

<b>Board: 1</b>	♠ T8732	Partner bids first.
Dealer: South	♥ KJ96	The opponents are silent.
Vul: None	♦ A32	
HCP: 8+1	♣ 7	
<hr/>		
<b>Board: 2</b>	♠ AK3	Partner bids first.
Dealer: South	♥ KQT3	West (RHO) bids 1 ♠ if possible.
Vul: N-S	♦ J72	
HCP: 13	♣ 765	
<hr/>		
<b>Board: 3</b>	♠ KJ9876	LHO opens the bidding 1 ♦.
Dealer: East	♥ 7	Partner bids next.
Vul: N-S	♦ Q	East (LHO) Doubles 1 ♠ if possible.
HCP: 11+3	♣ AJ653	West (RHO) bids 2 ♥ if possible.
<hr/>		
<b>Board: 4</b>	♠ JT2	Partner bids first.
Dealer: South	♥ T5	The opponents are silent.
Vul: Both	♦ 76542	
HCP: 6+1	♣ AJT	
<hr/>		
<b>Board: 5</b>	♠ A3	You bid first.
Dealer: North	♥ AKQ987	The opponents are silent.
Vul: N-S	♦ K97	
HCP: 19+2	♣ QJ	

## Both hands (Answers Page)

### Board: 1

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 18

Contract: 4 ♠ North

North:

♠ T8732

♥ KJ96

♦ A32

♣ 7

South:

♠ AKJ5

♥ Q72

♦ QJ4

♣ AJ2

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 4 ♠ All Pass

Pass 4 ♠ All Pass

### Board: 2

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 18+1

Contract: 4 ♥ South

North:

♠ AK3

♥ KQT3

♦ J72

♣ 765

South:

♠ QJ

♥ A9742

♦ A64

♣ AK8

W N E S

Pass 1 ♥

1 ♠ 2 ♠<sup>1</sup> Pass 3 ♣

Pass 3 ♠ Pass 4 ♥

All Pass

1. limit raise or better in !H

### Board: 3

Dealer: East

Vul: N-S

North HCP: 11+3

South HCP: 10

Contract: 3 ♠ South

North:

♠ KJ9876

♥ 7

♦ Q

♣ AJ653

South:

♠ T543

♥ QT

♦ AJ92

♣ K42

W N E S

Pass 1 ♦ Pass

Pass 1 ♠ X Pass

2 ♥ Pass Pass 3 ♠

All Pass

### Board: 4

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 19+1

Contract: 1 ♥ South

North:

♠ JT2

♥ T5

♦ 76542

♣ AJT

South:

♠ Q3

♥ AQJ62

♦ AKJT

♣ Q8

W N E S

Pass 1 ♥

All Pass

### Board: 5

Dealer: North

Vul: N-S

North HCP: 19+2

South HCP: 10+2

Contract: 3NT North

North:

♠ A3

♥ AKQ987

♦ K97

♣ QJ

South:

♠ JT85

♥ 2

♦ AQ

♣ K87542

W N E S

Pass 1 ♥ Pass 1 ♠

Pass 2 ♥ Pass 3 ♣

Pass 3NT All Pass

<b>Board: 1</b>	♠ AKJ5	You bid first.
Dealer: South	♥ Q72	The opponents are silent.
Vul: None	♦ QJ4	
HCP: 18	♣ AJ2	
<hr/>		
<b>Board: 2</b>	♠ QJ	You bid first.
Dealer: South	♥ A9742	West (LHO) bids 1 ♠ if possible.
Vul: N-S	♦ A64	
HCP: 18+1	♣ AK8	
<hr/>		
<b>Board: 3</b>	♠ T543	RHO opens the bidding 1 ♦ .
Dealer: East	♥ QT	You bid next.
Vul: N-S	♦ AJ92	East (RHO) Doubles 1 ♠ if possible.
HCP: 10	♣ K42	West (LHO) bids 2 ♥ if possible.
<hr/>		
<b>Board: 4</b>	♠ Q3	You bid first.
Dealer: South	♥ AQJ62	The opponents are silent.
Vul: Both	♦ AKJT	
HCP: 19+1	♣ Q8	
<hr/>		
<b>Board: 5</b>	♠ JT85	Partner bids first.
Dealer: North	♥ 2	The opponents are silent.
Vul: N-S	♦ AQ	
HCP: 10+2	♣ K87542	

## Both hands (Answers Page)

### Board: 1

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 18

Contract: 4 ♠ North

North:

♠ T8732

♥ KJ96

♦ A32

♣ 7

South:

♠ AKJ5

♥ Q72

♦ QJ4

♣ AJ2

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 4 ♠ All Pass

Pass 4 ♠ All Pass

### Board: 2

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 18+1

Contract: 4 ♥ South

North:

♠ AK3

♥ KQT3

♦ J72

♣ 765

South:

♠ QJ

♥ A9742

♦ A64

♣ AK8

W N E S

1 ♠ 2 ♠<sup>1</sup> Pass 1 ♥

Pass 3 ♠ Pass 3 ♣

All Pass

All Pass

1. limit raise or better in !H

### Board: 3

Dealer: East

Vul: N-S

North HCP: 11+3

South HCP: 10

Contract: 3 ♠ South

North:

♠ KJ9876

♥ 7

♦ Q

♣ AJ653

South:

♠ T543

♥ QT

♦ AJ92

♣ K42

W N E S

Pass 1 ♠ 1 ♦ Pass

Pass 1 ♠ X Pass

2 ♥ Pass Pass 3 ♠

All Pass

### Board: 4

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 19+1

Contract: 1 ♥ South

North:

♠ JT2

♥ T5

♦ 76542

♣ AJT

South:

♠ Q3

♥ AQJ62

♦ AKJT

♣ Q8

W N E S

Pass 1 ♥

All Pass

### Board: 5

Dealer: North

Vul: N-S

North HCP: 19+2

South HCP: 10+2

Contract: 3NT North

North:

♠ A3

♥ AKQ987

♦ K97

♣ QJ

South:

♠ JT85

♥ 2

♦ AQ

♣ K87542

W N E S

Pass 1 ♥ Pass 1 ♠

Pass 2 ♥ Pass 3 ♣

Pass 3NT All Pass

# North hands

# Notrump\_18-19

## Board: 6

♠ Q7

You bid first.

Dealer: North

♥ KQ82

The opponents are silent.

Vul: E-W

♦ AQJ3

HCP: 19

♣ AJ7

## Board: 7

♠ A93

You bid first.

Dealer: North

♥ AQJ

East (LHO) bids 2♠ if possible.

Vul: Both

♦ 86

HCP: 18+1

♣ AQJ32

## Board: 8

♠ AK9653

Partner bids first.

Dealer: South

♥ 42

West (RHO) bids 2♥ if possible.

Vul: None

♦ 6

East (LHO) bids 3♥ if possible.

HCP: 7+2

♣ T642

## Board: 9

♠ 8

Partner bids first.

Dealer: South

♥ 742

The opponents are silent.

Vul: E-W

♦ KJ8

HCP: 7+2

♣ QJ9876

## Board: 10

♠ 9732

Partner bids first.

Dealer: South

♥ T973

The opponents are silent.

Vul: Both

♦ Q5

HCP: 2

♣ T74

## Both hands (Answers Page)

### Board: 6

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 6

Contract: 4♥ North

North:

♠ Q7

♥ KQ82

♦ AQJ3

♣ AJ7

South:

♠ 962

♥ A953

♦ T62

♣ QT4

W	N	E	S
	1♦	Pass	1♥
Pass	4♥	All Pass	

### Board: 7

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 6

Contract: 2NT North

North:

♠ A93

♥ AQJ

♦ 86

♣ AQJ32

South:

♠ T2

♥ T42

♦ KT93

♣ K976

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

### Board: 8

Dealer: South

Vul: None

North HCP: 7+2

South HCP: 19+2

Contract: 4♦ South

North:

♠ AK9653

♥ 42

♦ 6

♣ T642

South:

♠ QT

♥ KT

♦ AKQ754

♣ AJ9

W	N	E	S
			1♦
2♥	Pass	3♥	4♦
All Pass			

### Board: 9

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 19+1

Contract: 3NT South

North:

♠ 8

♥ 742

♦ KJ8

♣ QJ9876

South:

♠ AJT94

♥ AQT

♦ A53

♣ A2

W	N	E	S
			1♠
Pass	1NT <sup>1</sup>	Pass	3NT
All Pass			

1. forcing 1NT

### Board: 10

Dealer: South

Vul: Both

North HCP: 2

South HCP: 18

Contract: 1♦ South

North:

♠ 9732

♥ T973

♦ Q5

♣ T74

South:

♠ KJ5

♥ QJ

♦ A962

♣ AK32

W	N	E	S
			1♦
All Pass			

## South hands

## Notrump\_18-19

**Board: 6**      ♠ 962      Partner bids first.  
 Dealer: North      ♥ A953      The opponents are silent.  
 Vul: E-W      ♦ T62  
 HCP: 6      ♣ QT4

---

**Board: 7**      ♠ T2      Partner bids first.  
 Dealer: North      ♥ T42      East (RHO) bids 2 ♠ if possible.  
 Vul: Both      ♦ KT93  
 HCP: 6      ♣ K976

---

**Board: 8**      ♠ QT      You bid first.  
 Dealer: South      ♥ KT      West (LHO) bids 2 ♥ if possible.  
 Vul: None      ♦ AKQ754      East (RHO) bids 3 ♥ if possible.  
 HCP: 19+2      ♣ AJ9

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**Board: 9**      ♠ AJT94      You bid first.  
 Dealer: South      ♥ AQT      The opponents are silent.  
 Vul: E-W      ♦ A53  
 HCP: 19+1      ♣ A2

---

**Board: 10**      ♠ KJ5      You bid first.  
 Dealer: South      ♥ QJ      The opponents are silent.  
 Vul: Both      ♦ A962  
 HCP: 18      ♣ AK32

## Both hands (Answers Page)

### Board: 6

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 6

Contract: 4♥ North

North:

♠ Q7

♥ KQ82

♦ AQJ3

♣ AJ7

South:

♠ 962

♥ A953

♦ T62

♣ QT4

W	N	E	S
	1♦	Pass	1♥
Pass	4♥	All Pass	

### Board: 7

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 6

Contract: 2NT North

North:

♠ A93

♥ AQJ

♦ 86

♣ AQJ32

South:

♠ T2

♥ T42

♦ KT93

♣ K976

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

### Board: 8

Dealer: South

Vul: None

North HCP: 7+2

South HCP: 19+2

Contract: 4♦ South

North:

♠ AK9653

♥ 42

♦ 6

♣ T642

South:

♠ QT

♥ KT

♦ AKQ754

♣ AJ9

W	N	E	S
			1♦
2♥	Pass	3♥	4♦
All Pass			

### Board: 9

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 19+1

Contract: 3NT South

North:

♠ 8

♥ 742

♦ KJ8

♣ QJ9876

South:

♠ AJT94

♥ AQT

♦ A53

♣ A2

W	N	E	S
			1♠
Pass	1NT <sup>1</sup>	Pass	3NT
All Pass			

1. forcing 1NT

### Board: 10

Dealer: South

Vul: Both

North HCP: 2

South HCP: 18

Contract: 1♦ South

North:

♠ 9732

♥ T973

♦ Q5

♣ T74

South:

♠ KJ5

♥ QJ

♦ A962

♣ AK32

W	N	E	S
			1♦
All Pass			



<b>Board: 11</b>	♠ -	Partner bids first.
Dealer: South	♥ AQJ975	The opponents are silent.
Vul: None	♦ Q32	
HCP: 10+2	♣ JT86	
<hr/>		
<b>Board: 12</b>	♠ QT962	Partner bids first.
Dealer: South	♥ 5	The opponents are silent.
Vul: N-S	♦ 852	
HCP: 6+1	♣ A943	
<hr/>		
<b>Board: 13</b>	♠ AK85	You bid first.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: Both	♦ QT8	
HCP: 18	♣ Q95	
<hr/>		
<b>Board: 14</b>	♠ K8543	Partner bids first.
Dealer: South	♥ 762	The opponents are silent.
Vul: None	♦ A53	
HCP: 11+1	♣ A2	
<hr/>		
<b>Board: 15</b>	♠ QJT65432	Partner bids first.
Dealer: South	♥ A	West (RHO) bids 2♥ if possible.
Vul: N-S	♦ Q9	
HCP: 9+4	♣ 54	

## Both hands (Answers Page)

### Board: 11

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKQJ				1 ♣
Vul: None	♥ AQJ975	♥ K62	Pass	1 ♥	Pass	2NT
North HCP: 10+2	♦ Q32	♦ K6	Pass	3 ♥	Pass	4 ♥
South HCP: 19	♣ JT86	♣ K943	Pass	4NT	Pass	5 ♥ <sup>1</sup>
Contract: 6 ♥ North			Pass	6 ♥	All Pass	

1. A=2/5 or 5/5, Q(H)=0

### Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ QT962	♠ AK3				1 ♥
Vul: N-S	♥ 5	♥ AKT432	Pass	1 ♠	Pass	2 ♥
North HCP: 6+1	♦ 852	♦ J3	All Pass			
South HCP: 19+2	♣ A943	♣ KJ				
Contract: 2 ♥ South						

### Board: 13

	North:	South:	W	N	E	S
Dealer: North	♠ AK85	♠ -		1 ♣	Pass	1 ♦
Vul: Both	♥ AQJ	♥ T865	Pass	2NT	Pass	3 ♦
North HCP: 18	♦ QT8	♦ J97643	Pass	3NT	All Pass	
South HCP: 6+2	♣ Q95	♣ AJ2				
Contract: 3NT North						

### Board: 14

	North:	South:	W	N	E	S
Dealer: South	♠ K8543	♠ AQJ				1 ♣
Vul: None	♥ 762	♥ KQJ5	Pass	1 ♠	Pass	2NT
North HCP: 11+1	♦ A53	♦ K97	Pass	3NT	All Pass	
South HCP: 18	♣ A2	♣ QT3				
Contract: 3NT North						

### Board: 15

	North:	South:	W	N	E	S
Dealer: South	♠ QJT65432	♠ AK98				1 ♦
Vul: N-S	♥ A	♥ KQ4	2 ♥	4 ♠	All Pass	
North HCP: 9+4	♦ Q9	♦ KT74				
South HCP: 18	♣ 54	♣ K8				
Contract: 4 ♠ North						

<b>Board: 11</b>	♠ AKQJ	You bid first.
Dealer: South	♥ K62	The opponents are silent.
Vul: None	♦ K6	
HCP: 19	♣ K943	

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<b>Board: 12</b>	♠ AK3	You bid first.
Dealer: South	♥ AKT432	The opponents are silent.
Vul: N-S	♦ J3	
HCP: 19+2	♣ KJ	

---

<b>Board: 13</b>	♠ -	Partner bids first.
Dealer: North	♥ T865	The opponents are silent.
Vul: Both	♦ J97643	
HCP: 6+2	♣ AJ2	

---

<b>Board: 14</b>	♠ AQJ	You bid first.
Dealer: South	♥ KQJ5	The opponents are silent.
Vul: None	♦ K97	
HCP: 18	♣ QT3	

---

<b>Board: 15</b>	♠ AK98	You bid first.
Dealer: South	♥ KQ4	West (LHO) bids 2♥ if possible.
Vul: N-S	♦ KT74	
HCP: 18	♣ K8	

## Both hands (Answers Page)

### Board: 11

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 19

Contract: 6♥ North

North:

♠ -

♥ AQJ975

♦ Q32

♣ JT86

South:

♠ AKQJ

♥ K62

♦ K6

♣ K943

W N E S

Pass 1♥ Pass 1♣

Pass 3♥ Pass 4♥

Pass 4NT Pass 5♥<sup>1</sup>

Pass 6♥ All Pass

1. A=2/5 or 5/5, Q(H)=0

### Board: 12

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 19+2

Contract: 2♥ South

North:

♠ QT962

♥ 5

♦ 852

♣ A943

South:

♠ AK3

♥ AKT432

♦ J3

♣ KJ

W N E S

Pass 1♠ Pass 1♥

Pass 1♠ Pass 2♥

All Pass

### Board: 13

Dealer: North

Vul: Both

North HCP: 18

South HCP: 6+2

Contract: 3NT North

North:

♠ AK85

♥ AQJ

♦ QT8

♣ Q95

South:

♠ -

♥ T865

♦ J97643

♣ AJ2

W N E S

Pass 1♣ Pass 1♦

Pass 2NT Pass 3♦

Pass 3NT All Pass

### Board: 14

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 18

Contract: 3NT North

North:

♠ K8543

♥ 762

♦ A53

♣ A2

South:

♠ AQJ

♥ KQJ5

♦ K97

♣ QT3

W N E S

Pass 1♠ Pass 1♣

Pass 1♠ Pass 2NT

Pass 3NT All Pass

### Board: 15

Dealer: South

Vul: N-S

North HCP: 9+4

South HCP: 18

Contract: 4♠ North

North:

♠ QJT65432

♥ A

♦ Q9

♣ 54

South:

♠ AK98

♥ KQ4

♦ KT74

♣ K8

W N E S

2♥ 4♠ All Pass

2♥ 4♠ All Pass

# North hands

# Notrump\_18-19

**Board: 16**      ♠ -      RHO opens the bidding 1 ♦ .  
 Dealer: West      ♥ T75432      You bid next.  
 Vul: N-S      ♦ K732      East (LHO) bids 1NT if possible.  
 HCP: 3+2      ♣ 532      West (RHO) Doubles 4 ♠ if possible.

---

**Board: 17**      ♠ AJ5      Partner bids first.  
 Dealer: South      ♥ T      The opponents are silent.  
 Vul: None      ♦ 652  
 HCP: 10+2      ♣ KQT987

---

**Board: 18**      ♠ K75      You bid first.  
 Dealer: North      ♥ AK94      The opponents are silent.  
 Vul: N-S      ♦ KJ4  
 HCP: 19      ♣ KQ8

---

**Board: 19**      ♠ AKQ      You bid first.  
 Dealer: North      ♥ AQ876      The opponents are silent.  
 Vul: E-W      ♦ Q5  
 HCP: 18+1      ♣ JT3

---

**Board: 20**      ♠ 6543      Partner bids first.  
 Dealer: South      ♥ K84      West (RHO) bids 1 ♥ if possible.  
 Vul: Both      ♦ 8632  
 HCP: 7      ♣ A5

## Both hands (Answers Page)

### Board: 16

Dealer: West

Vul: N-S

North HCP: 3+2

South HCP: 9+4

Contract: 4 ♠ X South

North:

♠ -

♥ T75432

♦ K732

♣ 532

South:

♠ AT986543

♥ KJ

♦ 6

♣ J7

W	N	E	S
1 ♦	Pass	1NT	4 ♠
X	All Pass		

### Board: 17

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 19+2

Contract: 3NT North

North:

♠ AJ5

♥ T

♦ 652

♣ KQT987

South:

♠ KQ

♥ AKJ982

♦ J9

♣ AJ6

W	N	E	S
			1 ♥
Pass	1NT <sup>1</sup>	Pass	3 ♥
Pass	3NT	All Pass	

1. forcing 1NT

### Board: 18

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 12+2

Contract: 6 ♠ South

North:

♠ K75

♥ AK94

♦ KJ4

♣ KQ8

South:

♠ AQJT43

♥ JT3

♦ 5

♣ AT6

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	2NT	Pass	3 ♠
Pass	4 ♠	Pass	4NT
Pass	5 ♥ <sup>1</sup>	Pass	6 ♠
All Pass			

1. A=2/5 or 5/5, Q(S)=0

### Board: 19

Dealer: North

Vul: E-W

North HCP: 18+1

South HCP: 7+2

Contract: 4 ♥ South

North:

♠ AKQ

♥ AQ876

♦ Q5

♣ JT3

South:

♠ 86

♥ T9543

♦ AK432

♣ 6

W	N	E	S
	1 ♥	Pass	4 ♥
All Pass			

### Board: 20

Dealer: South

Vul: Both

North HCP: 7

South HCP: 18

Contract: 3NT South

North:

♠ 6543

♥ K84

♦ 8632

♣ A5

South:

♠ KQ2

♥ AT7

♦ AKQ9

♣ T93

W	N	E	S
			1 ♦
1 ♥	X	Pass	3NT
All Pass			

**Board: 16**      ♠ AT986543    LHO opens the bidding 1 ♦ .  
Dealer: West      ♥ KJ              Partner bids next.  
Vul: N-S          ♦ 6              East (RHO) bids 1NT if possible.  
HCP: 9+4        ♣ J7             West (LHO) Doubles 4 ♠ if possible.

---

**Board: 17**      ♠ KQ              You bid first.  
Dealer: South    ♥ AKJ982        The opponents are silent.  
Vul: None        ♦ J9  
HCP: 19+2       ♣ AJ6

---

**Board: 18**      ♠ AQJT43        Partner bids first.  
Dealer: North    ♥ JT3             The opponents are silent.  
Vul: N-S          ♦ 5  
HCP: 12+2       ♣ AT6

---

**Board: 19**      ♠ 86              Partner bids first.  
Dealer: North    ♥ T9543        The opponents are silent.  
Vul: E-W        ♦ AK432  
HCP: 7+2        ♣ 6

---

**Board: 20**      ♠ KQ2            You bid first.  
Dealer: South    ♥ AT7            West (LHO) bids 1 ♥ if possible.  
Vul: Both        ♦ AKQ9  
HCP: 18         ♣ T93

## Both hands (Answers Page)

### Board: 16

	North:	South:	W	N	E	S
Dealer: West	♠ -	♠ AT986543	1 ♦	Pass	1NT	4 ♠
Vul: N-S	♥ T75432	♥ KJ	X	All Pass		
North HCP: 3+2	♦ K732	♦ 6				
South HCP: 9+4	♣ 532	♣ J7				
Contract: 4 ♠ X South						

### Board: 17

	North:	South:	W	N	E	S
Dealer: South	♠ AJ5	♠ KQ				1 ♥
Vul: None	♥ T	♥ AKJ982	Pass	1NT <sup>1</sup>	Pass	3 ♥
North HCP: 10+2	♦ 652	♦ J9	Pass	3NT	All Pass	
South HCP: 19+2	♣ KQT987	♣ AJ6				
Contract: 3NT North						

1. forcing 1NT

### Board: 18

	North:	South:	W	N	E	S
Dealer: North	♠ K75	♠ AQJT43		1 ♣	Pass	1 ♠
Vul: N-S	♥ AK94	♥ JT3	Pass	2NT	Pass	3 ♠
North HCP: 19	♦ KJ4	♦ 5	Pass	4 ♠	Pass	4NT
South HCP: 12+2	♣ KQ8	♣ AT6	Pass	5 ♥ <sup>1</sup>	Pass	6 ♠
Contract: 6 ♠ South						

1. A=2/5 or 5/5, Q(S)=0

### Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ 86		1 ♥	Pass	4 ♥
Vul: E-W	♥ AQ876	♥ T9543	All Pass			
North HCP: 18+1	♦ Q5	♦ AK432				
South HCP: 7+2	♣ JT3	♣ 6				
Contract: 4 ♥ South						

### Board: 20

	North:	South:	W	N	E	S
Dealer: South	♠ 6543	♠ KQ2				1 ♦
Vul: Both	♥ K84	♥ AT7	1 ♥	X	Pass	3NT
North HCP: 7	♦ 8632	♦ AKQ9	All Pass			
South HCP: 18	♣ A5	♣ T93				
Contract: 3NT South						



<b>Board: 21</b>	♠ AT2	You bid first.
Dealer: North	♥ Q75	The opponents are silent.
Vul: N-S	♦ AK5	
HCP: 18	♣ KQ87	

---

<b>Board: 22</b>	♠ A72	Partner bids first.
Dealer: South	♥ K643	The opponents are silent.
Vul: E-W	♦ 984	
HCP: 7	♣ T42	

---

<b>Board: 23</b>	♠ T854	Partner bids first.
Dealer: South	♥ AK64	The opponents are silent.
Vul: Both	♦ J	
HCP: 11	♣ K876	

---

<b>Board: 24</b>	♠ AQ6	You bid first.
Dealer: North	♥ KJ2	East (LHO) bids 2♠ if possible.
Vul: None	♦ A632	West (RHO) bids 3♠ if possible.
HCP: 18	♣ A73	

---

<b>Board: 25</b>	♠ 543	Partner bids first.
Dealer: South	♥ K74	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 9+2	♣ KQJT73	

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ AT2	♠ J976		1 ♣	Pass	1 ♥
Vul: N-S	♥ Q75	♥ AKT62	Pass	2NT	Pass	3 ♠
North HCP: 18	♦ AK5	♦ 9	Pass	3NT	All Pass	
South HCP: 8+1	♣ KQ87	♣ 654				
Contract: 3NT North						

### Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ A72	♠ QJT9				1 ♦
Vul: E-W	♥ K643	♥ AQ	Pass	1 ♥	Pass	2NT
North HCP: 7	♦ 984	♦ AKJ6	Pass	3NT	All Pass	
South HCP: 19	♣ T42	♣ Q95				
Contract: 3NT North						

### Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ T854	♠ AKQ3				1 ♣
Vul: Both	♥ AK64	♥ 972	Pass	1 ♥	Pass	2NT
North HCP: 11	♦ J	♦ A76	Pass	3 ♠	Pass	4 ♠
South HCP: 18	♣ K876	♣ AJT	All Pass			
Contract: 4 ♠ South						

### Board: 24

	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ 3		1 ♦	2 ♠	Pass
Vul: None	♥ KJ2	♥ AT765	3 ♠	X	Pass	4 ♥
North HCP: 18	♦ A632	♦ 98	All Pass			
South HCP: 5+2	♣ A73	♣ J8654				
Contract: 4 ♥ South						

### Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ 543	♠ KQ8				1 ♦
Vul: E-W	♥ K74	♥ QT83	Pass	1NT	Pass	2NT
North HCP: 9+2	♦ 9	♦ AK42	Pass	4 ♣	Pass	4 ♦
South HCP: 18	♣ KQJT73	♣ A6	Pass	4 ♥	Pass	4 ♠
Contract: 5 ♣ North			Pass	5 ♣	All Pass	

<b>Board: 21</b>	♠ J976	Partner bids first.
Dealer: North	♥ AKT62	The opponents are silent.
Vul: N-S	♦ 9	
HCP: 8+1	♣ 654	

---

<b>Board: 22</b>	♠ QJT9	You bid first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: E-W	♦ AKJ6	
HCP: 19	♣ Q95	

---

<b>Board: 23</b>	♠ AKQ3	You bid first.
Dealer: South	♥ 972	The opponents are silent.
Vul: Both	♦ A76	
HCP: 18	♣ AJT	

---

<b>Board: 24</b>	♠ 3	Partner bids first.
Dealer: North	♥ AT765	East (RHO) bids 2♠ if possible.
Vul: None	♦ 98	West (LHO) bids 3♠ if possible.
HCP: 5+2	♣ J8654	

---

<b>Board: 25</b>	♠ KQ8	You bid first.
Dealer: South	♥ QT83	The opponents are silent.
Vul: E-W	♦ AK42	
HCP: 18	♣ A6	

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ AT2	♠ J976		1 ♣	Pass	1 ♥
Vul: N-S	♥ Q75	♥ AKT62	Pass	2NT	Pass	3 ♠
North HCP: 18	♦ AK5	♦ 9	Pass	3NT	All Pass	
South HCP: 8+1	♣ KQ87	♣ 654				
Contract: 3NT North						

### Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ A72	♠ QJT9				1 ♦
Vul: E-W	♥ K643	♥ AQ	Pass	1 ♥	Pass	2NT
North HCP: 7	♦ 984	♦ AKJ6	Pass	3NT	All Pass	
South HCP: 19	♣ T42	♣ Q95				
Contract: 3NT North						

### Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ T854	♠ AKQ3				1 ♣
Vul: Both	♥ AK64	♥ 972	Pass	1 ♥	Pass	2NT
North HCP: 11	♦ J	♦ A76	Pass	3 ♠	Pass	4 ♠
South HCP: 18	♣ K876	♣ AJT	All Pass			
Contract: 4 ♠ South						

### Board: 24

	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ 3		1 ♦	2 ♠	Pass
Vul: None	♥ KJ2	♥ AT765	3 ♠	X	Pass	4 ♥
North HCP: 18	♦ A632	♦ 98	All Pass			
South HCP: 5+2	♣ A73	♣ J8654				
Contract: 4 ♥ South						

### Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ 543	♠ KQ8				1 ♦
Vul: E-W	♥ K74	♥ QT83	Pass	1NT	Pass	2NT
North HCP: 9+2	♦ 9	♦ AK42	Pass	4 ♣	Pass	4 ♦
South HCP: 18	♣ KQJT73	♣ A6	Pass	4 ♥	Pass	4 ♠
Contract: 5 ♣ North			Pass	5 ♣	All Pass	

<b>Board: 26</b>	♠ QT	You bid first.
Dealer: North	♥ A75	The opponents are silent.
Vul: Both	♦ AKQT6	
HCP: 18+1	♣ QJ3	

---

<b>Board: 27</b>	♠ 4	Partner bids first.
Dealer: South	♥ AT9	The opponents are silent.
Vul: None	♦ AT9842	
HCP: 11+2	♣ KT8	

---

<b>Board: 28</b>	♠ 952	Partner bids first.
Dealer: South	♥ AQ86	The opponents are silent.
Vul: N-S	♦ A74	
HCP: 13	♣ K76	

---

<b>Board: 29</b>	♠ AQJ	You bid first.
Dealer: North	♥ A987	The opponents are silent.
Vul: Both	♦ AK6	
HCP: 18	♣ 952	

## Both hands (Answers Page)

### Board: 26

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 6+2

Contract: 4 ♠ North

North:

♠ QT

♥ A75

♦ AKQT6

♣ QJ3

South:

♠ KJ9652

♥ Q86

♦ 942

♣ 2

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

### Board: 27

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 18

Contract: 6 ♦ North

North:

♠ 4

♥ AT9

♦ AT9842

♣ KT8

South:

♠ AK9

♥ K864

♦ KQ5

♣ QJ3

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

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

### Board: 28

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 18+1

Contract: 6 ♣ North

North:

♠ 952

♥ AQ86

♦ A74

♣ K76

South:

♠ A874

♥ K2

♦ KJ

♣ AQJ92

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

### Board: 29

Dealer: North

Vul: Both

North HCP: 18

South HCP: 9+1

Contract: 3NT North

North:

♠ AQJ

♥ A987

♦ AK6

♣ 952

South:

♠ 73

♥ KJ

♦ QT52

♣ KT743

W	N	E	S
	1 ♣	Pass	3 ♣
Pass	3NT	All Pass	

<b>Board: 26</b>	♠ KJ9652	Partner bids first.
Dealer: North	♥ Q86	The opponents are silent.
Vul: Both	♦ 942	
HCP: 6+2	♣ 2	

---

<b>Board: 27</b>	♠ AK9	You bid first.
Dealer: South	♥ K864	The opponents are silent.
Vul: None	♦ KQ5	
HCP: 18	♣ QJ3	

---

<b>Board: 28</b>	♠ A874	You bid first.
Dealer: South	♥ K2	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 18+1	♣ AQJ92	

---

<b>Board: 29</b>	♠ 73	Partner bids first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: Both	♦ QT52	
HCP: 9+1	♣ KT743	

## Both hands (Answers Page)

### Board: 26

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 6+2

Contract: 4 ♠ North

North:

♠ QT

♥ A75

♦ AKQT6

♣ QJ3

South:

♠ KJ9652

♥ Q86

♦ 942

♣ 2

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

### Board: 27

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 18

Contract: 6 ♦ North

North:

♠ 4

♥ AT9

♦ AT9842

♣ KT8

South:

♠ AK9

♥ K864

♦ KQ5

♣ QJ3

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

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

### Board: 28

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 18+1

Contract: 6 ♣ North

North:

♠ 952

♥ AQ86

♦ A74

♣ K76

South:

♠ A874

♥ K2

♦ KJ

♣ AQJ92

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

### Board: 29

Dealer: North

Vul: Both

North HCP: 18

South HCP: 9+1

Contract: 3NT North

North:

♠ AQJ

♥ A987

♦ AK6

♣ 952

South:

♠ 73

♥ KJ

♦ QT52

♣ KT743

W	N	E	S
	1 ♣	Pass	3 ♣
Pass	3NT	All Pass	



<b>Board: 30</b>	♠ A9	You bid first.
Dealer: North	♥ AK2	The opponents are silent.
Vul: None	♦ KJ763	
HCP: 19+1	♣ KJ4	

---

<b>Board: 31</b>	♠ AKJ	You bid first.
Dealer: North	♥ QJ75	The opponents are silent.
Vul: N-S	♦ K5	
HCP: 18	♣ A762	

---

<b>Board: 32</b>	♠ 5	Partner bids first.
Dealer: South	♥ T2	The opponents are silent.
Vul: E-W	♦ AJ64	
HCP: 12+2	♣ AK8753	

---

<b>Board: 33</b>	♠ J8	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: None	♦ KT763	
HCP: 18+1	♣ AKT2	

---

<b>Board: 34</b>	♠ AKQ986	Partner bids first.
Dealer: South	♥ Q983	The opponents are silent.
Vul: N-S	♦ T5	
HCP: 11+2	♣ 5	

## Both hands (Answers Page)

### Board: 30

	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ K54		1 ♦	Pass	1NT
Vul: None	♥ AK2	♥ QT	Pass	2NT	Pass	3NT
North HCP: 19+1	♦ KJ763	♦ AT92	All Pass			
South HCP: 9	♣ KJ4	♣ 6532				
Contract: 3NT South						

### Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ T762		1 ♣	Pass	1 ♠
Vul: N-S	♥ QJ75	♥ A9	Pass	2NT	Pass	3NT
North HCP: 18	♦ K5	♦ JT3	All Pass			
South HCP: 9	♣ A762	♣ KJ94				
Contract: 3NT South						

### Board: 32

	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AK9				1 ♣
Vul: E-W	♥ T2	♥ AK75	Pass	3 ♠ <sup>1</sup>	Pass	4 ♥
North HCP: 12+2	♦ AJ64	♦ Q9	Pass	5 ♣	Pass	6 ♣
South HCP: 19	♣ AK8753	♣ QJ64	All Pass			
Contract: 6 ♣ South						

1. Splinter

### Board: 33

	North:	South:	W	N	E	S
Dealer: North	♠ J8	♠ KT93		1 ♦	Pass	1 ♥
Vul: None	♥ AK	♥ QJ985	Pass	2NT	Pass	3 ♠
North HCP: 18+1	♦ KT763	♦ J	Pass	3NT	All Pass	
South HCP: 7+1	♣ AKT2	♣ 874				
Contract: 3NT North						

### Board: 34

	North:	South:	W	N	E	S
Dealer: South	♠ AKQ986	♠ 42				1 ♦
Vul: N-S	♥ Q983	♥ AK5	Pass	1 ♠	Pass	3NT
North HCP: 11+2	♦ T5	♦ AQJ986	Pass	4 ♦	Pass	4 ♥
South HCP: 18+2	♣ 5	♣ A7	Pass	5 ♣	Pass	5 ♦
Contract: 5 ♦ South			All Pass			

**South hands****Notrump\_18-19**

<b>Board: 30</b>	♠ K54	Partner bids first.
Dealer: North	♥ QT	The opponents are silent.
Vul: None	♦ AT92	
HCP: 9	♣ 6532	

---

<b>Board: 31</b>	♠ T762	Partner bids first.
Dealer: North	♥ A9	The opponents are silent.
Vul: N-S	♦ JT3	
HCP: 9	♣ KJ94	

---

<b>Board: 32</b>	♠ AK9	You bid first.
Dealer: South	♥ AK75	The opponents are silent.
Vul: E-W	♦ Q9	
HCP: 19	♣ QJ64	

---

<b>Board: 33</b>	♠ KT93	Partner bids first.
Dealer: North	♥ QJ985	The opponents are silent.
Vul: None	♦ J	
HCP: 7+1	♣ 874	

---

<b>Board: 34</b>	♠ 42	You bid first.
Dealer: South	♥ AK5	The opponents are silent.
Vul: N-S	♦ AQJ986	
HCP: 18+2	♣ A7	

## Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ K54		1 ♦	Pass	1NT
Vul: None	♥ AK2	♥ QT	Pass	2NT	Pass	3NT
North HCP: 19+1	♦ KJ763	♦ AT92	All Pass			
South HCP: 9	♣ KJ4	♣ 6532				
Contract: 3NT South						

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJ	♠ T762		1 ♣	Pass	1 ♠
Vul: N-S	♥ QJ75	♥ A9	Pass	2NT	Pass	3NT
North HCP: 18	♦ K5	♦ JT3	All Pass			
South HCP: 9	♣ A762	♣ KJ94				
Contract: 3NT South						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 5	♠ AK9				1 ♣
Vul: E-W	♥ T2	♥ AK75	Pass	3 ♠ <sup>1</sup>	Pass	4 ♥
North HCP: 12+2	♦ AJ64	♦ Q9	Pass	5 ♣	Pass	6 ♣
South HCP: 19	♣ AK8753	♣ QJ64	All Pass			
Contract: 6 ♣ South			1. Splinter			

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ J8	♠ KT93		1 ♦	Pass	1 ♥
Vul: None	♥ AK	♥ QJ985	Pass	2NT	Pass	3 ♠
North HCP: 18+1	♦ KT763	♦ J	Pass	3NT	All Pass	
South HCP: 7+1	♣ AKT2	♣ 874				
Contract: 3NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ AKQ986	♠ 42				1 ♦
Vul: N-S	♥ Q983	♥ AK5	Pass	1 ♠	Pass	3NT
North HCP: 11+2	♦ T5	♦ AQJ986	Pass	4 ♦	Pass	4 ♥
South HCP: 18+2	♣ 5	♣ A7	Pass	5 ♣	Pass	5 ♦
Contract: 5 ♦ South			All Pass			

<b>Board: 35</b>	♠ JT9853	Partner bids first.
Dealer: South	♥ KT95	East (LHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ 64	West (RHO) bids 2 ♥ if possible.
HCP: 4+2	♣ T	

---

<b>Board: 36</b>	♠ KQT63	Partner bids first.
Dealer: South	♥ A3	The opponents are silent.
Vul: Both	♦ 2	
HCP: 10+2	♣ JT873	

---

<b>Board: 37</b>	♠ AKJ8	You bid first.
Dealer: North	♥ A987	East (LHO) bids 2 ♣ if possible.
Vul: N-S	♦ A85	
HCP: 19	♣ K3	

---

<b>Board: 38</b>	♠ A72	Partner bids first.
Dealer: South	♥ AJ964	The opponents are silent.
Vul: E-W	♦ T73	
HCP: 9+1	♣ 73	

---

<b>Board: 39</b>	♠ AJ	You bid first.
Dealer: North	♥ 843	The opponents are silent.
Vul: Both	♦ AKQJ75	
HCP: 19+2	♣ A6	

## Both hands (Answers Page)

### Board: 35

Dealer: South

Vul: E-W

North HCP: 4+2

South HCP: 18+1

Contract: 4 ♠ South

North:

♠ JT9853

♥ KT95

♦ 64

♣ T

South:

♠ AQ4

♥ Q2

♦ AK7

♣ QJ652

W N E S

Pass 1 ♠ X XX

2 ♥ 2 ♠ Pass 4 ♠

All Pass

### Board: 36

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 18

Contract: 3NT South

North:

♠ KQT63

♥ A3

♦ 2

♣ JT873

South:

♠ J94

♥ K6

♦ KQ85

♣ AKQ6

W N E S

Pass 1 ♠ Pass 2NT

Pass 3 ♣ Pass 3NT

All Pass

### Board: 37

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 6+1

Contract: 3 ♦ South

North:

♠ AKJ8

♥ A987

♦ A85

♣ K3

South:

♠ 74

♥ T653

♦ KQJT3

♣ 82

W N E S

Pass 1 ♦ 2 ♣ 3 ♦

All Pass

### Board: 38

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 18+1

Contract: 3NT North

North:

♠ A72

♥ AJ964

♦ T73

♣ 73

South:

♠ KT8

♥ KQ3

♦ AQ854

♣ A5

W N E S

Pass 1 ♥ Pass 2NT

Pass 3NT All Pass

### Board: 39

Dealer: North

Vul: Both

North HCP: 19+2

South HCP: 9

Contract: 3NT North

North:

♠ AJ

♥ 843

♦ AKQJ75

♣ A6

South:

♠ KT94

♥ K96

♦ T82

♣ K75

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 3NT All Pass

## South hands

## Notrump\_18-19

<b>Board: 35</b>	♠ AQ4	You bid first.
Dealer: South	♥ Q2	East (RHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ AK7	West (LHO) bids 2 ♥ if possible.
HCP: 18+1	♣ QJ652	

---

<b>Board: 36</b>	♠ J94	You bid first.
Dealer: South	♥ K6	The opponents are silent.
Vul: Both	♦ KQ85	
HCP: 18	♣ AKQ6	

---

<b>Board: 37</b>	♠ 74	Partner bids first.
Dealer: North	♥ T653	East (RHO) bids 2 ♣ if possible.
Vul: N-S	♦ KQJT3	
HCP: 6+1	♣ 82	

---

<b>Board: 38</b>	♠ KT8	You bid first.
Dealer: South	♥ KQ3	The opponents are silent.
Vul: E-W	♦ AQ854	
HCP: 18+1	♣ A5	

---

<b>Board: 39</b>	♠ KT94	Partner bids first.
Dealer: North	♥ K96	The opponents are silent.
Vul: Both	♦ T82	
HCP: 9	♣ K75	

## Both hands (Answers Page)

### Board: 35

Dealer: South

Vul: E-W

North HCP: 4+2

South HCP: 18+1

Contract: 4 ♠ South

North:

♠ JT9853

♥ KT95

♦ 64

♣ T

South:

♠ AQ4

♥ Q2

♦ AK7

♣ QJ652

W N E S

Pass 1 ♠ X XX

2 ♥ 2 ♠ Pass 4 ♠

All Pass

### Board: 36

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 18

Contract: 3NT South

North:

♠ KQT63

♥ A3

♦ 2

♣ JT873

South:

♠ J94

♥ K6

♦ KQ85

♣ AKQ6

W N E S

Pass 1 ♠ Pass 2NT

Pass 3 ♣ Pass 3NT

All Pass

### Board: 37

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 6+1

Contract: 3 ♦ South

North:

♠ AKJ8

♥ A987

♦ A85

♣ K3

South:

♠ 74

♥ T653

♦ KQJT3

♣ 82

W N E S

Pass 1 ♦ 2 ♣ 3 ♦

All Pass

### Board: 38

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 18+1

Contract: 3NT North

North:

♠ A72

♥ AJ964

♦ T73

♣ 73

South:

♠ KT8

♥ KQ3

♦ AQ854

♣ A5

W N E S

Pass 1 ♥ Pass 2NT

Pass 3NT All Pass

### Board: 39

Dealer: North

Vul: Both

North HCP: 19+2

South HCP: 9

Contract: 3NT North

North:

♠ AJ

♥ 843

♦ AKQJ75

♣ A6

South:

♠ KT94

♥ K96

♦ T82

♣ K75

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 3NT All Pass



<b>Board: 40</b>	♠ 9643	Partner bids first.
Dealer: South	♥ T632	East (LHO) bids 1 ♠ if possible.
Vul: None	♦ 65	
HCP: 4	♣ A65	
<hr/>		
<b>Board: 41</b>	♠ KQT74	You bid first.
Dealer: North	♥ AKJT	The opponents are silent.
Vul: E-W	♦ 32	
HCP: 19+1	♣ AQ	
<hr/>		
<b>Board: 42</b>	♠ KJ3	You bid first.
Dealer: North	♥ A74	The opponents are silent.
Vul: Both	♦ KJ7	
HCP: 19	♣ AK43	
<hr/>		
<b>Board: 43</b>	♠ AQ92	You bid first.
Dealer: North	♥ A72	East (LHO) bids 1 ♦ if possible.
Vul: None	♦ A6	West (RHO) bids 2 ♦ if possible.
HCP: 18	♣ A543	East (LHO) Doubles 3 ♦ if possible.
<hr/>		
<b>Board: 44</b>	♠ A52	You bid first.
Dealer: North	♥ A7	The opponents are silent.
Vul: N-S	♦ AKQJ94	
HCP: 18+2	♣ T6	

## Both hands (Answers Page)

### Board: 40

Dealer: South

Vul: None

North HCP: 4

South HCP: 18+1

Contract: 3NT South

North:

♠ 9643

♥ T632

♦ 65

♣ A65

South:

♠ KT

♥ A9

♦ AKQJ3

♣ J432

W N E S

Pass 1♥ 1♠ 1♦

Pass 3♥ Pass 4♥

All Pass

1. forcing 1NT

### Board: 41

Dealer: North

Vul: E-W

North HCP: 19+1

South HCP: 8+1

Contract: 4♥ South

North:

♠ KQT74

♥ AKJT

♦ 32

♣ AQ

South:

♠ 8

♥ 9752

♦ AKJT7

♣ 762

W N E S

Pass 1♠ Pass 1NT<sup>1</sup>

Pass 3♥ Pass 4♥

All Pass

1. forcing 1NT

### Board: 42

Dealer: North

Vul: Both

North HCP: 19

South HCP: 9

Contract: 3NT South

North:

♠ KJ3

♥ A74

♦ KJ7

♣ AK43

South:

♠ Q92

♥ Q82

♦ AT9

♣ J965

W N E S

Pass 1♣ Pass 1NT

Pass 2NT Pass 3NT

All Pass

### Board: 43

Dealer: North

Vul: None

North HCP: 18

South HCP: 5

Contract: 4♠ North

North:

♠ AQ92

♥ A72

♦ A6

♣ A543

South:

♠ JT65

♥ J864

♦ J5

♣ Q98

W N E S

Pass 1♣ 1♦ X

2♦ 3♦<sup>1</sup> X Pass

Pass 4♠ All Pass

1. strength cue bid

### Board: 44

Dealer: North

Vul: N-S

North HCP: 18+2

South HCP: 12

Contract: 3NT North

North:

♠ A52

♥ A7

♦ AKQJ94

♣ T6

South:

♠ KJ6

♥ K62

♦ T72

♣ AJ73

W N E S

Pass 1♦ Pass 2NT

Pass 3NT All Pass

<b>Board: 40</b>	♠ KT	You bid first.
Dealer: South	♥ A9	East (RHO) bids 1 ♠ if possible.
Vul: None	♦ AKQJ3	
HCP: 18+1	♣ J432	
<hr/>		
<b>Board: 41</b>	♠ 8	Partner bids first.
Dealer: North	♥ 9752	The opponents are silent.
Vul: E-W	♦ AKJT7	
HCP: 8+1	♣ 762	
<hr/>		
<b>Board: 42</b>	♠ Q92	Partner bids first.
Dealer: North	♥ Q82	The opponents are silent.
Vul: Both	♦ AT9	
HCP: 9	♣ J965	
<hr/>		
<b>Board: 43</b>	♠ JT65	Partner bids first.
Dealer: North	♥ J864	East (RHO) bids 1 ♦ if possible.
Vul: None	♦ J5	West (LHO) bids 2 ♦ if possible.
HCP: 5	♣ Q98	East (RHO) Doubles 3 ♦ if possible.
<hr/>		
<b>Board: 44</b>	♠ KJ6	Partner bids first.
Dealer: North	♥ K62	The opponents are silent.
Vul: N-S	♦ T72	
HCP: 12	♣ AJ73	

## Both hands (Answers Page)

### Board: 40

Dealer: South

Vul: None

North HCP: 4

South HCP: 18+1

Contract: 3NT South

North:

♠ 9643

♥ T632

♦ 65

♣ A65

South:

♠ KT

♥ A9

♦ AKQJ3

♣ J432

W N E S

Pass 1♥ 1♠ 1♦

Pass 3♥ Pass 4♥

All Pass

1. forcing 1NT

### Board: 41

Dealer: North

Vul: E-W

North HCP: 19+1

South HCP: 8+1

Contract: 4♥ South

North:

♠ KQT74

♥ AKJT

♦ 32

♣ AQ

South:

♠ 8

♥ 9752

♦ AKJT7

♣ 762

W N E S

Pass 1♠ Pass 1NT<sup>1</sup>

Pass 3♥ Pass 4♥

All Pass

1. forcing 1NT

### Board: 42

Dealer: North

Vul: Both

North HCP: 19

South HCP: 9

Contract: 3NT South

North:

♠ KJ3

♥ A74

♦ KJ7

♣ AK43

South:

♠ Q92

♥ Q82

♦ AT9

♣ J965

W N E S

Pass 1♣ Pass 1NT

Pass 2NT Pass 3NT

All Pass

### Board: 43

Dealer: North

Vul: None

North HCP: 18

South HCP: 5

Contract: 4♠ North

North:

♠ AQ92

♥ A72

♦ A6

♣ A543

South:

♠ JT65

♥ J864

♦ J5

♣ Q98

W N E S

Pass 1♣ 1♦ X

2♦ 3♦<sup>1</sup> X Pass

Pass 4♠ All Pass

1. strength cue bid

### Board: 44

Dealer: North

Vul: N-S

North HCP: 18+2

South HCP: 12

Contract: 3NT North

North:

♠ A52

♥ A7

♦ AKQJ94

♣ T6

South:

♠ KJ6

♥ K62

♦ T72

♣ AJ73

W N E S

Pass 1♦ Pass 2NT

Pass 3NT All Pass

**Board: 45**

♠ QJ8

You bid first.

Dealer: North

♥ AKT

The opponents are silent.

Vul: Both

♦ A8

HCP: 18+1

♣ A8742

**Board: 46**

♠ A9763

Partner bids first.

Dealer: South

♥ 97

West (RHO) bids 2♥ if possible.

Vul: None

♦ QT

HCP: 9+1

♣ KT86

**Board: 47**

♠ K94

You bid first.

Dealer: North

♥ A93

East (LHO) bids 1♥ if possible.

Vul: N-S

♦ AKQ52

West (RHO) bids 1♠ if possible.

HCP: 19+1

♣ K2

East (LHO) bids 2♣ if possible.

West (RHO) bids 2♠ if possible.

East (LHO) Doubles 3♦ if possible.

**Board: 48**

♠ Q962

Partner bids first.

Dealer: South

♥ 32

The opponents are silent.

Vul: E-W

♦ K9763

HCP: 5+1

♣ 96

## Both hands (Answers Page)

### Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ QJ8	♠ AT973		1 ♣	Pass	1 ♠
Vul: Both	♥ AKT	♥ QJ2	Pass	2NT	Pass	3NT
North HCP: 18+1	♦ A8	♦ J63	All Pass			
South HCP: 8+1	♣ A8742	♣ 95				
Contract: 3NT South						

### Board: 46

	North:	South:	W	N	E	S
Dealer: South	♠ A9763	♠ KQ4				1 ♦
Vul: None	♥ 97	♥ KJ2	2 ♥	X	Pass	3NT
North HCP: 9+1	♦ QT	♦ A873	All Pass			
South HCP: 18	♣ KT86	♣ AJ4				
Contract: 3NT South						

### Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ K94	♠ 73		1 ♦	1 ♥	Pass
Vul: N-S	♥ A93	♥ 874	1 ♠	X	2 ♣	Pass
North HCP: 19+1	♦ AKQ52	♦ J943	2 ♠	X	Pass	3 ♦
South HCP: 1	♣ K2	♣ T965	Pass	Pass	X	All Pass
Contract: 3 ♦ X South						

### Board: 48

	North:	South:	W	N	E	S
Dealer: South	♠ Q962	♠ AK8				1 ♣
Vul: E-W	♥ 32	♥ Q54	Pass	1 ♦	Pass	2NT
North HCP: 5+1	♦ K9763	♦ AQ4	All Pass			
South HCP: 18	♣ 96	♣ K752				
Contract: 2NT South						

<b>Board: 45</b>	♠ AT973	Partner bids first.
Dealer: North	♥ QJ2	The opponents are silent.
Vul: Both	♦ J63	
HCP: 8+1	♣ 95	
<hr/>		
<b>Board: 46</b>	♠ KQ4	You bid first.
Dealer: South	♥ KJ2	West (LHO) bids 2♥ if possible.
Vul: None	♦ A873	
HCP: 18	♣ AJ4	
<hr/>		
<b>Board: 47</b>	♠ 73	Partner bids first.
Dealer: North	♥ 874	East (RHO) bids 1♥ if possible.
Vul: N-S	♦ J943	West (LHO) bids 1♠ if possible.
HCP: 1	♣ T965	East (RHO) bids 2♣ if possible.
		West (LHO) bids 2♠ if possible.
		East (RHO) Doubles 3♦ if possible.
<hr/>		
<b>Board: 48</b>	♠ AK8	You bid first.
Dealer: South	♥ Q54	The opponents are silent.
Vul: E-W	♦ AQ4	
HCP: 18	♣ K752	

## Both hands (Answers Page)

### Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ QJ8	♠ AT973		1 ♣	Pass	1 ♠
Vul: Both	♥ AKT	♥ QJ2	Pass	2NT	Pass	3NT
North HCP: 18+1	♦ A8	♦ J63	All Pass			
South HCP: 8+1	♣ A8742	♣ 95				
Contract: 3NT South						

### Board: 46

	North:	South:	W	N	E	S
Dealer: South	♠ A9763	♠ KQ4				1 ♦
Vul: None	♥ 97	♥ KJ2	2 ♥	X	Pass	3NT
North HCP: 9+1	♦ QT	♦ A873	All Pass			
South HCP: 18	♣ KT86	♣ AJ4				
Contract: 3NT South						

### Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ K94	♠ 73		1 ♦	1 ♥	Pass
Vul: N-S	♥ A93	♥ 874	1 ♠	X	2 ♣	Pass
North HCP: 19+1	♦ AKQ52	♦ J943	2 ♠	X	Pass	3 ♦
South HCP: 1	♣ K2	♣ T965	Pass	Pass	X	All Pass
Contract: 3 ♦ X South						

### Board: 48

	North:	South:	W	N	E	S
Dealer: South	♠ Q962	♠ AK8				1 ♣
Vul: E-W	♥ 32	♥ Q54	Pass	1 ♦	Pass	2NT
North HCP: 5+1	♦ K9763	♦ AQ4	All Pass			
South HCP: 18	♣ 96	♣ K752				
Contract: 2NT South						



**Board: 49**

♠ K52

Partner bids first.

Dealer: South

♥ 92

The opponents are silent.

Vul: None

♦ KQJ96

HCP: 11+1

♣ Q52

**Board: 50**

♠ 943

Partner bids first.

Dealer: South

♥ A8

The opponents are silent.

Vul: N-S

♦ KQ3

HCP: 13+1

♣ A7432

## Both hands (Answers Page)

**Board: 49**

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 19+1

Contract: 3NT South

**North:**

♠ K52

♥ 92

♦ KQJ96

♣ Q52

**South:**

♠ A9

♥ AKQJT

♦ T532

♣ AJ

**W      N      E      S**

1 ♥

Pass   1NT<sup>1</sup>   Pass   3NT

All Pass

1. forcing 1NT

---

**Board: 50**

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 19+1

Contract: 6NT South

**North:**

♠ 943

♥ A8

♦ KQ3

♣ A7432

**South:**

♠ AQ5

♥ KQ963

♦ AJT

♣ K5

**W      N      E      S**

1 ♥

Pass   2 ♣   Pass   3NT

Pass   4NT   Pass   6NT

All Pass

**Board: 49**

♠ A9

You bid first.

Dealer: South

♥ AKQJT

The opponents are silent.

Vul: None

♦ T532

HCP: 19+1

♣ AJ

---

**Board: 50**

♠ AQ5

You bid first.

Dealer: South

♥ KQ963

The opponents are silent.

Vul: N-S

♦ AJT

HCP: 19+1

♣ K5

## Both hands (Answers Page)

**Board: 49**

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 19+1

Contract: 3NT South

**North:**

♠ K52

♥ 92

♦ KQJ96

♣ Q52

**South:**

♠ A9

♥ AKQJT

♦ T532

♣ AJ

**W      N      E      S**

1 ♥

Pass   1NT<sup>1</sup>   Pass   3NT

All Pass

1. forcing 1NT

---

**Board: 50**

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 19+1

Contract: 6NT South

**North:**

♠ 943

♥ A8

♦ KQ3

♣ A7432

**South:**

♠ AQ5

♥ KQ963

♦ AJT

♣ K5

**W      N      E      S**

1 ♥

Pass   2 ♣   Pass   3NT

Pass   4NT   Pass   6NT

All Pass