

Board: 1 ♠ JT You bid first.

Dealer: North ♥ K643 The opponents are silent.

Vul: None ♦ AK42

HCP: 12 ♣ J85

Board: 2 ♠ J873 Partner bids first.

Dealer: South ♥ A87 The opponents are silent.

Vul: N-S ♦ AT84

HCP: 11 ♣ Q4

Board: 3 ♠ K3 You bid first.

Dealer: North ♥ J42 The opponents are silent.

Vul: E-W ♦ KJT95

HCP: 13+1 ♣ KQ3

Board: 4 ♠ 7642 Partner bids first.

Dealer: South ♥ A54 The opponents are silent.

Vul: Both ♦ A84

HCP: 12 ♣ A95

Board: 5 ♠ Q4 You bid first.

Dealer: North ♥ 765 The opponents are silent.

Vul: N-S ♦ Q94

HCP: 12+1 ♣ AKJ54

Both hands (Answers Page)

| Board: 1 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------------------|
| Dealer: North | ♠ JT | ♠ AK932 | | 1♦ | Pass | 1♠ |
| Vul: None | ♥ K643 | ♥ J8 | Pass | 1NT | Pass | 2♣ ¹ |
| North HCP: 12 | ♦ AK42 | ♦ 86 | Pass | 2♥ | Pass | 2NT |
| South HCP: 11+1 | ♣ J85 | ♣ KT96 | Pass | 3NT | All Pass | |
| Contract: 3NT North | | | | | | 1. New Minor Forcing |

| Board: 2 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ J873 | ♠ K92 | | | | 1♣ |
| Vul: N-S | ♥ A87 | ♥ Q43 | Pass | 1♠ | Pass | 1NT |
| North HCP: 11 | ♦ AT84 | ♦ J92 | Pass | 2NT | Pass | 3♠ |
| South HCP: 14 | ♣ Q4 | ♣ AKJT | Pass | 3NT | All Pass | |
| Contract: 3NT North | | | | | | |

| Board: 3 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ K3 | ♠ JT954 | | 1♦ | Pass | 1♠ |
| Vul: E-W | ♥ J42 | ♥ KQ8 | Pass | 1NT | All Pass | |
| North HCP: 13+1 | ♦ KJT95 | ♦ 4 | | | | |
| South HCP: 10+1 | ♣ KQ3 | ♣ AT42 | | | | |
| Contract: 1NT North | | | | | | |

| Board: 4 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ 7642 | ♠ AQ8 | | | | 1♣ |
| Vul: Both | ♥ A54 | ♥ JT9 | Pass | 1♠ | Pass | 1NT |
| North HCP: 12 | ♦ A84 | ♦ K32 | Pass | 3NT | All Pass | |
| South HCP: 13 | ♣ A95 | ♣ QJ83 | | | | |
| Contract: 3NT North | | | | | | |

| Board: 5 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------------------|
| Dealer: North | ♠ Q4 | ♠ J9873 | | 1♣ | Pass | 1♠ |
| Vul: N-S | ♥ 765 | ♥ AK2 | Pass | 1NT | Pass | 2♦ ¹ |
| North HCP: 12+1 | ♦ Q94 | ♦ KT5 | Pass | 2NT | All Pass | |
| South HCP: 11+1 | ♣ AKJ54 | ♣ 92 | | | | |
| Contract: 2NT North | | | | | | 1. New Minor Forcing |

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|-----------------|---------|---------------------------|
| Board: 1 | ♠ AK932 | Partner bids first. |
| Dealer: North | ♥ J8 | The opponents are silent. |
| Vul: None | ♦ 86 | |
| HCP: 11+1 | ♣ KT96 | |

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|-----------------|--------|---------------------------|
| Board: 2 | ♠ K92 | You bid first. |
| Dealer: South | ♥ Q43 | The opponents are silent. |
| Vul: N-S | ♦ J92 | |
| HCP: 14 | ♣ AKJT | |

| | | |
|-----------------|---------|---------------------------|
| Board: 3 | ♠ JT954 | Partner bids first. |
| Dealer: North | ♥ KQ8 | The opponents are silent. |
| Vul: E-W | ♦ 4 | |
| HCP: 10+1 | ♣ AT42 | |

| | | |
|-----------------|--------|---------------------------|
| Board: 4 | ♠ AQ8 | You bid first. |
| Dealer: South | ♥ JT9 | The opponents are silent. |
| Vul: Both | ♦ K32 | |
| HCP: 13 | ♣ QJ83 | |

| | | |
|-----------------|---------|---------------------------|
| Board: 5 | ♠ J9873 | Partner bids first. |
| Dealer: North | ♥ AK2 | The opponents are silent. |
| Vul: N-S | ♦ KT5 | |
| HCP: 11+1 | ♣ 92 | |

Both hands (Answers Page)

| Board: 1 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------------------|
| Dealer: North | ♠ JT | ♠ AK932 | | 1♦ | Pass | 1♠ |
| Vul: None | ♥ K643 | ♥ J8 | Pass | 1NT | Pass | 2♣ ¹ |
| North HCP: 12 | ♦ AK42 | ♦ 86 | Pass | 2♥ | Pass | 2NT |
| South HCP: 11+1 | ♣ J85 | ♣ KT96 | Pass | 3NT | All Pass | |
| Contract: 3NT North | | | | | | 1. New Minor Forcing |

| Board: 2 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ J873 | ♠ K92 | | | | 1♣ |
| Vul: N-S | ♥ A87 | ♥ Q43 | Pass | 1♠ | Pass | 1NT |
| North HCP: 11 | ♦ AT84 | ♦ J92 | Pass | 2NT | Pass | 3♠ |
| South HCP: 14 | ♣ Q4 | ♣ AKJT | Pass | 3NT | All Pass | |
| Contract: 3NT North | | | | | | |

| Board: 3 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ K3 | ♠ JT954 | | 1♦ | Pass | 1♠ |
| Vul: E-W | ♥ J42 | ♥ KQ8 | Pass | 1NT | All Pass | |
| North HCP: 13+1 | ♦ KJT95 | ♦ 4 | | | | |
| South HCP: 10+1 | ♣ KQ3 | ♣ AT42 | | | | |
| Contract: 1NT North | | | | | | |

| Board: 4 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ 7642 | ♠ AQ8 | | | | 1♣ |
| Vul: Both | ♥ A54 | ♥ JT9 | Pass | 1♠ | Pass | 1NT |
| North HCP: 12 | ♦ A84 | ♦ K32 | Pass | 3NT | All Pass | |
| South HCP: 13 | ♣ A95 | ♣ QJ83 | | | | |
| Contract: 3NT North | | | | | | |

| Board: 5 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------------------|
| Dealer: North | ♠ Q4 | ♠ J9873 | | 1♣ | Pass | 1♠ |
| Vul: N-S | ♥ 765 | ♥ AK2 | Pass | 1NT | Pass | 2♦ ¹ |
| North HCP: 12+1 | ♦ Q94 | ♦ KT5 | Pass | 2NT | All Pass | |
| South HCP: 11+1 | ♣ AKJ54 | ♣ 92 | | | | |
| Contract: 2NT North | | | | | | 1. New Minor Forcing |

| | | |
|-----------------|---------|---------------------------|
| Board: 6 | ♠ J8 | Partner bids first. |
| Dealer: South | ♥ KQ5 | The opponents are silent. |
| Vul: E-W | ♦ J8532 | |
| HCP: 11+1 | ♣ A42 | |

| | | |
|-----------------|----------|---------------------------|
| Board: 7 | ♠ A8 | Partner bids first. |
| Dealer: South | ♥ KJT863 | The opponents are silent. |
| Vul: Both | ♦ J642 | |
| HCP: 9+2 | ♣ 8 | |

| | | |
|-----------------|---------|---------------------------|
| Board: 8 | ♠ 9 | You bid first. |
| Dealer: North | ♥ JT3 | The opponents are silent. |
| Vul: None | ♦ KQ98 | |
| HCP: 15+1 | ♣ AKQ75 | |

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|-----------------|--------|---------------------------|
| Board: 9 | ♠ A7 | You bid first. |
| Dealer: North | ♥ 9654 | The opponents are silent. |
| Vul: E-W | ♦ QJ94 | |
| HCP: 13 | ♣ AQ5 | |

Both hands (Answers Page)

| Board: 6 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ J8 | ♠ AT9 | | | | 1♣ |
| Vul: E-W | ♥ KQ5 | ♥ 873 | Pass | 1♦ | Pass | 1NT |
| North HCP: 11+1 | ♦ J8532 | ♦ A6 | Pass | 2♦ | Pass | 3NT |
| South HCP: 14+1 | ♣ A42 | ♣ KQJT8 | All Pass | | | |
| Contract: 3NT South | | | | | | |

| Board: 7 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ A8 | ♠ KQT | | | | 1♣ |
| Vul: Both | ♥ KJT863 | ♥ 5 | Pass | 1♥ | Pass | 1NT |
| North HCP: 9+2 | ♦ J642 | ♦ T985 | Pass | 2♥ | All Pass | |
| South HCP: 13+1 | ♣ 8 | ♣ AKJT6 | | | | |
| Contract: 2♥ North | | | | | | |

| Board: 8 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|-----------------|
| Dealer: North | ♠ 9 | ♠ AKQ8765 | | 1♣ | Pass | 1♠ |
| Vul: None | ♥ JT3 | ♥ 42 | Pass | 1NT | Pass | 2♦ ¹ |
| North HCP: 15+1 | ♦ KQ98 | ♦ J4 | Pass | 3NT | Pass | 4♠ |
| South HCP: 11+3 | ♣ AKQ75 | ♣ J3 | All Pass | | | |
| Contract: 4♠ South | | | | | | |

1. New Minor Forcing

| Board: 9 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|-----------------|
| Dealer: North | ♠ A7 | ♠ KQT98 | | 1♦ | Pass | 1♠ |
| Vul: E-W | ♥ 9654 | ♥ J87 | Pass | 1NT | Pass | 2♣ ¹ |
| North HCP: 13 | ♦ QJ94 | ♦ K83 | Pass | 3♥ | Pass | 3NT |
| South HCP: 12+1 | ♣ AQ5 | ♣ K2 | All Pass | | | |
| Contract: 3NT South | | | | | | |

1. New Minor Forcing

Board: 6 ♠ AT9 You bid first.

Dealer: South ♥ 873 The opponents are silent.

Vul: E-W ♦ A6

HCP: 14+1 ♣ KQJT8

Board: 7 ♠ KQT You bid first.

Dealer: South ♥ 5 The opponents are silent.

Vul: Both ♦ T985

HCP: 13+1 ♣ AKJT6

Board: 8 ♠ AKQ8765 Partner bids first.

Dealer: North ♥ 42 The opponents are silent.

Vul: None ♦ J4

HCP: 11+3 ♣ J3

Board: 9 ♠ KQT98 Partner bids first.

Dealer: North ♥ J87 The opponents are silent.

Vul: E-W ♦ K83

HCP: 12+1 ♣ K2

Both hands (Answers Page)

| Board: 6 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ J8 | ♠ AT9 | | | | 1♣ |
| Vul: E-W | ♥ KQ5 | ♥ 873 | Pass | 1♦ | Pass | 1NT |
| North HCP: 11+1 | ♦ J8532 | ♦ A6 | Pass | 2♦ | Pass | 3NT |
| South HCP: 14+1 | ♣ A42 | ♣ KQJT8 | All Pass | | | |
| Contract: 3NT South | | | | | | |

| Board: 7 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ A8 | ♠ KQT | | | | 1♣ |
| Vul: Both | ♥ KJT863 | ♥ 5 | Pass | 1♥ | Pass | 1NT |
| North HCP: 9+2 | ♦ J642 | ♦ T985 | Pass | 2♥ | All Pass | |
| South HCP: 13+1 | ♣ 8 | ♣ AKJT6 | | | | |
| Contract: 2♥ North | | | | | | |

| Board: 8 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|-----------------|
| Dealer: North | ♠ 9 | ♠ AKQ8765 | | 1♣ | Pass | 1♠ |
| Vul: None | ♥ JT3 | ♥ 42 | Pass | 1NT | Pass | 2♦ ¹ |
| North HCP: 15+1 | ♦ KQ98 | ♦ J4 | Pass | 3NT | Pass | 4♠ |
| South HCP: 11+3 | ♣ AKQ75 | ♣ J3 | All Pass | | | |
| Contract: 4♠ South | | | | | | |

1. New Minor Forcing

| Board: 9 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|-----------------|
| Dealer: North | ♠ A7 | ♠ KQT98 | | 1♦ | Pass | 1♠ |
| Vul: E-W | ♥ 9654 | ♥ J87 | Pass | 1NT | Pass | 2♣ ¹ |
| North HCP: 13 | ♦ QJ94 | ♦ K83 | Pass | 3♥ | Pass | 3NT |
| South HCP: 12+1 | ♣ AQ5 | ♣ K2 | All Pass | | | |
| Contract: 3NT South | | | | | | |

1. New Minor Forcing

Board: 10 ♠ 875 You bid first.

Dealer: North ♥ A62 The opponents are silent.

Vul: Both ♦ AQ6

HCP: 14 ♣ A763

Board: 11 ♠ 7 You bid first.

Dealer: North ♥ AT84 The opponents are silent.

Vul: None ♦ AQT76

HCP: 14+1 ♣ KJT

Board: 12 ♠ AJ3 Partner bids first.

Dealer: South ♥ 94 The opponents are silent.

Vul: N-S ♦ K9532

HCP: 10+1 ♣ Q86

Board: 13 ♠ J84 Partner bids first.

Dealer: South ♥ AK543 The opponents are silent.

Vul: Both ♦ A9

HCP: 12+1 ♣ 962

Both hands (Answers Page)

| Board: 10 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------------------|-----------------|----------|-----------------|
| Dealer: North | ♠ 875 | ♠ AKQJ9 | | 1♣ | Pass | 1♠ |
| Vul: Both | ♥ A62 | ♥ Q9 | Pass | 1NT | Pass | 2♦ ¹ |
| North HCP: 14 | ♦ AQ6 | ♦ 743 | Pass | 3♠ ² | Pass | 4♠ |
| South HCP: 12+1 | ♣ A763 | ♣ 982 | All Pass | | | |
| Contract: 4♠ South | | | 1. New Minor Forcing | | | |
| | | | 2. 3 !S | | | |

| Board: 11 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------------------|----------|----------|-----------------|
| Dealer: North | ♠ 7 | ♠ AQ954 | | 1♦ | Pass | 1♠ |
| Vul: None | ♥ AT84 | ♥ K65 | Pass | 1NT | Pass | 2♣ ¹ |
| North HCP: 14+1 | ♦ AQT76 | ♦ 83 | Pass | 3♥ | Pass | 3NT |
| South HCP: 11+1 | ♣ KJT | ♣ Q76 | All Pass | | | |
| Contract: 3NT South | | | 1. New Minor Forcing | | | |

| Board: 12 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ AJ3 | ♠ K82 | | | | 1♣ |
| Vul: N-S | ♥ 94 | ♥ KT3 | Pass | 1♦ | Pass | 1NT |
| North HCP: 10+1 | ♦ K9532 | ♦ A4 | All Pass | | | |
| South HCP: 13+1 | ♣ Q86 | ♣ KT975 | | | | |
| Contract: 1NT South | | | | | | |

| Board: 13 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------------------|-----------------|----------|-----------------|
| Dealer: South | ♠ J84 | ♠ A52 | | | | 1♣ |
| Vul: Both | ♥ AK543 | ♥ JT7 | Pass | 1♥ | Pass | 1NT |
| North HCP: 12+1 | ♦ A9 | ♦ JT3 | Pass | 2♦ ¹ | Pass | 3♥ ² |
| South HCP: 13 | ♣ 962 | ♣ AK53 | Pass | 4♥ | All Pass | |
| Contract: 4♥ North | | | 1. New Minor Forcing | | | |
| | | | 2. 3 !H | | | |

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|------------------|---------|---------------------------|
| Board: 10 | ♠ AKQJ9 | Partner bids first. |
| Dealer: North | ♥ Q9 | The opponents are silent. |
| Vul: Both | ♦ 743 | |
| HCP: 12+1 | ♣ 982 | |

| | | |
|------------------|---------|---------------------------|
| Board: 11 | ♠ AQ954 | Partner bids first. |
| Dealer: North | ♥ K65 | The opponents are silent. |
| Vul: None | ♦ 83 | |
| HCP: 11+1 | ♣ Q76 | |

| | | |
|------------------|---------|---------------------------|
| Board: 12 | ♠ K82 | You bid first. |
| Dealer: South | ♥ KT3 | The opponents are silent. |
| Vul: N-S | ♦ A4 | |
| HCP: 13+1 | ♣ KT975 | |

| | | |
|------------------|--------|---------------------------|
| Board: 13 | ♠ A52 | You bid first. |
| Dealer: South | ♥ JT7 | The opponents are silent. |
| Vul: Both | ♦ JT3 | |
| HCP: 13 | ♣ AK53 | |

Both hands (Answers Page)

| Board: 10 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------------------|-----------------|----------|-----------------|
| Dealer: North | ♠ 875 | ♠ AKQJ9 | | 1♣ | Pass | 1♠ |
| Vul: Both | ♥ A62 | ♥ Q9 | Pass | 1NT | Pass | 2♦ ¹ |
| North HCP: 14 | ♦ AQ6 | ♦ 743 | Pass | 3♠ ² | Pass | 4♠ |
| South HCP: 12+1 | ♣ A763 | ♣ 982 | All Pass | | | |
| Contract: 4♠ South | | | 1. New Minor Forcing | | | |
| | | | 2. 3 !S | | | |

| Board: 11 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------------------|----------|----------|-----------------|
| Dealer: North | ♠ 7 | ♠ AQ954 | | 1♦ | Pass | 1♠ |
| Vul: None | ♥ AT84 | ♥ K65 | Pass | 1NT | Pass | 2♣ ¹ |
| North HCP: 14+1 | ♦ AQT76 | ♦ 83 | Pass | 3♥ | Pass | 3NT |
| South HCP: 11+1 | ♣ KJT | ♣ Q76 | All Pass | | | |
| Contract: 3NT South | | | 1. New Minor Forcing | | | |

| Board: 12 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ AJ3 | ♠ K82 | | | | 1♣ |
| Vul: N-S | ♥ 94 | ♥ KT3 | Pass | 1♦ | Pass | 1NT |
| North HCP: 10+1 | ♦ K9532 | ♦ A4 | All Pass | | | |
| South HCP: 13+1 | ♣ Q86 | ♣ KT975 | | | | |
| Contract: 1NT South | | | | | | |

| Board: 13 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------------------|-----------------|----------|-----------------|
| Dealer: South | ♠ J84 | ♠ A52 | | | | 1♣ |
| Vul: Both | ♥ AK543 | ♥ JT7 | Pass | 1♥ | Pass | 1NT |
| North HCP: 12+1 | ♦ A9 | ♦ JT3 | Pass | 2♦ ¹ | Pass | 3♥ ² |
| South HCP: 13 | ♣ 962 | ♣ AK53 | Pass | 4♥ | All Pass | |
| Contract: 4♥ North | | | 1. New Minor Forcing | | | |
| | | | 2. 3 !H | | | |

| | | |
|------------------|--------|---------------------------|
| Board: 14 | ♠ T985 | Partner bids first. |
| Dealer: South | ♥ AT72 | The opponents are silent. |
| Vul: None | ♦ AK6 | |
| HCP: 12 | ♣ JT | |

| | | |
|------------------|---------|---------------------------|
| Board: 15 | ♠ JT862 | Partner bids first. |
| Dealer: South | ♥ Q73 | The opponents are silent. |
| Vul: N-S | ♦ A4 | |
| HCP: 11+1 | ♣ A72 | |

| | | |
|------------------|--------|---------------------------|
| Board: 16 | ♠ JT72 | Partner bids first. |
| Dealer: South | ♥ KT9 | The opponents are silent. |
| Vul: E-W | ♦ 52 | |
| HCP: 10 | ♣ AQT7 | |

| | | |
|------------------|---------|---------------------------|
| Board: 17 | ♠ 74 | You bid first. |
| Dealer: North | ♥ AT6 | The opponents are silent. |
| Vul: None | ♦ K9863 | |
| HCP: 12+1 | ♣ KQ5 | |

Both hands (Answers Page)

| Board: 14 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ T985 | ♠ QJ3 | | | | 1 ♣ |
| Vul: None | ♥ AT72 | ♥ 84 | Pass | 1 ♥ | Pass | 1NT |
| North HCP: 12 | ♦ AK6 | ♦ Q75 | Pass | 3NT | All Pass | |
| South HCP: 12+1 | ♣ JT | ♣ AK964 | | | | |
| Contract: 3NT North | | | | | | |

| Board: 15 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------------------|------------------|----------|------------------|
| Dealer: South | ♠ JT862 | ♠ AKQ | | | | 1 ♦ |
| Vul: N-S | ♥ Q73 | ♥ K82 | Pass | 1 ♠ | Pass | 1NT |
| North HCP: 11+1 | ♦ A4 | ♦ QT75 | Pass | 2 ♣ ¹ | Pass | 3 ♠ ² |
| South HCP: 14 | ♣ A72 | ♣ T85 | Pass | 4 ♠ | All Pass | |
| Contract: 4 ♠ North | | | | | | |
| | | | 1. New Minor Forcing | | | |
| | | | 2. 3 !S | | | |

| Board: 16 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ JT72 | ♠ A93 | | | | 1 ♦ |
| Vul: E-W | ♥ KT9 | ♥ J82 | Pass | 1 ♠ | Pass | 1NT |
| North HCP: 10 | ♦ 52 | ♦ KT83 | All Pass | | | |
| South HCP: 12 | ♣ AQT7 | ♣ KJ3 | | | | |
| Contract: 1NT South | | | | | | |

| Board: 17 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ 74 | ♠ AKQ6 | | 1 ♦ | Pass | 1 ♠ |
| Vul: None | ♥ AT6 | ♥ 432 | Pass | 1NT | All Pass | |
| North HCP: 12+1 | ♦ K9863 | ♦ T | | | | |
| South HCP: 10+1 | ♣ KQ5 | ♣ JT873 | | | | |
| Contract: 1NT North | | | | | | |

Board: 14 ♠ QJ3 You bid first.

Dealer: South ♥ 84 The opponents are silent.

Vul: None ♦ Q75

HCP: 12+1 ♣ AK964

Board: 15 ♠ AKQ You bid first.

Dealer: South ♥ K82 The opponents are silent.

Vul: N-S ♦ QT75

HCP: 14 ♣ T85

Board: 16 ♠ A93 You bid first.

Dealer: South ♥ J82 The opponents are silent.

Vul: E-W ♦ KT83

HCP: 12 ♣ KJ3

Board: 17 ♠ AKQ6 Partner bids first.

Dealer: North ♥ 432 The opponents are silent.

Vul: None ♦ T

HCP: 10+1 ♣ JT873

Both hands (Answers Page)

| Board: 14 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ T985 | ♠ QJ3 | | | | 1♣ |
| Vul: None | ♥ AT72 | ♥ 84 | Pass | 1♥ | Pass | 1NT |
| North HCP: 12 | ♦ AK6 | ♦ Q75 | Pass | 3NT | All Pass | |
| South HCP: 12+1 | ♣ JT | ♣ AK964 | | | | |
| Contract: 3NT North | | | | | | |

| Board: 15 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------------------|-----------------|----------|-----------------|
| Dealer: South | ♠ JT862 | ♠ AKQ | | | | 1♦ |
| Vul: N-S | ♥ Q73 | ♥ K82 | Pass | 1♠ | Pass | 1NT |
| North HCP: 11+1 | ♦ A4 | ♦ QT75 | Pass | 2♣ ¹ | Pass | 3♠ ² |
| South HCP: 14 | ♣ A72 | ♣ T85 | Pass | 4♠ | All Pass | |
| Contract: 4♠ North | | | | | | |
| | | | 1. New Minor Forcing | | | |
| | | | 2. 3 !S | | | |

| Board: 16 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ JT72 | ♠ A93 | | | | 1♦ |
| Vul: E-W | ♥ KT9 | ♥ J82 | Pass | 1♠ | Pass | 1NT |
| North HCP: 10 | ♦ 52 | ♦ KT83 | All Pass | | | |
| South HCP: 12 | ♣ AQT7 | ♣ KJ3 | | | | |
| Contract: 1NT South | | | | | | |

| Board: 17 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ 74 | ♠ AKQ6 | | 1♦ | Pass | 1♠ |
| Vul: None | ♥ AT6 | ♥ 432 | Pass | 1NT | All Pass | |
| North HCP: 12+1 | ♦ K9863 | ♦ T | | | | |
| South HCP: 10+1 | ♣ KQ5 | ♣ JT873 | | | | |
| Contract: 1NT North | | | | | | |

| | | |
|------------------|---------|---------------------------|
| Board: 18 | ♠ QJT72 | Partner bids first. |
| Dealer: South | ♥ Q4 | The opponents are silent. |
| Vul: N-S | ♦ A63 | |
| HCP: 11+1 | ♣ Q98 | |

| | | |
|------------------|---------|---------------------------|
| Board: 19 | ♠ 85 | You bid first. |
| Dealer: North | ♥ KQ9 | The opponents are silent. |
| Vul: E-W | ♦ KT862 | |
| HCP: 12+1 | ♣ A82 | |

| | | |
|------------------|---------|---------------------------|
| Board: 20 | ♠ KT72 | Partner bids first. |
| Dealer: South | ♥ KJ873 | The opponents are silent. |
| Vul: Both | ♦ 8 | |
| HCP: 10+1 | ♣ KT2 | |

| | | |
|------------------|--------|---------------------------|
| Board: 21 | ♠ AJ5 | You bid first. |
| Dealer: North | ♥ KT9 | The opponents are silent. |
| Vul: N-S | ♦ QT4 | |
| HCP: 13 | ♣ QJ76 | |

| | | |
|------------------|--------|---------------------------|
| Board: 22 | ♠ AK95 | Partner bids first. |
| Dealer: South | ♥ A32 | The opponents are silent. |
| Vul: E-W | ♦ 932 | |
| HCP: 11 | ♣ T64 | |

Both hands (Answers Page)

| Board: 18 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|-----------------|----------|----------|
| Dealer: South | ♠ QJT72 | ♠ 83 | | | | 1♦ |
| Vul: N-S | ♥ Q4 | ♥ K972 | Pass | 1♠ | Pass | 1NT |
| North HCP: 11+1 | ♦ A63 | ♦ KQT2 | Pass | 2♣ ¹ | Pass | 2♥ |
| South HCP: 12 | ♣ Q98 | ♣ A65 | Pass | 2NT | Pass | 3NT |
| Contract: 3NT South | | | All Pass | | | |

1. New Minor Forcing

| Board: 19 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ 85 | ♠ KJ42 | | 1♦ | Pass | 1♠ |
| Vul: E-W | ♥ KQ9 | ♥ A52 | Pass | 1NT | Pass | 2NT |
| North HCP: 12+1 | ♦ KT862 | ♦ Q4 | Pass | 3NT | All Pass | |
| South HCP: 12 | ♣ A82 | ♣ QT97 | | | | |
| Contract: 3NT North | | | | | | |

| Board: 20 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ KT72 | ♠ J4 | | | | 1♦ |
| Vul: Both | ♥ KJ873 | ♥ AT6 | Pass | 1♥ | Pass | 1NT |
| North HCP: 10+1 | ♦ 8 | ♦ AK752 | All Pass | | | |
| South HCP: 14+1 | ♣ KT2 | ♣ Q83 | | | | |
| Contract: 1NT South | | | | | | |

| Board: 21 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ AJ5 | ♠ KQT3 | | 1♣ | Pass | 1♥ |
| Vul: N-S | ♥ KT9 | ♥ Q873 | Pass | 1NT | Pass | 2NT |
| North HCP: 13 | ♦ QT4 | ♦ 32 | Pass | 3♥ | Pass | 3NT |
| South HCP: 11 | ♣ QJ76 | ♣ AT2 | All Pass | | | |
| Contract: 3NT South | | | | | | |

| Board: 22 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ AK95 | ♠ 8 | | | | 1♣ |
| Vul: E-W | ♥ A32 | ♥ 985 | Pass | 1♠ | Pass | 1NT |
| North HCP: 11 | ♦ 932 | ♦ AKQT | Pass | 2NT | All Pass | |
| South HCP: 12+1 | ♣ T64 | ♣ K7532 | | | | |
| Contract: 2NT North | | | | | | |

| | | |
|------------------|--------|---------------------------|
| Board: 18 | ♠ 83 | You bid first. |
| Dealer: South | ♥ K972 | The opponents are silent. |
| Vul: N-S | ♦ KQT2 | |
| HCP: 12 | ♣ A65 | |

| | | |
|------------------|--------|---------------------------|
| Board: 19 | ♠ KJ42 | Partner bids first. |
| Dealer: North | ♥ A52 | The opponents are silent. |
| Vul: E-W | ♦ Q4 | |
| HCP: 12 | ♣ QT97 | |

| | | |
|------------------|---------|---------------------------|
| Board: 20 | ♠ J4 | You bid first. |
| Dealer: South | ♥ AT6 | The opponents are silent. |
| Vul: Both | ♦ AK752 | |
| HCP: 14+1 | ♣ Q83 | |

| | | |
|------------------|--------|---------------------------|
| Board: 21 | ♠ KQT3 | Partner bids first. |
| Dealer: North | ♥ Q873 | The opponents are silent. |
| Vul: N-S | ♦ 32 | |
| HCP: 11 | ♣ AT2 | |

| | | |
|------------------|---------|---------------------------|
| Board: 22 | ♠ 8 | You bid first. |
| Dealer: South | ♥ 985 | The opponents are silent. |
| Vul: E-W | ♦ AKQT | |
| HCP: 12+1 | ♣ K7532 | |

Both hands (Answers Page)

| Board: 18 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|-----------------|----------|----------|
| Dealer: South | ♠ QJT72 | ♠ 83 | | | | 1♦ |
| Vul: N-S | ♥ Q4 | ♥ K972 | Pass | 1♠ | Pass | 1NT |
| North HCP: 11+1 | ♦ A63 | ♦ KQT2 | Pass | 2♣ ¹ | Pass | 2♥ |
| South HCP: 12 | ♣ Q98 | ♣ A65 | Pass | 2NT | Pass | 3NT |
| Contract: 3NT South | | | All Pass | | | |

1. New Minor Forcing

| Board: 19 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ 85 | ♠ KJ42 | | 1♦ | Pass | 1♠ |
| Vul: E-W | ♥ KQ9 | ♥ A52 | Pass | 1NT | Pass | 2NT |
| North HCP: 12+1 | ♦ KT862 | ♦ Q4 | Pass | 3NT | All Pass | |
| South HCP: 12 | ♣ A82 | ♣ QT97 | | | | |
| Contract: 3NT North | | | | | | |

| Board: 20 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ KT72 | ♠ J4 | | | | 1♦ |
| Vul: Both | ♥ KJ873 | ♥ AT6 | Pass | 1♥ | Pass | 1NT |
| North HCP: 10+1 | ♦ 8 | ♦ AK752 | All Pass | | | |
| South HCP: 14+1 | ♣ KT2 | ♣ Q83 | | | | |
| Contract: 1NT South | | | | | | |

| Board: 21 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ AJ5 | ♠ KQT3 | | 1♣ | Pass | 1♥ |
| Vul: N-S | ♥ KT9 | ♥ Q873 | Pass | 1NT | Pass | 2NT |
| North HCP: 13 | ♦ QT4 | ♦ 32 | Pass | 3♥ | Pass | 3NT |
| South HCP: 11 | ♣ QJ76 | ♣ AT2 | All Pass | | | |
| Contract: 3NT South | | | | | | |

| Board: 22 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ AK95 | ♠ 8 | | | | 1♣ |
| Vul: E-W | ♥ A32 | ♥ 985 | Pass | 1♠ | Pass | 1NT |
| North HCP: 11 | ♦ 932 | ♦ AKQT | Pass | 2NT | All Pass | |
| South HCP: 12+1 | ♣ T64 | ♣ K7532 | | | | |
| Contract: 2NT North | | | | | | |

Board: 23 ♠ 752 You bid first.

Dealer: North ♥ AKJ The opponents are silent.

Vul: Both ♦ J6

HCP: 14+1 ♣ KQT53

Board: 24 ♠ AJT Partner bids first.

Dealer: South ♥ A862 The opponents are silent.

Vul: None ♦ J964

HCP: 10 ♣ 32

Board: 25 ♠ KQ53 Partner bids first.

Dealer: South ♥ KQ6 The opponents are silent.

Vul: E-W ♦ JT2

HCP: 11 ♣ 763

Board: 26 ♠ KQJ7 Partner bids first.

Dealer: South ♥ KT3 The opponents are silent.

Vul: Both ♦ K98

HCP: 12 ♣ 876

Board: 27 ♠ AJT84 Partner bids first.

Dealer: South ♥ KQ92 The opponents are silent.

Vul: None ♦ J3

HCP: 11+1 ♣ 98

Both hands (Answers Page)

| Board: 23 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ 752 | ♠ AQ94 | | 1♣ | Pass | 1♠ |
| Vul: Both | ♥ AKJ | ♥ QT | Pass | 1NT | Pass | 3NT |
| North HCP: 14+1 | ♦ J6 | ♦ KT32 | All Pass | | | |
| South HCP: 12 | ♣ KQT53 | ♣ J86 | | | | |
| Contract: 3NT South | | | | | | |

| Board: 24 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ AJT | ♠ Q75 | | | 1♣ | |
| Vul: None | ♥ A862 | ♥ KJ7 | Pass | 1♥ | Pass | 1NT |
| North HCP: 10 | ♦ J964 | ♦ AQ3 | All Pass | | | |
| South HCP: 14 | ♣ 32 | ♣ Q975 | | | | |
| Contract: 1NT South | | | | | | |

| Board: 25 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ KQ53 | ♠ AT7 | | | 1♣ | |
| Vul: E-W | ♥ KQ6 | ♥ J82 | Pass | 1♠ | Pass | 1NT |
| North HCP: 11 | ♦ JT2 | ♦ AK5 | Pass | 2NT | Pass | 3♠ |
| South HCP: 13 | ♣ 763 | ♣ J542 | All Pass | | | |
| Contract: 3♠ South | | | | | | |

| Board: 26 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ KQJ7 | ♠ A54 | | | 1♣ | |
| Vul: Both | ♥ KT3 | ♥ A | Pass | 1♠ | Pass | 1NT |
| North HCP: 12 | ♦ K98 | ♦ QT72 | Pass | 3NT | All Pass | |
| South HCP: 12+1 | ♣ 876 | ♣ Q9532 | | | | |
| Contract: 3NT North | | | | | | |

| Board: 27 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|-----------------|----------|-----------------|
| Dealer: South | ♠ AJT84 | ♠ K92 | | | 1♦ | |
| Vul: None | ♥ KQ92 | ♥ AT3 | Pass | 1♠ | Pass | 1NT |
| North HCP: 11+1 | ♦ J3 | ♦ 8754 | Pass | 2♣ ¹ | Pass | 2♠ ² |
| South HCP: 12 | ♣ 98 | ♣ AJT | All Pass | | | |
| Contract: 2♠ South | | | | | | |

1. New Minor Forcing

2. 3 !S

| | | |
|------------------|--------|---------------------------|
| Board: 23 | ♠ AQ94 | Partner bids first. |
| Dealer: North | ♥ QT | The opponents are silent. |
| Vul: Both | ♦ KT32 | |
| HCP: 12 | ♣ J86 | |

| | | |
|------------------|--------|---------------------------|
| Board: 24 | ♠ Q75 | You bid first. |
| Dealer: South | ♥ KJ7 | The opponents are silent. |
| Vul: None | ♦ AQ3 | |
| HCP: 14 | ♣ Q975 | |

| | | |
|------------------|--------|---------------------------|
| Board: 25 | ♠ AT7 | You bid first. |
| Dealer: South | ♥ J82 | The opponents are silent. |
| Vul: E-W | ♦ AK5 | |
| HCP: 13 | ♣ J542 | |

| | | |
|------------------|---------|---------------------------|
| Board: 26 | ♠ A54 | You bid first. |
| Dealer: South | ♥ A | The opponents are silent. |
| Vul: Both | ♦ QT72 | |
| HCP: 12+1 | ♣ Q9532 | |

| | | |
|------------------|--------|---------------------------|
| Board: 27 | ♠ K92 | You bid first. |
| Dealer: South | ♥ AT3 | The opponents are silent. |
| Vul: None | ♦ 8754 | |
| HCP: 12 | ♣ AJT | |

Both hands (Answers Page)

| Board: 23 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ 752 | ♠ AQ94 | | 1♣ | Pass | 1♠ |
| Vul: Both | ♥ AKJ | ♥ QT | Pass | 1NT | Pass | 3NT |
| North HCP: 14+1 | ♦ J6 | ♦ KT32 | All Pass | | | |
| South HCP: 12 | ♣ KQT53 | ♣ J86 | | | | |
| Contract: 3NT South | | | | | | |

| Board: 24 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ AJT | ♠ Q75 | | | 1♣ | |
| Vul: None | ♥ A862 | ♥ KJ7 | Pass | 1♥ | Pass | 1NT |
| North HCP: 10 | ♦ J964 | ♦ AQ3 | All Pass | | | |
| South HCP: 14 | ♣ 32 | ♣ Q975 | | | | |
| Contract: 1NT South | | | | | | |

| Board: 25 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ KQ53 | ♠ AT7 | | | 1♣ | |
| Vul: E-W | ♥ KQ6 | ♥ J82 | Pass | 1♠ | Pass | 1NT |
| North HCP: 11 | ♦ JT2 | ♦ AK5 | Pass | 2NT | Pass | 3♠ |
| South HCP: 13 | ♣ 763 | ♣ J542 | All Pass | | | |
| Contract: 3♠ South | | | | | | |

| Board: 26 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ KQJ7 | ♠ A54 | | | 1♣ | |
| Vul: Both | ♥ KT3 | ♥ A | Pass | 1♠ | Pass | 1NT |
| North HCP: 12 | ♦ K98 | ♦ QT72 | Pass | 3NT | All Pass | |
| South HCP: 12+1 | ♣ 876 | ♣ Q9532 | | | | |
| Contract: 3NT North | | | | | | |

| Board: 27 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|-----------------|----------|-----------------|
| Dealer: South | ♠ AJT84 | ♠ K92 | | | 1♦ | |
| Vul: None | ♥ KQ92 | ♥ AT3 | Pass | 1♠ | Pass | 1NT |
| North HCP: 11+1 | ♦ J3 | ♦ 8754 | Pass | 2♣ ¹ | Pass | 2♠ ² |
| South HCP: 12 | ♣ 98 | ♣ AJT | All Pass | | | |
| Contract: 2♠ South | | | | | | |

1. New Minor Forcing

2. 3 !S

Board: 28 ♠ KJ4 You bid first.

Dealer: North ♥ KQJ72 The opponents are silent.

Vul: N-S ♦ Q95

HCP: 12+1 ♣ 87

Board: 29 ♠ K72 You bid first.

Dealer: North ♥ A87 The opponents are silent.

Vul: Both ♦ 952

HCP: 14 ♣ AK54

Board: 30 ♠ KJT4 Partner bids first.

Dealer: South ♥ K9 The opponents are silent.

Vul: None ♦ T753

HCP: 12 ♣ AJ2

Board: 31 ♠ T7 You bid first.

Dealer: North ♥ Q75 The opponents are silent.

Vul: N-S ♦ KQ4

HCP: 13+1 ♣ KQJ96

Board: 32 ♠ A62 Partner bids first.

Dealer: South ♥ KQJ3 The opponents are silent.

Vul: E-W ♦ J

HCP: 11+1 ♣ T9764

Both hands (Answers Page)

| Board: 28 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|------------------|----------|----------------------|
| Dealer: North | ♠ KJ4 | ♠ AQ987 | | 1 ♥ | Pass | 1 ♠ |
| Vul: N-S | ♥ KQJ72 | ♥ A4 | Pass | 1 NT | Pass | 2 ♣ ¹ |
| North HCP: 12+1 | ♦ Q95 | ♦ 62 | Pass | 2 ♠ ² | All Pass | |
| South HCP: 11+1 | ♣ 87 | ♣ JT52 | | | | 1. New Minor Forcing |
| Contract: 2 ♠ North | | | | | | 2. 3 !S |

| Board: 29 | North: | South: | W | N | E | S |
|----------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ K72 | ♠ QJ3 | | 1 ♣ | Pass | 1 ♥ |
| Vul: Both | ♥ A87 | ♥ KT92 | Pass | 1 NT | Pass | 2 NT |
| North HCP: 14 | ♦ 952 | ♦ QJT6 | Pass | 3 ♥ | Pass | 3 NT |
| South HCP: 11 | ♣ AK54 | ♣ Q2 | | | | All Pass |
| Contract: 3 NT South | | | | | | |

| Board: 30 | North: | South: | W | N | E | S |
|----------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ KJT4 | ♠ AQ3 | | | | 1 ♣ |
| Vul: None | ♥ K9 | ♥ 7632 | Pass | 1 ♠ | Pass | 1 NT |
| North HCP: 12 | ♦ T753 | ♦ K8 | Pass | 3 NT | All Pass | |
| South HCP: 12 | ♣ AJ2 | ♣ K763 | | | | |
| Contract: 3 NT North | | | | | | |

| Board: 31 | North: | South: | W | N | E | S |
|----------------------|---------------|---------------|----------|----------|----------|----------------------|
| Dealer: North | ♠ T7 | ♠ QJ986 | | 1 ♣ | Pass | 1 ♠ |
| Vul: N-S | ♥ Q75 | ♥ A3 | Pass | 1 NT | Pass | 2 ♦ ¹ |
| North HCP: 13+1 | ♦ KQ4 | ♦ T962 | Pass | 3 NT | All Pass | |
| South HCP: 11+1 | ♣ KQJ96 | ♣ AT | | | | 1. New Minor Forcing |
| Contract: 3 NT North | | | | | | |

| Board: 32 | North: | South: | W | N | E | S |
|----------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ A62 | ♠ KJ8 | | | | 1 ♦ |
| Vul: E-W | ♥ KQJ3 | ♥ T2 | Pass | 1 ♥ | Pass | 1 NT |
| North HCP: 11+1 | ♦ J | ♦ K9762 | Pass | 2 NT | All Pass | |
| South HCP: 12+1 | ♣ T9764 | ♣ AJ5 | | | | |
| Contract: 2 NT North | | | | | | |

| | | |
|------------------|---------|---------------------------|
| Board: 28 | ♠ AQ987 | Partner bids first. |
| Dealer: North | ♥ A4 | The opponents are silent. |
| Vul: N-S | ♦ 62 | |
| HCP: 11+1 | ♣ JT52 | |

| | | |
|------------------|--------|---------------------------|
| Board: 29 | ♠ QJ3 | Partner bids first. |
| Dealer: North | ♥ KT92 | The opponents are silent. |
| Vul: Both | ♦ QJT6 | |
| HCP: 11 | ♣ Q2 | |

| | | |
|------------------|--------|---------------------------|
| Board: 30 | ♠ AQ3 | You bid first. |
| Dealer: South | ♥ 7632 | The opponents are silent. |
| Vul: None | ♦ K8 | |
| HCP: 12 | ♣ K763 | |

| | | |
|------------------|---------|---------------------------|
| Board: 31 | ♠ QJ986 | Partner bids first. |
| Dealer: North | ♥ A3 | The opponents are silent. |
| Vul: N-S | ♦ T962 | |
| HCP: 11+1 | ♣ AT | |

| | | |
|------------------|---------|---------------------------|
| Board: 32 | ♠ KJ8 | You bid first. |
| Dealer: South | ♥ T2 | The opponents are silent. |
| Vul: E-W | ♦ K9762 | |
| HCP: 12+1 | ♣ AJ5 | |

Both hands (Answers Page)

| Board: 28 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|------------------|----------|----------------------|
| Dealer: North | ♠ KJ4 | ♠ AQ987 | | 1 ♥ | Pass | 1 ♠ |
| Vul: N-S | ♥ KQJ72 | ♥ A4 | Pass | 1 NT | Pass | 2 ♣ ¹ |
| North HCP: 12+1 | ♦ Q95 | ♦ 62 | Pass | 2 ♠ ² | All Pass | |
| South HCP: 11+1 | ♣ 87 | ♣ JT52 | | | | 1. New Minor Forcing |
| Contract: 2 ♠ North | | | | | | 2. 3 !S |

| Board: 29 | North: | South: | W | N | E | S |
|----------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ K72 | ♠ QJ3 | | 1 ♣ | Pass | 1 ♥ |
| Vul: Both | ♥ A87 | ♥ KT92 | Pass | 1 NT | Pass | 2 NT |
| North HCP: 14 | ♦ 952 | ♦ QJT6 | Pass | 3 ♥ | Pass | 3 NT |
| South HCP: 11 | ♣ AK54 | ♣ Q2 | | | | All Pass |
| Contract: 3 NT South | | | | | | |

| Board: 30 | North: | South: | W | N | E | S |
|----------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ KJT4 | ♠ AQ3 | | | | 1 ♣ |
| Vul: None | ♥ K9 | ♥ 7632 | Pass | 1 ♠ | Pass | 1 NT |
| North HCP: 12 | ♦ T753 | ♦ K8 | Pass | 3 NT | All Pass | |
| South HCP: 12 | ♣ AJ2 | ♣ K763 | | | | |
| Contract: 3 NT North | | | | | | |

| Board: 31 | North: | South: | W | N | E | S |
|----------------------|---------------|---------------|----------|----------|----------|----------------------|
| Dealer: North | ♠ T7 | ♠ QJ986 | | 1 ♣ | Pass | 1 ♠ |
| Vul: N-S | ♥ Q75 | ♥ A3 | Pass | 1 NT | Pass | 2 ♦ ¹ |
| North HCP: 13+1 | ♦ KQ4 | ♦ T962 | Pass | 3 NT | All Pass | |
| South HCP: 11+1 | ♣ KQJ96 | ♣ AT | | | | 1. New Minor Forcing |
| Contract: 3 NT North | | | | | | |

| Board: 32 | North: | South: | W | N | E | S |
|----------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ A62 | ♠ KJ8 | | | | 1 ♦ |
| Vul: E-W | ♥ KQJ3 | ♥ T2 | Pass | 1 ♥ | Pass | 1 NT |
| North HCP: 11+1 | ♦ J | ♦ K9762 | Pass | 2 NT | All Pass | |
| South HCP: 12+1 | ♣ T9764 | ♣ AJ5 | | | | |
| Contract: 2 NT North | | | | | | |

Board: 33 ♠ A96 You bid first.

Dealer: North ♥ KQ3 The opponents are silent.

Vul: None ♦ AT7

HCP: 14 ♣ JT85

Board: 34 ♠ Q8543 Partner bids first.

Dealer: South ♥ 5 The opponents are silent.

Vul: N-S ♦ A6532

HCP: 10+2 ♣ A7

Board: 35 ♠ AQJ93 Partner bids first.

Dealer: South ♥ Q8 The opponents are silent.

Vul: E-W ♦ Q874

HCP: 12+1 ♣ J9

Board: 36 ♠ QJ54 Partner bids first.

Dealer: South ♥ K8 The opponents are silent.

Vul: Both ♦ 985

HCP: 11 ♣ KQ94

Board: 37 ♠ K5 You bid first.

Dealer: North ♥ AT85 The opponents are silent.

Vul: N-S ♦ K83

HCP: 14 ♣ AT65

Both hands (Answers Page)

| Board: 33 | North: | South: | W | N | E | S |
|------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ A96 | ♠ JT85 | | 1♣ | Pass | 1♥ |
| Vul: None | ♥ KQ3 | ♥ A952 | Pass | 1NT | Pass | 2NT |
| North HCP: 14 | ♦ AT7 | ♦ 863 | Pass | 3♥ | Pass | 3NT |
| South HCP: 11 | ♣ JT85 | ♣ AQ | All Pass | | | |

Contract: 3NT South

| Board: 34 | North: | South: | W | N | E | S |
|------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ Q8543 | ♠ A6 | | | 1♣ | |
| Vul: N-S | ♥ 5 | ♥ AT87 | Pass | 1♠ | Pass | 1NT |
| North HCP: 10+2 | ♦ A6532 | ♦ KQ8 | All Pass | | | |
| South HCP: 14 | ♣ A7 | ♣ J982 | | | | |

Contract: 1NT South

| Board: 35 | North: | South: | W | N | E | S |
|------------------|---------------|---------------|----------|-----------------|----------|----------|
| Dealer: South | ♠ AQJ93 | ♠ T | | | 1♣ | |
| Vul: E-W | ♥ Q8 | ♥ K73 | Pass | 1♠ | Pass | 1NT |
| North HCP: 12+1 | ♦ Q874 | ♦ AK62 | Pass | 2♦ ¹ | Pass | 3♦ |
| South HCP: 13+1 | ♣ J9 | ♣ K8762 | All Pass | | | |

Contract: 3♦ South

1. New Minor Forcing

| Board: 36 | North: | South: | W | N | E | S |
|------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ QJ54 | ♠ T8 | | | 1♥ | |
| Vul: Both | ♥ K8 | ♥ Q9762 | Pass | 1♠ | Pass | 1NT |
| North HCP: 11 | ♦ 985 | ♦ AK7 | Pass | 2NT | Pass | 3NT |
| South HCP: 14+1 | ♣ KQ94 | ♣ AJT | All Pass | | | |

Contract: 3NT South

| Board: 37 | North: | South: | W | N | E | S |
|------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ K5 | ♠ AJ96 | | 1♣ | Pass | 1♠ |
| Vul: N-S | ♥ AT85 | ♥ KJ9 | Pass | 1NT | All Pass | |
| North HCP: 14 | ♦ K83 | ♦ J952 | | | | |
| South HCP: 10 | ♣ AT65 | ♣ 42 | | | | |

Contract: 1NT North

| | | |
|------------------|--------|---------------------------|
| Board: 33 | ♠ JT85 | Partner bids first. |
| Dealer: North | ♥ A952 | The opponents are silent. |
| Vul: None | ♦ 863 | |
| HCP: 11 | ♣ AQ | |

| | | |
|------------------|--------|---------------------------|
| Board: 34 | ♠ A6 | You bid first. |
| Dealer: South | ♥ AT87 | The opponents are silent. |
| Vul: N-S | ♦ KQ8 | |
| HCP: 14 | ♣ J982 | |

| | | |
|------------------|---------|---------------------------|
| Board: 35 | ♠ T | You bid first. |
| Dealer: South | ♥ K73 | The opponents are silent. |
| Vul: E-W | ♦ AK62 | |
| HCP: 13+1 | ♣ K8762 | |

| | | |
|------------------|---------|---------------------------|
| Board: 36 | ♠ T8 | You bid first. |
| Dealer: South | ♥ Q9762 | The opponents are silent. |
| Vul: Both | ♦ AK7 | |
| HCP: 14+1 | ♣ AJT | |

| | | |
|------------------|--------|---------------------------|
| Board: 37 | ♠ AJ96 | Partner bids first. |
| Dealer: North | ♥ KJ9 | The opponents are silent. |
| Vul: N-S | ♦ J952 | |
| HCP: 10 | ♣ 42 | |

Both hands (Answers Page)

| Board: 33 | North: | South: | W | N | E | S |
|------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ A96 | ♠ JT85 | | 1♣ | Pass | 1♥ |
| Vul: None | ♥ KQ3 | ♥ A952 | Pass | 1NT | Pass | 2NT |
| North HCP: 14 | ♦ AT7 | ♦ 863 | Pass | 3♥ | Pass | 3NT |
| South HCP: 11 | ♣ JT85 | ♣ AQ | All Pass | | | |

Contract: 3NT South

| Board: 34 | North: | South: | W | N | E | S |
|------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ Q8543 | ♠ A6 | | | 1♣ | |
| Vul: N-S | ♥ 5 | ♥ AT87 | Pass | 1♠ | Pass | 1NT |
| North HCP: 10+2 | ♦ A6532 | ♦ KQ8 | All Pass | | | |
| South HCP: 14 | ♣ A7 | ♣ J982 | | | | |

Contract: 1NT South

| Board: 35 | North: | South: | W | N | E | S |
|------------------|---------------|---------------|----------|-----------------|----------|----------|
| Dealer: South | ♠ AQJ93 | ♠ T | | | 1♣ | |
| Vul: E-W | ♥ Q8 | ♥ K73 | Pass | 1♠ | Pass | 1NT |
| North HCP: 12+1 | ♦ Q874 | ♦ AK62 | Pass | 2♦ ¹ | Pass | 3♦ |
| South HCP: 13+1 | ♣ J9 | ♣ K8762 | All Pass | | | |

Contract: 3♦ South

1. New Minor Forcing

| Board: 36 | North: | South: | W | N | E | S |
|------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ QJ54 | ♠ T8 | | | 1♥ | |
| Vul: Both | ♥ K8 | ♥ Q9762 | Pass | 1♠ | Pass | 1NT |
| North HCP: 11 | ♦ 985 | ♦ AK7 | Pass | 2NT | Pass | 3NT |
| South HCP: 14+1 | ♣ KQ94 | ♣ AJT | All Pass | | | |

Contract: 3NT South

| Board: 37 | North: | South: | W | N | E | S |
|------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ K5 | ♠ AJ96 | | 1♣ | Pass | 1♠ |
| Vul: N-S | ♥ AT85 | ♥ KJ9 | Pass | 1NT | All Pass | |
| North HCP: 14 | ♦ K83 | ♦ J952 | | | | |
| South HCP: 10 | ♣ AT65 | ♣ 42 | | | | |

Contract: 1NT North

| | | |
|------------------|--------|---------------------------|
| Board: 38 | ♠ K843 | Partner bids first. |
| Dealer: South | ♥ T64 | The opponents are silent. |
| Vul: E-W | ♦ A76 | |
| HCP: 12 | ♣ KQ3 | |

| | | |
|------------------|--------|---------------------------|
| Board: 39 | ♠ Q84 | You bid first. |
| Dealer: North | ♥ KT3 | The opponents are silent. |
| Vul: Both | ♦ K32 | |
| HCP: 12 | ♣ KJT3 | |

| | | |
|------------------|--------|---------------------------|
| Board: 40 | ♠ 72 | You bid first. |
| Dealer: North | ♥ KQ86 | The opponents are silent. |
| Vul: None | ♦ A43 | |
| HCP: 12 | ♣ K952 | |

| | | |
|------------------|--------|---------------------------|
| Board: 41 | ♠ AK7 | You bid first. |
| Dealer: North | ♥ A97 | The opponents are silent. |
| Vul: E-W | ♦ J74 | |
| HCP: 14 | ♣ Q532 | |

| | | |
|------------------|--------|---------------------------|
| Board: 42 | ♠ KJ73 | Partner bids first. |
| Dealer: South | ♥ J532 | The opponents are silent. |
| Vul: Both | ♦ KQ65 | |
| HCP: 10 | ♣ 4 | |

Both hands (Answers Page)

| Board: 38 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ K843 | ♠ J | | | | 1♣ |
| Vul: E-W | ♥ T64 | ♥ AK73 | Pass | 1♠ | Pass | 1NT |
| North HCP: 12 | ♦ A76 | ♦ KQT | Pass | 2NT | Pass | 3NT |
| South HCP: 14+1 | ♣ KQ3 | ♣ J9862 | All Pass | | | |
| Contract: 3NT South | | | | | | |

| Board: 39 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ Q84 | ♠ AJ95 | | 1♣ | Pass | 1♠ |
| Vul: Both | ♥ KT3 | ♥ J9 | Pass | 1NT | Pass | 2NT |
| North HCP: 12 | ♦ K32 | ♦ A764 | All Pass | | | |
| South HCP: 12 | ♣ KJT3 | ♣ Q64 | | | | |
| Contract: 2NT South | | | | | | |

| Board: 40 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ 72 | ♠ AKJT85 | | 1♣ | Pass | 1♠ |
| Vul: None | ♥ KQ86 | ♥ JT4 | Pass | 1NT | Pass | 2♠ |
| North HCP: 12 | ♦ A43 | ♦ T86 | All Pass | | | |
| South HCP: 9+2 | ♣ K952 | ♣ 4 | | | | |
| Contract: 2♠ South | | | | | | |

| Board: 41 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ AK7 | ♠ J5 | | 1♣ | Pass | 1♥ |
| Vul: E-W | ♥ A97 | ♥ KQJ83 | Pass | 1NT | All Pass | |
| North HCP: 14 | ♦ J74 | ♦ K8632 | | | | |
| South HCP: 10+2 | ♣ Q532 | ♣ 6 | | | | |
| Contract: 1NT North | | | | | | |

| Board: 42 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ KJ73 | ♠ T86 | | | | 1♣ |
| Vul: Both | ♥ J532 | ♥ A9 | Pass | 1♥ | Pass | 1NT |
| North HCP: 10 | ♦ KQ65 | ♦ J93 | All Pass | | | |
| South HCP: 12+1 | ♣ 4 | ♣ AKT52 | | | | |
| Contract: 1NT South | | | | | | |

Board: 38 ♠ J You bid first.

Dealer: South ♥ AK73 The opponents are silent.

Vul: E-W ♦ KQT

HCP: 14+1 ♣ J9862

Board: 39 ♠ AJ95 Partner bids first.

Dealer: North ♥ J9 The opponents are silent.

Vul: Both ♦ A764

HCP: 12 ♣ Q64

Board: 40 ♠ AKJT85 Partner bids first.

Dealer: North ♥ JT4 The opponents are silent.

Vul: None ♦ T86

HCP: 9+2 ♣ 4

Board: 41 ♠ J5 Partner bids first.

Dealer: North ♥ KQJ83 The opponents are silent.

Vul: E-W ♦ K8632

HCP: 10+2 ♣ 6

Board: 42 ♠ T86 You bid first.

Dealer: South ♥ A9 The opponents are silent.

Vul: Both ♦ J93

HCP: 12+1 ♣ AKT52

Both hands (Answers Page)

| Board: 38 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ K843 | ♠ J | | | | 1♣ |
| Vul: E-W | ♥ T64 | ♥ AK73 | Pass | 1♠ | Pass | 1NT |
| North HCP: 12 | ♦ A76 | ♦ KQT | Pass | 2NT | Pass | 3NT |
| South HCP: 14+1 | ♣ KQ3 | ♣ J9862 | All Pass | | | |
| Contract: 3NT South | | | | | | |

| Board: 39 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ Q84 | ♠ AJ95 | | 1♣ | Pass | 1♠ |
| Vul: Both | ♥ KT3 | ♥ J9 | Pass | 1NT | Pass | 2NT |
| North HCP: 12 | ♦ K32 | ♦ A764 | All Pass | | | |
| South HCP: 12 | ♣ KJT3 | ♣ Q64 | | | | |
| Contract: 2NT South | | | | | | |

| Board: 40 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ 72 | ♠ AKJT85 | | 1♣ | Pass | 1♠ |
| Vul: None | ♥ KQ86 | ♥ JT4 | Pass | 1NT | Pass | 2♠ |
| North HCP: 12 | ♦ A43 | ♦ T86 | All Pass | | | |
| South HCP: 9+2 | ♣ K952 | ♣ 4 | | | | |
| Contract: 2♠ South | | | | | | |

| Board: 41 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ AK7 | ♠ J5 | | 1♣ | Pass | 1♥ |
| Vul: E-W | ♥ A97 | ♥ KQJ83 | Pass | 1NT | All Pass | |
| North HCP: 14 | ♦ J74 | ♦ K8632 | | | | |
| South HCP: 10+2 | ♣ Q532 | ♣ 6 | | | | |
| Contract: 1NT North | | | | | | |

| Board: 42 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ KJ73 | ♠ T86 | | | | 1♣ |
| Vul: Both | ♥ J532 | ♥ A9 | Pass | 1♥ | Pass | 1NT |
| North HCP: 10 | ♦ KQ65 | ♦ J93 | All Pass | | | |
| South HCP: 12+1 | ♣ 4 | ♣ AKT52 | | | | |
| Contract: 1NT South | | | | | | |

Board: 43 ♠ AKQ You bid first.

Dealer: North ♥ Q975 The opponents are silent.

Vul: None ♦ T6

HCP: 14 ♣ K976

Board: 44 ♠ A86 You bid first.

Dealer: North ♥ A32 The opponents are silent.

Vul: Both ♦ JT2

HCP: 13 ♣ A974

Board: 45 ♠ J94 You bid first.

Dealer: North ♥ A The opponents are silent.

Vul: None ♦ QJ86

HCP: 15+1 ♣ AQJ97

Board: 46 ♠ A942 Partner bids first.

Dealer: South ♥ J863 The opponents are silent.

Vul: N-S ♦ A7

HCP: 11 ♣ Q43

Board: 47 ♠ A92 Partner bids first.

Dealer: South ♥ KQT8 The opponents are silent.

Vul: E-W ♦ K6

HCP: 12 ♣ T872

Both hands (Answers Page)

| Board: 43 | North: | South: | W | N | E | S |
|------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ AKQ | ♠ T742 | | 1♣ | Pass | 1♠ |
| Vul: None | ♥ Q975 | ♥ KT3 | Pass | 1NT | Pass | 2NT |
| North HCP: 14 | ♦ T6 | ♦ KQ54 | Pass | 3♠ | Pass | 3NT |
| South HCP: 12 | ♣ K976 | ♣ A2 | All Pass | | | |

Contract: 3NT South

| Board: 44 | North: | South: | W | N | E | S |
|------------------|---------------|---------------|----------|-----------------|----------|-----------------|
| Dealer: North | ♠ A86 | ♠ K2 | | 1♣ | Pass | 1♥ |
| Vul: Both | ♥ A32 | ♥ K9875 | Pass | 1NT | Pass | 2♦ ¹ |
| North HCP: 13 | ♦ JT2 | ♦ A863 | Pass | 3♥ ² | Pass | 4♥ |
| South HCP: 12+1 | ♣ A974 | ♣ Q6 | All Pass | | | |

Contract: 4♥ South

1. New Minor Forcing
2. 3 !H

| Board: 45 | North: | South: | W | N | E | S |
|------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ J94 | ♠ AT2 | | 1♣ | Pass | 1♥ |
| Vul: None | ♥ A | ♥ K932 | Pass | 1NT | Pass | 2NT |
| North HCP: 15+1 | ♦ QJ86 | ♦ A53 | Pass | 3NT | All Pass | |
| South HCP: 11 | ♣ AQJ97 | ♣ T43 | | | | |

Contract: 3NT North

| Board: 46 | North: | South: | W | N | E | S |
|------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ A942 | ♠ KQ6 | | | 1♣ | |
| Vul: N-S | ♥ J863 | ♥ A | Pass | 1♥ | Pass | 1NT |
| North HCP: 11 | ♦ A7 | ♦ QJ32 | Pass | 2NT | Pass | 3NT |
| South HCP: 13+1 | ♣ Q43 | ♣ JT876 | All Pass | | | |

Contract: 3NT South

| Board: 47 | North: | South: | W | N | E | S |
|------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ A92 | ♠ K64 | | | 1♦ | |
| Vul: E-W | ♥ KQT8 | ♥ A63 | Pass | 1♥ | Pass | 1NT |
| North HCP: 12 | ♦ K6 | ♦ Q9853 | Pass | 3NT | Pass | 4♥ |
| South HCP: 13+1 | ♣ T872 | ♣ A3 | All Pass | | | |

Contract: 4♥ South

| | | |
|------------------|--------|---------------------------|
| Board: 43 | ♠ T742 | Partner bids first. |
| Dealer: North | ♥ KT3 | The opponents are silent. |
| Vul: None | ♦ KQ54 | |
| HCP: 12 | ♣ A2 | |

| | | |
|------------------|---------|---------------------------|
| Board: 44 | ♠ K2 | Partner bids first. |
| Dealer: North | ♥ K9875 | The opponents are silent. |
| Vul: Both | ♦ A863 | |
| HCP: 12+1 | ♣ Q6 | |

| | | |
|------------------|--------|---------------------------|
| Board: 45 | ♠ AT2 | Partner bids first. |
| Dealer: North | ♥ K932 | The opponents are silent. |
| Vul: None | ♦ A53 | |
| HCP: 11 | ♣ T43 | |

| | | |
|------------------|---------|---------------------------|
| Board: 46 | ♠ KQ6 | You bid first. |
| Dealer: South | ♥ A | The opponents are silent. |
| Vul: N-S | ♦ QJ32 | |
| HCP: 13+1 | ♣ JT876 | |

| | | |
|------------------|---------|---------------------------|
| Board: 47 | ♠ K64 | You bid first. |
| Dealer: South | ♥ A63 | The opponents are silent. |
| Vul: E-W | ♦ Q9853 | |
| HCP: 13+1 | ♣ A3 | |

Both hands (Answers Page)

| Board: 43 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ AKQ | ♠ T742 | | 1♣ | Pass | 1♠ |
| Vul: None | ♥ Q975 | ♥ KT3 | Pass | 1NT | Pass | 2NT |
| North HCP: 14 | ♦ T6 | ♦ KQ54 | Pass | 3♠ | Pass | 3NT |
| South HCP: 12 | ♣ K976 | ♣ A2 | All Pass | | | |
| Contract: 3NT South | | | | | | |

| Board: 44 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------------------|-----------------|----------|-----------------|
| Dealer: North | ♠ A86 | ♠ K2 | | 1♣ | Pass | 1♥ |
| Vul: Both | ♥ A32 | ♥ K9875 | Pass | 1NT | Pass | 2♦ ¹ |
| North HCP: 13 | ♦ JT2 | ♦ A863 | Pass | 3♥ ² | Pass | 4♥ |
| South HCP: 12+1 | ♣ A974 | ♣ Q6 | All Pass | | | |
| Contract: 4♥ South | | | | | | |
| | | | 1. New Minor Forcing | | | |
| | | | 2. 3 !H | | | |

| Board: 45 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ J94 | ♠ AT2 | | 1♣ | Pass | 1♥ |
| Vul: None | ♥ A | ♥ K932 | Pass | 1NT | Pass | 2NT |
| North HCP: 15+1 | ♦ QJ86 | ♦ A53 | Pass | 3NT | All Pass | |
| South HCP: 11 | ♣ AQJ97 | ♣ T43 | | | | |
| Contract: 3NT North | | | | | | |

| Board: 46 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ A942 | ♠ KQ6 | | | 1♣ | |
| Vul: N-S | ♥ J863 | ♥ A | Pass | 1♥ | Pass | 1NT |
| North HCP: 11 | ♦ A7 | ♦ QJ32 | Pass | 2NT | Pass | 3NT |
| South HCP: 13+1 | ♣ Q43 | ♣ JT876 | All Pass | | | |
| Contract: 3NT South | | | | | | |

| Board: 47 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ A92 | ♠ K64 | | | 1♦ | |
| Vul: E-W | ♥ KQT8 | ♥ A63 | Pass | 1♥ | Pass | 1NT |
| North HCP: 12 | ♦ K6 | ♦ Q9853 | Pass | 3NT | Pass | 4♥ |
| South HCP: 13+1 | ♣ T872 | ♣ A3 | All Pass | | | |
| Contract: 4♥ South | | | | | | |

| | | |
|------------------|--------|---------------------------|
| Board: 48 | ♠ 8652 | Partner bids first. |
| Dealer: South | ♥ A72 | The opponents are silent. |
| Vul: None | ♦ K93 | |
| HCP: 11 | ♣ A64 | |

| | | |
|------------------|---------|---------------------------|
| Board: 49 | ♠ K92 | You bid first. |
| Dealer: North | ♥ K | The opponents are silent. |
| Vul: N-S | ♦ A863 | |
| HCP: 14+1 | ♣ A8652 | |

| | | |
|------------------|--------|---------------------------|
| Board: 50 | ♠ 973 | Partner bids first. |
| Dealer: South | ♥ J632 | The opponents are silent. |
| Vul: E-W | ♦ K5 | |
| HCP: 12 | ♣ AKJ3 | |

Both hands (Answers Page)

| Board: 48 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ 8652 | ♠ AK4 | | | | 1♣ |
| Vul: None | ♥ A72 | ♥ J93 | Pass | 1♠ | Pass | 1NT |
| North HCP: 11 | ♦ K93 | ♦ A72 | | All Pass | | |
| South HCP: 14 | ♣ A64 | ♣ Q872 | | | | |
| Contract: 1NT South | | | | | | |

| Board: 49 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------------------|
| Dealer: North | ♠ K92 | ♠ A73 | | 1♣ | Pass | 1♥ |
| Vul: N-S | ♥ K | ♥ AQT432 | Pass | 1NT | Pass | 2♦ ¹ |
| North HCP: 14+1 | ♦ A863 | ♦ JT | Pass | 3NT | All Pass | |
| South HCP: 11+2 | ♣ A8652 | ♣ 94 | | | | 1. New Minor Forcing |
| Contract: 3NT North | | | | | | |

| Board: 50 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ 973 | ♠ A65 | | | | 1♦ |
| Vul: E-W | ♥ J632 | ♥ A7 | Pass | 1♥ | Pass | 1NT |
| North HCP: 12 | ♦ K5 | ♦ AJT86 | Pass | 2NT | Pass | 3NT |
| South HCP: 13+1 | ♣ AKJ3 | ♣ T84 | | All Pass | | |
| Contract: 3NT South | | | | | | |

Board: 48 ♠ AK4 You bid first.

Dealer: South ♥ J93 The opponents are silent.

Vul: None ♦ A72

HCP: 14 ♣ Q872

Board: 49 ♠ A73 Partner bids first.

Dealer: North ♥ AQT432 The opponents are silent.

Vul: N-S ♦ JT

HCP: 11+2 ♣ 94

Board: 50 ♠ A65 You bid first.

Dealer: South ♥ A7 The opponents are silent.

Vul: E-W ♦ AJT86

HCP: 13+1 ♣ T84

Both hands (Answers Page)

| Board: 48 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ 8652 | ♠ AK4 | | | | 1♣ |
| Vul: None | ♥ A72 | ♥ J93 | Pass | 1♠ | Pass | 1NT |
| North HCP: 11 | ♦ K93 | ♦ A72 | | All Pass | | |
| South HCP: 14 | ♣ A64 | ♣ Q872 | | | | |
| Contract: 1NT South | | | | | | |

| Board: 49 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------------------|
| Dealer: North | ♠ K92 | ♠ A73 | | 1♣ | Pass | 1♥ |
| Vul: N-S | ♥ K | ♥ AQT432 | Pass | 1NT | Pass | 2♦ ¹ |
| North HCP: 14+1 | ♦ A863 | ♦ JT | Pass | 3NT | All Pass | |
| South HCP: 11+2 | ♣ A8652 | ♣ 94 | | | | 1. New Minor Forcing |
| Contract: 3NT North | | | | | | |

| Board: 50 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ 973 | ♠ A65 | | | | 1♦ |
| Vul: E-W | ♥ J632 | ♥ A7 | Pass | 1♥ | Pass | 1NT |
| North HCP: 12 | ♦ K5 | ♦ AJT86 | Pass | 2NT | Pass | 3NT |
| South HCP: 13+1 | ♣ AKJ3 | ♣ T84 | | All Pass | | |
| Contract: 3NT South | | | | | | |