

Board: 1	♠ Q54	You are dealer.
Dealer: North	♥ AK732	The opponents are silent.
Vul: None	♦ A6	
HCP: 13+1	♣ T72	

Board: 2	♠ A4	Partner is dealer.
Dealer: South	♥ T84	The opponents are silent.
Vul: N-S	♦ KQT52	
HCP: 10+1	♣ J94	

Board: 3	♠ Q83	You are dealer.
Dealer: North	♥ AT984	The opponents are silent.
Vul: E-W	♦ QT4	
HCP: 12+1	♣ AT	

Board: 4	♠ QJ5	Partner is dealer.
Dealer: South	♥ J8	The opponents are silent.
Vul: Both	♦ 83	
HCP: 8+2	♣ KJT954	

Board: 5	♠ QJ	Partner is dealer.
Dealer: South	♥ J	The opponents are silent.
Vul: N-S	♦ JT75	
HCP: 8+2	♣ KT7652	

Both hands (Answers Page)

Board: 1

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 7

Contract: 2♥ South

North:

♠ Q54

♥ AK732

♦ A6

♣ T72

South:

♠ T872

♥ J54

♦ KT87

♣ K5

W	N	E	S
	1♥	Pass	2♥

All Pass

Board: 2

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 14+1

Contract: 4♥ South

North:

♠ A4

♥ T84

♦ KQT52

♣ J94

South:

♠ QT7

♥ KQJ62

♦ A4

♣ QT2

W	N	E	S
			1♥

Pass	1NT ¹	Pass	2♣
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Pass	3♥	Pass	4♥
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All Pass

1. forcing 1NT

Board: 3

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 8+1

Contract: 2♥ South

North:

♠ Q83

♥ AT984

♦ QT4

♣ AT

South:

♠ A9

♥ QJ72

♦ 86

♣ J8754

W	N	E	S
	1♥	Pass	2♥

All Pass

Board: 4

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 12+2

Contract: 2♥ South

North:

♠ QJ5

♥ J8

♦ 83

♣ KJT954

South:

♠ 62

♥ AKQ963

♦ K95

♣ 63

W	N	E	S
			1♥

Pass	1NT ¹	Pass	2♥
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All Pass

1. forcing 1NT

Board: 5

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 12+2

Contract: 3♣ North

North:

♠ QJ

♥ J

♦ JT75

♣ KT7652

South:

♠ AK865

♥ Q9732

♦ K9

♣ 3

W	N	E	S
			1♠

Pass	1NT ¹	Pass	2♥
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Pass	3♣	All Pass	
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1. forcing 1NT

Board: 1	♠ T872	Partner is dealer.
Dealer: North	♥ J54	The opponents are silent.
Vul: None	♦ KT87	
HCP: 7	♣ K5	

Board: 2	♠ QT7	You are dealer.
Dealer: South	♥ KQJ62	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 14+1	♣ QT2	

Board: 3	♠ A9	Partner is dealer.
Dealer: North	♥ QJ72	The opponents are silent.
Vul: E-W	♦ 86	
HCP: 8+1	♣ J8754	

Board: 4	♠ 62	You are dealer.
Dealer: South	♥ AKQ963	The opponents are silent.
Vul: Both	♦ K95	
HCP: 12+2	♣ 63	

Board: 5	♠ AK865	You are dealer.
Dealer: South	♥ Q9732	The opponents are silent.
Vul: N-S	♦ K9	
HCP: 12+2	♣ 3	

Both hands (Answers Page)

Board: 1

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 7

Contract: 2♥ South

North:

♠ Q54

♥ AK732

♦ A6

♣ T72

South:

♠ T872

♥ J54

♦ KT87

♣ K5

W	N	E	S
	1♥	Pass	2♥

All Pass

Board: 2

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 14+1

Contract: 4♥ South

North:

♠ A4

♥ T84

♦ KQT52

♣ J94

South:

♠ QT7

♥ KQJ62

♦ A4

♣ QT2

W	N	E	S
			1♥

Pass	1NT ¹	Pass	2♣
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Pass	3♥	Pass	4♥
------	----	------	----

All Pass

1. forcing 1NT

Board: 3

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 8+1

Contract: 2♥ South

North:

♠ Q83

♥ AT984

♦ QT4

♣ AT

South:

♠ A9

♥ QJ72

♦ 86

♣ J8754

W	N	E	S
	1♥	Pass	2♥

All Pass

Board: 4

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 12+2

Contract: 2♥ South

North:

♠ QJ5

♥ J8

♦ 83

♣ KJT954

South:

♠ 62

♥ AKQ963

♦ K95

♣ 63

W	N	E	S
			1♥

Pass	1NT ¹	Pass	2♥
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All Pass

1. forcing 1NT

Board: 5

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 12+2

Contract: 3♣ North

North:

♠ QJ

♥ J

♦ JT75

♣ KT7652

South:

♠ AK865

♥ Q9732

♦ K9

♣ 3

W	N	E	S
			1♠

Pass	1NT ¹	Pass	2♥
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Pass	3♣	All Pass	
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1. forcing 1NT

Board: 6	♠ A85	Partner is dealer.
Dealer: South	♥ Q65	The opponents are silent.
Vul: E-W	♦ 974	
HCP: 10	♣ AT94	

Board: 7	♠ Q2	You are dealer.
Dealer: North	♥ AT842	The opponents are silent.
Vul: Both	♦ Q7	
HCP: 14+1	♣ AQ52	

Board: 8	♠ T75	Partner is dealer.
Dealer: South	♥ T75	The opponents are silent.
Vul: None	♦ K852	
HCP: 8	♣ KQT	

Board: 9	♠ KQ985	You are dealer.
Dealer: North	♥ J984	The opponents are silent.
Vul: E-W	♦ K42	
HCP: 13+1	♣ A	

Board: 10	♠ T43	Partner is dealer.
Dealer: South	♥ KQ8	The opponents are silent.
Vul: Both	♦ K42	
HCP: 9	♣ JT73	

Both hands (Answers Page)

Board: 6

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ A85

♥ Q65

♦ 974

♣ AT94

South:

♠ J9764

♥ AKJ

♦ KJ2

♣ 76

W N E S

1 ♠

Pass 2 ♠ All Pass

Board: 7

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 9

Contract: 2 ♥ South

North:

♠ Q2

♥ AT842

♦ Q7

♣ AQ52

South:

♠ KJ3

♥ KJ9

♦ J986

♣ 987

W N E S

1 ♥ Pass 2 ♥

All Pass

Board: 8

Dealer: South

Vul: None

North HCP: 8

South HCP: 13+1

Contract: 2 ♥ North

North:

♠ T75

♥ T75

♦ K852

♣ KQT

South:

♠ Q9

♥ QJ962

♦ A97

♣ A95

W N E S

1 ♥

Pass 2 ♥ All Pass

Board: 9

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 8+1

Contract: 2 ♠ South

North:

♠ KQ985

♥ J984

♦ K42

♣ A

South:

♠ T62

♥ A7

♦ AT6

♣ 76542

W N E S

1 ♠ Pass 2 ♠

All Pass

Board: 10

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ T43

♥ KQ8

♦ K42

♣ JT73

South:

♠ AQ962

♥ J7

♦ Q963

♣ KQ

W N E S

1 ♠

Pass 2 ♠ All Pass

Board: 6	♠ J9764	You are dealer.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: E-W	♦ KJ2	
HCP: 13+1	♣ 76	

Board: 7	♠ KJ3	Partner is dealer.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: Both	♦ J986	
HCP: 9	♣ 987	

Board: 8	♠ Q9	You are dealer.
Dealer: South	♥ QJ962	The opponents are silent.
Vul: None	♦ A97	
HCP: 13+1	♣ A95	

Board: 9	♠ T62	Partner is dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: E-W	♦ AT6	
HCP: 8+1	♣ 76542	

Board: 10	♠ AQ962	You are dealer.
Dealer: South	♥ J7	The opponents are silent.
Vul: Both	♦ Q963	
HCP: 14+1	♣ KQ	

Both hands (Answers Page)

Board: 6

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ A85

♥ Q65

♦ 974

♣ AT94

South:

♠ J9764

♥ AKJ

♦ KJ2

♣ 76

W N E S

1 ♠

Pass 2 ♠ All Pass

Board: 7

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 9

Contract: 2 ♥ South

North:

♠ Q2

♥ AT842

♦ Q7

♣ AQ52

South:

♠ KJ3

♥ KJ9

♦ J986

♣ 987

W N E S

1 ♥ Pass 2 ♥

All Pass

Board: 8

Dealer: South

Vul: None

North HCP: 8

South HCP: 13+1

Contract: 2 ♥ North

North:

♠ T75

♥ T75

♦ K852

♣ KQT

South:

♠ Q9

♥ QJ962

♦ A97

♣ A95

W N E S

1 ♥

Pass 2 ♥ All Pass

Board: 9

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 8+1

Contract: 2 ♠ South

North:

♠ KQ985

♥ J984

♦ K42

♣ A

South:

♠ T62

♥ A7

♦ AT6

♣ 76542

W N E S

1 ♠ Pass 2 ♠

All Pass

Board: 10

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ T43

♥ KQ8

♦ K42

♣ JT73

South:

♠ AQ962

♥ J7

♦ Q963

♣ KQ

W N E S

1 ♠

Pass 2 ♠ All Pass

Board: 11	♠ Q82	You are dealer.
Dealer: North	♥ AK872	The opponents are silent.
Vul: None	♦ A6	
HCP: 13+1	♣ 532	

Board: 12	♠ AQ92	Partner is dealer.
Dealer: South	♥ T64	The opponents are silent.
Vul: N-S	♦ 643	
HCP: 9	♣ KT4	

Board: 13	♠ KJ8	You are dealer.
Dealer: North	♥ KJ984	The opponents are silent.
Vul: Both	♦ A	
HCP: 13+1	♣ J876	

Board: 14	♠ KT86	Partner is dealer.
Dealer: South	♥ 873	West (RHO) Doubles 2♥ if possible.
Vul: None	♦ QJ	East (LHO) bids 3♣ if possible.
HCP: 8	♣ QT65	

Board: 15	♠ A8652	You are dealer.
Dealer: North	♥ AJ4	The opponents are silent.
Vul: N-S	♦ 974	
HCP: 14+1	♣ AJ	

Both hands (Answers Page)

Board: 11

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 7+1

Contract: 2♣ North

North:

♠ Q82

♥ AK872

♦ A6

♣ 532

South:

♠ J93

♥ 3

♦ 9754

♣ KQJ98

W N E S

1♥ Pass 1NT¹

Pass 2♣ All Pass

1. forcing 1NT

Board: 12

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 12+1

Contract: 2♥ North

North:

♠ AQ92

♥ T64

♦ 643

♣ KT4

South:

♠ JT6

♥ AKQ82

♦ 87

♣ Q97

W N E S

1♥

Pass 2♥ All Pass

Board: 13

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 8+1

Contract: 2♥ South

North:

♠ KJ8

♥ KJ984

♦ A

♣ J876

South:

♠ 954

♥ A63

♦ KJT64

♣ 42

W N E S

1♥ Pass 2♥

All Pass

Board: 14

Dealer: South

Vul: None

North HCP: 8

South HCP: 12+2

Contract: 3♥ South

North:

♠ KT86

♥ 873

♦ QJ

♣ QT65

South:

♠ AJ

♥ KJ962

♦ KT742

♣ 8

W N E S

1♥

Pass 2♥ Pass Pass

X Pass 3♣ 3♥

All Pass

Board: 15

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 7

Contract: 2♠ South

North:

♠ A8652

♥ AJ4

♦ 974

♣ AJ

South:

♠ Q7

♥ Q97

♦ KT62

♣ T973

W N E S

1♠ Pass 1NT¹

Pass 2♦ Pass 2♠

All Pass

1. forcing 1NT

Board: 11	♠ J93	Partner is dealer.
Dealer: North	♥ 3	The opponents are silent.
Vul: None	♦ 9754	
HCP: 7+1	♣ KQJ98	

Board: 12	♠ JT6	You are dealer.
Dealer: South	♥ AKQ82	The opponents are silent.
Vul: N-S	♦ 87	
HCP: 12+1	♣ Q97	

Board: 13	♠ 954	Partner is dealer.
Dealer: North	♥ A63	The opponents are silent.
Vul: Both	♦ KJT64	
HCP: 8+1	♣ 42	

Board: 14	♠ AJ	You are dealer.
Dealer: South	♥ KJ962	West (LHO) Doubles 2♥ if possible.
Vul: None	♦ KT742	East (RHO) bids 3♣ if possible.
HCP: 12+2	♣ 8	

Board: 15	♠ Q7	Partner is dealer.
Dealer: North	♥ Q97	The opponents are silent.
Vul: N-S	♦ KT62	
HCP: 7	♣ T973	

Both hands (Answers Page)

Board: 11

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 7+1

Contract: 2♣ North

North:

♠ Q82

♥ AK872

♦ A6

♣ 532

South:

♠ J93

♥ 3

♦ 9754

♣ KQJ98

W N E S

1♥ Pass 1NT¹

Pass 2♣ All Pass

1. forcing 1NT

Board: 12

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 12+1

Contract: 2♥ North

North:

♠ AQ92

♥ T64

♦ 643

♣ KT4

South:

♠ JT6

♥ AKQ82

♦ 87

♣ Q97

W N E S

1♥

Pass 2♥ All Pass

Board: 13

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 8+1

Contract: 2♥ South

North:

♠ KJ8

♥ KJ984

♦ A

♣ J876

South:

♠ 954

♥ A63

♦ KJT64

♣ 42

W N E S

1♥ Pass 2♥

All Pass

Board: 14

Dealer: South

Vul: None

North HCP: 8

South HCP: 12+2

Contract: 3♥ South

North:

♠ KT86

♥ 873

♦ QJ

♣ QT65

South:

♠ AJ

♥ KJ962

♦ KT742

♣ 8

W N E S

1♥

Pass 2♥ Pass Pass

X Pass 3♣ 3♥

All Pass

Board: 15

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 7

Contract: 2♠ South

North:

♠ A8652

♥ AJ4

♦ 974

♣ AJ

South:

♠ Q7

♥ Q97

♦ KT62

♣ T973

W N E S

1♠ Pass 1NT¹

Pass 2♦ Pass 2♠

All Pass

1. forcing 1NT

Board: 16	♠ J32	Partner is dealer.
Dealer: South	♥ K92	The opponents are silent.
Vul: E-W	♦ KJ9	
HCP: 10	♣ Q953	

Board: 17	♠ AQ973	You are dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: None	♦ QJ8	
HCP: 12+1	♣ 9742	

Board: 18	♠ AK5	Partner is dealer.
Dealer: South	♥ 9543	The opponents are silent.
Vul: N-S	♦ KT5	
HCP: 10	♣ 432	

Board: 19	♠ QJ642	You are dealer.
Dealer: North	♥ QJ87	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 14+1	♣ J9	

Board: 20	♠ A43	Partner is dealer.
Dealer: South	♥ KT6	The opponents are silent.
Vul: Both	♦ T763	
HCP: 9	♣ Q64	

Both hands (Answers Page)

Board: 16

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 12+1

Contract: 2♥ North

North:

♠ J32

♥ K92

♦ KJ9

♣ Q953

South:

♠ KQT

♥ AT643

♦ T8

♣ KT8

W	N	E	S
			1♥

Pass	2♥	All Pass	
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Board: 17

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 9

Contract: 2♠ South

North:

♠ AQ973

♥ K

♦ QJ8

♣ 9742

South:

♠ K64

♥ QT86

♦ 943

♣ AT3

W	N	E	S
	1♠	Pass	2♠

All Pass

Board: 18

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 12+1

Contract: 2♠ North

North:

♠ AK5

♥ 9543

♦ KT5

♣ 432

South:

♠ QJT64

♥ QJ

♦ Q62

♣ A96

W	N	E	S
			1♠

Pass	1NT ¹	Pass	2♣
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Pass	2♠	All Pass	
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1. forcing 1NT

Board: 19

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 10

Contract: 2♠ South

North:

♠ QJ642

♥ QJ87

♦ AK

♣ J9

South:

♠ A73

♥ 952

♦ Q85

♣ A763

W	N	E	S
	1♠	Pass	2♠

All Pass

Board: 20

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14+1

Contract: 2♠ North

North:

♠ A43

♥ KT6

♦ T763

♣ Q64

South:

♠ J9872

♥ A3

♦ Q9

♣ AK83

W	N	E	S
			1♠

Pass	2♠	All Pass	
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Board: 16	♠ KQT	You are dealer.
Dealer: South	♥ AT643	The opponents are silent.
Vul: E-W	♦ T8	
HCP: 12+1	♣ KT8	

Board: 17	♠ K64	Partner is dealer.
Dealer: North	♥ QT86	The opponents are silent.
Vul: None	♦ 943	
HCP: 9	♣ AT3	

Board: 18	♠ QJT64	You are dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: N-S	♦ Q62	
HCP: 12+1	♣ A96	

Board: 19	♠ A73	Partner is dealer.
Dealer: North	♥ 952	The opponents are silent.
Vul: E-W	♦ Q85	
HCP: 10	♣ A763	

Board: 20	♠ J9872	You are dealer.
Dealer: South	♥ A3	The opponents are silent.
Vul: Both	♦ Q9	
HCP: 14+1	♣ AK83	

Both hands (Answers Page)

Board: 16

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 12+1

Contract: 2♥ North

North:

♠ J32

♥ K92

♦ KJ9

♣ Q953

South:

♠ KQT

♥ AT643

♦ T8

♣ KT8

W	N	E	S
			1♥

Pass	2♥	All Pass	
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Board: 17

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 9

Contract: 2♠ South

North:

♠ AQ973

♥ K

♦ QJ8

♣ 9742

South:

♠ K64

♥ QT86

♦ 943

♣ AT3

W	N	E	S
	1♠	Pass	2♠

All Pass

Board: 18

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 12+1

Contract: 2♠ North

North:

♠ AK5

♥ 9543

♦ KT5

♣ 432

South:

♠ QJT64

♥ QJ

♦ Q62

♣ A96

W	N	E	S
			1♠

Pass	1NT ¹	Pass	2♣
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Pass	2♠	All Pass	
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1. forcing 1NT

Board: 19

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 10

Contract: 2♠ South

North:

♠ QJ642

♥ QJ87

♦ AK

♣ J9

South:

♠ A73

♥ 952

♦ Q85

♣ A763

W	N	E	S
	1♠	Pass	2♠

All Pass

Board: 20

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14+1

Contract: 2♠ North

North:

♠ A43

♥ KT6

♦ T763

♣ Q64

South:

♠ J9872

♥ A3

♦ Q9

♣ AK83

W	N	E	S
			1♠

Pass	2♠	All Pass	
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Board: 21	♠ AJ	You are dealer.
Dealer: North	♥ A8753	The opponents are silent.
Vul: N-S	♦ A52	
HCP: 13+1	♣ 864	

Board: 22	♠ Q982	Partner is dealer.
Dealer: South	♥ AQT2	The opponents are silent.
Vul: E-W	♦ 632	
HCP: 8	♣ 64	

Board: 23	♠ QT942	You are dealer.
Dealer: North	♥ QJ9	The opponents are silent.
Vul: Both	♦ K2	
HCP: 12+1	♣ A92	

Board: 24	♠ J93	Partner is dealer.
Dealer: South	♥ QT82	The opponents are silent.
Vul: None	♦ J87	
HCP: 10	♣ AQ8	

Board: 25	♠ AQ52	You are dealer.
Dealer: North	♥ Q9543	The opponents are silent.
Vul: E-W	♦ KQ	
HCP: 13+1	♣ 53	

Both hands (Answers Page)

Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ Q7642		1 ♥	Pass	1 ♠
Vul: N-S	♥ A8753	♥ T4	Pass	1NT	All Pass	
North HCP: 13+1	♦ A52	♦ Q9				
South HCP: 8+1	♣ 864	♣ A932				
Contract: 1NT North						

Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ Q982	♠ AKJ73				1 ♠
Vul: E-W	♥ AQT2	♥ 86	Pass	2 ♠	All Pass	
North HCP: 8	♦ 632	♦ AJ4				
South HCP: 13+1	♣ 64	♣ 753				
Contract: 2 ♠ North						

Board: 23

	North:	South:	W	N	E	S
Dealer: North	♠ QT942	♠ K763		1 ♠	Pass	2 ♠
Vul: Both	♥ QJ9	♥ T5	All Pass			
North HCP: 12+1	♦ K2	♦ AJ6				
South HCP: 8	♣ A92	♣ T763				
Contract: 2 ♠ South						

Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ J93	♠ AQT62				1 ♠
Vul: None	♥ QT82	♥ A3	Pass	2 ♠	All Pass	
North HCP: 10	♦ J87	♦ QT6				
South HCP: 12+1	♣ AQ8	♣ T75				
Contract: 2 ♠ North						

Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ AQ52	♠ J83		1 ♥	Pass	2 ♥
Vul: E-W	♥ Q9543	♥ T87	All Pass			
North HCP: 13+1	♦ KQ	♦ AT85				
South HCP: 9	♣ 53	♣ A84				
Contract: 2 ♥ South						

Board: 21	♠ Q7642	Partner is dealer.
Dealer: North	♥ T4	The opponents are silent.
Vul: N-S	♦ Q9	
HCP: 8+1	♣ A932	

Board: 22	♠ AKJ73	You are dealer.
Dealer: South	♥ 86	The opponents are silent.
Vul: E-W	♦ AJ4	
HCP: 13+1	♣ 753	

Board: 23	♠ K763	Partner is dealer.
Dealer: North	♥ T5	The opponents are silent.
Vul: Both	♦ AJ6	
HCP: 8	♣ T763	

Board: 24	♠ AQT62	You are dealer.
Dealer: South	♥ A3	The opponents are silent.
Vul: None	♦ QT6	
HCP: 12+1	♣ T75	

Board: 25	♠ J83	Partner is dealer.
Dealer: North	♥ T87	The opponents are silent.
Vul: E-W	♦ AT85	
HCP: 9	♣ A84	

Both hands (Answers Page)

Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ Q7642		1 ♥	Pass	1 ♠
Vul: N-S	♥ A8753	♥ T4	Pass	1NT	All Pass	
North HCP: 13+1	♦ A52	♦ Q9				
South HCP: 8+1	♣ 864	♣ A932				
Contract: 1NT North						

Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ Q982	♠ AKJ73				1 ♠
Vul: E-W	♥ AQT2	♥ 86	Pass	2 ♠	All Pass	
North HCP: 8	♦ 632	♦ AJ4				
South HCP: 13+1	♣ 64	♣ 753				
Contract: 2 ♠ North						

Board: 23

	North:	South:	W	N	E	S
Dealer: North	♠ QT942	♠ K763		1 ♠	Pass	2 ♠
Vul: Both	♥ QJ9	♥ T5	All Pass			
North HCP: 12+1	♦ K2	♦ AJ6				
South HCP: 8	♣ A92	♣ T763				
Contract: 2 ♠ South						

Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ J93	♠ AQT62				1 ♠
Vul: None	♥ QT82	♥ A3	Pass	2 ♠	All Pass	
North HCP: 10	♦ J87	♦ QT6				
South HCP: 12+1	♣ AQ8	♣ T75				
Contract: 2 ♠ North						

Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ AQ52	♠ J83		1 ♥	Pass	2 ♥
Vul: E-W	♥ Q9543	♥ T87	All Pass			
North HCP: 13+1	♦ KQ	♦ AT85				
South HCP: 9	♣ 53	♣ A84				
Contract: 2 ♥ South						

Board: 26	♠ J9843	Partner is dealer.
Dealer: South	♥ K72	The opponents are silent.
Vul: Both	♦ A8	
HCP: 8+1	♣ 743	

Board: 27	♠ Q6	Partner is dealer.
Dealer: South	♥ 53	The opponents are silent.
Vul: None	♦ J98743	
HCP: 7+2	♣ A92	

Board: 28	♠ Q6	Partner is dealer.
Dealer: South	♥ KT874	The opponents are silent.
Vul: N-S	♦ T643	
HCP: 9+1	♣ A9	

Board: 29	♠ A7643	You are dealer.
Dealer: North	♥ A85	The opponents are silent.
Vul: Both	♦ AJT	
HCP: 13+1	♣ T9	

Board: 30	♠ Q9	Partner is dealer.
Dealer: South	♥ Q954	The opponents are silent.
Vul: None	♦ J6	
HCP: 9+1	♣ KJ852	

Both hands (Answers Page)

Board: 26

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 14+1

Contract: 2♥ North

North:

♠ J9843

♥ K72

♦ A8

♣ 743

South:

♠ KQ

♥ T8654

♦ K76

♣ AQ8

W	N	E	S
			1♥
Pass	2♥	All Pass	

Board: 27

Dealer: South

Vul: None

North HCP: 7+2

South HCP: 14+1

Contract: 3♦ South

North:

♠ Q6

♥ 53

♦ J98743

♣ A92

South:

♠ KJ852

♥ AQ8

♦ Q2

♣ Q74

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

1. forcing 1NT

Board: 28

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 12+1

Contract: 2♠ North

North:

♠ Q6

♥ KT874

♦ T643

♣ A9

South:

♠ A9752

♥ A2

♦ A98

♣ T74

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

1. forcing 1NT

Board: 29

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 10+1

Contract: 4♠ North

North:

♠ A7643

♥ A85

♦ AJT

♣ T9

South:

♠ KQ8

♥ K6

♦ 743

♣ Q8765

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

1. forcing 1NT

Board: 30

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 12+1

Contract: 2♠ North

North:

♠ Q9

♥ Q954

♦ J6

♣ KJ852

South:

♠ A8654

♥ T6

♦ A984

♣ A6

W	N	E	S
			1♠
Pass	1NT ¹	Pass	2♦
Pass	2♠	All Pass	

1. forcing 1NT

Board: 26	♠ KQ	You are dealer.
Dealer: South	♥ T8654	The opponents are silent.
Vul: Both	♦ K76	
HCP: 14+1	♣ AQ8	

Board: 27	♠ KJ852	You are dealer.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: None	♦ Q2	
HCP: 14+1	♣ Q74	

Board: 28	♠ A9752	You are dealer.
Dealer: South	♥ A2	The opponents are silent.
Vul: N-S	♦ A98	
HCP: 12+1	♣ T74	

Board: 29	♠ KQ8	Partner is dealer.
Dealer: North	♥ K6	The opponents are silent.
Vul: Both	♦ 743	
HCP: 10+1	♣ Q8765	

Board: 30	♠ A8654	You are dealer.
Dealer: South	♥ T6	The opponents are silent.
Vul: None	♦ A984	
HCP: 12+1	♣ A6	

Both hands (Answers Page)

Board: 26

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 14+1

Contract: 2♥ North

North:

♠ J9843

♥ K72

♦ A8

♣ 743

South:

♠ KQ

♥ T8654

♦ K76

♣ AQ8

W	N	E	S
			1♥
Pass	2♥	All Pass	

Board: 27

Dealer: South

Vul: None

North HCP: 7+2

South HCP: 14+1

Contract: 3♦ South

North:

♠ Q6

♥ 53

♦ J98743

♣ A92

South:

♠ KJ852

♥ AQ8

♦ Q2

♣ Q74

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

1. forcing 1NT

Board: 28

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 12+1

Contract: 2♠ North

North:

♠ Q6

♥ KT874

♦ T643

♣ A9

South:

♠ A9752

♥ A2

♦ A98

♣ T74

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

1. forcing 1NT

Board: 29

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 10+1

Contract: 4♠ North

North:

♠ A7643

♥ A85

♦ AJT

♣ T9

South:

♠ KQ8

♥ K6

♦ 743

♣ Q8765

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

1. forcing 1NT

Board: 30

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 12+1

Contract: 2♠ North

North:

♠ Q9

♥ Q954

♦ J6

♣ KJ852

South:

♠ A8654

♥ T6

♦ A984

♣ A6

W	N	E	S
			1♠
Pass	1NT ¹	Pass	2♦
Pass	2♠	All Pass	

1. forcing 1NT

Board: 31	♠ AK954	You are dealer.
Dealer: North	♥ J6	The opponents are silent.
Vul: N-S	♦ Q82	
HCP: 14+1	♣ A84	

Board: 32	♠ J97	Partner is dealer.
Dealer: South	♥ AKJ7	The opponents are silent.
Vul: E-W	♦ 862	
HCP: 9	♣ 983	

Board: 33	♠ AQJ85	You are dealer.
Dealer: North	♥ J8	The opponents are silent.
Vul: None	♦ KJ86	
HCP: 14+1	♣ Q2	

Board: 34	♠ Q87	Partner is dealer.
Dealer: South	♥ QT987	The opponents are silent.
Vul: N-S	♦ A832	
HCP: 8+1	♣ 3	

Board: 35	♠ 753	You are dealer.
Dealer: North	♥ AKJT53	The opponents are silent.
Vul: E-W	♦ Q9	
HCP: 14+2	♣ A8	

Both hands (Answers Page)

Board: 31

Dealer: North
Vul: N-S
North HCP: 14+1
South HCP: 10+1
Contract: 4 ♠ North

North:

♠ AK954
♥ J6
♦ Q82
♣ A84

South:

♠ JT7
♥ KT743
♦ KJ7
♣ Q3

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

1. forcing 1NT

Board: 32

Dealer: South
Vul: E-W
North HCP: 9
South HCP: 14+1
Contract: 2 ♠ North

North:

♠ J97
♥ AKJ7
♦ 862
♣ 983

South:

♠ Q8653
♥ 653
♦ K7
♣ AKQ

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

Board: 33

Dealer: North
Vul: None
North HCP: 14+1
South HCP: 9
Contract: 4 ♠ North

North:

♠ AQJ85
♥ J8
♦ KJ86
♣ Q2

South:

♠ 9432
♥ Q97
♦ QT3
♣ AJ6

W	N	E	S
	1 ♠	Pass	3 ♠
Pass	4 ♠	All Pass	

Board: 34

Dealer: South
Vul: N-S
North HCP: 8+1
South HCP: 13+1
Contract: 2 ♠ North

North:

♠ Q87
♥ QT987
♦ A832
♣ 3

South:

♠ AT952
♥ A
♦ Q74
♣ K652

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

Board: 35

Dealer: North
Vul: E-W
North HCP: 14+2
South HCP: 10
Contract: 4 ♥ South

North:

♠ 753
♥ AKJT53
♦ Q9
♣ A8

South:

♠ AJ
♥ 986
♦ T872
♣ KQ62

W	N	E	S
	1 ♥	Pass	1NT ¹
Pass	2 ♥	Pass	4 ♥
All Pass			

1. forcing 1NT

Board: 31	♠ JT7	Partner is dealer.
Dealer: North	♥ KT743	The opponents are silent.
Vul: N-S	♦ KJ7	
HCP: 10+1	♣ Q3	

Board: 32	♠ Q8653	You are dealer.
Dealer: South	♥ 653	The opponents are silent.
Vul: E-W	♦ K7	
HCP: 14+1	♣ AKQ	

Board: 33	♠ 9432	Partner is dealer.
Dealer: North	♥ Q97	The opponents are silent.
Vul: None	♦ QT3	
HCP: 9	♣ AJ6	

Board: 34	♠ AT952	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ Q74	
HCP: 13+1	♣ K652	

Board: 35	♠ AJ	Partner is dealer.
Dealer: North	♥ 986	The opponents are silent.
Vul: E-W	♦ T872	
HCP: 10	♣ KQ62	

Both hands (Answers Page)

Board: 31

Dealer: North
Vul: N-S
North HCP: 14+1
South HCP: 10+1
Contract: 4 ♠ North

North:

♠ AK954
♥ J6
♦ Q82
♣ A84

South:

♠ JT7
♥ KT743
♦ KJ7
♣ Q3

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

1. forcing 1NT

Board: 32

Dealer: South
Vul: E-W
North HCP: 9
South HCP: 14+1
Contract: 2 ♠ North

North:

♠ J97
♥ AKJ7
♦ 862
♣ 983

South:

♠ Q8653
♥ 653
♦ K7
♣ AKQ

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

Board: 33

Dealer: North
Vul: None
North HCP: 14+1
South HCP: 9
Contract: 4 ♠ North

North:

♠ AQJ85
♥ J8
♦ KJ86
♣ Q2

South:

♠ 9432
♥ Q97
♦ QT3
♣ AJ6

W	N	E	S
	1 ♠	Pass	3 ♠
Pass	4 ♠	All Pass	

Board: 34

Dealer: South
Vul: N-S
North HCP: 8+1
South HCP: 13+1
Contract: 2 ♠ North

North:

♠ Q87
♥ QT987
♦ A832
♣ 3

South:

♠ AT952
♥ A
♦ Q74
♣ K652

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

Board: 35

Dealer: North
Vul: E-W
North HCP: 14+2
South HCP: 10
Contract: 4 ♥ South

North:

♠ 753
♥ AKJT53
♦ Q9
♣ A8

South:

♠ AJ
♥ 986
♦ T872
♣ KQ62

W	N	E	S
	1 ♥	Pass	1NT ¹
Pass	2 ♥	Pass	4 ♥
All Pass			

1. forcing 1NT

Board: 36

♠ Q63

Partner is dealer.

Dealer: South

♥ Q984

The opponents are silent.

Vul: Both

♦ J5

HCP: 8

♣ KT74

Board: 37

♠ T7432

You are dealer.

Dealer: North

♥ AQ7

The opponents are silent.

Vul: N-S

♦ A3

HCP: 13+1

♣ KT7

Board: 38

♠ K875

Partner is dealer.

Dealer: South

♥ J32

The opponents are silent.

Vul: E-W

♦ QT86

HCP: 6

♣ T6

Board: 39

♠ KQJ76

You are dealer.

Dealer: North

♥ 98

The opponents are silent.

Vul: Both

♦ K9

HCP: 13+1

♣ KJT8

Board: 40

♠ 8654

Partner is dealer.

Dealer: South

♥ AQ2

West (RHO) Doubles 2♥ if possible.

Vul: None

♦ AT8

East (LHO) bids 3♣ if possible.

HCP: 10

♣ 873

Both hands (Answers Page)

Board: 36

Dealer: South

Vul: Both

North HCP: 8

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ Q63

♥ Q984

♦ J5

♣ KT74

South:

♠ T9842

♥ AJ5

♦ K96

♣ A3

W	N	E	S
			1 ♠

Pass	2 ♠	All Pass	
------	-----	----------	--

Board: 37

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ T7432

♥ AQ7

♦ A3

♣ KT7

South:

♠ K85

♥ K5

♦ J9852

♣ QJ4

W	N	E	S
	1 ♠	Pass	1NT ¹

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

Pass	4 ♠	All Pass	
------	-----	----------	--

1. forcing 1NT

Board: 38

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 14+1

Contract: 2 ♥ North

North:

♠ K875

♥ J32

♦ QT86

♣ T6

South:

♠ Q6

♥ AKQ64

♦ K7

♣ 9874

W	N	E	S
			1 ♥

Pass	2 ♥	All Pass	
------	-----	----------	--

Board: 39

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ KQJ76

♥ 98

♦ K9

♣ KJT8

South:

♠ A98

♥ QJ

♦ QJT83

♣ 753

W	N	E	S
	1 ♠	Pass	1NT ¹

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

Pass	4 ♠	All Pass	
------	-----	----------	--

1. forcing 1NT

Board: 40

Dealer: South

Vul: None

North HCP: 10

South HCP: 12+1

Contract: 4 ♥ North

North:

♠ 8654

♥ AQ2

♦ AT8

♣ 873

South:

♠ A2

♥ J9863

♦ KQ6

♣ Q96

W	N	E	S
			1 ♥

Pass	2 ♥	Pass	Pass
------	-----	------	------

X	Pass	3 ♣	3 ♥
---	------	-----	-----

Pass	4 ♥	All Pass	
------	-----	----------	--

Board: 36	♠ T9842	You are dealer.
Dealer: South	♥ AJ5	The opponents are silent.
Vul: Both	♦ K96	
HCP: 12+1	♣ A3	

Board: 37	♠ K85	Partner is dealer.
Dealer: North	♥ K5	The opponents are silent.
Vul: N-S	♦ J9852	
HCP: 10+1	♣ QJ4	

Board: 38	♠ Q6	You are dealer.
Dealer: South	♥ AKQ64	The opponents are silent.
Vul: E-W	♦ K7	
HCP: 14+1	♣ 9874	

Board: 39	♠ A98	Partner is dealer.
Dealer: North	♥ QJ	The opponents are silent.
Vul: Both	♦ QJT83	
HCP: 10+1	♣ 753	

Board: 40	♠ A2	You are dealer.
Dealer: South	♥ J9863	West (LHO) Doubles 2♥ if possible.
Vul: None	♦ KQ6	East (RHO) bids 3♣ if possible.
HCP: 12+1	♣ Q96	

Both hands (Answers Page)

Board: 36

Dealer: South

Vul: Both

North HCP: 8

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ Q63

♥ Q984

♦ J5

♣ KT74

South:

♠ T9842

♥ AJ5

♦ K96

♣ A3

W	N	E	S
			1 ♠

Pass	2 ♠	All Pass	
------	-----	----------	--

Board: 37

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ T7432

♥ AQ7

♦ A3

♣ KT7

South:

♠ K85

♥ K5

♦ J9852

♣ QJ4

W	N	E	S
	1 ♠	Pass	1NT ¹

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

Pass	4 ♠	All Pass	
------	-----	----------	--

1. forcing 1NT

Board: 38

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 14+1

Contract: 2 ♥ North

North:

♠ K875

♥ J32

♦ QT86

♣ T6

South:

♠ Q6

♥ AKQ64

♦ K7

♣ 9874

W	N	E	S
			1 ♥

Pass	2 ♥	All Pass	
------	-----	----------	--

Board: 39

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ KQJ76

♥ 98

♦ K9

♣ KJT8

South:

♠ A98

♥ QJ

♦ QJT83

♣ 753

W	N	E	S
	1 ♠	Pass	1NT ¹

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

Pass	4 ♠	All Pass	
------	-----	----------	--

1. forcing 1NT

Board: 40

Dealer: South

Vul: None

North HCP: 10

South HCP: 12+1

Contract: 4 ♥ North

North:

♠ 8654

♥ AQ2

♦ AT8

♣ 873

South:

♠ A2

♥ J9863

♦ KQ6

♣ Q96

W	N	E	S
			1 ♥

Pass	2 ♥	Pass	Pass
------	-----	------	------

X	Pass	3 ♣	3 ♥
---	------	-----	-----

Pass	4 ♥	All Pass	
------	-----	----------	--

Board: 41	♠ KQT95	You are dealer.
Dealer: North	♥ Q9	The opponents are silent.
Vul: E-W	♦ AJT92	
HCP: 12+2	♣ 7	

Board: 42	♠ Q9	Partner is dealer.
Dealer: South	♥ T85	The opponents are silent.
Vul: Both	♦ AJ964	
HCP: 7+1	♣ 972	

Board: 43	♠ 97	You are dealer.
Dealer: North	♥ KQJT4	The opponents are silent.
Vul: None	♦ KJ9	
HCP: 12+1	♣ Q64	

Board: 44	♠ JT4	Partner is dealer.
Dealer: South	♥ A76	The opponents are silent.
Vul: N-S	♦ KJ75	
HCP: 9	♣ T76	

Board: 45	♠ JT987	You are dealer.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: Both	♦ J3	
HCP: 12+1	♣ QT5	

Both hands (Answers Page)

Board: 41

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 8+1

Contract: 2 ♠ South

North:

♠ KQT95

♥ Q9

♦ AJT92

♣ 7

South:

♠ 84

♥ J53

♦ KQ6

♣ QT864

W N E S

1 ♠ Pass 1NT¹

Pass 2 ♦ Pass 2 ♠

All Pass

1. forcing 1NT

Board: 42

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 14+1

Contract: 2 ♥ North

North:

♠ Q9

♥ T85

♦ AJ964

♣ 972

South:

♠ AK82

♥ KJ942

♦ QT

♣ J3

W N E S

1 ♥

Pass 2 ♥ All Pass

Board: 43

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 9

Contract: 2 ♥ South

North:

♠ 97

♥ KQJT4

♦ KJ9

♣ Q64

South:

♠ K843

♥ A92

♦ Q74

♣ T85

W N E S

1 ♥ Pass 2 ♥

All Pass

Board: 44

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ JT4

♥ A76

♦ KJ75

♣ T76

South:

♠ K8632

♥ K94

♦ A2

♣ K42

W N E S

1 ♠

Pass 2 ♠ All Pass

Board: 45

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 9

Contract: 2 ♠ South

North:

♠ JT987

♥ AKJ

♦ J3

♣ QT5

South:

♠ K65

♥ Q5

♦ 8754

♣ A932

W N E S

1 ♠ Pass 2 ♠

All Pass

Board: 41	♠ 84	Partner is dealer.
Dealer: North	♥ J53	The opponents are silent.
Vul: E-W	♦ KQ6	
HCP: 8+1	♣ QT864	

Board: 42	♠ AK82	You are dealer.
Dealer: South	♥ KJ942	The opponents are silent.
Vul: Both	♦ QT	
HCP: 14+1	♣ J3	

Board: 43	♠ K843	Partner is dealer.
Dealer: North	♥ A92	The opponents are silent.
Vul: None	♦ Q74	
HCP: 9	♣ T85	

Board: 44	♠ K8632	You are dealer.
Dealer: South	♥ K94	The opponents are silent.
Vul: N-S	♦ A2	
HCP: 13+1	♣ K42	

Board: 45	♠ K65	Partner is dealer.
Dealer: North	♥ Q5	The opponents are silent.
Vul: Both	♦ 8754	
HCP: 9	♣ A932	

Both hands (Answers Page)

Board: 41

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 8+1

Contract: 2 ♠ South

North:

♠ KQT95

♥ Q9

♦ AJT92

♣ 7

South:

♠ 84

♥ J53

♦ KQ6

♣ QT864

W N E S

1 ♠ Pass 1NT¹

Pass 2 ♦ Pass 2 ♠

All Pass

1. forcing 1NT

Board: 42

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 14+1

Contract: 2 ♥ North

North:

♠ Q9

♥ T85

♦ AJ964

♣ 972

South:

♠ AK82

♥ KJ942

♦ QT

♣ J3

W N E S

1 ♥

Pass 2 ♥ All Pass

Board: 43

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 9

Contract: 2 ♥ South

North:

♠ 97

♥ KQJT4

♦ KJ9

♣ Q64

South:

♠ K843

♥ A92

♦ Q74

♣ T85

W N E S

1 ♥ Pass 2 ♥

All Pass

Board: 44

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ JT4

♥ A76

♦ KJ75

♣ T76

South:

♠ K8632

♥ K94

♦ A2

♣ K42

W N E S

1 ♠

Pass 2 ♠ All Pass

Board: 45

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 9

Contract: 2 ♠ South

North:

♠ JT987

♥ AKJ

♦ J3

♣ QT5

South:

♠ K65

♥ Q5

♦ 8754

♣ A932

W N E S

1 ♠ Pass 2 ♠

All Pass

Board: 46	♠ K763	Partner is dealer.
Dealer: South	♥ K2	The opponents are silent.
Vul: None	♦ QT852	
HCP: 8+1	♣ 85	

Board: 47	♠ A92	You are dealer.
Dealer: North	♥ Q5432	The opponents are silent.
Vul: N-S	♦ AQ3	
HCP: 13+1	♣ J3	

Board: 48	♠ J84	Partner is dealer.
Dealer: South	♥ AK932	The opponents are silent.
Vul: E-W	♦ Q9	
HCP: 10+1	♣ T32	

Board: 49	♠ J8753	You are dealer.
Dealer: North	♥ A95	The opponents are silent.
Vul: None	♦ AK2	
HCP: 13+1	♣ J4	

Board: 50	♠ A2	Partner is dealer.
Dealer: South	♥ QT7	The opponents are silent.
Vul: N-S	♦ J832	
HCP: 9	♣ Q954	

Both hands (Answers Page)

Board: 46

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 13+1

Contract: 1NT South

North:

♠ K763

♥ K2

♦ QT852

♣ 85

South:

♠ Q42

♥ AT653

♦ J3

♣ AQ3

W N E S

1 ♥

Pass 1 ♠ Pass 1NT

All Pass

Board: 47

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 9

Contract: 2 ♥ South

North:

♠ A92

♥ Q5432

♦ AQ3

♣ J3

South:

♠ QJ4

♥ K87

♦ K86

♣ T974

W N E S

1 ♥ Pass 2 ♥

All Pass

Board: 48

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 13+1

Contract: 4 ♠ South

North:

♠ J84

♥ AK932

♦ Q9

♣ T32

South:

♠ A9532

♥ QT

♦ K652

♣ A5

W N E S

1 ♠

Pass 1NT¹ Pass 2 ♦

Pass 3 ♠ Pass 4 ♠

All Pass

1. forcing 1NT

Board: 49

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 9+1

Contract: 2 ♠ South

North:

♠ J8753

♥ A95

♦ AK2

♣ J4

South:

♠ KQ

♥ 643

♦ 843

♣ A9865

W N E S

1 ♠ Pass 1NT¹

Pass 2 ♦ Pass 2 ♠

All Pass

1. forcing 1NT

Board: 50

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ A2

♥ QT7

♦ J832

♣ Q954

South:

♠ KT654

♥ K8

♦ A754

♣ K6

W N E S

1 ♠

Pass 1NT¹ Pass 2 ♦

Pass 2 ♠ All Pass

1. forcing 1NT

Board: 46	♠ Q42	You are dealer.
Dealer: South	♥ AT653	The opponents are silent.
Vul: None	♦ J3	
HCP: 13+1	♣ AQ3	

Board: 47	♠ QJ4	Partner is dealer.
Dealer: North	♥ K87	The opponents are silent.
Vul: N-S	♦ K86	
HCP: 9	♣ T974	

Board: 48	♠ A9532	You are dealer.
Dealer: South	♥ QT	The opponents are silent.
Vul: E-W	♦ K652	
HCP: 13+1	♣ A5	

Board: 49	♠ KQ	Partner is dealer.
Dealer: North	♥ 643	The opponents are silent.
Vul: None	♦ 843	
HCP: 9+1	♣ A9865	

Board: 50	♠ KT654	You are dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: N-S	♦ A754	
HCP: 13+1	♣ K6	

Both hands (Answers Page)

Board: 46

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 13+1

Contract: 1NT South

North:

♠ K763

♥ K2

♦ QT852

♣ 85

South:

♠ Q42

♥ AT653

♦ J3

♣ AQ3

W N E S

1 ♥

Pass 1 ♠ Pass 1NT

All Pass

Board: 47

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 9

Contract: 2 ♥ South

North:

♠ A92

♥ Q5432

♦ AQ3

♣ J3

South:

♠ QJ4

♥ K87

♦ K86

♣ T974

W N E S

1 ♥ Pass 2 ♥

All Pass

Board: 48

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 13+1

Contract: 4 ♠ South

North:

♠ J84

♥ AK932

♦ Q9

♣ T32

South:

♠ A9532

♥ QT

♦ K652

♣ A5

W N E S

1 ♠

Pass 1NT¹ Pass 2 ♦

Pass 3 ♠ Pass 4 ♠

All Pass

1. forcing 1NT

Board: 49

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 9+1

Contract: 2 ♠ South

North:

♠ J8753

♥ A95

♦ AK2

♣ J4

South:

♠ KQ

♥ 643

♦ 843

♣ A9865

W N E S

1 ♠ Pass 1NT¹

Pass 2 ♦ Pass 2 ♠

All Pass

1. forcing 1NT

Board: 50

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ A2

♥ QT7

♦ J832

♣ Q954

South:

♠ KT654

♥ K8

♦ A754

♣ K6

W N E S

1 ♠

Pass 1NT¹ Pass 2 ♦

Pass 2 ♠ All Pass

1. forcing 1NT