

Board: 1 ♠ J87 You are dealer.

Dealer: North ♥ AKQJ The opponents are silent.

Vul: None ♦ AJT2

HCP: 16 ♣ 52

Board: 2 ♠ KJ3 Partner is dealer.

Dealer: South ♥ K The opponents are silent.

Vul: N-S ♦ QJ87

HCP: 15+1 ♣ AJ654

Board: 3 ♠ KQ95 You are dealer.

Dealer: North ♥ KQ65 The opponents are silent.

Vul: E-W ♦ AJ3

HCP: 17 ♣ QT

Board: 4 ♠ 4 Partner is dealer.

Dealer: South ♥ K52 The opponents are silent.

Vul: Both ♦ T9652

HCP: 10+1 ♣ AK52

Board: 5 ♠ QT7 You are dealer.

Dealer: North ♥ KJ52 The opponents are silent.

Vul: E-W ♦ A93

HCP: 15 ♣ KQ2

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ J87	♠ AK2		1NT	Pass	3♥ ¹
Vul: None	♥ AKQJ	♥ -	Pass	4♦	Pass	7♦
North HCP: 16	♦ AJT2	♦ KQ9754	All Pass			
South HCP: 20+2	♣ 52	♣ AKJ8				
Contract: 7♦ South			1. 5431 after 1NT			

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ KJ3	♠ A76				1NT
Vul: N-S	♥ K	♥ AJ652	Pass	3♥ ¹	Pass	3NT
North HCP: 15+1	♦ QJ87	♦ A5	Pass	4NT	Pass	6NT
South HCP: 16+1	♣ AJ654	♣ KT3	All Pass			
Contract: 6NT South			1. 5431 after 1NT			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ KQ95	♠ 8		1NT	Pass	3♠ ¹
Vul: E-W	♥ KQ65	♥ A32	Pass	3NT	All Pass	
North HCP: 17	♦ AJ3	♦ KQT85				
South HCP: 10+1	♣ QT	♣ J765	1. 5431 after 1NT			
Contract: 3NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AKT72				1NT
Vul: Both	♥ K52	♥ Q86	Pass	3♠ ¹	Pass	3NT
North HCP: 10+1	♦ T9652	♦ KQ8	All Pass			
South HCP: 16+1	♣ AK52	♣ Q8				
Contract: 3NT South			1. 5431 after 1NT			

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ QT7	♠ A83		1NT	Pass	3♥ ¹
Vul: E-W	♥ KJ52	♥ A	Pass	3NT	All Pass	
North HCP: 15	♦ A93	♦ QT84				
South HCP: 14+1	♣ KQ2	♣ AT876	1. 5431 after 1NT			
Contract: 3NT North						

Board: 1	♠ AK2	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: None	♦ KQ9754	
HCP: 20+2	♣ AKJ8	

Board: 2	♠ A76	You are dealer.
Dealer: South	♥ AJ652	The opponents are silent.
Vul: N-S	♦ A5	
HCP: 16+1	♣ KT3	

Board: 3	♠ 8	Partner is dealer.
Dealer: North	♥ A32	The opponents are silent.
Vul: E-W	♦ KQT85	
HCP: 10+1	♣ J765	

Board: 4	♠ AKT72	You are dealer.
Dealer: South	♥ Q86	The opponents are silent.
Vul: Both	♦ KQ8	
HCP: 16+1	♣ Q8	

Board: 5	♠ A83	Partner is dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ QT84	
HCP: 14+1	♣ AT876	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ J87	♠ AK2		1NT	Pass	3♥ ¹
Vul: None	♥ AKQJ	♥ -	Pass	4♦	Pass	7♦
North HCP: 16	♦ AJT2	♦ KQ9754	All Pass			
South HCP: 20+2	♣ 52	♣ AKJ8				
Contract: 7♦ South			1. 5431 after 1NT			

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ KJ3	♠ A76				1NT
Vul: N-S	♥ K	♥ AJ652	Pass	3♥ ¹	Pass	3NT
North HCP: 15+1	♦ QJ87	♦ A5	Pass	4NT	Pass	6NT
South HCP: 16+1	♣ AJ654	♣ KT3	All Pass			
Contract: 6NT South			1. 5431 after 1NT			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ KQ95	♠ 8		1NT	Pass	3♠ ¹
Vul: E-W	♥ KQ65	♥ A32	Pass	3NT	All Pass	
North HCP: 17	♦ AJ3	♦ KQT85				
South HCP: 10+1	♣ QT	♣ J765	1. 5431 after 1NT			
Contract: 3NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AKT72				1NT
Vul: Both	♥ K52	♥ Q86	Pass	3♠ ¹	Pass	3NT
North HCP: 10+1	♦ T9652	♦ KQ8	All Pass			
South HCP: 16+1	♣ AK52	♣ Q8				
Contract: 3NT South			1. 5431 after 1NT			

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ QT7	♠ A83		1NT	Pass	3♥ ¹
Vul: E-W	♥ KJ52	♥ A	Pass	3NT	All Pass	
North HCP: 15	♦ A93	♦ QT84				
South HCP: 14+1	♣ KQ2	♣ AT876	1. 5431 after 1NT			
Contract: 3NT North						

Board: 6	♠ JT8	Partner is dealer.
Dealer: South	♥ 3	The opponents are silent.
Vul: Both	♦ KQ63	
HCP: 10+1	♣ KJ963	

Board: 7	♠ AJ96	You are dealer.
Dealer: North	♥ AQ	The opponents are silent.
Vul: None	♦ Q73	
HCP: 16	♣ KT84	

Board: 8	♠ QJT	Partner is dealer.
Dealer: South	♥ 2	The opponents are silent.
Vul: E-W	♦ A973	
HCP: 12+1	♣ AJ976	

Board: 9	♠ A87	You are dealer.
Dealer: North	♥ AK87	The opponents are silent.
Vul: Both	♦ 85	
HCP: 15	♣ A974	

Board: 10	♠ Q83	Partner is dealer.
Dealer: South	♥ 6	The opponents are silent.
Vul: None	♦ A975	
HCP: 9+1	♣ QJ975	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ JT8	♠ KQ62				1NT
Vul: Both	♥ 3	♥ AQ86	Pass	3♥ ¹	Pass	3NT
North HCP: 10+1	♦ KQ63	♦ J52				All Pass
South HCP: 16	♣ KJ963	♣ A2				1. 5431 after 1NT
Contract: 3NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AJ96	♠ Q		1NT	Pass	3♠ ¹
Vul: None	♥ AQ	♥ K96	Pass	3NT	All Pass	
North HCP: 16	♦ Q73	♦ KJT95				1. 5431 after 1NT
South HCP: 13+1	♣ KT84	♣ A975				
Contract: 3NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ A762				1NT
Vul: E-W	♥ 2	♥ AK73	Pass	3♥ ¹	Pass	3NT
North HCP: 12+1	♦ A973	♦ J2				All Pass
South HCP: 15	♣ AJ976	♣ K43				1. 5431 after 1NT
Contract: 3NT South						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ QJ4		1NT	Pass	3♥ ¹
Vul: Both	♥ AK87	♥ 6	Pass	3NT	Pass	4NT
North HCP: 15	♦ 85	♦ AK763	Pass	6♣	All Pass	
South HCP: 15+1	♣ A974	♣ KQT6				1. 5431 after 1NT
Contract: 6♣ North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ AKJ				1NT
Vul: None	♥ 6	♥ AJ7	Pass	3♥ ¹	Pass	3NT
North HCP: 9+1	♦ A975	♦ 86				All Pass
South HCP: 17+1	♣ QJ975	♣ A8642				1. 5431 after 1NT
Contract: 3NT South						

Board: 6	♠ KQ62	You are dealer.
Dealer: South	♥ AQ86	The opponents are silent.
Vul: Both	♦ J52	
HCP: 16	♣ A2	

Board: 7	♠ Q	Partner is dealer.
Dealer: North	♥ K96	The opponents are silent.
Vul: None	♦ KJT95	
HCP: 13+1	♣ A975	

Board: 8	♠ A762	You are dealer.
Dealer: South	♥ AK73	The opponents are silent.
Vul: E-W	♦ J2	
HCP: 15	♣ K43	

Board: 9	♠ QJ4	Partner is dealer.
Dealer: North	♥ 6	The opponents are silent.
Vul: Both	♦ AK763	
HCP: 15+1	♣ KQT6	

Board: 10	♠ AKJ	You are dealer.
Dealer: South	♥ AJ7	The opponents are silent.
Vul: None	♦ 86	
HCP: 17+1	♣ A8642	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ JT8	♠ KQ62				1NT
Vul: Both	♥ 3	♥ AQ86	Pass	3♥ ¹	Pass	3NT
North HCP: 10+1	♦ KQ63	♦ J52				All Pass
South HCP: 16	♣ KJ963	♣ A2				1. 5431 after 1NT
Contract: 3NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AJ96	♠ Q		1NT	Pass	3♠ ¹
Vul: None	♥ AQ	♥ K96	Pass	3NT	All Pass	
North HCP: 16	♦ Q73	♦ KJT95				1. 5431 after 1NT
South HCP: 13+1	♣ KT84	♣ A975				
Contract: 3NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ A762				1NT
Vul: E-W	♥ 2	♥ AK73	Pass	3♥ ¹	Pass	3NT
North HCP: 12+1	♦ A973	♦ J2				All Pass
South HCP: 15	♣ AJ976	♣ K43				1. 5431 after 1NT
Contract: 3NT South						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ QJ4		1NT	Pass	3♥ ¹
Vul: Both	♥ AK87	♥ 6	Pass	3NT	Pass	4NT
North HCP: 15	♦ 85	♦ AK763	Pass	6♣	All Pass	
South HCP: 15+1	♣ A974	♣ KQT6				1. 5431 after 1NT
Contract: 6♣ North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ AKJ				1NT
Vul: None	♥ 6	♥ AJ7	Pass	3♥ ¹	Pass	3NT
North HCP: 9+1	♦ A975	♦ 86				All Pass
South HCP: 17+1	♣ QJ975	♣ A8642				1. 5431 after 1NT
Contract: 3NT South						

Board: 11 ♠ KJ3 You are dealer.

Dealer: North ♥ A72 West (RHO) Doubles 3♠ if possible.

Vul: N-S ♦ AJ

HCP: 15+1 ♣ Q8632

Board: 12 ♠ 972 Partner is dealer.

Dealer: South ♥ A The opponents are silent.

Vul: Both ♦ AJ95

HCP: 12+1 ♣ QJT93

Board: 13 ♠ KQ3 You are dealer.

Dealer: North ♥ K87 The opponents are silent.

Vul: None ♦ KT9

HCP: 17 ♣ AQT6

Board: 14 ♠ J83 Partner is dealer.

Dealer: South ♥ 9 The opponents are silent.

Vul: N-S ♦ AQ975

HCP: 13+1 ♣ KQJ6

Board: 15 ♠ Q953 You are dealer.

Dealer: North ♥ AKQ8 The opponents are silent.

Vul: E-W ♦ Q6

HCP: 17 ♣ A86

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ KJ3	♠ 4		1NT	Pass	3♠ ¹
Vul: N-S	♥ A72	♥ QJ6	X	5♣	All Pass	
North HCP: 15+1	♦ AJ	♦ KQT94				
South HCP: 12+1	♣ Q8632	♣ KJ97				1. 5431 after 1NT
Contract: 5♣ North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ 972	♠ QJ5				1NT
Vul: Both	♥ A	♥ KT8	Pass	3♥ ¹	Pass	3NT
North HCP: 12+1	♦ AJ95	♦ Q42	All Pass			
South HCP: 15	♣ QJT93	♣ AK86				1. 5431 after 1NT
Contract: 3NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ KQ3	♠ A		1NT	Pass	3♠ ¹
Vul: None	♥ K87	♥ AQ2	Pass	3NT	Pass	6NT
North HCP: 17	♦ KT9	♦ AQ752	All Pass			
South HCP: 16+1	♣ AQT6	♣ 8532				1. 5431 after 1NT
Contract: 6NT South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ J83	♠ A965				1NT
Vul: N-S	♥ 9	♥ KQJ6	Pass	3♥ ¹	Pass	3NT
North HCP: 13+1	♦ AQ975	♦ J8	All Pass			
South HCP: 15	♣ KQJ6	♣ A95				1. 5431 after 1NT
Contract: 3NT South						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ Q953	♠ K82		1NT	Pass	3♥ ¹
Vul: E-W	♥ AKQ8	♥ T	Pass	3NT	All Pass	
North HCP: 17	♦ Q6	♦ KJT5				
South HCP: 10+1	♣ A86	♣ QJ954				1. 5431 after 1NT
Contract: 3NT North						

Board: 11 ♠ 4 Partner is dealer.

Dealer: North ♥ QJ6 West (LHO) Doubles 3♠ if possible.

Vul: N-S ♦ KQT94

HCP: 12+1 ♣ KJ97

Board: 12 ♠ QJ5 You are dealer.

Dealer: South ♥ KT8 The opponents are silent.

Vul: Both ♦ Q42

HCP: 15 ♣ AK86

Board: 13 ♠ A Partner is dealer.

Dealer: North ♥ AQ2 The opponents are silent.

Vul: None ♦ AQ752

HCP: 16+1 ♣ 8532

Board: 14 ♠ A965 You are dealer.

Dealer: South ♥ KQJ6 The opponents are silent.

Vul: N-S ♦ J8

HCP: 15 ♣ A95

Board: 15 ♠ K82 Partner is dealer.

Dealer: North ♥ T The opponents are silent.

Vul: E-W ♦ KJT5

HCP: 10+1 ♣ QJ954

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ KJ3	♠ 4		1NT	Pass	3♠ ¹
Vul: N-S	♥ A72	♥ QJ6	X	5♣	All Pass	
North HCP: 15+1	♦ AJ	♦ KQT94				
South HCP: 12+1	♣ Q8632	♣ KJ97				1. 5431 after 1NT
Contract: 5♣ North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ 972	♠ QJ5				1NT
Vul: Both	♥ A	♥ KT8	Pass	3♥ ¹	Pass	3NT
North HCP: 12+1	♦ AJ95	♦ Q42	All Pass			
South HCP: 15	♣ QJT93	♣ AK86				1. 5431 after 1NT
Contract: 3NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ KQ3	♠ A		1NT	Pass	3♠ ¹
Vul: None	♥ K87	♥ AQ2	Pass	3NT	Pass	6NT
North HCP: 17	♦ KT9	♦ AQ752	All Pass			
South HCP: 16+1	♣ AQT6	♣ 8532				1. 5431 after 1NT
Contract: 6NT South						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ J83	♠ A965				1NT
Vul: N-S	♥ 9	♥ KQJ6	Pass	3♥ ¹	Pass	3NT
North HCP: 13+1	♦ AQ975	♦ J8	All Pass			
South HCP: 15	♣ KQJ6	♣ A95				1. 5431 after 1NT
Contract: 3NT South						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ Q953	♠ K82		1NT	Pass	3♥ ¹
Vul: E-W	♥ AKQ8	♥ T	Pass	3NT	All Pass	
North HCP: 17	♦ Q6	♦ KJT5				
South HCP: 10+1	♣ A86	♣ QJ954				1. 5431 after 1NT
Contract: 3NT North						

Board: 16	♠ 2	Partner is dealer.
Dealer: South	♥ Q93	The opponents are silent.
Vul: N-S	♦ A9765	
HCP: 9+1	♣ QJ53	

Board: 17	♠ AJ52	You are dealer.
Dealer: North	♥ 853	The opponents are silent.
Vul: E-W	♦ AT3	
HCP: 15	♣ AQ6	

Board: 18	♠ K	Partner is dealer.
Dealer: South	♥ J64	The opponents are silent.
Vul: Both	♦ QT875	
HCP: 14+1	♣ AKJ6	

Board: 19	♠ Q8	You are dealer.
Dealer: North	♥ AKJ7	The opponents are silent.
Vul: N-S	♦ JT8	
HCP: 15	♣ KJ53	

Board: 20	♠ 7	Partner is dealer.
Dealer: South	♥ T75	The opponents are silent.
Vul: E-W	♦ AJ98	
HCP: 9+1	♣ KJT95	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AJ96				1NT
Vul: N-S	♥ Q93	♥ K54	Pass	3♠ ¹	Pass	3NT
North HCP: 9+1	♦ A9765	♦ KQ32			All Pass	
South HCP: 17	♣ QJ53	♣ A2				1. 5431 after 1NT
Contract: 3NT South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ AJ52	♠ Q		1NT	Pass	3♠ ¹
Vul: E-W	♥ 853	♥ AK2	Pass	3NT	Pass	4NT
North HCP: 15	♦ AT3	♦ K764			All Pass	
South HCP: 15+1	♣ AQ6	♣ K9852				1. 5431 after 1NT
Contract: 4NT South						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AJ9				1NT
Vul: Both	♥ J64	♥ K953	Pass	3♠ ¹	Pass	3NT
North HCP: 14+1	♦ QT875	♦ AK9			All Pass	
South HCP: 15	♣ AKJ6	♣ 854				1. 5431 after 1NT
Contract: 3NT South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ KJ9		1NT	Pass	3♥ ¹
Vul: N-S	♥ AKJ7	♥ Q	Pass	4♣	Pass	6♣
North HCP: 15	♦ JT8	♦ Q974			All Pass	
South HCP: 14+1	♣ KJ53	♣ AQT72				1. 5431 after 1NT
Contract: 6♣ South						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ KJ84				1NT
Vul: E-W	♥ T75	♥ J42	Pass	3♠ ¹	Pass	3NT
North HCP: 9+1	♦ AJ98	♦ KQ42			All Pass	
South HCP: 16	♣ KJT95	♣ AQ				1. 5431 after 1NT
Contract: 3NT South						

Board: 16	♠ AJ96	You are dealer.
Dealer: South	♥ K54	The opponents are silent.
Vul: N-S	♦ KQ32	
HCP: 17	♣ A2	

Board: 17	♠ Q	Partner is dealer.
Dealer: North	♥ AK2	The opponents are silent.
Vul: E-W	♦ K764	
HCP: 15+1	♣ K9852	

Board: 18	♠ AJ9	You are dealer.
Dealer: South	♥ K953	The opponents are silent.
Vul: Both	♦ AK9	
HCP: 15	♣ 854	

Board: 19	♠ KJ9	Partner is dealer.
Dealer: North	♥ Q	The opponents are silent.
Vul: N-S	♦ Q974	
HCP: 14+1	♣ AQT72	

Board: 20	♠ KJ84	You are dealer.
Dealer: South	♥ J42	The opponents are silent.
Vul: E-W	♦ KQ42	
HCP: 16	♣ AQ	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AJ96				1NT
Vul: N-S	♥ Q93	♥ K54	Pass	3♠ ¹	Pass	3NT
North HCP: 9+1	♦ A9765	♦ KQ32		All Pass		
South HCP: 17	♣ QJ53	♣ A2				1. 5431 after 1NT
Contract: 3NT South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ AJ52	♠ Q		1NT	Pass	3♠ ¹
Vul: E-W	♥ 853	♥ AK2	Pass	3NT	Pass	4NT
North HCP: 15	♦ AT3	♦ K764		All Pass		
South HCP: 15+1	♣ AQ6	♣ K9852				1. 5431 after 1NT
Contract: 4NT South						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AJ9				1NT
Vul: Both	♥ J64	♥ K953	Pass	3♠ ¹	Pass	3NT
North HCP: 14+1	♦ QT875	♦ AK9		All Pass		
South HCP: 15	♣ AKJ6	♣ 854				1. 5431 after 1NT
Contract: 3NT South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ KJ9		1NT	Pass	3♥ ¹
Vul: N-S	♥ AKJ7	♥ Q	Pass	4♣	Pass	6♣
North HCP: 15	♦ JT8	♦ Q974		All Pass		
South HCP: 14+1	♣ KJ53	♣ AQT72				1. 5431 after 1NT
Contract: 6♣ South						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ KJ84				1NT
Vul: E-W	♥ T75	♥ J42	Pass	3♠ ¹	Pass	3NT
North HCP: 9+1	♦ AJ98	♦ KQ42		All Pass		
South HCP: 16	♣ KJT95	♣ AQ				1. 5431 after 1NT
Contract: 3NT South						

Board: 21 ♠ AK3 You are dealer.

Dealer: North ♥ KJ72 The opponents are silent.

Vul: Both ♦ KT84

HCP: 16 ♣ Q8

Board: 22 ♠ A87 Partner is dealer.

Dealer: South ♥ 2 The opponents are silent.

Vul: None ♦ A762

HCP: 12+1 ♣ KJ953

Board: 23 ♠ Q74 You are dealer.

Dealer: North ♥ AT87 The opponents are silent.

Vul: E-W ♦ AJ

HCP: 16 ♣ AJ95

Board: 24 ♠ K54 Partner is dealer.

Dealer: South ♥ 7 The opponents are silent.

Vul: Both ♦ AQJ52

HCP: 13+1 ♣ QJ95

Board: 25 ♠ KQ9 You are dealer.

Dealer: North ♥ KQT92 The opponents are silent.

Vul: None ♦ J7

HCP: 15+1 ♣ A65

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AK3	♠ QJ2		1NT	Pass	3♥ ¹
Vul: Both	♥ KJ72	♥ -	Pass	3NT	All Pass	
North HCP: 16	♦ KT84	♦ QJ652				
South HCP: 14+2	♣ Q8	♣ AKJ53	1. 5431 after 1NT			
Contract: 3NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ A87	♠ Q6				1NT
Vul: None	♥ 2	♥ AQT5	Pass	3♥ ¹	Pass	3NT
North HCP: 12+1	♦ A762	♦ QJ43	All Pass			
South HCP: 17	♣ KJ953	♣ AQ8	1. 5431 after 1NT			
Contract: 3NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ Q74	♠ AJ5		1NT	Pass	3♥ ¹
Vul: E-W	♥ AT87	♥ Q	Pass	3NT	Pass	6NT
North HCP: 16	♦ AJ	♦ KQ972	All Pass			
South HCP: 17+1	♣ AJ95	♣ KQT2	1. 5431 after 1NT			
Contract: 6NT South						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ K54	♠ A6				1NT
Vul: Both	♥ 7	♥ KJ65	Pass	3♥ ¹	Pass	3NT
North HCP: 13+1	♦ AQJ52	♦ K83	All Pass			
South HCP: 15	♣ QJ95	♣ AT73	1. 5431 after 1NT			
Contract: 3NT South						

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ KQ9	♠ 6		1NT	Pass	3♠ ¹
Vul: None	♥ KQT92	♥ J86	Pass	4♥	All Pass	
North HCP: 15+1	♦ J7	♦ AKQ83	1. 5431 after 1NT			
South HCP: 13+1	♣ A65	♣ K943				
Contract: 4♥ North						

Board: 21	♠ QJ2	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: Both	♦ QJ652	
HCP: 14+2	♣ AKJ53	

Board: 22	♠ Q6	You are dealer.
Dealer: South	♥ AQT5	The opponents are silent.
Vul: None	♦ QJ43	
HCP: 17	♣ AQ8	

Board: 23	♠ AJ5	Partner is dealer.
Dealer: North	♥ Q	The opponents are silent.
Vul: E-W	♦ KQ972	
HCP: 17+1	♣ KQT2	

Board: 24	♠ A6	You are dealer.
Dealer: South	♥ KJ65	The opponents are silent.
Vul: Both	♦ K83	
HCP: 15	♣ AT73	

Board: 25	♠ 6	Partner is dealer.
Dealer: North	♥ J86	The opponents are silent.
Vul: None	♦ AKQ83	
HCP: 13+1	♣ K943	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ AK3	♠ QJ2		1NT	Pass	3♥ ¹
Vul: Both	♥ KJ72	♥ -	Pass	3NT	All Pass	
North HCP: 16	♦ KT84	♦ QJ652				
South HCP: 14+2	♣ Q8	♣ AKJ53	1. 5431 after 1NT			
Contract: 3NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ A87	♠ Q6				1NT
Vul: None	♥ 2	♥ AQT5	Pass	3♥ ¹	Pass	3NT
North HCP: 12+1	♦ A762	♦ QJ43	All Pass			
South HCP: 17	♣ KJ953	♣ AQ8	1. 5431 after 1NT			
Contract: 3NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ Q74	♠ AJ5		1NT	Pass	3♥ ¹
Vul: E-W	♥ AT87	♥ Q	Pass	3NT	Pass	6NT
North HCP: 16	♦ AJ	♦ KQ972	All Pass			
South HCP: 17+1	♣ AJ95	♣ KQT2	1. 5431 after 1NT			
Contract: 6NT South						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ K54	♠ A6				1NT
Vul: Both	♥ 7	♥ KJ65	Pass	3♥ ¹	Pass	3NT
North HCP: 13+1	♦ AJQ52	♦ K83	All Pass			
South HCP: 15	♣ QJ95	♣ AT73	1. 5431 after 1NT			
Contract: 3NT South						

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ KQ9	♠ 6		1NT	Pass	3♠ ¹
Vul: None	♥ KQT92	♥ J86	Pass	4♥	All Pass	
North HCP: 15+1	♦ J7	♦ AKQ83	1. 5431 after 1NT			
South HCP: 13+1	♣ A65	♣ K943				
Contract: 4♥ North						

Board: 26	♠ KJ4	Partner is dealer.
Dealer: South	♥ 6	The opponents are silent.
Vul: N-S	♦ AJT64	
HCP: 11+1	♣ QT74	

Board: 27	♠ AKT6	You are dealer.
Dealer: North	♥ J4	The opponents are silent.
Vul: Both	♦ K65	
HCP: 16	♣ AJ72	

Board: 28	♠ AQ64	You are dealer.
Dealer: North	♥ KT8	The opponents are silent.
Vul: None	♦ K5	
HCP: 15	♣ K965	

Board: 29	♠ Q762	You are dealer.
Dealer: North	♥ AK2	The opponents are silent.
Vul: N-S	♦ A7	
HCP: 17	♣ A954	

Board: 30	♠ A65	Partner is dealer.
Dealer: South	♥ 5	The opponents are silent.
Vul: E-W	♦ K654	
HCP: 12+1	♣ KQ975	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ KJ4	♠ AQ9				1NT
Vul: N-S	♥ 6	♥ KQ52	Pass	3♥ ¹	Pass	3NT
North HCP: 11+1	♦ AJT64	♦ 972		All Pass		
South HCP: 15	♣ QT74	♣ KJ5				1. 5431 after 1NT
Contract: 3NT South						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ AKT6	♠ J		1NT	Pass	3♠ ¹
Vul: Both	♥ J4	♥ KQT	Pass	3NT	All Pass	
North HCP: 16	♦ K65	♦ AT982				
South HCP: 13+1	♣ AJ72	♣ K543		1. 5431 after 1NT		
Contract: 3NT North						

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ AQ64	♠ -		1NT	Pass	3♠ ¹
Vul: None	♥ KT8	♥ AJ2	Pass	3NT	Pass	4♣
North HCP: 15	♦ K5	♦ AQ72	Pass	5♣	Pass	6♣
South HCP: 17+2	♣ K965	♣ AQ8743	All Pass			
Contract: 6♣ South			1. 5431 after 1NT			

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ Q762	♠ AT5		1NT	Pass	3♥ ¹
Vul: N-S	♥ AK2	♥ 8	Pass	3NT	All Pass	
North HCP: 17	♦ A7	♦ KJ865				
South HCP: 10+1	♣ A954	♣ Q763		1. 5431 after 1NT		
Contract: 3NT North						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ A65	♠ QJ9				1NT
Vul: E-W	♥ 5	♥ AT742	Pass	3♥ ¹	Pass	3NT
North HCP: 12+1	♦ K654	♦ A8		All Pass		
South HCP: 15+1	♣ KQ975	♣ AT6		1. 5431 after 1NT		
Contract: 3NT South						

Board: 26	♠ AQ9	You are dealer.
Dealer: South	♥ KQ52	The opponents are silent.
Vul: N-S	♦ 972	
HCP: 15	♣ KJ5	

Board: 27	♠ J	Partner is dealer.
Dealer: North	♥ KQT	The opponents are silent.
Vul: Both	♦ AT982	
HCP: 13+1	♣ K543	

Board: 28	♠ -	Partner is dealer.
Dealer: North	♥ AJ2	The opponents are silent.
Vul: None	♦ AQ72	
HCP: 17+2	♣ AQ8743	

Board: 29	♠ AT5	Partner is dealer.
Dealer: North	♥ 8	The opponents are silent.
Vul: N-S	♦ KJ865	
HCP: 10+1	♣ Q763	

Board: 30	♠ QJ9	You are dealer.
Dealer: South	♥ AT742	The opponents are silent.
Vul: E-W	♦ A8	
HCP: 15+1	♣ AT6	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ KJ4	♠ AQ9				1NT
Vul: N-S	♥ 6	♥ KQ52	Pass	3♥ ¹	Pass	3NT
North HCP: 11+1	♦ AJT64	♦ 972		All Pass		
South HCP: 15	♣ QT74	♣ KJ5				1. 5431 after 1NT
Contract: 3NT South						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ AKT6	♠ J		1NT	Pass	3♠ ¹
Vul: Both	♥ J4	♥ KQT	Pass	3NT	All Pass	
North HCP: 16	♦ K65	♦ AT982				
South HCP: 13+1	♣ AJ72	♣ K543		1. 5431 after 1NT		
Contract: 3NT North						

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ AQ64	♠ -		1NT	Pass	3♠ ¹
Vul: None	♥ KT8	♥ AJ2	Pass	3NT	Pass	4♣
North HCP: 15	♦ K5	♦ AQ72	Pass	5♣	Pass	6♣
South HCP: 17+2	♣ K965	♣ AQ8743	All Pass			
Contract: 6♣ South			1. 5431 after 1NT			

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ Q762	♠ AT5		1NT	Pass	3♥ ¹
Vul: N-S	♥ AK2	♥ 8	Pass	3NT	All Pass	
North HCP: 17	♦ A7	♦ KJ865				
South HCP: 10+1	♣ A954	♣ Q763		1. 5431 after 1NT		
Contract: 3NT North						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ A65	♠ QJ9				1NT
Vul: E-W	♥ 5	♥ AT742	Pass	3♥ ¹	Pass	3NT
North HCP: 12+1	♦ K654	♦ A8		All Pass		
South HCP: 15+1	♣ KQ975	♣ AT6		1. 5431 after 1NT		
Contract: 3NT South						

Board: 31	♠ Q832	You are dealer.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: None	♦ A73	
HCP: 15	♣ QJT	

Board: 32	♠ KQ8	Partner is dealer.
Dealer: South	♥ 4	The opponents are silent.
Vul: N-S	♦ A7542	
HCP: 13+1	♣ KJ98	

Board: 33	♠ AK52	You are dealer.
Dealer: North	♥ K63	The opponents are silent.
Vul: E-W	♦ KJ72	
HCP: 16	♣ Q8	

Board: 34	♠ AQJ7	You are dealer.
Dealer: North	♥ Q642	The opponents are silent.
Vul: Both	♦ KT6	
HCP: 15	♣ QJ	

Board: 35	♠ AQ53	You are dealer.
Dealer: North	♥ K986	The opponents are silent.
Vul: N-S	♦ AT	
HCP: 15	♣ QT6	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ Q832	♠ 9		1NT	Pass	3♠ ¹
Vul: None	♥ AQ8	♥ K54	Pass	3NT	All Pass	
North HCP: 15	♦ A73	♦ QT62				
South HCP: 12+1	♣ QJT	♣ AK963	1. 5431 after 1NT			
Contract: 3NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ KQ8	♠ A74				1NT
Vul: N-S	♥ 4	♥ AJ9	Pass	3♥ ¹	Pass	3NT
North HCP: 13+1	♦ A7542	♦ QT8	All Pass			
South HCP: 15	♣ KJ98	♣ A542	1. 5431 after 1NT			
Contract: 3NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ AK52	♠ 8		1NT	Pass	3♠ ¹
Vul: E-W	♥ K63	♥ AQJ	Pass	3NT	Pass	6NT
North HCP: 16	♦ KJ72	♦ AQ86	All Pass			
South HCP: 21+1	♣ Q8	♣ AKJ32	1. 5431 after 1NT			
Contract: 6NT South						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ AQJ7	♠ -		1NT	Pass	3♠ ¹
Vul: Both	♥ Q642	♥ KT8	Pass	3NT	Pass	4♣
North HCP: 15	♦ KT6	♦ AQ73	Pass	4♥	Pass	6♣
South HCP: 16+2	♣ QJ	♣ AKT963	All Pass			
Contract: 6♣ South			1. 5431 after 1NT			

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AQ53	♠ 7		1NT	Pass	3♠ ¹
Vul: N-S	♥ K986	♥ Q73	Pass	3NT	All Pass	
North HCP: 15	♦ AT	♦ KQ982				
South HCP: 10+1	♣ QT6	♣ K842	1. 5431 after 1NT			
Contract: 3NT North						

Board: 31	♠ 9	Partner is dealer.
Dealer: North	♥ K54	The opponents are silent.
Vul: None	♦ QT62	
HCP: 12+1	♣ AK963	

Board: 32	♠ A74	You are dealer.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: N-S	♦ QT8	
HCP: 15	♣ A542	

Board: 33	♠ 8	Partner is dealer.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: E-W	♦ AQ86	
HCP: 21+1	♣ AKJ32	

Board: 34	♠ -	Partner is dealer.
Dealer: North	♥ KT8	The opponents are silent.
Vul: Both	♦ AQ73	
HCP: 16+2	♣ AKT963	

Board: 35	♠ 7	Partner is dealer.
Dealer: North	♥ Q73	The opponents are silent.
Vul: N-S	♦ KQ982	
HCP: 10+1	♣ K842	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ Q832	♠ 9		1NT	Pass	3♠ ¹
Vul: None	♥ AQ8	♥ K54	Pass	3NT	All Pass	
North HCP: 15	♦ A73	♦ QT62				
South HCP: 12+1	♣ QJT	♣ AK963	1. 5431 after 1NT			
Contract: 3NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ KQ8	♠ A74				1NT
Vul: N-S	♥ 4	♥ AJ9	Pass	3♥ ¹	Pass	3NT
North HCP: 13+1	♦ A7542	♦ QT8	All Pass			
South HCP: 15	♣ KJ98	♣ A542	1. 5431 after 1NT			
Contract: 3NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ AK52	♠ 8		1NT	Pass	3♠ ¹
Vul: E-W	♥ K63	♥ AQJ	Pass	3NT	Pass	6NT
North HCP: 16	♦ KJ72	♦ AQ86	All Pass			
South HCP: 21+1	♣ Q8	♣ AKJ32	1. 5431 after 1NT			
Contract: 6NT South						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ AQJ7	♠ -		1NT	Pass	3♠ ¹
Vul: Both	♥ Q642	♥ KT8	Pass	3NT	Pass	4♣
North HCP: 15	♦ KT6	♦ AQ73	Pass	4♥	Pass	6♣
South HCP: 16+2	♣ QJ	♣ AKT963	All Pass			
Contract: 6♣ South			1. 5431 after 1NT			

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AQ53	♠ 7		1NT	Pass	3♠ ¹
Vul: N-S	♥ K986	♥ Q73	Pass	3NT	All Pass	
North HCP: 15	♦ AT	♦ KQ982				
South HCP: 10+1	♣ QT6	♣ K842	1. 5431 after 1NT			
Contract: 3NT North						

Board: 36	♠ -	Partner is dealer.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: E-W	♦ 98764	
HCP: 11+2	♣ AJT87	

Board: 37	♠ AK96	You are dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: Both	♦ A642	
HCP: 15	♣ 873	

Board: 38	♠ J	Partner is dealer.
Dealer: South	♥ KQ2	The opponents are silent.
Vul: None	♦ AT95	
HCP: 12+1	♣ QT632	

Board: 39	♠ AJ43	You are dealer.
Dealer: North	♥ QJ7	The opponents are silent.
Vul: E-W	♦ KQ4	
HCP: 17	♣ A72	

Board: 40	♠ KT9	Partner is dealer.
Dealer: South	♥ 7	The opponents are silent.
Vul: Both	♦ KQ84	
HCP: 10+1	♣ Q8653	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ K864				1NT
Vul: E-W	♥ AQ9	♥ KJ2	Pass	3♠ ¹	Pass	3NT
North HCP: 11+2	♦ 98764	♦ AQJ			All Pass	
South HCP: 16	♣ AJT87	♣ Q42				
Contract: 3NT South			1.	5431	after 1NT	

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ AK96	♠ T		1NT	Pass	3♠ ¹
Vul: Both	♥ A2	♥ K63	Pass	3NT	All Pass	
North HCP: 15	♦ A642	♦ KJT5				
South HCP: 13+1	♣ 873	♣ AQ654	1.	5431	after 1NT	
Contract: 3NT North						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AK86				1NT
Vul: None	♥ KQ2	♥ T65	Pass	3♠ ¹	Pass	3NT
North HCP: 12+1	♦ AT95	♦ KQ4			All Pass	
South HCP: 16	♣ QT632	♣ A75				
Contract: 3NT South			1.	5431	after 1NT	

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ AJ43	♠ T		1NT	Pass	3♠ ¹
Vul: E-W	♥ QJ7	♥ AKT	Pass	3NT	All Pass	
North HCP: 17	♦ KQ4	♦ AT985				
South HCP: 12+1	♣ A72	♣ J985	1.	5431	after 1NT	
Contract: 3NT North						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ KT9	♠ AJ73				1NT
Vul: Both	♥ 7	♥ AQ95	Pass	3♥ ¹	Pass	3NT
North HCP: 10+1	♦ KQ84	♦ AJ5			All Pass	
South HCP: 16	♣ Q8653	♣ T4				
Contract: 3NT South			1.	5431	after 1NT	

Board: 36	♠ K864	You are dealer.
Dealer: South	♥ KJ2	The opponents are silent.
Vul: E-W	♦ AQJ	
HCP: 16	♣ Q42	

Board: 37	♠ T	Partner is dealer.
Dealer: North	♥ K63	The opponents are silent.
Vul: Both	♦ KJT5	
HCP: 13+1	♣ AQ654	

Board: 38	♠ AK86	You are dealer.
Dealer: South	♥ T65	The opponents are silent.
Vul: None	♦ KQ4	
HCP: 16	♣ A75	

Board: 39	♠ T	Partner is dealer.
Dealer: North	♥ AKT	The opponents are silent.
Vul: E-W	♦ AT985	
HCP: 12+1	♣ J985	

Board: 40	♠ AJ73	You are dealer.
Dealer: South	♥ AQ95	The opponents are silent.
Vul: Both	♦ AJ5	
HCP: 16	♣ T4	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ K864				1NT
Vul: E-W	♥ AQ9	♥ KJ2	Pass	3♠ ¹	Pass	3NT
North HCP: 11+2	♦ 98764	♦ AQJ			All Pass	
South HCP: 16	♣ AJT87	♣ Q42				
Contract: 3NT South			1.	5431	after 1NT	

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ AK96	♠ T		1NT	Pass	3♠ ¹
Vul: Both	♥ A2	♥ K63	Pass	3NT	All Pass	
North HCP: 15	♦ A642	♦ KJT5				
South HCP: 13+1	♣ 873	♣ AQ654	1.	5431	after 1NT	
Contract: 3NT North						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AK86				1NT
Vul: None	♥ KQ2	♥ T65	Pass	3♠ ¹	Pass	3NT
North HCP: 12+1	♦ AT95	♦ KQ4			All Pass	
South HCP: 16	♣ QT632	♣ A75				
Contract: 3NT South			1.	5431	after 1NT	

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ AJ43	♠ T		1NT	Pass	3♠ ¹
Vul: E-W	♥ QJ7	♥ AKT	Pass	3NT	All Pass	
North HCP: 17	♦ KQ4	♦ AT985				
South HCP: 12+1	♣ A72	♣ J985	1.	5431	after 1NT	
Contract: 3NT North						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ KT9	♠ AJ73				1NT
Vul: Both	♥ 7	♥ AQ95	Pass	3♥ ¹	Pass	3NT
North HCP: 10+1	♦ KQ84	♦ AJ5			All Pass	
South HCP: 16	♣ Q8653	♣ T4				
Contract: 3NT South			1.	5431	after 1NT	

Board: 41	♠ AKQT	You are dealer.
Dealer: North	♥ AJT2	The opponents are silent.
Vul: None	♦ 72	
HCP: 16	♣ Q82	

Board: 42	♠ AT93	You are dealer.
Dealer: North	♥ A84	The opponents are silent.
Vul: N-S	♦ AJ95	
HCP: 17	♣ A7	

Board: 43	♠ AK73	You are dealer.
Dealer: North	♥ AT74	The opponents are silent.
Vul: Both	♦ KT4	
HCP: 15	♣ J2	

Board: 44	♠ K32	Partner is dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: None	♦ K972	
HCP: 17+1	♣ AK876	

Board: 45	♠ AJ854	You are dealer.
Dealer: North	♥ KQ7	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 16+1	♣ J97	

Both hands (Answers Page)

Board: 41

Dealer: North

North:

♠ AKQT

South:

♠ 532

W N E S

 1NT Pass 3♥¹

Vul: None

♥ AJT2

♥ K

Pass 3NT All Pass

North HCP: 16

♦ 72

♦ AKT3

1. 5431 after 1NT

South HCP: 14+1

♣ Q82

♣ AT943

Contract: 3NT North

Board: 42

Dealer: North

North:

♠ AT93

South:

♠ J

W N E S

 1NT Pass 3♠¹

Vul: N-S

♥ A84

♥ K76

 Pass 4NT Pass 5♦²

North HCP: 17

♦ AJ95

♦ KQ763

All Pass

South HCP: 12+1

♣ A7

♣ KT84

1. 5431 after 1NT

Contract: 5♦ South

2. A=1/5 or 4/5

Board: 43

Dealer: North

North:

♠ AK73

South:

♠ J

W N E S

 1NT Pass 3♠¹

Vul: Both

♥ AT74

♥ J62

Pass 3NT All Pass

North HCP: 15

♦ KT4

♦ Q765

1. 5431 after 1NT

South HCP: 13+1

♣ J2

♣ AKQ63

Contract: 3NT North

Board: 44

Dealer: South

North:

♠ K32

South:

♠ AQ4

W N E S

1NT

Vul: None

♥ A

♥ KQ95

 Pass 3♥¹ Pass 3NT

North HCP: 17+1

♦ K972

♦ A4

Pass 6NT All Pass

South HCP: 15

♣ AK876

♣ T952

1. 5431 after 1NT

Contract: 6NT North

Board: 45

Dealer: North

North:

♠ AJ854

South:

♠ KQ2

W N E S

 1NT Pass 3♥¹

Vul: N-S

♥ KQ7

♥ T

Pass 4♠ All Pass

North HCP: 16+1

♦ AJ

♦ QT983

1. 5431 after 1NT

South HCP: 11+1

♣ J97

♣ A543

Contract: 4♠ North

Board: 41	♠ 532	Partner is dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: None	♦ AKT3	
HCP: 14+1	♣ AT943	

Board: 42	♠ J	Partner is dealer.
Dealer: North	♥ K76	The opponents are silent.
Vul: N-S	♦ KQ763	
HCP: 12+1	♣ KT84	

Board: 43	♠ J	Partner is dealer.
Dealer: North	♥ J62	The opponents are silent.
Vul: Both	♦ Q765	
HCP: 13+1	♣ AKQ63	

Board: 44	♠ AQ4	You are dealer.
Dealer: South	♥ KQ95	The opponents are silent.
Vul: None	♦ A4	
HCP: 15	♣ T952	

Board: 45	♠ KQ2	Partner is dealer.
Dealer: North	♥ T	The opponents are silent.
Vul: N-S	♦ QT983	
HCP: 11+1	♣ A543	

Both hands (Answers Page)

Board: 41

Dealer: North

North:

♠ AKQT

South:

♠ 532

W N E S

 1NT Pass 3♥¹

Vul: None

♥ AJT2

♥ K

Pass 3NT All Pass

North HCP: 16

♦ 72

♦ AKT3

1. 5431 after 1NT

South HCP: 14+1

♣ Q82

♣ AT943

Contract: 3NT North

Board: 42

Dealer: North

North:

♠ AT93

South:

♠ J

W N E S

 1NT Pass 3♠¹

Vul: N-S

♥ A84

♥ K76

 Pass 4NT Pass 5♦²

North HCP: 17

♦ AJ95

♦ KQ763

All Pass

South HCP: 12+1

♣ A7

♣ KT84

1. 5431 after 1NT

Contract: 5♦ South

2. A=1/5 or 4/5

Board: 43

Dealer: North

North:

♠ AK73

South:

♠ J

W N E S

 1NT Pass 3♠¹

Vul: Both

♥ AT74

♥ J62

Pass 3NT All Pass

North HCP: 15

♦ KT4

♦ Q765

1. 5431 after 1NT

South HCP: 13+1

♣ J2

♣ AKQ63

Contract: 3NT North

Board: 44

Dealer: South

North:

♠ K32

South:

♠ AQ4

W N E S

1NT

Vul: None

♥ A

♥ KQ95

 Pass 3♥¹ Pass 3NT

North HCP: 17+1

♦ K972

♦ A4

Pass 6NT All Pass

South HCP: 15

♣ AK876

♣ T952

1. 5431 after 1NT

Contract: 6NT North

Board: 45

Dealer: North

North:

♠ AJ854

South:

♠ KQ2

W N E S

 1NT Pass 3♥¹

Vul: N-S

♥ KQ7

♥ T

Pass 4♠ All Pass

North HCP: 16+1

♦ AJ

♦ QT983

1. 5431 after 1NT

South HCP: 11+1

♣ J97

♣ A543

Contract: 4♠ North

Board: 46	♠ J86	Partner is dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: E-W	♦ QJ965	
HCP: 11+1	♣ AJ54	

Board: 47	♠ Q5	You are dealer.
Dealer: North	♥ AKJT6	The opponents are silent.
Vul: None	♦ AT2	
HCP: 15+1	♣ J74	

Board: 48	♠ A87	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: N-S	♦ AKQJ8	
HCP: 14+2	♣ 97652	

Board: 49	♠ A976	You are dealer.
Dealer: North	♥ AQ76	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 15	♣ JT4	

Board: 50	♠ Q75	Partner is dealer.
Dealer: South	♥ 4	The opponents are silent.
Vul: Both	♦ AK852	
HCP: 11+1	♣ QT76	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ J86	♠ KQ9				1NT
Vul: E-W	♥ Q	♥ AJ74	Pass	3♥ ¹	Pass	3NT
North HCP: 11+1	♦ QJ965	♦ A32				All Pass
South HCP: 17	♣ AJ54	♣ KT7				
Contract: 3NT South						1. 5431 after 1NT

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ 976		1NT	Pass	3♥ ¹
Vul: None	♥ AKJT6	♥ 2	Pass	3NT	All Pass	
North HCP: 15+1	♦ AT2	♦ KJ543				
South HCP: 11+1	♣ J74	♣ AK98				1. 5431 after 1NT
Contract: 3NT North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ A87	♠ K965				1NT
Vul: N-S	♥ -	♥ AJT7	Pass	3♥ ¹	Pass	3NT
North HCP: 14+2	♦ AKQJ8	♦ 93				All Pass
South HCP: 15	♣ 97652	♣ AKT				1. 5431 after 1NT
Contract: 3NT South						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ A976	♠ K53		1NT	Pass	3♥ ¹
Vul: E-W	♥ AQ76	♥ 2	Pass	3NT	Pass	4NT
North HCP: 15	♦ KJ	♦ AQ732				All Pass
South HCP: 16+1	♣ JT4	♣ AK86				1. 5431 after 1NT
Contract: 4NT South						

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ Q75	♠ AK8				1NT
Vul: Both	♥ 4	♥ K853	Pass	3♥ ¹	Pass	3NT
North HCP: 11+1	♦ AK852	♦ Q64				All Pass
South HCP: 16	♣ QT76	♣ A53				1. 5431 after 1NT
Contract: 3NT South						

Board: 46 ♠ KQ9 You are dealer.

Dealer: South ♥ AJ74 The opponents are silent.

Vul: E-W ♦ A32

HCP: 17 ♣ KT7

Board: 47 ♠ 976 Partner is dealer.

Dealer: North ♥ 2 The opponents are silent.

Vul: None ♦ KJ543

HCP: 11+1 ♣ AK98

Board: 48 ♠ K965 You are dealer.

Dealer: South ♥ AJT7 The opponents are silent.

Vul: N-S ♦ 93

HCP: 15 ♣ AKT

Board: 49 ♠ K53 Partner is dealer.

Dealer: North ♥ 2 The opponents are silent.

Vul: E-W ♦ AQ732

HCP: 16+1 ♣ AK86

Board: 50 ♠ AK8 You are dealer.

Dealer: South ♥ K853 The opponents are silent.

Vul: Both ♦ Q64

HCP: 16 ♣ A53

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ J86	♠ KQ9				1NT
Vul: E-W	♥ Q	♥ AJ74	Pass	3♥ ¹	Pass	3NT
North HCP: 11+1	♦ QJ965	♦ A32				All Pass
South HCP: 17	♣ AJ54	♣ KT7				
Contract: 3NT South						1. 5431 after 1NT

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ 976		1NT	Pass	3♥ ¹
Vul: None	♥ AKJT6	♥ 2	Pass	3NT	All Pass	
North HCP: 15+1	♦ AT2	♦ KJ543				
South HCP: 11+1	♣ J74	♣ AK98				1. 5431 after 1NT
Contract: 3NT North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ A87	♠ K965				1NT
Vul: N-S	♥ -	♥ AJT7	Pass	3♥ ¹	Pass	3NT
North HCP: 14+2	♦ AKQJ8	♦ 93				All Pass
South HCP: 15	♣ 97652	♣ AKT				1. 5431 after 1NT
Contract: 3NT South						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ A976	♠ K53		1NT	Pass	3♥ ¹
Vul: E-W	♥ AQ76	♥ 2	Pass	3NT	Pass	4NT
North HCP: 15	♦ KJ	♦ AQ732				All Pass
South HCP: 16+1	♣ JT4	♣ AK86				1. 5431 after 1NT
Contract: 4NT South						

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ Q75	♠ AK8				1NT
Vul: Both	♥ 4	♥ K853	Pass	3♥ ¹	Pass	3NT
North HCP: 11+1	♦ AK852	♦ Q64				All Pass
South HCP: 16	♣ QT76	♣ A53				1. 5431 after 1NT
Contract: 3NT South						