	

Board: 46	♠ 72	You bid first.
Dealer: South	♥ AKQT	The opponents are silent.
Vul: None	♦ KQJ	
HCP: 18	♣ K985	

Board: 47	♠ K874	You bid first.
Dealer: South	♥ AT86	The opponents are silent.
Vul: E-W	♦ J6	
HCP: 13	♣ AJ2	

Board: 48	♠ A7	You bid first.
Dealer: South	♥ K543	The opponents are silent.
Vul: None	♦ Q84	
HCP: 14	♣ AJ76	

Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ Q872		1♣	Pass	1♥
Vul: N-S	♥ KQ53	♥ A986	Pass	3♥	Pass	4♥
North HCP: 15+1	♦ KQ7	♦ J9		All Pass		
South HCP: 10	♣ QT953	♣ K64				
Contract: 4♥ South						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ AQJ7		1♣	Pass	1♠
Vul: Both	♥ K85	♥ T3	Pass	1NT	Pass	3♣
North HCP: 12	♦ QT2	♦ A95	Pass	3NT	All Pass	
South HCP: 12	♣ AT93	♣ J875				
Contract: 3NT North						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ KQT98	♠ 72			1♣	
Vul: None	♥ 852	♥ AKQT	Pass	1♠	Pass	2NT
North HCP: 9+1	♦ 43	♦ KQJ	Pass	3NT	All Pass	
South HCP: 18	♣ A73	♣ K985				
Contract: 3NT North						

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ A62	♠ K874			1♣	
Vul: E-W	♥ KJ52	♥ AT86	Pass	1♥	Pass	2♥
North HCP: 14	♦ A97	♦ J6	Pass	2NT	Pass	3♥
South HCP: 13	♣ Q63	♣ AJ2	Pass	3♠	Pass	4♣
Contract: 4♥ North			Pass	4♥	All Pass	

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ KJT3	♠ A7			1♣	
Vul: None	♥ A92	♥ K543	Pass	1♠	Pass	1NT
North HCP: 13	♦ K32	♦ Q84	Pass	3NT	All Pass	
South HCP: 14	♣ Q94	♣ AJ76				
Contract: 3NT North						

North hands

Bids

Board: 49 ♠ A9 You bid first.

Dealer: North ♥ AQ42 The opponents are silent.

Vul: N-S ♦ AK6

HCP: 19 ♣ Q543

Board: 50 ♠ AT4 Partner bids first.

Dealer: South ♥ QT8 The opponents are silent.

Vul: E-W ♦ AJ3

HCP: 12 ♣ J542

Both hands (Answers Page)

Board: 49

Dealer: North

North:

♠ A9

South:

♠ KQJ7

W N E S

1♣ Pass 1♠

Vul: N-S

♥ AQ42

♥ 973

Pass 2NT All Pass

North HCP: 19

♦ AK6

♦ 953

South HCP: 6

♣ Q543

♣ T96

Contract: 2NT North

Board: 50

Dealer: South

North:

♠ AT4

South:

♠ KQ5

W N E S

1♣

Vul: E-W

♥ QT8

♥ AJ54

Pass 2♣¹ Pass 2NT

North HCP: 12

♦ AJ3

♦ T8

All Pass

South HCP: 12

♣ J542

♣ QT93

1. Inverted minors

Contract: 2NT South

South hands

Bids

Board: 49	♠ KQJ7	Partner bids first.
Dealer: North	♥ 973	The opponents are silent.
Vul: N-S	♦ 953	
HCP: 6	♣ T96	

Board: 50	♠ KQ5	You bid first.
Dealer: South	♥ AJ54	The opponents are silent.
Vul: E-W	♦ T8	
HCP: 12	♣ QT93	

Both hands (Answers Page)

Board: 49

Dealer: North

North:

♠ A9

South:

♠ KQJ7

W N E S

1♣ Pass 1♠

Vul: N-S

♥ AQ42

♥ 973

Pass 2NT All Pass

North HCP: 19

♦ AK6

♦ 953

South HCP: 6

♣ Q543

♣ T96

Contract: 2NT North

Board: 50

Dealer: South

North:

♠ AT4

South:

♠ KQ5

W N E S

1♣

Vul: E-W

♥ QT8

♥ AJ54

Pass 2♣¹ Pass 2NT

North HCP: 12

♦ AJ3

♦ T8

All Pass

South HCP: 12

♣ J542

♣ QT93

1. Inverted minors

Contract: 2NT South