

Board: 1	♠ QT7	You are dealer.
Dealer: North	♥ KJ4	East (LHO) bids 1 ♠ if possible.
Vul: None	♦ K72	East (LHO) Doubles 2 ♥ if possible.
HCP: 14	♣ KQ83	

Board: 2	♠ 86	LHO is dealer.
Dealer: East	♥ Q5	East (LHO) opens 1 ♦ if possible.
Vul: E-W	♦ AJT96	West (RHO) Doubles 1 ♠ if possible.
HCP: 8+1	♣ J653	East (LHO) bids 2 ♥ if possible.

Board: 3	♠ K6	Partner is dealer.
Dealer: South	♥ Q9752	West (RHO) bids 1 ♠ if possible.
Vul: E-W	♦ K5	East (LHO) bids 2 ♠ if possible.
HCP: 8+1	♣ 6432	

Board: 4	♠ A43	You are dealer.
Dealer: North	♥ J83	East (LHO) bids 1 ♠ if possible.
Vul: Both	♦ KQ43	West (RHO) bids 2 ♠ if possible.
HCP: 14	♣ AT4	

Board: 5	♠ AKQT4	RHO is dealer. You bid second.
Dealer: West	♥ A53	West (RHO) opens 1 ♦ if possible.
Vul: E-W	♦ 732	East (LHO) Doubles 1 ♠ if possible.
HCP: 13+1	♣ 72	West (RHO) bids 3 ♦ if possible.

Both hands (Answers Page)

Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ QT7	♠ J983		1♣	1♠	X
Vul: None	♥ KJ4	♥ Q9862	Pass	2♥	X	All Pass
North HCP: 14	♦ K72	♦ A983				
South HCP: 7+1	♣ KQ83	♣ -				
Contract: 2♥X North						

Board: 2

	North:	South:	W	N	E	S
Dealer: East	♠ 86	♠ KQ972		1♦	1♠	
Vul: E-W	♥ Q5	♥ 986	X	Pass	2♥	X
North HCP: 8+1	♦ AJT96	♦ 4	Pass	2♠	All Pass	
South HCP: 11+1	♣ J653	♣ AQ72				
Contract: 2♠ North						

Board: 3

	North:	South:	W	N	E	S
Dealer: South	♠ K6	♠ 872			1♣	
Vul: E-W	♥ Q9752	♥ KT84	1♠	2♥ ¹	2♠	4♥
North HCP: 8+1	♦ K5	♦ T8	All Pass			
South HCP: 12	♣ 6432	♣ AKQ9	1. 1X-(Y)-2Z forcing			
Contract: 4♥ South						

Board: 4

	North:	South:	W	N	E	S
Dealer: North	♠ A43	♠ 9		1♦	1♠	2♥ ¹
Vul: Both	♥ J83	♥ AQ652	2♠	3♥	All Pass	
North HCP: 14	♦ KQ43	♦ 652	1. 1X-(Y)-2Z forcing			
South HCP: 8+1	♣ AT4	♣ Q753				
Contract: 3♥ North						

Board: 5

	North:	South:	W	N	E	S
Dealer: West	♠ AKQT4	♠ 653	1♦	1♠	X	2♠
Vul: E-W	♥ A53	♥ KT	3♦	3♠	All Pass	
North HCP: 13+1	♦ 732	♦ 85				
South HCP: 7+2	♣ 72	♣ AT9854				
Contract: 3♠ North						

Board: 1	♠ J983	Partner is dealer.
Dealer: North	♥ Q9862	East (RHO) bids 1♠ if possible.
Vul: None	♦ A983	East (RHO) Doubles 2♥ if possible.
HCP: 7+1	♣ -	
Board: 2	♠ KQ972	RHO is dealer. You bid second.
Dealer: East	♥ 986	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ 4	West (LHO) Doubles 1♠ if possible.
HCP: 11+1	♣ AQ72	East (RHO) bids 2♥ if possible.
Board: 3	♠ 872	You are dealer.
Dealer: South	♥ KT84	West (LHO) bids 1♠ if possible.
Vul: E-W	♦ T8	East (RHO) bids 2♠ if possible.
HCP: 12	♣ AKQ9	
Board: 4	♠ 9	Partner is dealer.
Dealer: North	♥ AQ652	East (RHO) bids 1♠ if possible.
Vul: Both	♦ 652	West (LHO) bids 2♠ if possible.
HCP: 8+1	♣ Q753	
Board: 5	♠ 653	LHO is dealer.
Dealer: West	♥ KT	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ 85	East (RHO) Doubles 1♠ if possible.
HCP: 7+2	♣ AT9854	West (LHO) bids 3♦ if possible.

Both hands (Answers Page)

Board: 1 **North:** **South:** **W** **N** **E** **S**

Dealer: North	♠ QT7	♠ J983		1♣	1♠	X
Vul: None	♥ KJ4	♥ Q9862	Pass	2♥	X	All Pass
North HCP: 14	♦ K72	♦ A983				
South HCP: 7+1	♣ KQ83	♣ -				

Contract: 2♥X North

Board: 2 **North:** **South:** **W** **N** **E** **S**

Dealer: East	♠ 86	♠ KQ972		1♦	1♠	
Vul: E-W	♥ Q5	♥ 986	X	Pass	2♥	X
North HCP: 8+1	♦ AJT96	♦ 4	Pass	2♠	All Pass	
South HCP: 11+1	♣ J653	♣ AQ72				

Contract: 2♠ North

Board: 3 **North:** **South:** **W** **N** **E** **S**

Dealer: South	♠ K6	♠ 872			1♣	
Vul: E-W	♥ Q9752	♥ KT84	1♠	2♥ ¹	2♠	4♥
North HCP: 8+1	♦ K5	♦ T8	All Pass			
South HCP: 12	♣ 6432	♣ AKQ9	1. 1X-(Y)-2Z forcing			

Contract: 4♥ South

Board: 4 **North:** **South:** **W** **N** **E** **S**

Dealer: North	♠ A43	♠ 9		1♦	1♠	2♥ ¹
Vul: Both	♥ J83	♥ AQ652	2♠	3♥	All Pass	
North HCP: 14	♦ KQ43	♦ 652	1. 1X-(Y)-2Z forcing			
South HCP: 8+1	♣ AT4	♣ Q753				

Contract: 3♥ North

Board: 5 **North:** **South:** **W** **N** **E** **S**

Dealer: West	♠ AKQT4	♠ 653	1♦	1♠	X	2♠
Vul: E-W	♥ A53	♥ KT	3♦	3♠	All Pass	
North HCP: 13+1	♦ 732	♦ 85				
South HCP: 7+2	♣ 72	♣ AT9854				

Contract: 3♠ North

Board: 6	♠ 865	Partner is dealer.
Dealer: South	♥ AT654	West (RHO) bids 1♠ if possible.
Vul: E-W	♦ J4	
HCP: 9+1	♣ A75	
Board: 7	♠ J9	Partner is dealer.
Dealer: South	♥ QJT94	West (RHO) bids 1♠ if possible.
Vul: Both	♦ KJT4	East (LHO) bids 4♠ if possible.
HCP: 8+1	♣ 65	West (RHO) Doubles 5♥ if possible.
Board: 8	♠ T2	Partner is dealer.
Dealer: South	♥ AQ752	West (RHO) bids 1♠ if possible.
Vul: None	♦ 73	
HCP: 9+1	♣ KT82	
Board: 9	♠ AQ762	RHO is dealer. You bid second.
Dealer: West	♥ Q2	West (RHO) opens 1♣ if possible.
Vul: N-S	♦ 98	East (LHO) Doubles 1♠ if possible.
HCP: 13+1	♣ KQ85	
Board: 10	♠ K73	You are dealer.
Dealer: North	♥ KJ5	East (LHO) bids 1♠ if possible.
Vul: Both	♦ QJ82	
HCP: 14	♣ AT6	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ 865	♠ K3				1♦
Vul: E-W	♥ AT654	♥ 83	1♠	2♥ ¹	Pass	3♦
North HCP: 9+1	♦ J4	♦ AKQ963		All Pass		
South HCP: 14+2	♣ A75	♣ QT8				1. 1X-(Y)-2Z forcing
Contract: 3♦ South						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ J9	♠ Q				1♣
Vul: Both	♥ QJT94	♥ A873	1♠	2♥ ¹	4♠	5♥
North HCP: 8+1	♦ KJT4	♦ 9	X	All Pass		
South HCP: 12+3	♣ 65	♣ AQT9843				1. 1X-(Y)-2Z forcing
Contract: 5♥X South						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ J987				1♦
Vul: None	♥ AQ752	♥ -	1♠	2♥ ¹	Pass	3♦
North HCP: 9+1	♦ 73	♦ AKQJT954		All Pass		
South HCP: 12+4	♣ KT82	♣ J				1. 1X-(Y)-2Z forcing
Contract: 3♦ South						

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ AQ762	♠ JT983	1♣	1♠	X	3♠
Vul: N-S	♥ Q2	♥ J974		All Pass		
North HCP: 13+1	♦ 98	♦ A42				
South HCP: 6+1	♣ KQ85	♣ 6				
Contract: 3♠ South						

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ K73	♠ JT		1♦	1♠	2♥ ¹
Vul: Both	♥ KJ5	♥ AQ832	Pass	3♥	All Pass	
North HCP: 14	♦ QJ82	♦ T7				
South HCP: 10+1	♣ AT6	♣ K932				1. 1X-(Y)-2Z forcing
Contract: 3♥ North						

Board: 6	♠ K3	You are dealer.
Dealer: South	♥ 83	West (LHO) bids 1♠ if possible.
Vul: E-W	♦ AKQ963	
HCP: 14+2	♣ QT8	
Board: 7	♠ Q	You are dealer.
Dealer: South	♥ A873	West (LHO) bids 1♠ if possible.
Vul: Both	♦ 9	East (RHO) bids 4♠ if possible.
HCP: 12+3	♣ AQT9843	West (LHO) Doubles 5♥ if possible.
Board: 8	♠ J987	You are dealer.
Dealer: South	♥ -	West (LHO) bids 1♠ if possible.
Vul: None	♦ AKQJT954	
HCP: 12+4	♣ J	
Board: 9	♠ JT983	LHO is dealer.
Dealer: West	♥ J974	West (LHO) opens 1♣ if possible.
Vul: N-S	♦ A42	East (RHO) Doubles 1♠ if possible.
HCP: 6+1	♣ 6	
Board: 10	♠ JT	Partner is dealer.
Dealer: North	♥ AQ832	East (RHO) bids 1♠ if possible.
Vul: Both	♦ T7	
HCP: 10+1	♣ K932	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ 865	♠ K3				1♦
Vul: E-W	♥ AT654	♥ 83	1♠	2♥ ¹	Pass	3♦
North HCP: 9+1	♦ J4	♦ AKQ963		All Pass		
South HCP: 14+2	♣ A75	♣ QT8				1. 1X-(Y)-2Z forcing
Contract: 3♦ South						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ J9	♠ Q				1♣
Vul: Both	♥ QJT94	♥ A873	1♠	2♥ ¹	4♠	5♥
North HCP: 8+1	♦ KJT4	♦ 9	X	All Pass		
South HCP: 12+3	♣ 65	♣ AQT9843				1. 1X-(Y)-2Z forcing
Contract: 5♥X South						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ J987				1♦
Vul: None	♥ AQ752	♥ -	1♠	2♥ ¹	Pass	3♦
North HCP: 9+1	♦ 73	♦ AKQJT954		All Pass		
South HCP: 12+4	♣ KT82	♣ J				1. 1X-(Y)-2Z forcing
Contract: 3♦ South						

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ AQ762	♠ JT983	1♣	1♠	X	3♠
Vul: N-S	♥ Q2	♥ J974		All Pass		
North HCP: 13+1	♦ 98	♦ A42				
South HCP: 6+1	♣ KQ85	♣ 6				
Contract: 3♠ South						

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ K73	♠ JT		1♦	1♠	2♥ ¹
Vul: Both	♥ KJ5	♥ AQ832	Pass	3♥	All Pass	
North HCP: 14	♦ QJ82	♦ T7				
South HCP: 10+1	♣ AT6	♣ K932				1. 1X-(Y)-2Z forcing
Contract: 3♥ North						

Board: 11	♠ AKT86	RHO is dealer. You bid second.
Dealer: West	♥ J72	West (RHO) opens 1♦ if possible.
Vul: None	♦ JT	East (LHO) bids 2♥ if possible.
HCP: 10+1	♣ J52	West (RHO) bids 3♥ if possible.

Board: 12	♠ JT74	You are dealer.
Dealer: North	♥ K94	East (LHO) bids 1♠ if possible.
Vul: N-S	♦ T	
HCP: 12+1	♣ AKJ64	

Board: 13	♠ J96	Partner is dealer.
Dealer: South	♥ AJT86	West (RHO) bids 1♠ if possible.
Vul: Both	♦ K52	
HCP: 9+1	♣ 52	

Board: 14	♠ K4	Partner is dealer.
Dealer: South	♥ KT986	West (RHO) bids 1♠ if possible.
Vul: None	♦ JT93	
HCP: 7+1	♣ 42	

Board: 15	♠ 876	Partner is dealer.
Dealer: South	♥ A9732	West (RHO) bids 1♠ if possible.
Vul: N-S	♦ Q8	
HCP: 9+1	♣ K32	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ AKT86	♠ J752	1♦	1♠	2♥ ¹	2♠
Vul: None	♥ J72	♥ T3	3♥	Pass	Pass	3♠
North HCP: 10+1	♦ JT	♦ A852		All Pass		
South HCP: 9	♣ J52	♣ AT9				1. 1X-(Y)-2Z forcing
Contract: 3♠ South						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ JT74	♠ 85		1♣	1♠	2♥ ¹
Vul: N-S	♥ K94	♥ AJT53	Pass	3♥	All Pass	
North HCP: 12+1	♦ T	♦ A43				1. 1X-(Y)-2Z forcing
South HCP: 9+1	♣ AKJ64	♣ T75				
Contract: 3♥ North						

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ J96	♠ A74				1♣
Vul: Both	♥ AJT86	♥ K95	1♠	2♥ ¹	Pass	3♥
North HCP: 9+1	♦ K52	♦ 963	All Pass			
South HCP: 13	♣ 52	♣ AQ76				1. 1X-(Y)-2Z forcing
Contract: 3♥ South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ J863				1♣
Vul: None	♥ KT986	♥ 7	1♠	X	Pass	1NT
North HCP: 7+1	♦ JT93	♦ AK2	All Pass			
South HCP: 12+1	♣ 42	♣ AT875				
Contract: 1NT South						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ 876	♠ J3				1♦
Vul: N-S	♥ A9732	♥ KJ86	1♠	2♥ ¹	Pass	4♥
North HCP: 9+1	♦ Q8	♦ AT62	All Pass			
South HCP: 13	♣ K32	♣ A98				1. 1X-(Y)-2Z forcing
Contract: 4♥ South						

Board: 11	♠ J752	LHO is dealer.
Dealer: West	♥ T3	West (LHO) opens 1♦ if possible.
Vul: None	♦ A852	East (RHO) bids 2♥ if possible.
HCP: 9	♣ AT9	West (LHO) bids 3♥ if possible.

Board: 12	♠ 85	Partner is dealer.
Dealer: North	♥ AJT53	East (RHO) bids 1♠ if possible.
Vul: N-S	♦ A43	
HCP: 9+1	♣ T75	

Board: 13	♠ A74	You are dealer.
Dealer: South	♥ K95	West (LHO) bids 1♠ if possible.
Vul: Both	♦ 963	
HCP: 13	♣ AQ76	

Board: 14	♠ J863	You are dealer.
Dealer: South	♥ 7	West (LHO) bids 1♠ if possible.
Vul: None	♦ AK2	
HCP: 12+1	♣ AT875	

Board: 15	♠ J3	You are dealer.
Dealer: South	♥ KJ86	West (LHO) bids 1♠ if possible.
Vul: N-S	♦ AT62	
HCP: 13	♣ A98	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ AKT86	♠ J752	1♦	1♠	2♥ ¹	2♠
Vul: None	♥ J72	♥ T3	3♥	Pass	Pass	3♠
North HCP: 10+1	♦ JT	♦ A852		All Pass		
South HCP: 9	♣ J52	♣ AT9				1. 1X-(Y)-2Z forcing
Contract: 3♠ South						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ JT74	♠ 85		1♣	1♠	2♥ ¹
Vul: N-S	♥ K94	♥ AJT53	Pass	3♥	All Pass	
North HCP: 12+1	♦ T	♦ A43				1. 1X-(Y)-2Z forcing
South HCP: 9+1	♣ AKJ64	♣ T75				
Contract: 3♥ North						

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ J96	♠ A74				1♣
Vul: Both	♥ AJT86	♥ K95	1♠	2♥ ¹	Pass	3♥
North HCP: 9+1	♦ K52	♦ 963	All Pass			
South HCP: 13	♣ 52	♣ AQ76				1. 1X-(Y)-2Z forcing
Contract: 3♥ South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ J863				1♣
Vul: None	♥ KT986	♥ 7	1♠	X	Pass	1NT
North HCP: 7+1	♦ JT93	♦ AK2	All Pass			
South HCP: 12+1	♣ 42	♣ AT875				
Contract: 1NT South						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ 876	♠ J3				1♦
Vul: N-S	♥ A9732	♥ KJ86	1♠	2♥ ¹	Pass	4♥
North HCP: 9+1	♦ Q8	♦ AT62	All Pass			
South HCP: 13	♣ K32	♣ A98				1. 1X-(Y)-2Z forcing
Contract: 4♥ South						

Board: 16 ♠ K3 Partner is dealer.

Dealer: South ♥ KQ854 West (RHO) bids 1♠ if possible.

Vul: E-W ♦ 953 East (LHO) bids 2♠ if possible.

HCP: 8+1 ♣ 543

Board: 17 ♠ KQT85 RHO is dealer. You bid second.

Dealer: West ♥ Q7 West (RHO) opens 1♦ if possible.

Vul: None ♦ T3 East (LHO) Doubles 1♠ if possible.

HCP: 14+1 ♣ AK87

Board: 18 ♠ 85 Partner is dealer.

Dealer: South ♥ AQT76 West (RHO) bids 1♠ if possible.

Vul: N-S ♦ JT83

HCP: 7+1 ♣ 96

Board: 19 ♠ Q642 You are dealer.

Dealer: North ♥ QJ East (LHO) bids 1♠ if possible.

Vul: E-W ♦ 976

HCP: 12 ♣ AK64

Board: 20 ♠ 75 You are dealer.

Dealer: North ♥ AJT8 East (LHO) bids 1♠ if possible.

Vul: Both ♦ 3

HCP: 12+2 ♣ AQJ963

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ T96				1♦
Vul: E-W	♥ KQ854	♥ T	1♠	2♥ ¹	2♠	3♣
North HCP: 8+1	♦ 953	♦ AKQJ6	All Pass			
South HCP: 14+1	♣ 543	♣ AT86				1. 1X-(Y)-2Z forcing
Contract: 3♣ South						

Board: 17	North:	South:	W	N	E	S
Dealer: West	♠ KQT85	♠ AJ97	1♦	1♠	X	3♠
Vul: None	♥ Q7	♥ 93	All Pass			
North HCP: 14+1	♦ T3	♦ 764				
South HCP: 5	♣ AK87	♣ T642				
Contract: 3♠ South						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ 85	♠ 9643				1♣
Vul: N-S	♥ AQT76	♥ 43	1♠	X	Pass	2♣
North HCP: 7+1	♦ JT83	♦ AK	All Pass			
South HCP: 13+1	♣ 96	♣ AQT73				
Contract: 2♣ South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ Q642	♠ 85		1♣	1♠	2♥ ¹
Vul: E-W	♥ QJ	♥ KT973	Pass	2NT	All Pass	
North HCP: 12	♦ 976	♦ KQT8				
South HCP: 8+1	♣ AK64	♣ 92	1. 1X-(Y)-2Z forcing			
Contract: 2NT North						

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ 75	♠ KJ82		1♣	1♠	2♥ ¹
Vul: Both	♥ AJT8	♥ KQ742	Pass	4♥	All Pass	
North HCP: 12+2	♦ 3	♦ J72				
South HCP: 10+1	♣ AQJ963	♣ 8	1. 1X-(Y)-2Z forcing			
Contract: 4♥ North						

Board: 16	♠ T96	You are dealer.
Dealer: South	♥ T	West (LHO) bids 1♠ if possible.
Vul: E-W	♦ AKQJ6	East (RHO) bids 2♠ if possible.
HCP: 14+1	♣ AT86	

Board: 17	♠ AJ97	LHO is dealer.
Dealer: West	♥ 93	West (LHO) opens 1♦ if possible.
Vul: None	♦ 764	East (RHO) Doubles 1♠ if possible.
HCP: 5	♣ T642	

Board: 18	♠ 9643	You are dealer.
Dealer: South	♥ 43	West (LHO) bids 1♠ if possible.
Vul: N-S	♦ AK	
HCP: 13+1	♣ AQT73	

Board: 19	♠ 85	Partner is dealer.
Dealer: North	♥ KT973	East (RHO) bids 1♠ if possible.
Vul: E-W	♦ KQT8	
HCP: 8+1	♣ 92	

Board: 20	♠ KJ82	Partner is dealer.
Dealer: North	♥ KQ742	East (RHO) bids 1♠ if possible.
Vul: Both	♦ J72	
HCP: 10+1	♣ 8	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ T96				1♦
Vul: E-W	♥ KQ854	♥ T	1♠	2♥ ¹	2♠	3♣
North HCP: 8+1	♦ 953	♦ AKQJ6	All Pass			
South HCP: 14+1	♣ 543	♣ AT86				1. 1X-(Y)-2Z forcing
Contract: 3♣ South						

Board: 17	North:	South:	W	N	E	S
Dealer: West	♠ KQT85	♠ AJ97	1♦	1♠	X	3♠
Vul: None	♥ Q7	♥ 93	All Pass			
North HCP: 14+1	♦ T3	♦ 764				
South HCP: 5	♣ AK87	♣ T642				
Contract: 3♠ South						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ 85	♠ 9643				1♣
Vul: N-S	♥ AQT76	♥ 43	1♠	X	Pass	2♣
North HCP: 7+1	♦ JT83	♦ AK	All Pass			
South HCP: 13+1	♣ 96	♣ AQT73				
Contract: 2♣ South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ Q642	♠ 85		1♣	1♠	2♥ ¹
Vul: E-W	♥ QJ	♥ KT973	Pass	2NT	All Pass	
North HCP: 12	♦ 976	♦ KQT8				
South HCP: 8+1	♣ AK64	♣ 92	1. 1X-(Y)-2Z forcing			
Contract: 2NT North						

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ 75	♠ KJ82		1♣	1♠	2♥ ¹
Vul: Both	♥ AJT8	♥ KQ742	Pass	4♥	All Pass	
North HCP: 12+2	♦ 3	♦ J72				
South HCP: 10+1	♣ AQJ963	♣ 8	1. 1X-(Y)-2Z forcing			
Contract: 4♥ North						

Board: 21	♠ KT3	You are dealer.
Dealer: North	♥ T3	East (LHO) bids 1♠ if possible.
Vul: N-S	♦ AKT92	
HCP: 13+1	♣ K85	

Board: 22	♠ QJ4	Partner is dealer.
Dealer: South	♥ T8653	West (RHO) bids 1♠ if possible.
Vul: E-W	♦ A2	
HCP: 8+1	♣ JT6	

Board: 23	♠ 864	Partner is dealer.
Dealer: South	♥ KJT43	West (RHO) bids 1♠ if possible.
Vul: Both	♦ J2	
HCP: 10+1	♣ KQ4	

Board: 24	♠ J52	LHO is dealer.
Dealer: East	♥ KQ4	East (LHO) opens 1♣ if possible.
Vul: None	♦ J4	West (RHO) Doubles 1♠ if possible.
HCP: 11+1	♣ AT752	

Board: 25	♠ 842	Partner is dealer.
Dealer: South	♥ AQ953	West (RHO) bids 1♠ if possible.
Vul: E-W	♦ T4	East (LHO) bids 2♠ if possible.
HCP: 9+1	♣ KT5	

Both hands (Answers Page)

Board: 21

Dealer: North
Vul: N-S
North HCP: 13+1
South HCP: 7+1
Contract: 1NT North

North:

♠ KT3
♥ T3
♦ AKT92
♣ K85

South:

♠ 874
♥ AQJ92
♦ 87
♣ T94

W N E S

1♦ 1♠ X

Pass 1NT All Pass

Board: 22

Dealer: South
Vul: E-W
North HCP: 8+1
South HCP: 13+2
Contract: 3♣ South

North:

♠ QJ4
♥ T8653
♦ A2
♣ JT6

South:

♠ 865
♥ K
♦ J54
♣ AKQ872

W N E S

1♣

1♠ 2♥¹ Pass 3♣

All Pass

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

Board: 23

Dealer: South
Vul: Both
North HCP: 10+1
South HCP: 14
Contract: 4♥ South

North:

♠ 864
♥ KJT43
♦ J2
♣ KQ4

South:

♠ KJ93
♥ A92
♦ KQ94
♣ J7

W N E S

1♦

1♠ 2♥¹ Pass 4♥

All Pass

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

Board: 24

Dealer: East
Vul: None
North HCP: 11+1
South HCP: 10+1
Contract: 3♠ South

North:

♠ J52
♥ KQ4
♦ J4
♣ AT752

South:

♠ AQ983
♥ AT76
♦ 8653
♣ -

W N E S

1♣ 1♠

X 2♣¹ Pass 3♠

All Pass

1. limit raise or better in !S

Board: 25

Dealer: South
Vul: E-W
North HCP: 9+1
South HCP: 13
Contract: 3♥ South

North:

♠ 842
♥ AQ953
♦ T4
♣ KT5

South:

♠ Q6
♥ KT82
♦ AKJ3
♣ 983

W N E S

1♦

1♠ 2♥¹ 2♠ 3♥

All Pass

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

Board: 21	♠ 874	Partner is dealer.
Dealer: North	♥ AQJ92	East (RHO) bids 1♠ if possible.
Vul: N-S	♦ 87	
HCP: 7+1	♣ T94	
 Board: 22	 ♠ 865	 You are dealer.
Dealer: South	♥ K	West (LHO) bids 1♠ if possible.
Vul: E-W	♦ J54	
HCP: 13+2	♣ AKQ872	
 Board: 23	 ♠ KJ93	 You are dealer.
Dealer: South	♥ A92	West (LHO) bids 1♠ if possible.
Vul: Both	♦ KQ94	
HCP: 14	♣ J7	
 Board: 24	 ♠ AQ983	 RHO is dealer. You bid second.
Dealer: East	♥ AT76	East (RHO) opens 1♣ if possible.
Vul: None	♦ 8653	West (LHO) Doubles 1♠ if possible.
HCP: 10+1	♣ -	
 Board: 25	 ♠ Q6	 You are dealer.
Dealer: South	♥ KT82	West (LHO) bids 1♠ if possible.
Vul: E-W	♦ AKJ3	East (RHO) bids 2♠ if possible.
HCP: 13	♣ 983	

Both hands (Answers Page)

Board: 21

Dealer: North
Vul: N-S
North HCP: 13+1
South HCP: 7+1
Contract: 1NT North

North:

♠ KT3
♥ T3
♦ AKT92
♣ K85

South:

♠ 874
♥ AQJ92
♦ 87
♣ T94

W N E S

1♦ 1♠ X

Pass 1NT All Pass

Board: 22

Dealer: South
Vul: E-W
North HCP: 8+1
South HCP: 13+2
Contract: 3♣ South

North:

♠ QJ4
♥ T8653
♦ A2
♣ JT6

South:

♠ 865
♥ K
♦ J54
♣ AKQ872

W N E S

1♣

1♠ 2♥¹ Pass 3♣

All Pass

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

Board: 23

Dealer: South
Vul: Both
North HCP: 10+1
South HCP: 14
Contract: 4♥ South

North:

♠ 864
♥ KJT43
♦ J2
♣ KQ4

South:

♠ KJ93
♥ A92
♦ KQ94
♣ J7

W N E S

1♦

1♠ 2♥¹ Pass 4♥

All Pass

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

Board: 24

Dealer: East
Vul: None
North HCP: 11+1
South HCP: 10+1
Contract: 3♠ South

North:

♠ J52
♥ KQ4
♦ J4
♣ AT752

South:

♠ AQ983
♥ AT76
♦ 8653
♣ -

W N E S

1♣ 1♠

X 2♣¹ Pass 3♠

All Pass

1. limit raise or better in !S

Board: 25

Dealer: South
Vul: E-W
North HCP: 9+1
South HCP: 13
Contract: 3♥ South

North:

♠ 842
♥ AQ953
♦ T4
♣ KT5

South:

♠ Q6
♥ KT82
♦ AKJ3
♣ 983

W N E S

1♦

1♠ 2♥¹ 2♠ 3♥

All Pass

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

Board: 26	♠ 853	Partner is dealer.
Dealer: South	♥ QJ764	West (RHO) bids 1♠ if possible.
Vul: Both	♦ A8	
HCP: 10+1	♣ KT6	
Board: 27	♠ AQ942	RHO is dealer. You bid second.
Dealer: West	♥ KJ93	West (RHO) opens 1♦ if possible.
Vul: None	♦ 75	East (LHO) Doubles 1♠ if possible.
HCP: 10+1	♣ 75	
Board: 28	♠ J4	Partner is dealer.
Dealer: South	♥ J9743	West (RHO) bids 1♠ if possible.
Vul: N-S	♦ AKT6	
HCP: 10+1	♣ J4	
Board: 29	♠ AK432	RHO is dealer. You bid second.
Dealer: West	♥ QJ75	West (RHO) opens 1♦ if possible.
Vul: Both	♦ 3	East (LHO) Doubles 1♠ if possible.
HCP: 10+1	♣ 876	West (RHO) bids 4♥ if possible.
		East (LHO) Doubles 4♠ if possible.
Board: 30	♠ J94	LHO is dealer.
Dealer: East	♥ T9852	East (LHO) opens 1♦ if possible.
Vul: None	♦ KJ	West (RHO) bids 2♥ if possible.
HCP: 7+1	♣ Q74	East (LHO) Doubles 2♠ if possible.

Both hands (Answers Page)

Board: 26

	North:	South:	W	N	E	S
Dealer: South	♠ 853	♠ Q7				1♦
Vul: Both	♥ QJ764	♥ 52	1♠	2♥ ¹	Pass	3♦
North HCP: 10+1	♦ A8	♦ KJT965		All Pass		
South HCP: 12+2	♣ KT6	♣ AQ5				1. 1X-(Y)-2Z forcing
Contract: 3♦ South						

Board: 27

	North:	South:	W	N	E	S
Dealer: West	♠ AQ942	♠ KT53	1♦	1♠	X	2♦ ¹
Vul: None	♥ KJ93	♥ 8	Pass	3♠	Pass	4♠
North HCP: 10+1	♦ 75	♦ QJ8		All Pass		
South HCP: 11+1	♣ 75	♣ AJT98				1. limit raise or better in !S
Contract: 4♠ South						

Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ QT76				1♣
Vul: N-S	♥ J9743	♥ AQ	1♠	2♥ ¹	Pass	2NT
North HCP: 10+1	♦ AKT6	♦ Q53		All Pass		
South HCP: 13	♣ J4	♣ KT83				1. 1X-(Y)-2Z forcing
Contract: 2NT South						

Board: 29

	North:	South:	W	N	E	S
Dealer: West	♠ AK432	♠ 9865	1♦	1♠	X	2♠
Vul: Both	♥ QJ75	♥ -	4♥	Pass	Pass	4♠
North HCP: 10+1	♦ 3	♦ QJ	Pass	Pass	X	All Pass
South HCP: 10+3	♣ 876	♣ AQJ9543				
Contract: 4♠X South						

Board: 30

	North:	South:	W	N	E	S
Dealer: East	♠ J94	♠ AKQ65			1♦	1♠
Vul: None	♥ T9852	♥ 6	2♥ ¹	2♠	X	All Pass
North HCP: 7+1	♦ KJ	♦ 974				
South HCP: 9+1	♣ Q74	♣ T863				1. 1X-(Y)-2Z forcing
Contract: 2♠X North						

Board: 26	♠ Q7	You are dealer.
Dealer: South	♥ 52	West (LHO) bids 1♠ if possible.
Vul: Both	♦ KJT965	
HCP: 12+2	♣ AQ5	
Board: 27	♠ KT53	LHO is dealer.
Dealer: West	♥ 8	West (LHO) opens 1♦ if possible.
Vul: None	♦ QJ8	East (RHO) Doubles 1♠ if possible.
HCP: 11+1	♣ AJT98	
Board: 28	♠ QT76	You are dealer.
Dealer: South	♥ AQ	West (LHO) bids 1♠ if possible.
Vul: N-S	♦ Q53	
HCP: 13	♣ KT83	
Board: 29	♠ 9865	LHO is dealer.
Dealer: West	♥ -	West (LHO) opens 1♦ if possible.
Vul: Both	♦ QJ	East (RHO) Doubles 1♠ if possible.
HCP: 10+3	♣ AQJ9543	West (LHO) bids 4♥ if possible. East (RHO) Doubles 4♠ if possible.
Board: 30	♠ AKQ65	RHO is dealer. You bid second.
Dealer: East	♥ 6	East (RHO) opens 1♦ if possible.
Vul: None	♦ 974	West (LHO) bids 2♥ if possible.
HCP: 9+1	♣ T863	East (RHO) Doubles 2♠ if possible.

Both hands (Answers Page)

Board: 26

	North:	South:	W	N	E	S
Dealer: South	♠ 853	♠ Q7				1♦
Vul: Both	♥ QJ764	♥ 52	1♠	2♥ ¹	Pass	3♦
North HCP: 10+1	♦ A8	♦ KJT965		All Pass		
South HCP: 12+2	♣ KT6	♣ AQ5				1. 1X-(Y)-2Z forcing
Contract: 3♦ South						

Board: 27

	North:	South:	W	N	E	S
Dealer: West	♠ AQ942	♠ KT53	1♦	1♠	X	2♦ ¹
Vul: None	♥ KJ93	♥ 8	Pass	3♠	Pass	4♠
North HCP: 10+1	♦ 75	♦ QJ8		All Pass		
South HCP: 11+1	♣ 75	♣ AJT98				1. limit raise or better in !S
Contract: 4♠ South						

Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ QT76				1♣
Vul: N-S	♥ J9743	♥ AQ	1♠	2♥ ¹	Pass	2NT
North HCP: 10+1	♦ AKT6	♦ Q53		All Pass		
South HCP: 13	♣ J4	♣ KT83				1. 1X-(Y)-2Z forcing
Contract: 2NT South						

Board: 29

	North:	South:	W	N	E	S
Dealer: West	♠ AK432	♠ 9865	1♦	1♠	X	2♠
Vul: Both	♥ QJ75	♥ -	4♥	Pass	Pass	4♠
North HCP: 10+1	♦ 3	♦ QJ	Pass	Pass	X	All Pass
South HCP: 10+3	♣ 876	♣ AQJ9543				
Contract: 4♠X South						

Board: 30

	North:	South:	W	N	E	S
Dealer: East	♠ J94	♠ AKQ65			1♦	1♠
Vul: None	♥ T9852	♥ 6	2♥ ¹	2♠	X	All Pass
North HCP: 7+1	♦ KJ	♦ 974				
South HCP: 9+1	♣ Q74	♣ T863				1. 1X-(Y)-2Z forcing
Contract: 2♠X North						

Board: 31	♠ K832	You are dealer.
Dealer: North	♥ T7	East (LHO) bids 1♠ if possible.
Vul: N-S	♦ QJ7	
HCP: 13	♣ AK92	
Board: 32	♠ T76	Partner is dealer.
Dealer: South	♥ Q9875	West (RHO) bids 1♠ if possible.
Vul: E-W	♦ AQ9	East (LHO) bids 2♠ if possible.
HCP: 8+1	♣ 53	
Board: 33	♠ KQT86	RHO is dealer. You bid second.
Dealer: West	♥ 92	West (RHO) opens 1♣ if possible.
Vul: None	♦ QJ86	East (LHO) bids 2♥ if possible.
HCP: 10+1	♣ Q5	West (RHO) bids 3♥ if possible. West (RHO) bids 4♥ if possible. East (LHO) Doubles 4♠ if possible.
Board: 34	♠ K87	LHO is dealer.
Dealer: East	♥ J532	East (LHO) opens 1♣ if possible.
Vul: E-W	♦ K954	West (RHO) bids 2♥ if possible.
HCP: 8	♣ J4	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ K832	♠ JT9		1♣	1♠	2♥ ¹
Vul: N-S	♥ T7	♥ KJ963	Pass	2NT	All Pass	
North HCP: 13	♦ QJ7	♦ KT84				1. 1X-(Y)-2Z forcing
South HCP: 8+1	♣ AK92	♣ 3				
Contract: 2NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ T76	♠ 8				1♦
Vul: E-W	♥ Q9875	♥ K4	1♠	2♥ ¹	2♠	3♣
North HCP: 8+1	♦ AQ9	♦ KT5432	Pass	3♦	Pass	4♦
South HCP: 12+2	♣ 53	♣ AQ98	All Pass			
Contract: 4♦ South						1. 1X-(Y)-2Z forcing

Board: 33	North:	South:	W	N	E	S
Dealer: West	♠ KQT86	♠ 9753	1♣	1♠	2♥ ¹	2♠
Vul: None	♥ 92	♥ T4	3♥	Pass	Pass	3♠
North HCP: 10+1	♦ QJ86	♦ AK9	4♥	4♠	X	All Pass
South HCP: 8	♣ Q5	♣ JT76				1. 1X-(Y)-2Z forcing
Contract: 4♠X North						

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ K87	♠ AQ952			1♣	1♠
Vul: E-W	♥ J532	♥ QT	2♥ ¹	2♠	All Pass	
North HCP: 8	♦ K954	♦ T632				1. 1X-(Y)-2Z forcing
South HCP: 11+1	♣ J4	♣ K3				
Contract: 2♠ North						

Board: 31	♠ JT9	Partner is dealer.
Dealer: North	♥ KJ963	East (RHO) bids 1♠ if possible.
Vul: N-S	♦ KT84	
HCP: 8+1	♣ 3	
 Board: 32	 ♠ 8	 You are dealer.
Dealer: South	♥ K4	West (LHO) bids 1♠ if possible.
Vul: E-W	♦ KT5432	East (RHO) bids 2♠ if possible.
HCP: 12+2	♣ AQ98	
 Board: 33	 ♠ 9753	 LHO is dealer.
Dealer: West	♥ T4	West (LHO) opens 1♣ if possible.
Vul: None	♦ AK9	East (RHO) bids 2♥ if possible.
HCP: 8	♣ JT76	West (LHO) bids 3♥ if possible. West (LHO) bids 4♥ if possible. East (RHO) Doubles 4♠ if possible.
 Board: 34	 ♠ AQ952	 RHO is dealer. You bid second.
Dealer: East	♥ QT	East (RHO) opens 1♣ if possible.
Vul: E-W	♦ T632	West (LHO) bids 2♥ if possible.
HCP: 11+1	♣ K3	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ K832	♠ JT9		1♣	1♠	2♥ ¹
Vul: N-S	♥ T7	♥ KJ963	Pass	2NT	All Pass	
North HCP: 13	♦ QJ7	♦ KT84				
South HCP: 8+1	♣ AK92	♣ 3				1. 1X-(Y)-2Z forcing
Contract: 2NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ T76	♠ 8				1♦
Vul: E-W	♥ Q9875	♥ K4	1♠	2♥ ¹	2♠	3♣
North HCP: 8+1	♦ AQ9	♦ KT5432	Pass	3♦	Pass	4♦
South HCP: 12+2	♣ 53	♣ AQ98		All Pass		
Contract: 4♦ South						1. 1X-(Y)-2Z forcing

Board: 33	North:	South:	W	N	E	S
Dealer: West	♠ KQT86	♠ 9753	1♣	1♠	2♥ ¹	2♠
Vul: None	♥ 92	♥ T4	3♥	Pass	Pass	3♠
North HCP: 10+1	♦ QJ86	♦ AK9	4♥	4♠	X	All Pass
South HCP: 8	♣ Q5	♣ JT76				1. 1X-(Y)-2Z forcing
Contract: 4♠X North						

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ K87	♠ AQ952			1♣	1♠
Vul: E-W	♥ J532	♥ QT	2♥ ¹	2♠	All Pass	
North HCP: 8	♦ K954	♦ T632				
South HCP: 11+1	♣ J4	♣ K3				1. 1X-(Y)-2Z forcing
Contract: 2♠ North						

Board: 35 ♠ T8 You are dealer.

Dealer: North ♥ Q75 East (LHO) bids 1 ♠ if possible.

Vul: E-W ♦ AQ54

HCP: 14 ♣ KQJ5

Board: 36 ♠ J8 You are dealer.

Dealer: North ♥ AKT2 East (LHO) bids 1 ♠ if possible.

Vul: Both ♦ T54

HCP: 12 ♣ AT84

Board: 37 ♠ J3 Partner is dealer.

Dealer: South ♥ T9853 West (RHO) bids 1 ♠ if possible.

Vul: N-S ♦ A2 East (LHO) bids 3 ♠ if possible.

HCP: 8+1 ♣ KT63

Board: 38 ♠ 652 You are dealer.

Dealer: North ♥ AK4 East (LHO) bids 1 ♠ if possible.

Vul: E-W ♦ K2 West (RHO) bids 2 ♠ if possible.

HCP: 13+1 ♣ KT753

Board: 39 ♠ A Partner is dealer.

Dealer: South ♥ KQT65 West (RHO) bids 1 ♠ if possible.

Vul: Both ♦ 9754 East (LHO) bids 2 ♠ if possible.

HCP: 9+1 ♣ 732

Both hands (Answers Page)

Board: 35

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

North:

♠ T8
♥ Q75
♦ AQ54
♣ KQJ5

South:

♠ K962
♥ KT984
♦ KT
♣ 63

W N E S

1♦ 1♠ X
Pass 2♥ All Pass

Board: 36

Dealer: North
Vul: Both
North HCP: 12
South HCP: 10+1
Contract: 4♥ North

North:

♠ J8
♥ AKT2
♦ T54
♣ AT84

South:

♠ T932
♥ Q9873
♦ AQ6
♣ Q

W N E S

1♣ 1♠ 2♥¹
Pass 4♥ All Pass
1. 1X-(Y)-2Z forcing

Board: 37

Dealer: South
Vul: N-S
North HCP: 8+1
South HCP: 14+1
Contract: 4♣ North

North:

♠ J3
♥ T9853
♦ A2
♣ KT63

South:

♠ 65
♥ K6
♦ KQT97
♣ AQ92

W N E S

1♦
1♠ 2♥¹ 3♠ X
Pass 4♣ All Pass
1. 1X-(Y)-2Z forcing

Board: 38

Dealer: North
Vul: E-W
North HCP: 13+1
South HCP: 9+1
Contract: 3♥ North

North:

♠ 652
♥ AK4
♦ K2
♣ KT753

South:

♠ 8
♥ J7652
♦ AQ65
♣ Q84

W N E S

1♣ 1♠ 2♥¹
2♠ 3♥ All Pass
1. 1X-(Y)-2Z forcing

Board: 39

Dealer: South
Vul: Both
North HCP: 9+1
South HCP: 13
Contract: 4♥ South

North:

♠ A
♥ KQT65
♦ 9754
♣ 732

South:

♠ 965
♥ A832
♦ QT
♣ AK65

W N E S

1♣
1♠ 2♥¹ 2♠ 4♥
All Pass
1. 1X-(Y)-2Z forcing

Board: 35 ♠ K962 Partner is dealer.

Dealer: North ♥ KT984 East (RHO) bids 1 ♠ if possible.

Vul: E-W ♦ KT

HCP: 9+1 ♣ 63

Board: 36 ♠ T932 Partner is dealer.

Dealer: North ♥ Q9873 East (RHO) bids 1 ♠ if possible.

Vul: Both ♦ AQ6

HCP: 10+1 ♣ Q

Board: 37 ♠ 65 You are dealer.

Dealer: South ♥ K6 West (LHO) bids 1 ♠ if possible.

Vul: N-S ♦ KQT97 East (RHO) bids 3 ♠ if possible.

HCP: 14+1 ♣ AQ92

Board: 38 ♠ 8 Partner is dealer.

Dealer: North ♥ J7652 East (RHO) bids 1 ♠ if possible.

Vul: E-W ♦ AQ65 West (LHO) bids 2 ♠ if possible.

HCP: 9+1 ♣ Q84

Board: 39 ♠ 965 You are dealer.

Dealer: South ♥ A832 West (LHO) bids 1 ♠ if possible.

Vul: Both ♦ QT East (RHO) bids 2 ♠ if possible.

HCP: 13 ♣ AK65

Both hands (Answers Page)

Board: 35

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

North:

♠ T8
♥ Q75
♦ AQ54
♣ KQJ5

South:

♠ K962
♥ KT984
♦ KT
♣ 63

W N E S

1♦ 1♠ X
Pass 2♥ All Pass

Board: 36

Dealer: North
Vul: Both
North HCP: 12
South HCP: 10+1
Contract: 4♥ North

North:

♠ J8
♥ AKT2
♦ T54
♣ AT84

South:

♠ T932
♥ Q9873
♦ AQ6
♣ Q

W N E S

1♣ 1♠ 2♥¹
Pass 4♥ All Pass
1. 1X-(Y)-2Z forcing

Board: 37

Dealer: South
Vul: N-S
North HCP: 8+1
South HCP: 14+1
Contract: 4♣ North

North:

♠ J3
♥ T9853
♦ A2
♣ KT63

South:

♠ 65
♥ K6
♦ KQT97
♣ AQ92

W N E S

1♦
1♠ 2♥¹ 3♠ X
Pass 4♣ All Pass
1. 1X-(Y)-2Z forcing

Board: 38

Dealer: North
Vul: E-W
North HCP: 13+1
South HCP: 9+1
Contract: 3♥ North

North:

♠ 652
♥ AK4
♦ K2
♣ KT753

South:

♠ 8
♥ J7652
♦ AQ65
♣ Q84

W N E S

1♣ 1♠ 2♥¹
2♠ 3♥ All Pass
1. 1X-(Y)-2Z forcing

Board: 39

Dealer: South
Vul: Both
North HCP: 9+1
South HCP: 13
Contract: 4♥ South

North:

♠ A
♥ KQT65
♦ 9754
♣ 732

South:

♠ 965
♥ A832
♦ QT
♣ AK65

W N E S

1♣
1♠ 2♥¹ 2♠ 4♥
All Pass
1. 1X-(Y)-2Z forcing

Board: 40	♠ 974	LHO is dealer.
Dealer: East	♥ KJ82	East (LHO) opens 1♦ if possible.
Vul: None	♦ 653	West (RHO) Doubles 1♠ if possible.
HCP: 6	♣ Q63	

Board: 41	♠ T6	You are dealer.
Dealer: North	♥ Q5	East (LHO) bids 1♠ if possible.
Vul: E-W	♦ K64	
HCP: 14+2	♣ AKQ982	

Board: 42	♠ A73	You are dealer.
Dealer: North	♥ QT2	East (LHO) bids 1♠ if possible.
Vul: Both	♦ A872	West (RHO) bids 2♠ if possible.
HCP: 13	♣ KT9	

Board: 43	♠ T652	You are dealer.
Dealer: North	♥ 6	East (LHO) bids 1♠ if possible.
Vul: None	♦ AJ832	West (RHO) bids 2♠ if possible.
HCP: 12+1	♣ AK9	

Board: 44	♠ 52	Partner is dealer.
Dealer: South	♥ AK852	West (RHO) bids 1♠ if possible.
Vul: N-S	♦ 64	
HCP: 7+1	♣ 9754	

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ 974	♠ AKT82			1♦	1♠
Vul: None	♥ KJ82	♥ A3	X	2♠	All Pass	
North HCP: 6	♦ 653	♦ T7				
South HCP: 14+1	♣ Q63	♣ K982				
Contract: 2♠ North						

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ T6	♠ 874		1♣	1♠	2♥ ¹
Vul: E-W	♥ Q5	♥ AKJ92	Pass	3♣	All Pass	
North HCP: 14+2	♦ K64	♦ Q75				
South HCP: 10+1	♣ AKQ982	♣ 54				1. 1X-(Y)-2Z forcing
Contract: 3♣ North						

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ A73	♠ T4		1♦	1♠	2♥ ¹
Vul: Both	♥ QT2	♥ A9764	2♠	3♥	All Pass	
North HCP: 13	♦ A872	♦ QT64				
South HCP: 8+1	♣ KT9	♣ Q8				1. 1X-(Y)-2Z forcing
Contract: 3♥ North						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ T652	♠ Q		1♦	1♠	2♥ ¹
Vul: None	♥ 6	♥ A9843	2♠	Pass	Pass	X
North HCP: 12+1	♦ AJ832	♦ K964	Pass	3♦	All Pass	
South HCP: 10+1	♣ AK9	♣ J32				1. 1X-(Y)-2Z forcing
Contract: 3♦ North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ AJ64				1♦
Vul: N-S	♥ AK852	♥ Q4	1♠	X	Pass	1NT
North HCP: 7+1	♦ 64	♦ QT732	All Pass			
South HCP: 12+1	♣ 9754	♣ K6				
Contract: 1NT South						

Board: 40	♠ AKT82	RHO is dealer. You bid second.
Dealer: East	♥ A3	East (RHO) opens 1♦ if possible.
Vul: None	♦ T7	West (LHO) Doubles 1♠ if possible.
HCP: 14+1	♣ K982	

Board: 41	♠ 874	Partner is dealer.
Dealer: North	♥ AKJ92	East (RHO) bids 1♠ if possible.
Vul: E-W	♦ Q75	
HCP: 10+1	♣ 54	

Board: 42	♠ T4	Partner is dealer.
Dealer: North	♥ A9764	East (RHO) bids 1♠ if possible.
Vul: Both	♦ QT64	West (LHO) bids 2♠ if possible.
HCP: 8+1	♣ Q8	

Board: 43	♠ Q	Partner is dealer.
Dealer: North	♥ A9843	East (RHO) bids 1♠ if possible.
Vul: None	♦ K964	West (LHO) bids 2♠ if possible.
HCP: 10+1	♣ J32	

Board: 44	♠ AJ64	You are dealer.
Dealer: South	♥ Q4	West (LHO) bids 1♠ if possible.
Vul: N-S	♦ QT732	
HCP: 12+1	♣ K6	

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ 974	♠ AKT82			1♦	1♠
Vul: None	♥ KJ82	♥ A3	X	2♠	All Pass	
North HCP: 6	♦ 653	♦ T7				
South HCP: 14+1	♣ Q63	♣ K982				
Contract: 2♠ North						

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ T6	♠ 874		1♣	1♠	2♥ ¹
Vul: E-W	♥ Q5	♥ AKJ92	Pass	3♣	All Pass	
North HCP: 14+2	♦ K64	♦ Q75				
South HCP: 10+1	♣ AKQ982	♣ 54				1. 1X-(Y)-2Z forcing
Contract: 3♣ North						

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ A73	♠ T4		1♦	1♠	2♥ ¹
Vul: Both	♥ QT2	♥ A9764	2♠	3♥	All Pass	
North HCP: 13	♦ A872	♦ QT64				
South HCP: 8+1	♣ KT9	♣ Q8				1. 1X-(Y)-2Z forcing
Contract: 3♥ North						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ T652	♠ Q		1♦	1♠	2♥ ¹
Vul: None	♥ 6	♥ A9843	2♠	Pass	Pass	X
North HCP: 12+1	♦ AJ832	♦ K964	Pass	3♦	All Pass	
South HCP: 10+1	♣ AK9	♣ J32				1. 1X-(Y)-2Z forcing
Contract: 3♦ North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ AJ64				1♦
Vul: N-S	♥ AK852	♥ Q4	1♠	X	Pass	1NT
North HCP: 7+1	♦ 64	♦ QT732	All Pass			
South HCP: 12+1	♣ 9754	♣ K6				
Contract: 1NT South						

Board: 45	♠ Q985	You are dealer.
Dealer: North	♥ 8	East (LHO) bids 1 ♠ if possible.
Vul: Both	♦ Q4	West (RHO) bids 2 ♠ if possible.
HCP: 13+2	♣ AKQT84	

Board: 46	♠ JT64	Partner is dealer.
Dealer: South	♥ KJT86	West (RHO) bids 1 ♠ if possible.
Vul: None	♦ A9	
HCP: 9+1	♣ 92	

Board: 47	♠ KQ763	RHO is dealer. You bid second.
Dealer: West	♥ Q954	West (RHO) opens 1 ♣ if possible.
Vul: E-W	♦ A	East (LHO) bids 2 ♥ if possible.
HCP: 12+1	♣ J82	West (RHO) bids 3 ♣ if possible.

Board: 48	♠ -	Partner is dealer.
Dealer: South	♥ KQ983	West (RHO) bids 1 ♠ if possible.
Vul: E-W	♦ K652	
HCP: 9+1	♣ J932	

Board: 49	♠ K	You are dealer.
Dealer: North	♥ J2	East (LHO) bids 1 ♠ if possible.
Vul: None	♦ AQJT5	West (RHO) bids 2 ♠ if possible.
HCP: 14+2	♣ KT853	East (LHO) bids 3 ♠ if possible.

Both hands (Answers Page)

Board: 45

Dealer: North

North:

♠ Q985

South:

♠ 6

W N E S

 1♣ 1♠ 2♥¹

Vul: Both

♥ 8

♥ K7653

2♠ 3♣ All Pass

North HCP: 13+2

♦ Q4

♦ A876

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

South HCP: 8+1

♣ AKQT84

♣ J95

Contract: 3♣ North

Board: 46

Dealer: South

North:

♠ JT64

South:

♠ A

W N E S

1♦

Vul: None

♥ KJT86

♥ -

 1♠ 2♥¹ Pass 3♣

North HCP: 9+1

♦ A9

♦ KJT642

All Pass

South HCP: 13+4

♣ 92

♣ AJ6543

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

Contract: 3♣ South

Board: 47

Dealer: West

North:

♠ KQ763

South:

♠ J54

W N E S

 1♣ 1♠ 2♥¹ 2♠

Vul: E-W

♥ Q954

♥ KJ6

3♣ 3♠ All Pass

North HCP: 12+1

♦ A

♦ KT762

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

South HCP: 8+1

♣ J82

♣ 76

Contract: 3♠ North

Board: 48

Dealer: South

North:

♠ -

South:

♠ AJ86

W N E S

1♣

Vul: E-W

♥ KQ983

♥ T5

 1♠ 2♥¹ Pass 2NT

North HCP: 9+1

♦ K652

♦ AQT

All Pass

South HCP: 13

♣ J932

♣ Q765

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

Contract: 2NT South

Board: 49

Dealer: North

North:

♠ K

South:

♠ 873

W N E S

 1♦ 1♠ 2♥¹

Vul: None

♥ J2

♥ AQT87

2♠ 3♣ Pass 3♦

North HCP: 14+2

♦ AQJT5

♦ 8632

Pass Pass 3♠ Pass

South HCP: 10+1

♣ KT853

♣ A

Pass 4♦ All Pass

Contract: 4♦ North

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

Board: 45 ♠ 6 Partner is dealer.

Dealer: North ♥ K7653 East (RHO) bids 1 ♠ if possible.

Vul: Both ♦ A876 West (LHO) bids 2 ♠ if possible.

HCP: 8+1 ♣ J95

Board: 46 ♠ A You are dealer.

Dealer: South ♥ - West (LHO) bids 1 ♠ if possible.

Vul: None ♦ KJT642

HCP: 13+4 ♣ AJ6543

Board: 47 ♠ J54 LHO is dealer.

Dealer: West ♥ KJ6 West (LHO) opens 1 ♣ if possible.

Vul: E-W ♦ KT762 East (RHO) bids 2 ♥ if possible.

HCP: 8+1 ♣ 76 West (LHO) bids 3 ♣ if possible.

Board: 48 ♠ AJ86 You are dealer.

Dealer: South ♥ T5 West (LHO) bids 1 ♠ if possible.

Vul: E-W ♦ AQT

HCP: 13 ♣ Q765

Board: 49 ♠ 873 Partner is dealer.

Dealer: North ♥ AQT87 East (RHO) bids 1 ♠ if possible.

Vul: None ♦ 8632 West (LHO) bids 2 ♠ if possible.

HCP: 10+1 ♣ A East (RHO) bids 3 ♠ if possible.

Both hands (Answers Page)

Board: 45

Dealer: North

North:

♠ Q985

South:

♠ 6

W
N
E
S

 1♣ 1♠ 2♥¹

Vul: Both

♥ 8

♥ K7653

2♠

3♣

All Pass

North HCP: 13+2

♦ Q4

♦ A876

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

South HCP: 8+1

♣ AKQT84

♣ J95

Contract: 3♣ North

Board: 46

Dealer: South

North:

♠ JT64

South:

♠ A

W
N
E
S

1♦

Vul: None

♥ KJT86

♥ -

1♠

 2♥¹

Pass 3♣

North HCP: 9+1

♦ A9

♦ KJT642

All Pass

South HCP: 13+4

♣ 92

♣ AJ6543

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

Contract: 3♣ South

Board: 47

Dealer: West

North:

♠ KQ763

South:

♠ J54

W
N
E
S

 1♣ 1♠ 2♥¹ 2♠

Vul: E-W

♥ Q954

♥ KJ6

3♣

3♠

All Pass

North HCP: 12+1

♦ A

♦ KT762

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

South HCP: 8+1

♣ J82

♣ 76

Contract: 3♠ North

Board: 48

Dealer: South

North:

♠ -

South:

♠ AJ86

W
N
E
S

1♣

Vul: E-W

♥ KQ983

♥ T5

1♠

 2♥¹

Pass 2NT

North HCP: 9+1

♦ K652

♦ AQT

All Pass

South HCP: 13

♣ J932

♣ Q765

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

Contract: 2NT South

Board: 49

Dealer: North

North:

♠ K

South:

♠ 873

W
N
E
S

 1♦ 1♠ 2♥¹

Vul: None

♥ J2

♥ AQT87

2♠

3♣

Pass 3♦

North HCP: 14+2

♦ AQJT5

♦ 8632

Pass

Pass

3♠ Pass

South HCP: 10+1

♣ KT853

♣ A

Pass

4♦

All Pass

Contract: 4♦ North

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

Board: 50	♠ AJT952	LHO is dealer.
Dealer: East	♥ 75	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 6	West (RHO) Doubles 1♠ if possible.
HCP: 10+2	♣ KQ52	

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: East	♠ AJT952	♠ KQ843			1 ♦	1 ♠
Vul: E-W	♥ 75	♥ Q8	X	4 ♠	All Pass	
North HCP: 10+2	♦ 6	♦ K54				
South HCP: 10+1	♣ KQ52	♣ T93				
Contract: 4 ♠	North					

Board: 50	♠ KQ843	RHO is dealer. You bid second.
Dealer: East	♥ Q8	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ K54	West (LHO) Doubles 1♠ if possible.
HCP: 10+1	♣ T93	

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: East	♠ AJT952	♠ KQ843			1 ♦	1 ♠
Vul: E-W	♥ 75	♥ Q8	X	4 ♠	All Pass	
North HCP: 10+2	♦ 6	♦ K54				
South HCP: 10+1	♣ KQ52	♣ T93				
Contract: 4 ♠	North					