

Board: 1	♠ K42	Partner bids first.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: None	♦ Q54	
HCP: 12	♣ K876	

Board: 2	♠ KT5	Partner bids first.
Dealer: South	♥ K74	The opponents are silent.
Vul: E-W	♦ Q63	
HCP: 12	♣ A875	

Board: 3	♠ KT3	Partner bids first.
Dealer: South	♥ QJ3	The opponents are silent.
Vul: N-S	♦ K82	
HCP: 12	♣ QJ97	

Board: 4	♠ J9	You bid first.
Dealer: North	♥ A5	The opponents are silent.
Vul: N-S	♦ AK98642	
HCP: 12+3	♣ 86	

Board: 5	♠ QJ3	Partner bids first.
Dealer: South	♥ KT5	The opponents are silent.
Vul: E-W	♦ K86	
HCP: 12	♣ K854	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ K42	♠ A				1♦
Vul: None	♥ KJ6	♥ 954	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q54	♦ AKT76	All Pass			
South HCP: 16+1	♣ K876	♣ AJT2				
Contract: 3NT South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ 6				1♦
Vul: E-W	♥ K74	♥ A963	Pass	2NT	Pass	4♦
North HCP: 12	♦ Q63	♦ AKJ974	Pass	5♦	Pass	6♦
South HCP: 15+2	♣ A875	♣ K4	All Pass			
Contract: 6♦ South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ A762				1♦
Vul: N-S	♥ QJ3	♥ AT	Pass	2NT	Pass	3NT
North HCP: 12	♦ K82	♦ Q9753	All Pass			
South HCP: 14+1	♣ QJ97	♣ A4				
Contract: 3NT South						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ J9	♠ KT3		1♦	Pass	2NT
Vul: N-S	♥ A5	♥ KJ9	Pass	3♦	Pass	3NT
North HCP: 12+3	♦ AK98642	♦ QT7	All Pass			
South HCP: 12	♣ 86	♣ KT42				
Contract: 3NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ AK65				1♦
Vul: E-W	♥ KT5	♥ A942	Pass	2NT	Pass	3NT
North HCP: 12	♦ K86	♦ QJ3	All Pass			
South HCP: 18	♣ K854	♣ A2				
Contract: 3NT South						

Board: 1	♠ A	You bid first.
Dealer: South	♥ 954	The opponents are silent.
Vul: None	♦ AKT76	
HCP: 16+1	♣ AJT2	

Board: 2	♠ 6	You bid first.
Dealer: South	♥ A963	The opponents are silent.
Vul: E-W	♦ AKJ974	
HCP: 15+2	♣ K4	

Board: 3	♠ A762	You bid first.
Dealer: South	♥ AT	The opponents are silent.
Vul: N-S	♦ Q9753	
HCP: 14+1	♣ A4	

Board: 4	♠ KT3	Partner bids first.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: N-S	♦ QT7	
HCP: 12	♣ KT42	

Board: 5	♠ AK65	You bid first.
Dealer: South	♥ A942	The opponents are silent.
Vul: E-W	♦ QJ3	
HCP: 18	♣ A2	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ K42	♠ A				1♦
Vul: None	♥ KJ6	♥ 954	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q54	♦ AKT76	All Pass			
South HCP: 16+1	♣ K876	♣ AJT2				
Contract: 3NT South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ 6				1♦
Vul: E-W	♥ K74	♥ A963	Pass	2NT	Pass	4♦
North HCP: 12	♦ Q63	♦ AKJ974	Pass	5♦	Pass	6♦
South HCP: 15+2	♣ A875	♣ K4	All Pass			
Contract: 6♦ South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ A762				1♦
Vul: N-S	♥ QJ3	♥ AT	Pass	2NT	Pass	3NT
North HCP: 12	♦ K82	♦ Q9753	All Pass			
South HCP: 14+1	♣ QJ97	♣ A4				
Contract: 3NT South						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ J9	♠ KT3		1♦	Pass	2NT
Vul: N-S	♥ A5	♥ KJ9	Pass	3♦	Pass	3NT
North HCP: 12+3	♦ AK98642	♦ QT7	All Pass			
South HCP: 12	♣ 86	♣ KT42				
Contract: 3NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ AK65				1♦
Vul: E-W	♥ KT5	♥ A942	Pass	2NT	Pass	3NT
North HCP: 12	♦ K86	♦ QJ3	All Pass			
South HCP: 18	♣ K854	♣ A2				
Contract: 3NT South						

Board: 6 ♠ A5 You bid first.

Dealer: North ♥ AJT9 The opponents are silent.

Vul: Both ♦ K962

HCP: 14 ♣ Q54

Board: 7 ♠ QJ3 Partner bids first.

Dealer: South ♥ KJ2 The opponents are silent.

Vul: None ♦ QT9

HCP: 12 ♣ KT52

Board: 8 ♠ A62 You bid first.

Dealer: North ♥ 973 The opponents are silent.

Vul: E-W ♦ AQJT2

HCP: 12+1 ♣ J9

Board: 9 ♠ K85 Partner bids first.

Dealer: South ♥ K32 The opponents are silent.

Vul: E-W ♦ QT7

HCP: 12 ♣ A953

Board: 10 ♠ QJ54 You bid first.

Dealer: North ♥ AK84 The opponents are silent.

Vul: E-W ♦ A86

HCP: 14 ♣ 87

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ K97		1♦	Pass	2NT
Vul: Both	♥ AJT9	♥ K43	Pass	3NT	All Pass	
North HCP: 14	♦ K962	♦ Q43				
South HCP: 12	♣ Q54	♣ A872				
Contract: 3NT North						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ A972			1♦	
Vul: None	♥ KJ2	♥ A93	Pass	2NT	Pass	3♠
North HCP: 12	♦ QT9	♦ AJ64	Pass	3NT	All Pass	
South HCP: 13	♣ KT52	♣ 76				
Contract: 3NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ A62	♠ QJ4		1♦	Pass	2NT
Vul: E-W	♥ 973	♥ K86	Pass	3NT	All Pass	
North HCP: 12+1	♦ AQJT2	♦ K94				
South HCP: 12	♣ J9	♣ K765				
Contract: 3NT North						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ K85	♠ T63			1♦	
Vul: E-W	♥ K32	♥ AQ	Pass	2NT	Pass	3♣
North HCP: 12	♦ QT7	♦ J986	Pass	3NT	All Pass	
South HCP: 12	♣ A953	♣ KQ42				
Contract: 3NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ QJ54	♠ KT3		1♦	Pass	2NT
Vul: E-W	♥ AK84	♥ QJT	Pass	3NT	All Pass	
North HCP: 14	♦ A86	♦ K52				
South HCP: 12	♣ 87	♣ K963				
Contract: 3NT North						

Board: 6	♠ K97	Partner bids first.
Dealer: North	♥ K43	The opponents are silent.
Vul: Both	♦ Q43	
HCP: 12	♣ A872	

Board: 7	♠ A972	You bid first.
Dealer: South	♥ A93	The opponents are silent.
Vul: None	♦ AJ64	
HCP: 13	♣ 76	

Board: 8	♠ QJ4	Partner bids first.
Dealer: North	♥ K86	The opponents are silent.
Vul: E-W	♦ K94	
HCP: 12	♣ K765	

Board: 9	♠ T63	You bid first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: E-W	♦ J986	
HCP: 12	♣ KQ42	

Board: 10	♠ KT3	Partner bids first.
Dealer: North	♥ QJT	The opponents are silent.
Vul: E-W	♦ K52	
HCP: 12	♣ K963	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ K97		1♦	Pass	2NT
Vul: Both	♥ AJT9	♥ K43	Pass	3NT	All Pass	
North HCP: 14	♦ K962	♦ Q43				
South HCP: 12	♣ Q54	♣ A872				
Contract: 3NT North						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ A972			1♦	
Vul: None	♥ KJ2	♥ A93	Pass	2NT	Pass	3♠
North HCP: 12	♦ QT9	♦ AJ64	Pass	3NT	All Pass	
South HCP: 13	♣ KT52	♣ 76				
Contract: 3NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ A62	♠ QJ4		1♦	Pass	2NT
Vul: E-W	♥ 973	♥ K86	Pass	3NT	All Pass	
North HCP: 12+1	♦ AQJT2	♦ K94				
South HCP: 12	♣ J9	♣ K765				
Contract: 3NT North						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ K85	♠ T63			1♦	
Vul: E-W	♥ K32	♥ AQ	Pass	2NT	Pass	3♣
North HCP: 12	♦ QT7	♦ J986	Pass	3NT	All Pass	
South HCP: 12	♣ A953	♣ KQ42				
Contract: 3NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ QJ54	♠ KT3		1♦	Pass	2NT
Vul: E-W	♥ AK84	♥ QJT	Pass	3NT	All Pass	
North HCP: 14	♦ A86	♦ K52				
South HCP: 12	♣ 87	♣ K963				
Contract: 3NT North						

Board: 11	♠ K97	Partner bids first.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: None	♦ K94	
HCP: 12	♣ K643	

Board: 12	♠ Q2	You bid first.
Dealer: North	♥ A95	The opponents are silent.
Vul: Both	♦ AT43	
HCP: 13	♣ K863	

Board: 13	♠ A83	Partner bids first.
Dealer: South	♥ KT7	The opponents are silent.
Vul: None	♦ Q43	
HCP: 12	♣ K965	

Board: 14	♠ Q843	You bid first.
Dealer: North	♥ KT8	The opponents are silent.
Vul: E-W	♦ K942	
HCP: 12	♣ A7	

Board: 15	♠ K72	Partner bids first.
Dealer: South	♥ AT3	The opponents are silent.
Vul: None	♦ Q97	
HCP: 12	♣ QJ52	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ AQ62			1 ♦	
Vul: None	♥ QJ9	♥ T	Pass	2NT	Pass	3 ♠
North HCP: 12	♦ K94	♦ J532	Pass	3NT	All Pass	
South HCP: 13	♣ K643	♣ AQT8				
Contract: 3NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ KT9		1 ♦	Pass	2NT
Vul: Both	♥ A95	♥ QJ2	Pass	3 ♣	Pass	3NT
North HCP: 13	♦ AT43	♦ K95	All Pass			
South HCP: 12	♣ K863	♣ QJ54				
Contract: 3NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ A83	♠ 7			1 ♦	
Vul: None	♥ KT7	♥ J42	Pass	2NT	All Pass	
North HCP: 12	♦ Q43	♦ AK752				
South HCP: 13+1	♣ K965	♣ AJT8				
Contract: 2NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ Q843	♠ K65		1 ♦	Pass	2NT
Vul: E-W	♥ KT8	♥ A42	All Pass			
North HCP: 12	♦ K942	♦ Q83				
South HCP: 12	♣ A7	♣ QJ96				
Contract: 2NT South						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ AQT4			1 ♦	
Vul: None	♥ AT3	♥ 54	Pass	2NT	Pass	3 ♠
North HCP: 12	♦ Q97	♦ A862	Pass	3NT	All Pass	
South HCP: 13	♣ QJ52	♣ K97				
Contract: 3NT North						

Board: 11 ♠ AQ62 You bid first.

Dealer: South ♥ T The opponents are silent.

Vul: None ♦ J532

HCP: 13 ♣ AQT8

Board: 12 ♠ KT9 Partner bids first.

Dealer: North ♥ QJ2 The opponents are silent.

Vul: Both ♦ K95

HCP: 12 ♣ QJ54

Board: 13 ♠ 7 You bid first.

Dealer: South ♥ J42 The opponents are silent.

Vul: None ♦ AK752

HCP: 13+1 ♣ AJT8

Board: 14 ♠ K65 Partner bids first.

Dealer: North ♥ A42 The opponents are silent.

Vul: E-W ♦ Q83

HCP: 12 ♣ QJ96

Board: 15 ♠ AQT4 You bid first.

Dealer: South ♥ 54 The opponents are silent.

Vul: None ♦ A862

HCP: 13 ♣ K97

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ AQ62			1 ♦	
Vul: None	♥ QJ9	♥ T	Pass	2NT	Pass	3 ♠
North HCP: 12	♦ K94	♦ J532	Pass	3NT	All Pass	
South HCP: 13	♣ K643	♣ AQT8				
Contract: 3NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ KT9		1 ♦	Pass	2NT
Vul: Both	♥ A95	♥ QJ2	Pass	3 ♣	Pass	3NT
North HCP: 13	♦ AT43	♦ K95	All Pass			
South HCP: 12	♣ K863	♣ QJ54				
Contract: 3NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ A83	♠ 7			1 ♦	
Vul: None	♥ KT7	♥ J42	Pass	2NT	All Pass	
North HCP: 12	♦ Q43	♦ AK752				
South HCP: 13+1	♣ K965	♣ AJT8				
Contract: 2NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ Q843	♠ K65		1 ♦	Pass	2NT
Vul: E-W	♥ KT8	♥ A42	All Pass			
North HCP: 12	♦ K942	♦ Q83				
South HCP: 12	♣ A7	♣ QJ96				
Contract: 2NT South						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ AQT4			1 ♦	
Vul: None	♥ AT3	♥ 54	Pass	2NT	Pass	3 ♠
North HCP: 12	♦ Q97	♦ A862	Pass	3NT	All Pass	
South HCP: 13	♣ QJ52	♣ K97				
Contract: 3NT North						

Board: 16 ♠ A52 You bid first.

Dealer: North ♥ 873 The opponents are silent.

Vul: E-W ♦ A975

HCP: 13 ♣ AJ2

Board: 17 ♠ QJ9 Partner bids first.

Dealer: South ♥ A93 The opponents are silent.

Vul: N-S ♦ Q72

HCP: 12 ♣ K752

Board: 18 ♠ 8 You bid first.

Dealer: North ♥ Q852 The opponents are silent.

Vul: E-W ♦ KJ54

HCP: 12 ♣ AQT5

Board: 19 ♠ K97 Partner bids first.

Dealer: South ♥ A93 The opponents are silent.

Vul: N-S ♦ Q65

HCP: 12 ♣ K865

Board: 20 ♠ 73 You bid first.

Dealer: North ♥ A52 The opponents are silent.

Vul: Both ♦ J752

HCP: 12 ♣ AQJ5

Both hands (Answers Page)

Board: 16

	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ KT4		1♦	Pass	2NT
Vul: E-W	♥ 873	♥ K94	Pass	3NT	All Pass	
North HCP: 13	♦ A975	♦ KT8				
South HCP: 12	♣ AJ2	♣ K854				
Contract: 3NT North						

Board: 17

	North:	South:	W	N	E	S
Dealer: South	♠ QJ9	♠ 82			1♦	
Vul: N-S	♥ A93	♥ KQT6	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q72	♦ AK93	All Pass			
South HCP: 18	♣ K752	♣ AQ9				
Contract: 3NT South						

Board: 18

	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ K75		1♦	Pass	2NT
Vul: E-W	♥ Q852	♥ K73	All Pass			
North HCP: 12	♦ KJ54	♦ Q72				
South HCP: 12	♣ AQT5	♣ KJ82				
Contract: 2NT South						

Board: 19

	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ T652			1♦	
Vul: N-S	♥ A93	♥ KQ7	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q65	♦ AT32	All Pass			
South HCP: 13	♣ K865	♣ AT				
Contract: 3NT South						

Board: 20

	North:	South:	W	N	E	S
Dealer: North	♠ 73	♠ A42		1♦	Pass	2NT
Vul: Both	♥ A52	♥ KT4	Pass	3♣	Pass	3NT
North HCP: 12	♦ J752	♦ QT4	All Pass			
South HCP: 12	♣ AQJ5	♣ K976				
Contract: 3NT South						

Board: 16	♠ KT4	Partner bids first.
Dealer: North	♥ K94	The opponents are silent.
Vul: E-W	♦ KT8	
HCP: 12	♣ K854	

Board: 17	♠ 82	You bid first.
Dealer: South	♥ KQT6	The opponents are silent.
Vul: N-S	♦ AK93	
HCP: 18	♣ AQ9	

Board: 18	♠ K75	Partner bids first.
Dealer: North	♥ K73	The opponents are silent.
Vul: E-W	♦ Q72	
HCP: 12	♣ KJ82	

Board: 19	♠ T652	You bid first.
Dealer: South	♥ KQ7	The opponents are silent.
Vul: N-S	♦ AT32	
HCP: 13	♣ AT	

Board: 20	♠ A42	Partner bids first.
Dealer: North	♥ KT4	The opponents are silent.
Vul: Both	♦ QT4	
HCP: 12	♣ K976	

Both hands (Answers Page)

Board: 16

	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ KT4		1♦	Pass	2NT
Vul: E-W	♥ 873	♥ K94	Pass	3NT	All Pass	
North HCP: 13	♦ A975	♦ KT8				
South HCP: 12	♣ AJ2	♣ K854				
Contract: 3NT North						

Board: 17

	North:	South:	W	N	E	S
Dealer: South	♠ QJ9	♠ 82			1♦	
Vul: N-S	♥ A93	♥ KQT6	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q72	♦ AK93	All Pass			
South HCP: 18	♣ K752	♣ AQ9				
Contract: 3NT South						

Board: 18

	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ K75		1♦	Pass	2NT
Vul: E-W	♥ Q852	♥ K73	All Pass			
North HCP: 12	♦ KJ54	♦ Q72				
South HCP: 12	♣ AQT5	♣ KJ82				
Contract: 2NT South						

Board: 19

	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ T652			1♦	
Vul: N-S	♥ A93	♥ KQ7	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q65	♦ AT32	All Pass			
South HCP: 13	♣ K865	♣ AT				
Contract: 3NT South						

Board: 20

	North:	South:	W	N	E	S
Dealer: North	♠ 73	♠ A42		1♦	Pass	2NT
Vul: Both	♥ A52	♥ KT4	Pass	3♣	Pass	3NT
North HCP: 12	♦ J752	♦ QT4	All Pass			
South HCP: 12	♣ AQJ5	♣ K976				
Contract: 3NT South						

Board: 21	♠ K94	Partner bids first.
Dealer: South	♥ KT3	The opponents are silent.
Vul: None	♦ KT4	
HCP: 12	♣ KT86	

Board: 22	♠ AJ73	You bid first.
Dealer: North	♥ 63	The opponents are silent.
Vul: N-S	♦ AKJ32	
HCP: 13+1	♣ 87	

Board: 23	♠ K98	Partner bids first.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: Both	♦ Q82	
HCP: 12	♣ A875	

Board: 24	♠ J86	You bid first.
Dealer: North	♥ A632	The opponents are silent.
Vul: E-W	♦ AT985	
HCP: 12+1	♣ K	

Board: 25	♠ K95	Partner bids first.
Dealer: South	♥ QJT	The opponents are silent.
Vul: E-W	♦ QT7	
HCP: 12	♣ KJ72	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ AQ5				1♦
Vul: None	♥ KT3	♥ A8	Pass	2NT	Pass	3NT
North HCP: 12	♦ KT4	♦ Q976		All Pass		
South HCP: 13	♣ KT86	♣ J943				
Contract: 3NT South						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ AJ73	♠ KT2		1♦	Pass	2NT
Vul: N-S	♥ 63	♥ KT5	Pass	3♠	Pass	3NT
North HCP: 13+1	♦ AKJ32	♦ Q97		All Pass		
South HCP: 12	♣ 87	♣ AT53				
Contract: 3NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ Q6				1♦
Vul: Both	♥ QJ9	♥ K8	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q82	♦ AKJ93		All Pass		
South HCP: 13+1	♣ A875	♣ T963				
Contract: 3NT South						

Board: 24	North:	South:	W	N	E	S
Dealer: North	♠ J86	♠ K93		1♦	Pass	2NT
Vul: E-W	♥ A632	♥ QJT	Pass	3NT	All Pass	
North HCP: 12+1	♦ AT985	♦ QJ2				
South HCP: 12	♣ K	♣ QJ52				
Contract: 3NT North						

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ K95	♠ AQJ8				1♦
Vul: E-W	♥ QJT	♥ 7654	Pass	2NT	Pass	3♥
North HCP: 12	♦ QT7	♦ A63	Pass	3NT	All Pass	
South HCP: 13	♣ KJ72	♣ Q9				
Contract: 3NT North						

Board: 21 ♠ AQ5 You bid first.

Dealer: South ♥ A8 The opponents are silent.

Vul: None ♦ Q976

HCP: 13 ♣ J943

Board: 22 ♠ KT2 Partner bids first.

Dealer: North ♥ KT5 The opponents are silent.

Vul: N-S ♦ Q97

HCP: 12 ♣ AT53

Board: 23 ♠ Q6 You bid first.

Dealer: South ♥ K8 The opponents are silent.

Vul: Both ♦ AKJ93

HCP: 13+1 ♣ T963

Board: 24 ♠ K93 Partner bids first.

Dealer: North ♥ QJT The opponents are silent.

Vul: E-W ♦ QJ2

HCP: 12 ♣ QJ52

Board: 25 ♠ AQJ8 You bid first.

Dealer: South ♥ 7654 The opponents are silent.

Vul: E-W ♦ A63

HCP: 13 ♣ Q9

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ AQ5				1♦
Vul: None	♥ KT3	♥ A8	Pass	2NT	Pass	3NT
North HCP: 12	♦ KT4	♦ Q976		All Pass		
South HCP: 13	♣ KT86	♣ J943				
Contract: 3NT South						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ AJ73	♠ KT2		1♦	Pass	2NT
Vul: N-S	♥ 63	♥ KT5	Pass	3♠	Pass	3NT
North HCP: 13+1	♦ AKJ32	♦ Q97		All Pass		
South HCP: 12	♣ 87	♣ AT53				
Contract: 3NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ Q6				1♦
Vul: Both	♥ QJ9	♥ K8	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q82	♦ AKJ93		All Pass		
South HCP: 13+1	♣ A875	♣ T963				
Contract: 3NT South						

Board: 24	North:	South:	W	N	E	S
Dealer: North	♠ J86	♠ K93		1♦	Pass	2NT
Vul: E-W	♥ A632	♥ QJT	Pass	3NT	All Pass	
North HCP: 12+1	♦ AT985	♦ QJ2				
South HCP: 12	♣ K	♣ QJ52				
Contract: 3NT North						

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ K95	♠ AQJ8				1♦
Vul: E-W	♥ QJT	♥ 7654	Pass	2NT	Pass	3♥
North HCP: 12	♦ QT7	♦ A63	Pass	3NT	All Pass	
South HCP: 13	♣ KJ72	♣ Q9				
Contract: 3NT North						

Board: 26 ♠ AQ63 You bid first.

Dealer: North ♥ AT96 The opponents are silent.

Vul: E-W ♦ A94

HCP: 14 ♣ 84

Board: 27 ♠ K74 Partner bids first.

Dealer: South ♥ QJ4 The opponents are silent.

Vul: Both ♦ K96

HCP: 12 ♣ K862

Board: 28 ♠ QT54 You bid first.

Dealer: North ♥ Q73 The opponents are silent.

Vul: N-S ♦ AJ92

HCP: 13 ♣ A5

Board: 29 ♠ KT5 Partner bids first.

Dealer: South ♥ A62 The opponents are silent.

Vul: N-S ♦ Q74

HCP: 12 ♣ K642

Both hands (Answers Page)

Board: 26

Dealer: North

North:

♠ AQ63

South:

♠ KJ4

W N E S

1♦ Pass 2NT

Vul: E-W

♥ AT96

♥ K85

Pass 3NT All Pass

North HCP: 14

♦ A94

♦ Q53

South HCP: 12

♣ 84

♣ QJT3

Contract: 3NT North

Board: 27

Dealer: South

North:

♠ K74

South:

♠ A52

W N E S

1♦

Vul: Both

♥ QJ4

♥ KT7

Pass 2NT Pass 3NT

North HCP: 12

♦ K96

♦ AQ832

All Pass

South HCP: 18+1

♣ K862

♣ AJ

Contract: 3NT South

Board: 28

Dealer: North

North:

♠ QT54

South:

♠ K87

W N E S

1♦ Pass 2NT

Vul: N-S

♥ Q73

♥ A98

Pass 3♠ Pass 3NT

North HCP: 13

♦ AJ92

♦ QT4

All Pass

South HCP: 12

♣ A5

♣ KT76

Contract: 3NT South

Board: 29

Dealer: South

North:

♠ KT5

South:

♠ QJ62

W N E S

1♦

Vul: N-S

♥ A62

♥ KQ8

Pass 2NT Pass 3♦

North HCP: 12

♦ Q74

♦ K96532

Pass 3NT All Pass

South HCP: 11+2

♣ K642

♣ -

Contract: 3NT North

Board: 26	♠ KJ4	Partner bids first.
Dealer: North	♥ K85	The opponents are silent.
Vul: E-W	♦ Q53	
HCP: 12	♣ QJT3	

Board: 27	♠ A52	You bid first.
Dealer: South	♥ KT7	The opponents are silent.
Vul: Both	♦ AQ832	
HCP: 18+1	♣ AJ	

Board: 28	♠ K87	Partner bids first.
Dealer: North	♥ A98	The opponents are silent.
Vul: N-S	♦ QT4	
HCP: 12	♣ KT76	

Board: 29	♠ QJ62	You bid first.
Dealer: South	♥ KQ8	The opponents are silent.
Vul: N-S	♦ K96532	
HCP: 11+2	♣ -	

Both hands (Answers Page)

Board: 26

Dealer: North

North:

♠ AQ63

South:

♠ KJ4

W N E S

1♦ Pass 2NT

Vul: E-W

♥ AT96

♥ K85

Pass 3NT All Pass

North HCP: 14

♦ A94

♦ Q53

South HCP: 12

♣ 84

♣ QJT3

Contract: 3NT North

Board: 27

Dealer: South

North:

♠ K74

South:

♠ A52

W N E S

1♦

Vul: Both

♥ QJ4

♥ KT7

Pass 2NT Pass 3NT

North HCP: 12

♦ K96

♦ AQ832

All Pass

South HCP: 18+1

♣ K862

♣ AJ

Contract: 3NT South

Board: 28

Dealer: North

North:

♠ QT54

South:

♠ K87

W N E S

1♦ Pass 2NT

Vul: N-S

♥ Q73

♥ A98

Pass 3♠ Pass 3NT

North HCP: 13

♦ AJ92

♦ QT4

All Pass

South HCP: 12

♣ A5

♣ KT76

Contract: 3NT South

Board: 29

Dealer: South

North:

♠ KT5

South:

♠ QJ62

W N E S

1♦

Vul: N-S

♥ A62

♥ KQ8

Pass 2NT Pass 3♦

North HCP: 12

♦ Q74

♦ K96532

Pass 3NT All Pass

South HCP: 11+2

♣ K642

♣ -

Contract: 3NT North

Board: 30	♠ A97	Partner bids first.
Dealer: South	♥ K54	The opponents are silent.
Vul: N-S	♦ Q32	
HCP: 12	♣ K874	

Board: 31	♠ QJ3	Partner bids first.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: Both	♦ QT2	
HCP: 12	♣ QJ92	

Board: 32	♠ AQ8	You bid first.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: E-W	♦ 9872	
HCP: 13	♣ Q76	

Board: 33	♠ K53	Partner bids first.
Dealer: South	♥ K54	The opponents are silent.
Vul: Both	♦ K75	
HCP: 12	♣ KT42	

Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ A97	♠ 5				1♦
Vul: N-S	♥ K54	♥ AQ83	Pass	2NT	Pass	3♥
North HCP: 12	♦ Q32	♦ AK98	Pass	3NT	Pass	4♣
South HCP: 19	♣ K874	♣ AQ63	Pass	4♠	Pass	4NT
Contract: 6♣ South			Pass	5♥ ¹	Pass	6♣
			All Pass			

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

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ 5				1♦
Vul: Both	♥ KJ6	♥ AQT9	Pass	2NT	Pass	3♥
North HCP: 12	♦ QT2	♦ AKJ53	Pass	3NT	All Pass	
South HCP: 14+1	♣ QJ92	♣ T87				
Contract: 3NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ AQ8	♠ K75		1♦	Pass	2NT
Vul: E-W	♥ AJ8	♥ K72	Pass	3NT	All Pass	
North HCP: 13	♦ 9872	♦ Q43				
South HCP: 12	♣ Q76	♣ KJ92				
Contract: 3NT North						

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ K53	♠ Q42				1♦
Vul: Both	♥ K54	♥ AQT9	Pass	2NT	Pass	3NT
North HCP: 12	♦ K75	♦ AQ963	All Pass			
South HCP: 14+1	♣ KT42	♣ 7				
Contract: 3NT South						

Board: 30	♠ 5	You bid first.
Dealer: South	♥ AQ83	The opponents are silent.
Vul: N-S	♦ AK98	
HCP: 19	♣ AQ63	

Board: 31	♠ 5	You bid first.
Dealer: South	♥ AQT9	The opponents are silent.
Vul: Both	♦ AKJ53	
HCP: 14+1	♣ T87	

Board: 32	♠ K75	Partner bids first.
Dealer: North	♥ K72	The opponents are silent.
Vul: E-W	♦ Q43	
HCP: 12	♣ KJ92	

Board: 33	♠ Q42	You bid first.
Dealer: South	♥ AQT9	The opponents are silent.
Vul: Both	♦ AQ963	
HCP: 14+1	♣ 7	

Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ A97	♠ 5				1♦
Vul: N-S	♥ K54	♥ AQ83	Pass	2NT	Pass	3♥
North HCP: 12	♦ Q32	♦ AK98	Pass	3NT	Pass	4♣
South HCP: 19	♣ K874	♣ AQ63	Pass	4♠	Pass	4NT
Contract: 6♣ South			Pass	5♥ ¹	Pass	6♣
			All Pass			

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

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ 5				1♦
Vul: Both	♥ KJ6	♥ AQT9	Pass	2NT	Pass	3♥
North HCP: 12	♦ QT2	♦ AKJ53	Pass	3NT	All Pass	
South HCP: 14+1	♣ QJ92	♣ T87				
Contract: 3NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ AQ8	♠ K75		1♦	Pass	2NT
Vul: E-W	♥ AJ8	♥ K72	Pass	3NT	All Pass	
North HCP: 13	♦ 9872	♦ Q43				
South HCP: 12	♣ Q76	♣ KJ92				
Contract: 3NT North						

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ K53	♠ Q42				1♦
Vul: Both	♥ K54	♥ AQT9	Pass	2NT	Pass	3NT
North HCP: 12	♦ K75	♦ AQ963	All Pass			
South HCP: 14+1	♣ KT42	♣ 7				
Contract: 3NT South						

Board: 34	♠ K96	Partner bids first.
Dealer: South	♥ A83	The opponents are silent.
Vul: N-S	♦ QT7	
HCP: 12	♣ K742	

Board: 35	♠ K52	Partner bids first.
Dealer: South	♥ KT2	The opponents are silent.
Vul: None	♦ K73	
HCP: 12	♣ QJ94	

Board: 36	♠ A983	You bid first.
Dealer: North	♥ A9	The opponents are silent.
Vul: N-S	♦ AQ872	
HCP: 14+1	♣ 86	

Board: 37	♠ AT4	Partner bids first.
Dealer: South	♥ K53	The opponents are silent.
Vul: Both	♦ Q97	
HCP: 12	♣ K952	

Board: 38	♠ AJ5	You bid first.
Dealer: North	♥ A92	The opponents are silent.
Vul: None	♦ AJ9854	
HCP: 14+2	♣ 6	

Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ AT43			1 ♦	
Vul: N-S	♥ A83	♥ Q5	Pass	2NT	Pass	3 ♠
North HCP: 12	♦ QT7	♦ AKJ643	Pass	3NT	Pass	4 ♦
South HCP: 15+2	♣ K742	♣ J	Pass	4 ♠	Pass	5 ♦
Contract: 6 ♦ North			Pass	6 ♦	All Pass	

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ AQ97			1 ♦	
Vul: None	♥ KT2	♥ 87	Pass	2NT	Pass	3 ♠
North HCP: 12	♦ K73	♦ AQJ2	Pass	3NT	All Pass	
South HCP: 13	♣ QJ94	♣ 865				
Contract: 3NT North						

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ A983	♠ K62		1 ♦	Pass	2NT
Vul: N-S	♥ A9	♥ K75	Pass	3NT	All Pass	
North HCP: 14+1	♦ AQ872	♦ K95				
South HCP: 12	♣ 86	♣ K953				
Contract: 3NT North						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ AT4	♠ K63			1 ♦	
Vul: Both	♥ K53	♥ QJ92	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q97	♦ AKT6	All Pass			
South HCP: 14	♣ K952	♣ J8				
Contract: 3NT South						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ K64		1 ♦	Pass	2NT
Vul: None	♥ A92	♥ QJ4	Pass	3NT	All Pass	
North HCP: 14+2	♦ AJ9854	♦ QT7				
South HCP: 12	♣ 6	♣ KJT5				
Contract: 3NT North						

Board: 34 ♠ AT43 You bid first.

Dealer: South ♥ Q5 The opponents are silent.

Vul: N-S ♦ AKJ643

HCP: 15+2 ♣ J

Board: 35 ♠ AQ97 You bid first.

Dealer: South ♥ 87 The opponents are silent.

Vul: None ♦ AQJ2

HCP: 13 ♣ 865

Board: 36 ♠ K62 Partner bids first.

Dealer: North ♥ K75 The opponents are silent.

Vul: N-S ♦ K95

HCP: 12 ♣ K953

Board: 37 ♠ K63 You bid first.

Dealer: South ♥ QJ92 The opponents are silent.

Vul: Both ♦ AKT6

HCP: 14 ♣ J8

Board: 38 ♠ K64 Partner bids first.

Dealer: North ♥ QJ4 The opponents are silent.

Vul: None ♦ QT7

HCP: 12 ♣ KJT5

Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ AT43			1 ♦	
Vul: N-S	♥ A83	♥ Q5	Pass	2NT	Pass	3 ♠
North HCP: 12	♦ QT7	♦ AKJ643	Pass	3NT	Pass	4 ♦
South HCP: 15+2	♣ K742	♣ J	Pass	4 ♠	Pass	5 ♦
Contract: 6 ♦ North			Pass	6 ♦	All Pass	

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ AQ97			1 ♦	
Vul: None	♥ KT2	♥ 87	Pass	2NT	Pass	3 ♠
North HCP: 12	♦ K73	♦ AQJ2	Pass	3NT	All Pass	
South HCP: 13	♣ QJ94	♣ 865				
Contract: 3NT North						

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ A983	♠ K62		1 ♦	Pass	2NT
Vul: N-S	♥ A9	♥ K75	Pass	3NT	All Pass	
North HCP: 14+1	♦ AQ872	♦ K95				
South HCP: 12	♣ 86	♣ K953				
Contract: 3NT North						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ AT4	♠ K63			1 ♦	
Vul: Both	♥ K53	♥ QJ92	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q97	♦ AKT6	All Pass			
South HCP: 14	♣ K952	♣ J8				
Contract: 3NT South						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ K64		1 ♦	Pass	2NT
Vul: None	♥ A92	♥ QJ4	Pass	3NT	All Pass	
North HCP: 14+2	♦ AJ9854	♦ QT7				
South HCP: 12	♣ 6	♣ KJT5				
Contract: 3NT North						

Board: 39	♠ KT4	Partner bids first.
Dealer: South	♥ K75	The opponents are silent.
Vul: Both	♦ Q76	
HCP: 12	♣ KJ42	

Board: 40	♠ A73	You bid first.
Dealer: North	♥ AQT3	The opponents are silent.
Vul: N-S	♦ AKJ7	
HCP: 19	♣ J3	

Board: 41	♠ QJ3	Partner bids first.
Dealer: South	♥ KT6	The opponents are silent.
Vul: None	♦ K98	
HCP: 12	♣ K873	

Board: 42	♠ QJ4	Partner bids first.
Dealer: South	♥ KT6	The opponents are silent.
Vul: N-S	♦ K74	
HCP: 12	♣ KT54	

Board: 43	♠ KT4	Partner bids first.
Dealer: South	♥ A92	The opponents are silent.
Vul: E-W	♦ Q96	
HCP: 12	♣ QJT4	

Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ A86				1♦
Vul: Both	♥ K75	♥ J62	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q76	♦ A843		All Pass		
South HCP: 13	♣ KJ42	♣ A73				
Contract: 3NT South						

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ A73	♠ K84		1♦	Pass	2NT
Vul: N-S	♥ AQT3	♥ KJ8	Pass	4NT	All Pass	
North HCP: 19	♦ AKJ7	♦ QT6				
South HCP: 12	♣ J3	♣ K854				
Contract: 4NT North						

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ K2			1♦	
Vul: None	♥ KT6	♥ 932	Pass	2NT	Pass	3NT
North HCP: 12	♦ K98	♦ AQT5		All Pass		
South HCP: 14	♣ K873	♣ AJ96				
Contract: 3NT South						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ QJ4	♠ AK5			1♦	
Vul: N-S	♥ KT6	♥ 8	Pass	2NT	Pass	5♣
North HCP: 12	♦ K74	♦ QJT53		All Pass		
South HCP: 15+1	♣ KT54	♣ AJ82				
Contract: 5♣ South						

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ 32			1♦	
Vul: E-W	♥ A92	♥ KQJ4	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q96	♦ AK532		All Pass		
South HCP: 13+1	♣ QJT4	♣ 87				
Contract: 3NT South						

Board: 39 ♠ A86 You bid first.

Dealer: South ♥ J62 The opponents are silent.

Vul: Both ♦ A843

HCP: 13 ♣ A73

Board: 40 ♠ K84 Partner bids first.

Dealer: North ♥ KJ8 The opponents are silent.

Vul: N-S ♦ QT6

HCP: 12 ♣ K854

Board: 41 ♠ K2 You bid first.

Dealer: South ♥ 932 The opponents are silent.

Vul: None ♦ AQT5

HCP: 14 ♣ AJ96

Board: 42 ♠ AK5 You bid first.

Dealer: South ♥ 8 The opponents are silent.

Vul: N-S ♦ QJT53

HCP: 15+1 ♣ AJ82

Board: 43 ♠ 32 You bid first.

Dealer: South ♥ KQJ4 The opponents are silent.

Vul: E-W ♦ AK532

HCP: 13+1 ♣ 87

Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ A86				1♦
Vul: Both	♥ K75	♥ J62	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q76	♦ A843	All Pass			
South HCP: 13	♣ KJ42	♣ A73				
Contract: 3NT South						

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ A73	♠ K84		1♦	Pass	2NT
Vul: N-S	♥ AQT3	♥ KJ8	Pass	4NT	All Pass	
North HCP: 19	♦ AKJ7	♦ QT6				
South HCP: 12	♣ J3	♣ K854				
Contract: 4NT North						

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ K2			1♦	
Vul: None	♥ KT6	♥ 932	Pass	2NT	Pass	3NT
North HCP: 12	♦ K98	♦ AQT5	All Pass			
South HCP: 14	♣ K873	♣ AJ96				
Contract: 3NT South						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ QJ4	♠ AK5			1♦	
Vul: N-S	♥ KT6	♥ 8	Pass	2NT	Pass	5♣
North HCP: 12	♦ K74	♦ QJT53	All Pass			
South HCP: 15+1	♣ KT54	♣ AJ82				
Contract: 5♣ South						

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ 32			1♦	
Vul: E-W	♥ A92	♥ KQJ4	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q96	♦ AK532	All Pass			
South HCP: 13+1	♣ QJT4	♣ 87				
Contract: 3NT South						

Board: 44	♠ K52	Partner bids first.
Dealer: South	♥ K32	The opponents are silent.
Vul: E-W	♦ KT3	
HCP: 12	♣ QJ92	

Board: 45	♠ A53	Partner bids first.
Dealer: South	♥ K82	The opponents are silent.
Vul: None	♦ QT9	
HCP: 12	♣ K542	

Board: 46	♠ 2	You bid first.
Dealer: North	♥ AT86	The opponents are silent.
Vul: E-W	♦ AT65	
HCP: 13	♣ AJT7	

Board: 47	♠ K76	Partner bids first.
Dealer: South	♥ KT7	The opponents are silent.
Vul: E-W	♦ Q87	
HCP: 12	♣ KJT3	

Board: 48	♠ QJ32	You bid first.
Dealer: North	♥ J3	The opponents are silent.
Vul: E-W	♦ A842	
HCP: 12	♣ A95	

Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ T7			1♦	
Vul: E-W	♥ K32	♥ Q654	Pass	2NT	Pass	3♦
North HCP: 12	♦ KT3	♦ AJ9865	Pass	3NT	Pass	4♦
South HCP: 11+2	♣ QJ92	♣ A	All Pass			
Contract: 4♦ South						

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ A53	♠ KJ2			1♦	
Vul: None	♥ K82	♥ AQJ9	Pass	2NT	Pass	4NT
North HCP: 12	♦ QT9	♦ KJ52	All Pass			
South HCP: 19	♣ K542	♣ A7				
Contract: 4NT South						

Board: 46	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ KJ6		1♦	Pass	2NT
Vul: E-W	♥ AT86	♥ K54	Pass	3♥	Pass	3NT
North HCP: 13	♦ AT65	♦ Q73	All Pass			
South HCP: 12	♣ AJT7	♣ K964				
Contract: 3NT South						

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ K76	♠ Q9			1♦	
Vul: E-W	♥ KT7	♥ AQ85	Pass	2NT	Pass	3♥
North HCP: 12	♦ Q87	♦ A542	Pass	3NT	All Pass	
South HCP: 14	♣ KJT3	♣ Q54				
Contract: 3NT North						

Board: 48	North:	South:	W	N	E	S
Dealer: North	♠ QJ32	♠ K96		1♦	Pass	2NT
Vul: E-W	♥ J3	♥ K82	All Pass			
North HCP: 12	♦ A842	♦ K97				
South HCP: 12	♣ A95	♣ QJ43				
Contract: 2NT South						

Board: 44 ♠ T7 You bid first.

Dealer: South ♥ Q654 The opponents are silent.

Vul: E-W ♦ AJ9865

HCP: 11+2 ♣ A

Board: 45 ♠ KJ2 You bid first.

Dealer: South ♥ AQJ9 The opponents are silent.

Vul: None ♦ KJ52

HCP: 19 ♣ A7

Board: 46 ♠ KJ6 Partner bids first.

Dealer: North ♥ K54 The opponents are silent.

Vul: E-W ♦ Q73

HCP: 12 ♣ K964

Board: 47 ♠ Q9 You bid first.

Dealer: South ♥ AQ85 The opponents are silent.

Vul: E-W ♦ A542

HCP: 14 ♣ Q54

Board: 48 ♠ K96 Partner bids first.

Dealer: North ♥ K82 The opponents are silent.

Vul: E-W ♦ K97

HCP: 12 ♣ QJ43

Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ T7			1♦	
Vul: E-W	♥ K32	♥ Q654	Pass	2NT	Pass	3♦
North HCP: 12	♦ KT3	♦ AJ9865	Pass	3NT	Pass	4♦
South HCP: 11+2	♣ QJ92	♣ A	All Pass			
Contract: 4♦ South						

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ A53	♠ KJ2			1♦	
Vul: None	♥ K82	♥ AQJ9	Pass	2NT	Pass	4NT
North HCP: 12	♦ QT9	♦ KJ52	All Pass			
South HCP: 19	♣ K542	♣ A7				
Contract: 4NT South						

Board: 46	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ KJ6		1♦	Pass	2NT
Vul: E-W	♥ AT86	♥ K54	Pass	3♥	Pass	3NT
North HCP: 13	♦ AT65	♦ Q73	All Pass			
South HCP: 12	♣ AJT7	♣ K964				
Contract: 3NT South						

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ K76	♠ Q9			1♦	
Vul: E-W	♥ KT7	♥ AQ85	Pass	2NT	Pass	3♥
North HCP: 12	♦ Q87	♦ A542	Pass	3NT	All Pass	
South HCP: 14	♣ KJT3	♣ Q54				
Contract: 3NT North						

Board: 48	North:	South:	W	N	E	S
Dealer: North	♠ QJ32	♠ K96		1♦	Pass	2NT
Vul: E-W	♥ J3	♥ K82	All Pass			
North HCP: 12	♦ A842	♦ K97				
South HCP: 12	♣ A95	♣ QJ43				
Contract: 2NT South						

Board: 49	♠ KJ8	Partner bids first.
Dealer: South	♥ K65	The opponents are silent.
Vul: Both	♦ Q64	
HCP: 12	♣ QJT7	

Board: 50	♠ QJ83	You bid first.
Dealer: North	♥ 32	The opponents are silent.
Vul: E-W	♦ AK32	
HCP: 12	♣ Q43	

Board: 51	♠ K74	Partner bids first.
Dealer: South	♥ A93	The opponents are silent.
Vul: None	♦ Q85	
HCP: 12	♣ QJT4	

Board: 52	♠ 8	You bid first.
Dealer: North	♥ A432	The opponents are silent.
Vul: N-S	♦ AK754	
HCP: 14+1	♣ QJT	

Board: 53	♠ AT7	Partner bids first.
Dealer: South	♥ QJ7	The opponents are silent.
Vul: N-S	♦ Q76	
HCP: 12	♣ QJT4	

Both hands (Answers Page)

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ KJ8	♠ AQ73				1♦
Vul: Both	♥ K65	♥ Q2	Pass	2NT	All Pass	
North HCP: 12	♦ Q64	♦ 9872				
South HCP: 12	♣ QJT7	♣ A82				
Contract: 2NT North						

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ QJ83	♠ A92		1♦	Pass	2NT
Vul: E-W	♥ 32	♥ QJ9	All Pass			
North HCP: 12	♦ AK32	♦ QT7				
South HCP: 12	♣ Q43	♣ K985				
Contract: 2NT South						

Board: 51	North:	South:	W	N	E	S
Dealer: South	♠ K74	♠ AJ65				1♦
Vul: None	♥ A93	♥ KT	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q85	♦ JT763	All Pass			
South HCP: 13+1	♣ QJT4	♣ A2				
Contract: 3NT South						

Board: 52	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ AT9		1♦	Pass	2NT
Vul: N-S	♥ A432	♥ K95	Pass	3♥	Pass	3NT
North HCP: 14+1	♦ AK754	♦ Q62	All Pass			
South HCP: 12	♣ QJT	♣ K832				
Contract: 3NT South						

Board: 53	North:	South:	W	N	E	S
Dealer: South	♠ AT7	♠ K32				1♦
Vul: N-S	♥ QJ7	♥ 983	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q76	♦ AKT2	All Pass			
South HCP: 14	♣ QJT4	♣ A75				
Contract: 3NT South						

Board: 49 ♠ AQ73 You bid first.

Dealer: South ♥ Q2 The opponents are silent.

Vul: Both ♦ 9872

HCP: 12 ♣ A82

Board: 50 ♠ A92 Partner bids first.

Dealer: North ♥ QJ9 The opponents are silent.

Vul: E-W ♦ QT7

HCP: 12 ♣ K985

Board: 51 ♠ AJ65 You bid first.

Dealer: South ♥ KT The opponents are silent.

Vul: None ♦ JT763

HCP: 13+1 ♣ A2

Board: 52 ♠ AT9 Partner bids first.

Dealer: North ♥ K95 The opponents are silent.

Vul: N-S ♦ Q62

HCP: 12 ♣ K832

Board: 53 ♠ K32 You bid first.

Dealer: South ♥ 983 The opponents are silent.

Vul: N-S ♦ AKT2

HCP: 14 ♣ A75

Both hands (Answers Page)

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ KJ8	♠ AQ73				1♦
Vul: Both	♥ K65	♥ Q2	Pass	2NT	All Pass	
North HCP: 12	♦ Q64	♦ 9872				
South HCP: 12	♣ QJT7	♣ A82				
Contract: 2NT North						

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ QJ83	♠ A92		1♦	Pass	2NT
Vul: E-W	♥ 32	♥ QJ9	All Pass			
North HCP: 12	♦ AK32	♦ QT7				
South HCP: 12	♣ Q43	♣ K985				
Contract: 2NT South						

Board: 51	North:	South:	W	N	E	S
Dealer: South	♠ K74	♠ AJ65				1♦
Vul: None	♥ A93	♥ KT	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q85	♦ JT763	All Pass			
South HCP: 13+1	♣ QJT4	♣ A2				
Contract: 3NT South						

Board: 52	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ AT9		1♦	Pass	2NT
Vul: N-S	♥ A432	♥ K95	Pass	3♥	Pass	3NT
North HCP: 14+1	♦ AK754	♦ Q62	All Pass			
South HCP: 12	♣ QJT	♣ K832				
Contract: 3NT South						

Board: 53	North:	South:	W	N	E	S
Dealer: South	♠ AT7	♠ K32				1♦
Vul: N-S	♥ QJ7	♥ 983	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q76	♦ AKT2	All Pass			
South HCP: 14	♣ QJT4	♣ A75				
Contract: 3NT South						

Board: 54 ♠ 876 You bid first.

Dealer: North ♥ A4 The opponents are silent.

Vul: E-W ♦ A943

HCP: 12 ♣ A653

Board: 55 ♠ K76 Partner bids first.

Dealer: South ♥ QJ7 The opponents are silent.

Vul: Both ♦ Q82

HCP: 12 ♣ A542

Board: 56 ♠ A32 Partner bids first.

Dealer: South ♥ K74 The opponents are silent.

Vul: Both ♦ Q85

HCP: 12 ♣ QJT6

Board: 57 ♠ K74 Partner bids first.

Dealer: South ♥ A72 The opponents are silent.

Vul: None ♦ QT7

HCP: 12 ♣ QJ84

Both hands (Answers Page)

Board: 54	North:	South:	W	N	E	S
Dealer: North	♠ 876	♠ K54		1♦	Pass	2NT
Vul: E-W	♥ A4	♥ KT2	Pass	3♣	Pass	3NT
North HCP: 12	♦ A943	♦ K86		All Pass		
South HCP: 12	♣ A653	♣ K742				
Contract: 3NT South						

Board: 55	North:	South:	W	N	E	S
Dealer: South	♠ K76	♠ AQJT			1♦	
Vul: Both	♥ QJ7	♥ A95	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q82	♦ K9653		All Pass		
South HCP: 15+1	♣ A542	♣ J				
Contract: 3NT South						

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ A32	♠ KQ8			1♦	
Vul: Both	♥ K74	♥ 5	Pass	2NT	Pass	5♣
North HCP: 12	♦ Q85	♦ K9763		All Pass		
South HCP: 15+1	♣ QJT6	♣ AK42				
Contract: 5♣ South						

Board: 57	North:	South:	W	N	E	S
Dealer: South	♠ K74	♠ Q82			1♦	
Vul: None	♥ A72	♥ J654	Pass	2NT	Pass	3♥
North HCP: 12	♦ QT7	♦ K653	Pass	3NT	All Pass	
South HCP: 13	♣ QJ84	♣ AK				
Contract: 3NT North						

Board: 54	♠ K54	Partner bids first.
Dealer: North	♥ KT2	The opponents are silent.
Vul: E-W	♦ K86	
HCP: 12	♣ K742	

Board: 55	♠ AQJT	You bid first.
Dealer: South	♥ A95	The opponents are silent.
Vul: Both	♦ K9653	
HCP: 15+1	♣ J	

Board: 56	♠ KQ8	You bid first.
Dealer: South	♥ 5	The opponents are silent.
Vul: Both	♦ K9763	
HCP: 15+1	♣ AK42	

Board: 57	♠ Q82	You bid first.
Dealer: South	♥ J654	The opponents are silent.
Vul: None	♦ K653	
HCP: 13	♣ AK	

Both hands (Answers Page)

Board: 54	North:	South:	W	N	E	S
Dealer: North	♠ 876	♠ K54		1♦	Pass	2NT
Vul: E-W	♥ A4	♥ KT2	Pass	3♣	Pass	3NT
North HCP: 12	♦ A943	♦ K86		All Pass		
South HCP: 12	♣ A653	♣ K742				
Contract: 3NT South						

Board: 55	North:	South:	W	N	E	S
Dealer: South	♠ K76	♠ AQJT			1♦	
Vul: Both	♥ QJ7	♥ A95	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q82	♦ K9653		All Pass		
South HCP: 15+1	♣ A542	♣ J				
Contract: 3NT South						

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ A32	♠ KQ8			1♦	
Vul: Both	♥ K74	♥ 5	Pass	2NT	Pass	5♣
North HCP: 12	♦ Q85	♦ K9763		All Pass		
South HCP: 15+1	♣ QJT6	♣ AK42				
Contract: 5♣ South						

Board: 57	North:	South:	W	N	E	S
Dealer: South	♠ K74	♠ Q82			1♦	
Vul: None	♥ A72	♥ J654	Pass	2NT	Pass	3♥
North HCP: 12	♦ QT7	♦ K653	Pass	3NT	All Pass	
South HCP: 13	♣ QJ84	♣ AK				
Contract: 3NT North						