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<b>Board: 1</b>	♠ KT875	Partner bids first.
Dealer: South	♥ Q	The opponents are silent.
Vul: None	♦ AQT75	
HCP: 11+2	♣ 98	

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<b>Board: 2</b>	♠ A5	You bid first.
Dealer: North	♥ Q632	The opponents are silent.
Vul: N-S	♦ AQT	
HCP: 19	♣ AK82	

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<b>Board: 3</b>	♠ Q83	Partner bids first.
Dealer: South	♥ A754	The opponents are silent.
Vul: E-W	♦ 2	
HCP: 12+1	♣ AQ864	

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<b>Board: 4</b>	♠ AT852	Partner bids first.
Dealer: South	♥ QJ42	The opponents are silent.
Vul: Both	♦ 4	
HCP: 11+1	♣ AT8	

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<b>Board: 5</b>	♠ AK9543	You bid first.
Dealer: North	♥ K8	The opponents are silent.
Vul: N-S	♦ AJ7	
HCP: 18+2	♣ K4	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ KT875	♠ AQ3				1 ♥
Vul: None	♥ Q	♥ AT985	Pass	1 ♠	Pass	2 ♣
North HCP: 11+2	♦ AQT75	♦ 9	Pass	2NT	Pass	3 ♠
South HCP: 17+1	♣ 98	♣ AJQ4	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ KJ42		1 ♣	Pass	1 ♥
Vul: N-S	♥ Q632	♥ AK54	Pass	4 ♥	All Pass	
North HCP: 19	♦ AQT	♦ J976				
South HCP: 12	♣ AK82	♣ 6				
Contract: 4 ♥ North						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ KJ5				1 ♦
Vul: E-W	♥ A754	♥ K2	Pass	1 ♥	Pass	2 ♦
North HCP: 12+1	♦ 2	♦ QT9543	Pass	3NT	All Pass	
South HCP: 13+2	♣ AQ864	♣ KJ				
Contract: 3NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ AT852	♠ KJ4				1 ♦
Vul: Both	♥ QJ42	♥ A	Pass	1 ♠	Pass	3NT
North HCP: 11+1	♦ 4	♦ AQJT85	All Pass			
South HCP: 20+2	♣ AT8	♣ KQ2				
Contract: 3NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ AK9543	♠ 7		1 ♠	Pass	1NT <sup>1</sup>
Vul: N-S	♥ K8	♥ AQJT6	Pass	3 ♠	Pass	4NT
North HCP: 18+2	♦ AJ7	♦ 842	Pass	5 ♣ <sup>2</sup>	Pass	5 ♠
South HCP: 12+1	♣ K4	♣ AJ76	Pass	6 ♠	All Pass	
Contract: 6 ♠ North			1. forcing 1NT			
			2. A=0/5 or 3/5			

**Board: 1**      ♠ AQ3      You bid first.

Dealer: South      ♥ AT985      The opponents are silent.

Vul: None      ♦ 9

HCP: 17+1      ♣ AQJ4

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**Board: 2**      ♠ KJ42      Partner bids first.

Dealer: North      ♥ AK54      The opponents are silent.

Vul: N-S      ♦ J976

HCP: 12      ♣ 6

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**Board: 3**      ♠ KJ5      You bid first.

Dealer: South      ♥ K2      The opponents are silent.

Vul: E-W      ♦ QT9543

HCP: 13+2      ♣ KJ

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**Board: 4**      ♠ KJ4      You bid first.

Dealer: South      ♥ A      The opponents are silent.

Vul: Both      ♦ AQJT85

HCP: 20+2      ♣ KQ2

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**Board: 5**      ♠ 7      Partner bids first.

Dealer: North      ♥ AQJT6      The opponents are silent.

Vul: N-S      ♦ 842

HCP: 12+1      ♣ AJ76

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ KT875	♠ AQ3			1 ♥	
Vul: None	♥ Q	♥ AT985	Pass	1 ♠	Pass	2 ♣
North HCP: 11+2	♦ AQT75	♦ 9	Pass	2NT	Pass	3 ♠
South HCP: 17+1	♣ 98	♣ AJQ4	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ KJ42		1 ♣	Pass	1 ♥
Vul: N-S	♥ Q632	♥ AK54	Pass	4 ♥	All Pass	
North HCP: 19	♦ AQT	♦ J976				
South HCP: 12	♣ AK82	♣ 6				
Contract: 4 ♥ North						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ KJ5			1 ♦	
Vul: E-W	♥ A754	♥ K2	Pass	1 ♥	Pass	2 ♦
North HCP: 12+1	♦ 2	♦ QT9543	Pass	3NT	All Pass	
South HCP: 13+2	♣ AQ864	♣ KJ				
Contract: 3NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ AT852	♠ KJ4			1 ♦	
Vul: Both	♥ QJ42	♥ A	Pass	1 ♠	Pass	3NT
North HCP: 11+1	♦ 4	♦ AQJT85	All Pass			
South HCP: 20+2	♣ AT8	♣ KQ2				
Contract: 3NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ AK9543	♠ 7		1 ♠	Pass	1NT <sup>1</sup>
Vul: N-S	♥ K8	♥ AQJT6	Pass	3 ♠	Pass	4NT
North HCP: 18+2	♦ AJ7	♦ 842	Pass	5 ♣ <sup>2</sup>	Pass	5 ♠
South HCP: 12+1	♣ K4	♣ AJ76	Pass	6 ♠	All Pass	
Contract: 6 ♠ North			1. forcing 1NT			
			2. A=0/5 or 3/5			

**Board: 6**      ♠ Q43      You bid first.

Dealer: North      ♥ AQ6      The opponents are silent.

Vul: E-W      ♦ 97

HCP: 13+1      ♣ AJ532

---

**Board: 7**      ♠ K3      You bid first.

Dealer: North      ♥ AK76      The opponents are silent.

Vul: Both      ♦ A7

HCP: 19+1      ♣ AJT97

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**Board: 8**      ♠ 5      Partner bids first.

Dealer: South      ♥ AT743      The opponents are silent.

Vul: None      ♦ Q74

HCP: 11+1      ♣ AJ72

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**Board: 9**      ♠ K      You bid first.

Dealer: North      ♥ A76      The opponents are silent.

Vul: E-W      ♦ AKT8

HCP: 18+1      ♣ A9432

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ Q43	♠ A987		1♣	Pass	1♥
Vul: E-W	♥ AQ6	♥ KJ972	Pass	1NT	Pass	2♦ <sup>1</sup>
North HCP: 13+1	♦ 97	♦ AT84	Pass	3♥ <sup>2</sup>	Pass	3♠
South HCP: 12+1	♣ AJ532	♣ -	Pass	4♣	Pass	4♥
Contract: 4♥ South			All Pass			

1. New Minor Forcing

2. 3 !H

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ AQJ8		1♣	Pass	1♦
Vul: Both	♥ AK76	♥ 852	Pass	2♥	Pass	2♠ <sup>1</sup>
North HCP: 19+1	♦ A7	♦ QT953	Pass	3NT	All Pass	
South HCP: 11+1	♣ AJT97	♣ Q				1. Fourth suit game force
Contract: 3NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ KJT764				1♠
Vul: None	♥ AT743	♥ 6	Pass	1NT <sup>1</sup>	Pass	2♣
North HCP: 11+1	♦ Q74	♦ A5	Pass	2NT	Pass	3♠
South HCP: 13+2	♣ AJ72	♣ KQ96	Pass	4♣	All Pass	
Contract: 4♠ North						1. forcing 1NT

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ AQ986		1♣	Pass	1♠
Vul: E-W	♥ A76	♥ QT43	Pass	2♦	Pass	2♥ <sup>1</sup>
North HCP: 18+1	♦ AKT8	♦ J53	Pass	2NT	Pass	3♠
South HCP: 12+1	♣ A9432	♣ K	Pass	3NT	All Pass	
Contract: 3NT North						1. Fourth suit game force

<b>Board: 6</b>	♠ A987	Partner bids first.
Dealer: North	♥ KJ972	The opponents are silent.
Vul: E-W	♦ AT84	
HCP: 12+1	♣ -	

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<b>Board: 7</b>	♠ AQJ8	Partner bids first.
Dealer: North	♥ 852	The opponents are silent.
Vul: Both	♦ QT953	
HCP: 11+1	♣ Q	

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<b>Board: 8</b>	♠ KJT764	You bid first.
Dealer: South	♥ 6	The opponents are silent.
Vul: None	♦ A5	
HCP: 13+2	♣ KQ96	

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<b>Board: 9</b>	♠ AQ986	Partner bids first.
Dealer: North	♥ QT43	The opponents are silent.
Vul: E-W	♦ J53	
HCP: 12+1	♣ K	

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ Q43	♠ A987		1♣	Pass	1♥
Vul: E-W	♥ AQ6	♥ KJ972	Pass	1NT	Pass	2♦ <sup>1</sup>
North HCP: 13+1	♦ 97	♦ AT84	Pass	3♥ <sup>2</sup>	Pass	3♠
South HCP: 12+1	♣ AJ532	♣ -	Pass	4♣	Pass	4♥
Contract: 4♥ South			All Pass			

1. New Minor Forcing

2. 3 !H

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ AQJ8		1♣	Pass	1♦
Vul: Both	♥ AK76	♥ 852	Pass	2♥	Pass	2♠ <sup>1</sup>
North HCP: 19+1	♦ A7	♦ QT953	Pass	3NT	All Pass	
South HCP: 11+1	♣ AJT97	♣ Q				1. Fourth suit game force
Contract: 3NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ KJT764				1♠
Vul: None	♥ AT743	♥ 6	Pass	1NT <sup>1</sup>	Pass	2♣
North HCP: 11+1	♦ Q74	♦ A5	Pass	2NT	Pass	3♠
South HCP: 13+2	♣ AJ72	♣ KQ96	Pass	4♣	All Pass	
Contract: 4♠ North						1. forcing 1NT

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ AQ986		1♣	Pass	1♠
Vul: E-W	♥ A76	♥ QT43	Pass	2♦	Pass	2♥ <sup>1</sup>
North HCP: 18+1	♦ AKT8	♦ J53	Pass	2NT	Pass	3♠
South HCP: 12+1	♣ A9432	♣ K	Pass	3NT	All Pass	
Contract: 3NT North						1. Fourth suit game force

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<b>Board: 10</b>	♠ A432	Partner bids first.
Dealer: South	♥ 752	The opponents are silent.
Vul: Both	♦ J	
HCP: 12+1	♣ AKT43	

---

<b>Board: 11</b>	♠ AK97	Partner bids first.
Dealer: South	♥ 5432	The opponents are silent.
Vul: None	♦ T	
HCP: 11	♣ A875	

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<b>Board: 12</b>	♠ AK4	You bid first.
Dealer: North	♥ Q2	The opponents are silent.
Vul: N-S	♦ Q87	
HCP: 14+1	♣ QJT75	

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<b>Board: 13</b>	♠ T32	You bid first.
Dealer: North	♥ K75	The opponents are silent.
Vul: Both	♦ AQT65	
HCP: 13+1	♣ A6	

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<b>Board: 14</b>	♠ AKJ43	You bid first.
Dealer: North	♥ JT7	The opponents are silent.
Vul: None	♦ A92	
HCP: 13+1	♣ T4	

## Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ A432	♠ J6				1♦
Vul: Both	♥ 752	♥ AQ84	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ J	♦ AQ432	Pass	3NT	All Pass	
South HCP: 13+1	♣ AKT43	♣ 76				
Contract: 3NT North						

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ AK97	♠ Q82				1♦
Vul: None	♥ 5432	♥ KT	Pass	1♥	Pass	2♦
North HCP: 11	♦ T	♦ KJ9852	Pass	2NT	Pass	3NT
South HCP: 14+2	♣ A875	♣ KQ	All Pass			
Contract: 3NT South						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ AK4	♠ JT8763		1♣	Pass	1♠
Vul: N-S	♥ Q2	♥ KT65	Pass	1NT	Pass	2♦ <sup>1</sup>
North HCP: 14+1	♦ Q87	♦ AK	Pass	3♠ <sup>2</sup>	Pass	4♠
South HCP: 11+2	♣ QJT75	♣ 3	All Pass			
Contract: 4♠ South						

1. New Minor Forcing

2. 3 !S

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ T32	♠ Q76		1♦	Pass	1♥
Vul: Both	♥ K75	♥ QJ63	Pass	1NT	Pass	2NT
North HCP: 13+1	♦ AQT65	♦ 3	Pass	3♥	Pass	3NT
South HCP: 11+1	♣ A6	♣ KQJ82	All Pass			
Contract: 3NT South						

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ AKJ43	♠ 5		1♠	Pass	1NT <sup>1</sup>
Vul: None	♥ JT7	♥ K98	Pass	2♦	Pass	2NT
North HCP: 13+1	♦ A92	♦ KT7	All Pass			
South HCP: 12+2	♣ T4	♣ KQJ876				
Contract: 2NT South						

1. forcing 1NT

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<b>Board: 10</b>	♠ J6	You bid first.
Dealer: South	♥ AQ84	The opponents are silent.
Vul: Both	♦ AQ432	
HCP: 13+1	♣ 76	

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<b>Board: 11</b>	♠ Q82	You bid first.
Dealer: South	♥ KT	The opponents are silent.
Vul: None	♦ KJ9852	
HCP: 14+2	♣ KQ	

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<b>Board: 12</b>	♠ JT8763	Partner bids first.
Dealer: North	♥ KT65	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 11+2	♣ 3	

---

<b>Board: 13</b>	♠ Q76	Partner bids first.
Dealer: North	♥ QJ63	The opponents are silent.
Vul: Both	♦ 3	
HCP: 11+1	♣ KQJ82	

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<b>Board: 14</b>	♠ 5	Partner bids first.
Dealer: North	♥ K98	The opponents are silent.
Vul: None	♦ KT7	
HCP: 12+2	♣ KQJ876	

## Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ A432	♠ J6				1♦
Vul: Both	♥ 752	♥ AQ84	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ J	♦ AQ432	Pass	3NT	All Pass	
South HCP: 13+1	♣ AKT43	♣ 76				
Contract:	3NT North					

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ AK97	♠ Q82				1♦
Vul: None	♥ 5432	♥ KT	Pass	1♥	Pass	2♦
North HCP: 11	♦ T	♦ KJ9852	Pass	2NT	Pass	3NT
South HCP: 14+2	♣ A875	♣ KQ	All Pass			
Contract:	3NT South					

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ AK4	♠ JT8763		1♣	Pass	1♠
Vul: N-S	♥ Q2	♥ KT65	Pass	1NT	Pass	2♦ <sup>1</sup>
North HCP: 14+1	♦ Q87	♦ AK	Pass	3♠ <sup>2</sup>	Pass	4♠
South HCP: 11+2	♣ QJT75	♣ 3	All Pass			
Contract:	4♠ South					

1. New Minor Forcing

2. 3 !S

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ T32	♠ Q76		1♦	Pass	1♥
Vul: Both	♥ K75	♥ QJ63	Pass	1NT	Pass	2NT
North HCP: 13+1	♦ AQT65	♦ 3	Pass	3♥	Pass	3NT
South HCP: 11+1	♣ A6	♣ KQJ82	All Pass			
Contract:	3NT South					

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ AKJ43	♠ 5		1♠	Pass	1NT <sup>1</sup>
Vul: None	♥ JT7	♥ K98	Pass	2♦	Pass	2NT
North HCP: 13+1	♦ A92	♦ KT7	All Pass			
South HCP: 12+2	♣ T4	♣ KQJ876				
Contract:	2NT South					

1. forcing 1NT

**Board: 15**      ♠ QT2      You bid first.

Dealer: North      ♥ AQ7      The opponents are silent.

Vul: N-S      ♦ 3

HCP: 18+2      ♣ AKQJ84

---

**Board: 16**      ♠ AQ965      Partner bids first.

Dealer: South      ♥ K      The opponents are silent.

Vul: E-W      ♦ QJ965

HCP: 12+2      ♣ 95

---

**Board: 17**      ♠ A974      Partner bids first.

Dealer: South      ♥ KJ84      The opponents are silent.

Vul: None      ♦ T

HCP: 11      ♣ KT52

---

**Board: 18**      ♠ KT9743      Partner bids first.

Dealer: South      ♥ K      The opponents are silent.

Vul: N-S      ♦ KQ73

HCP: 11+2      ♣ 72

---

**Board: 19**      ♠ 542      Partner bids first.

Dealer: South      ♥ AKQ53      The opponents are silent.

Vul: E-W      ♦ Q

HCP: 12+1      ♣ J765

## Both hands (Answers Page)

**Board: 15**

Dealer: North

**North:**

♠ QT2

**South:**

♠ 9876

W N E S

1♣ Pass 1♦

Vul: N-S

♥ AQ7

♥ K864

Pass 3NT All Pass

North HCP: 18+2

♦ 3

♦ AKJ74

South HCP: 11+1

♣ AKQJ84

♣ -

Contract: 3NT North

**Board: 16**

Dealer: South

**North:**

♠ AQ965

**South:**

♠ K

W N E S

1♥

Vul: E-W

♥ K

♥ A9862

Pass 1♠ Pass 2♦

North HCP: 12+2

♦ QJ965

♦ AK73

Pass 5♦ All Pass

South HCP: 16+1

♣ 95

♣ QT6

Contract: 5♦ North

**Board: 17**

Dealer: South

**North:**

♠ A974

**South:**

♠ 82

W N E S

1♦

Vul: None

♥ KJ84

♥ A632

Pass 1♥ Pass 3♥

North HCP: 11

♦ T

♦ AKQJ7

Pass 3NT Pass 4♥

South HCP: 14+1

♣ KT52

♣ 98

All Pass

Contract: 4♥ South

**Board: 18**

Dealer: South

**North:**

♠ KT9743

**South:**

♠ AQ

W N E S

1♥

Vul: N-S

♥ K

♥ AQT92

Pass 1♠ Pass 2NT

North HCP: 11+2

♦ KQ73

♦ AT2

Pass 3♦ Pass 3NT

South HCP: 19+1

♣ 72

♣ K96

All Pass

Contract: 3NT South

**Board: 19**

Dealer: South

**North:**

♠ 542

**South:**

♠ Q3

W N E S

1♦

Vul: E-W

♥ AKQ53

♥ 872

Pass 1♥ Pass 1NT

North HCP: 12+1

♦ Q

♦ A8654

 Pass 2♣<sup>1</sup> Pass 3♥<sup>2</sup>

South HCP: 13+1

♣ J765

♣ AKT

Pass 4♥ All Pass

Contract: 4♥ North

1. New Minor Forcing

2. 3 !H

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<b>Board: 15</b>	♠ 9876	Partner bids first.
Dealer: North	♥ K864	The opponents are silent.
Vul: N-S	♦ AKJ74	
HCP: 11+1	♣ -	

---

<b>Board: 16</b>	♠ K	You bid first.
Dealer: South	♥ A9862	The opponents are silent.
Vul: E-W	♦ AK73	
HCP: 16+1	♣ QT6	

---

<b>Board: 17</b>	♠ 82	You bid first.
Dealer: South	♥ A632	The opponents are silent.
Vul: None	♦ AKQJ7	
HCP: 14+1	♣ 98	

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<b>Board: 18</b>	♠ AQ	You bid first.
Dealer: South	♥ AQT92	The opponents are silent.
Vul: N-S	♦ AT2	
HCP: 19+1	♣ K96	

---

<b>Board: 19</b>	♠ Q3	You bid first.
Dealer: South	♥ 872	The opponents are silent.
Vul: E-W	♦ A8654	
HCP: 13+1	♣ AKT	

## Both hands (Answers Page)

**Board: 15**

Dealer: North

**North:**

♠ QT2

**South:**

♠ 9876

W N E S

1♣ Pass 1♦

Vul: N-S

♥ AQ7

♥ K864

Pass 3NT All Pass

North HCP: 18+2

♦ 3

♦ AKJ74

South HCP: 11+1

♣ AKQJ84

♣ -

Contract: 3NT North

**Board: 16**

Dealer: South

**North:**

♠ AQ965

**South:**

♠ K

W N E S

1♥

Vul: E-W

♥ K

♥ A9862

Pass 1♠ Pass 2♦

North HCP: 12+2

♦ QJ965

♦ AK73

Pass 5♦ All Pass

South HCP: 16+1

♣ 95

♣ QT6

Contract: 5♦ North

**Board: 17**

Dealer: South

**North:**

♠ A974

**South:**

♠ 82

W N E S

1♦

Vul: None

♥ KJ84

♥ A632

Pass 1♥ Pass 3♥

North HCP: 11

♦ T

♦ AKQJ7

Pass 3NT Pass 4♥

South HCP: 14+1

♣ KT52

♣ 98

All Pass

Contract: 4♥ South

**Board: 18**

Dealer: South

**North:**

♠ KT9743

**South:**

♠ AQ

W N E S

1♥

Vul: N-S

♥ K

♥ AQT92

Pass 1♠ Pass 2NT

North HCP: 11+2

♦ KQ73

♦ AT2

Pass 3♦ Pass 3NT

South HCP: 19+1

♣ 72

♣ K96

All Pass

Contract: 3NT South

**Board: 19**

Dealer: South

**North:**

♠ 542

**South:**

♠ Q3

W N E S

1♦

Vul: E-W

♥ AKQ53

♥ 872

Pass 1♥ Pass 1NT

North HCP: 12+1

♦ Q

♦ A8654

 Pass 2♣<sup>1</sup> Pass 3♥<sup>2</sup>

South HCP: 13+1

♣ J765

♣ AKT

Pass 4♥ All Pass

Contract: 4♥ North

1. New Minor Forcing

2. 3 !H

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<b>Board: 20</b>	♠ K942	Partner bids first.
Dealer: South	♥ KQJ954	The opponents are silent.
Vul: Both	♦ K3	
HCP: 12+2	♣ T	

---

<b>Board: 21</b>	♠ JT97	Partner bids first.
Dealer: South	♥ AKJ8543	The opponents are silent.
Vul: N-S	♦ -	
HCP: 11+3	♣ Q3	

---

<b>Board: 22</b>	♠ K643	You bid first.
Dealer: North	♥ AJ862	The opponents are silent.
Vul: E-W	♦ K	
HCP: 17+1	♣ AQ6	

---

<b>Board: 23</b>	♠ AKJT973	You bid first.
Dealer: North	♥ AT	The opponents are silent.
Vul: Both	♦ A6	
HCP: 19+3	♣ KT	

---

<b>Board: 24</b>	♠ AQT43	Partner bids first.
Dealer: South	♥ K	The opponents are silent.
Vul: E-W	♦ QT64	
HCP: 12+1	♣ J97	

## Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ K942	♠ QJT7				1♣
Vul: Both	♥ KQJ954	♥ A8	Pass	1♥	Pass	1♠
North HCP: 12+2	♦ K3	♦ 72	Pass	4♠	All Pass	
South HCP: 16+1	♣ T	♣ AKQ52				
Contract: 4♠ North						

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ JT97	♠ A42				1♦
Vul: N-S	♥ AKJ8543	♥ 7	Pass	1♥	Pass	3NT
North HCP: 11+3	♦ -	♦ AQJT743	Pass	4♥	All Pass	
South HCP: 18+3	♣ Q3	♣ AK				
Contract: 4♥ North						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ K643	♠ AJ2		1♥	Pass	1NT <sup>1</sup>
Vul: E-W	♥ AJ862	♥ 9	Pass	2♠	Pass	3NT
North HCP: 17+1	♦ K	♦ AQ874	All Pass			
South HCP: 11+1	♣ AQ6	♣ T873				1. forcing 1NT
Contract: 3NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AKJT973	♠ 6		1♠	Pass	1NT <sup>1</sup>
Vul: Both	♥ AT	♥ KQ832	Pass	4♠	All Pass	
North HCP: 19+3	♦ A6	♦ KQ72				
South HCP: 11+1	♣ KT	♣ J42				1. forcing 1NT
Contract: 4♠ North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ AQT43	♠ 75				1♥
Vul: E-W	♥ K	♥ AQJ54	Pass	1♠	Pass	3♣
North HCP: 12+1	♦ QT64	♦ K3	Pass	3♦ <sup>1</sup>	Pass	3NT
South HCP: 19+1	♣ J97	♣ AKQ5	All Pass			
Contract: 3NT South						1. Fourth suit game force

**Board: 20**      ♠ QJT7      You bid first.

Dealer: South      ♥ A8      The opponents are silent.

Vul: Both      ♦ 72

HCP: 16+1      ♣ AKQ52

---

**Board: 21**      ♠ A42      You bid first.

Dealer: South      ♥ 7      The opponents are silent.

Vul: N-S      ♦ AQJT743

HCP: 18+3      ♣ AK

---

**Board: 22**      ♠ AJ2      Partner bids first.

Dealer: North      ♥ 9      The opponents are silent.

Vul: E-W      ♦ AQ874

HCP: 11+1      ♣ T873

---

**Board: 23**      ♠ 6      Partner bids first.

Dealer: North      ♥ KQ832      The opponents are silent.

Vul: Both      ♦ KQ72

HCP: 11+1      ♣ J42

---

**Board: 24**      ♠ 75      You bid first.

Dealer: South      ♥ AQJ54      The opponents are silent.

Vul: E-W      ♦ K3

HCP: 19+1      ♣ AKQ5

## Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ K942	♠ QJT7				1♣
Vul: Both	♥ KQJ954	♥ A8	Pass	1♥	Pass	1♠
North HCP: 12+2	♦ K3	♦ 72	Pass	4♠	All Pass	
South HCP: 16+1	♣ T	♣ AKQ52				
Contract: 4♠ North						

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ JT97	♠ A42				1♦
Vul: N-S	♥ AKJ8543	♥ 7	Pass	1♥	Pass	3NT
North HCP: 11+3	♦ -	♦ AQJT743	Pass	4♥	All Pass	
South HCP: 18+3	♣ Q3	♣ AK				
Contract: 4♥ North						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ K643	♠ AJ2		1♥	Pass	1NT <sup>1</sup>
Vul: E-W	♥ AJ862	♥ 9	Pass	2♠	Pass	3NT
North HCP: 17+1	♦ K	♦ AQ874	All Pass			
South HCP: 11+1	♣ AQ6	♣ T873				1. forcing 1NT
Contract: 3NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AKJT973	♠ 6		1♠	Pass	1NT <sup>1</sup>
Vul: Both	♥ AT	♥ KQ832	Pass	4♠	All Pass	
North HCP: 19+3	♦ A6	♦ KQ72				
South HCP: 11+1	♣ KT	♣ J42				1. forcing 1NT
Contract: 4♠ North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ AQT43	♠ 75				1♥
Vul: E-W	♥ K	♥ AQJ54	Pass	1♠	Pass	3♣
North HCP: 12+1	♦ QT64	♦ K3	Pass	3♦ <sup>1</sup>	Pass	3NT
South HCP: 19+1	♣ J97	♣ AKQ5	All Pass			
Contract: 3NT South						1. Fourth suit game force

**Board: 25**      ♠ AQT8532    You bid first.

Dealer: North      ♥ A8            The opponents are silent.

Vul: None      ♦ J4

HCP: 14+3      ♣ K7

---

**Board: 26**      ♠ KQT64    Partner bids first.

Dealer: South      ♥ AKT3            The opponents are silent.

Vul: N-S      ♦ 3

HCP: 12+1      ♣ T92

---

**Board: 27**      ♠ AKQ97532    Partner bids first.

Dealer: South      ♥ T            The opponents are silent.

Vul: Both      ♦ 84

HCP: 12+4      ♣ K4

---

**Board: 28**      ♠ AKQ64    You bid first.

Dealer: North      ♥ 4            The opponents are silent.

Vul: None      ♦ AK832

HCP: 18+2      ♣ Q9

---

**Board: 29**      ♠ K872    Partner bids first.

Dealer: South      ♥ AQ52            The opponents are silent.

Vul: N-S      ♦ K

HCP: 12      ♣ T985

## Both hands (Answers Page)

**Board: 25**

Dealer: North

**North:**

♠ AQT8532

**South:**

♠ K

**W N E S**

 1 ♠ Pass 1NT<sup>1</sup>

Vul: None

♥ A8

♥ KQJ9653

Pass 4 ♠ All Pass

North HCP: 14+3

♦ J4

♦ 985

1. forcing 1NT

South HCP: 11+3

♣ K7

♣ Q3

Contract: 4 ♠ North

**Board: 26**

Dealer: South

**North:**

♠ KQT64

**South:**

♠ 95

**W N E S**

1 ♦

Vul: N-S

♥ AKT3

♥ QJ7

Pass 1 ♠ Pass 1NT

North HCP: 12+1

♦ 3

♦ AKQ96

 Pass 2 ♣<sup>1</sup> Pass 2 ♦

South HCP: 12+1

♣ T92

♣ 654

Pass 2 ♥ Pass 3NT

Contract: 3NT South

All Pass

1. New Minor Forcing

**Board: 27**

Dealer: South

**North:**

♠ AKQ97532

**South:**

♠ -

**W N E S**

1 ♥

Vul: Both

♥ T

♥ AQ965

Pass 1 ♠ Pass 2 ♦

North HCP: 12+4

♦ 84

♦ AK765

Pass 4 ♠ All Pass

South HCP: 14+2

♣ K4

♣ JT9

Contract: 4 ♠ North

**Board: 28**

Dealer: North

**North:**

♠ AKQ64

**South:**

♠ J

**W N E S**

 1 ♠ Pass 1NT<sup>1</sup>

Vul: None

♥ 4

♥ KQ652

Pass 3 ♦ Pass 3NT

North HCP: 18+2

♦ AK832

♦ 74

All Pass

South HCP: 11+2

♣ Q9

♣ AJ743

1. forcing 1NT

Contract: 3NT South

**Board: 29**

Dealer: South

**North:**

♠ K872

**South:**

♠ T

**W N E S**

1 ♦

Vul: N-S

♥ AQ52

♥ K874

Pass 1 ♥ Pass 2 ♥

North HCP: 12

♦ K

♦ QJ863

Pass 4 ♥ All Pass

South HCP: 13+1

♣ T985

♣ AK4

Contract: 4 ♥ North

<b>Board: 25</b>	♠ K	Partner bids first.
Dealer: North	♥ KQJ9653	The opponents are silent.
Vul: None	♦ 985	
HCP: 11+3	♣ Q3	

---

<b>Board: 26</b>	♠ 95	You bid first.
Dealer: South	♥ QJ7	The opponents are silent.
Vul: N-S	♦ AKQ96	
HCP: 12+1	♣ 654	

---

<b>Board: 27</b>	♠ -	You bid first.
Dealer: South	♥ AQ965	The opponents are silent.
Vul: Both	♦ AK765	
HCP: 14+2	♣ JT9	

---

<b>Board: 28</b>	♠ J	Partner bids first.
Dealer: North	♥ KQ652	The opponents are silent.
Vul: None	♦ 74	
HCP: 11+2	♣ AJ743	

---

<b>Board: 29</b>	♠ T	You bid first.
Dealer: South	♥ K874	The opponents are silent.
Vul: N-S	♦ QJ863	
HCP: 13+1	♣ AK4	

## Both hands (Answers Page)

**Board: 25**

Dealer: North

**North:**

♠ AQT8532

**South:**

♠ K

W N E S

 1 ♠ Pass 1NT<sup>1</sup>

Vul: None

♥ A8

♥ KQJ9653

Pass 4 ♠ All Pass

North HCP: 14+3

♦ J4

♦ 985

1. forcing 1NT

South HCP: 11+3

♣ K7

♣ Q3

Contract: 4 ♠ North

**Board: 26**

Dealer: South

**North:**

♠ KQT64

**South:**

♠ 95

W N E S

1 ♦

Vul: N-S

♥ AKT3

♥ QJ7

Pass 1 ♠ Pass 1NT

North HCP: 12+1

♦ 3

♦ AKQ96

 Pass 2 ♣<sup>1</sup> Pass 2 ♦

South HCP: 12+1

♣ T92

♣ 654

Pass 2 ♥ Pass 3NT

Contract: 3NT South

All Pass

1. New Minor Forcing

**Board: 27**

Dealer: South

**North:**

♠ AKQ97532

**South:**

♠ -

W N E S

1 ♥

Vul: Both

♥ T

♥ AQ965

Pass 1 ♠ Pass 2 ♦

North HCP: 12+4

♦ 84

♦ AK765

Pass 4 ♠ All Pass

South HCP: 14+2

♣ K4

♣ JT9

Contract: 4 ♠ North

**Board: 28**

Dealer: North

**North:**

♠ AKQ64

**South:**

♠ J

W N E S

 1 ♠ Pass 1NT<sup>1</sup>

Vul: None

♥ 4

♥ KQ652

Pass 3 ♦ Pass 3NT

North HCP: 18+2

♦ AK832

♦ 74

All Pass

South HCP: 11+2

♣ Q9

♣ AJ743

1. forcing 1NT

Contract: 3NT South

**Board: 29**

Dealer: South

**North:**

♠ K872

**South:**

♠ T

W N E S

1 ♦

Vul: N-S

♥ AQ52

♥ K874

Pass 1 ♥ Pass 2 ♥

North HCP: 12

♦ K

♦ QJ863

Pass 4 ♥ All Pass

South HCP: 13+1

♣ T985

♣ AK4

Contract: 4 ♥ North

---

<b>Board: 30</b>	♠ 9	Partner bids first.
Dealer: South	♥ AK753	The opponents are silent.
Vul: E-W	♦ QT3	
HCP: 12+1	♣ QJ43	

---

<b>Board: 31</b>	♠ 6	Partner bids first.
Dealer: South	♥ Q62	The opponents are silent.
Vul: None	♦ A86	
HCP: 11+2	♣ AJ8432	

---

<b>Board: 32</b>	♠ -	Partner bids first.
Dealer: South	♥ AT8743	The opponents are silent.
Vul: N-S	♦ J2	
HCP: 12+3	♣ AK863	

---

<b>Board: 33</b>	♠ AQT93	Partner bids first.
Dealer: South	♥ 98	The opponents are silent.
Vul: E-W	♦ 8	
HCP: 12+2	♣ AQ972	

---

<b>Board: 34</b>	♠ Q832	You bid first.
Dealer: North	♥ AK72	The opponents are silent.
Vul: Both	♦ 97	
HCP: 12	♣ QJ2	

## Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AQT8652				1 ♠
Vul: E-W	♥ AK753	♥ 2	Pass	1NT <sup>1</sup>	Pass	2 ♠
North HCP: 12+1	♦ QT3	♦ K2		All Pass		
South HCP: 13+3	♣ QJ43	♣ A98				1. forcing 1NT
Contract: 2 ♠ South						

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ AQT97				1 ♠
Vul: None	♥ Q62	♥ T5	Pass	1NT <sup>1</sup>	Pass	2 ♦
North HCP: 11+2	♦ A86	♦ K954	Pass	2NT	All Pass	
South HCP: 12+1	♣ AJ8432	♣ K5				1. forcing 1NT
Contract: 2NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKJ642				1 ♠
Vul: N-S	♥ AT8743	♥ J5	Pass	1NT <sup>1</sup>	Pass	2 ♦
North HCP: 12+3	♦ J2	♦ KT98	Pass	2NT	Pass	3 ♠
South HCP: 12+2	♣ AK863	♣ 4		All Pass		
Contract: 3 ♠ South						1. forcing 1NT

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ AQT93	♠ 7				1 ♦
Vul: E-W	♥ 98	♥ A653	Pass	1 ♠	Pass	1NT
North HCP: 12+2	♦ 8	♦ AK652	Pass	2 ♣ <sup>1</sup>	Pass	3 ♥
South HCP: 14+1	♣ AQ972	♣ KT4	Pass	4 ♣	Pass	5 ♣
Contract: 5 ♣ South				All Pass		
						1. New Minor Forcing

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ Q832	♠ K94		1 ♣	Pass	2 ♦
Vul: Both	♥ AK72	♥ 63	Pass	2 ♥	Pass	3 ♦
North HCP: 12	♦ 97	♦ AKQT854	Pass	3NT	Pass	5 ♦
South HCP: 12+3	♣ QJ2	♣ 7		All Pass		
Contract: 5 ♦ South						

**Board: 30**      ♠ AQT8652    You bid first.

Dealer: South      ♥ 2              The opponents are silent.

Vul: E-W      ♦ K2

HCP: 13+3      ♣ A98

---

**Board: 31**      ♠ AQT97    You bid first.

Dealer: South      ♥ T5              The opponents are silent.

Vul: None      ♦ K954

HCP: 12+1      ♣ K5

---

**Board: 32**      ♠ AKJ642    You bid first.

Dealer: South      ♥ J5              The opponents are silent.

Vul: N-S      ♦ KT98

HCP: 12+2      ♣ 4

---

**Board: 33**      ♠ 7              You bid first.

Dealer: South      ♥ A653              The opponents are silent.

Vul: E-W      ♦ AK652

HCP: 14+1      ♣ KT4

---

**Board: 34**      ♠ K94              Partner bids first.

Dealer: North      ♥ 63              The opponents are silent.

Vul: Both      ♦ AKQT854

HCP: 12+3      ♣ 7

## Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AQT8652				1 ♠
Vul: E-W	♥ AK753	♥ 2	Pass	1NT <sup>1</sup>	Pass	2 ♠
North HCP: 12+1	♦ QT3	♦ K2		All Pass		
South HCP: 13+3	♣ QJ43	♣ A98				1. forcing 1NT
Contract: 2 ♠ South						

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ AQT97				1 ♠
Vul: None	♥ Q62	♥ T5	Pass	1NT <sup>1</sup>	Pass	2 ♦
North HCP: 11+2	♦ A86	♦ K954	Pass	2NT	All Pass	
South HCP: 12+1	♣ AJ8432	♣ K5				1. forcing 1NT
Contract: 2NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKJ642				1 ♠
Vul: N-S	♥ AT8743	♥ J5	Pass	1NT <sup>1</sup>	Pass	2 ♦
North HCP: 12+3	♦ J2	♦ KT98	Pass	2NT	Pass	3 ♠
South HCP: 12+2	♣ AK863	♣ 4		All Pass		
Contract: 3 ♠ South						1. forcing 1NT

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ AQT93	♠ 7				1 ♦
Vul: E-W	♥ 98	♥ A653	Pass	1 ♠	Pass	1NT
North HCP: 12+2	♦ 8	♦ AK652	Pass	2 ♣ <sup>1</sup>	Pass	3 ♥
South HCP: 14+1	♣ AQ972	♣ KT4	Pass	4 ♣	Pass	5 ♣
Contract: 5 ♣ South				All Pass		
						1. New Minor Forcing

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ Q832	♠ K94		1 ♣	Pass	2 ♦
Vul: Both	♥ AK72	♥ 63	Pass	2 ♥	Pass	3 ♦
North HCP: 12	♦ 97	♦ AKQT854	Pass	3NT	Pass	5 ♦
South HCP: 12+3	♣ QJ2	♣ 7		All Pass		
Contract: 5 ♦ South						

---

<b>Board: 35</b>	♠ KQ7	Partner bids first.
Dealer: South	♥ K85	The opponents are silent.
Vul: N-S	♦ 2	
HCP: 12+2	♣ AT9654	

---

<b>Board: 36</b>	♠ 2	You bid first.
Dealer: North	♥ AKQT5	The opponents are silent.
Vul: E-W	♦ A5432	
HCP: 13+2	♣ 52	

---

<b>Board: 37</b>	♠ T9	Partner bids first.
Dealer: South	♥ A52	The opponents are silent.
Vul: Both	♦ AQJT973	
HCP: 11+3	♣ 3	

---

<b>Board: 38</b>	♠ A	You bid first.
Dealer: North	♥ AKT87	The opponents are silent.
Vul: None	♦ KT82	
HCP: 14+1	♣ 832	

---

<b>Board: 39</b>	♠ AT82	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: E-W	♦ A42	
HCP: 11+1	♣ K7654	

## Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ KQ7	♠ A842			1 ♦	
Vul: N-S	♥ K85	♥ QT6	Pass	2NT	Pass	3 ♠
North HCP: 12+2	♦ 2	♦ Q976	Pass	4 ♣	All Pass	
South HCP: 13	♣ AT9654	♣ KQ				
Contract: 4 ♣ North						

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ KQJT73		1 ♥	Pass	1 ♠
Vul: E-W	♥ AKQT5	♥ 9	Pass	2 ♦	Pass	4 ♠
North HCP: 13+2	♦ A5432	♦ T	All Pass			
South HCP: 12+3	♣ 52	♣ AQ976				
Contract: 4 ♠ South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ KQ32			1 ♣	
Vul: Both	♥ A52	♥ K8	Pass	2 ♦	Pass	2 ♠
North HCP: 11+3	♦ AQJT973	♦ K	Pass	3 ♦	Pass	4NT
South HCP: 17+2	♣ 3	♣ KQJ542	Pass	5 ♠ <sup>1</sup>	Pass	6 ♦
Contract: 6 ♦ South			All Pass			

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

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KJ7642		1 ♥	Pass	1 ♠
Vul: None	♥ AKT87	♥ 9	Pass	2 ♦	Pass	3 ♠
North HCP: 14+1	♦ KT82	♦ 543	Pass	4 ♠	All Pass	
South HCP: 12+2	♣ 832	♣ AKJ				
Contract: 4 ♠ North						

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ AT82	♠ Q974			1 ♥	
Vul: E-W	♥ 2	♥ AKQ65	Pass	1 ♠	Pass	3 ♠
North HCP: 11+1	♦ A42	♦ Q5	Pass	3NT	Pass	4 ♠
South HCP: 14+1	♣ K7654	♣ J8	All Pass			
Contract: 4 ♠ South						

<b>Board: 35</b>	♠ A842	You bid first.
Dealer: South	♥ QT6	The opponents are silent.
Vul: N-S	♦ Q976	
HCP: 13	♣ KQ	

---

<b>Board: 36</b>	♠ KQJT73	Partner bids first.
Dealer: North	♥ 9	The opponents are silent.
Vul: E-W	♦ T	
HCP: 12+3	♣ AQ976	

---

<b>Board: 37</b>	♠ KQ32	You bid first.
Dealer: South	♥ K8	The opponents are silent.
Vul: Both	♦ K	
HCP: 17+2	♣ KQJ542	

---

<b>Board: 38</b>	♠ KJ7642	Partner bids first.
Dealer: North	♥ 9	The opponents are silent.
Vul: None	♦ 543	
HCP: 12+2	♣ AKJ	

---

<b>Board: 39</b>	♠ Q974	You bid first.
Dealer: South	♥ AKQ65	The opponents are silent.
Vul: E-W	♦ Q5	
HCP: 14+1	♣ J8	

## Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ KQ7	♠ A842			1 ♦	
Vul: N-S	♥ K85	♥ QT6	Pass	2NT	Pass	3 ♠
North HCP: 12+2	♦ 2	♦ Q976	Pass	4 ♣	All Pass	
South HCP: 13	♣ AT9654	♣ KQ				
Contract: 4 ♣ North						

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ KQJT73		1 ♥	Pass	1 ♠
Vul: E-W	♥ AKQT5	♥ 9	Pass	2 ♦	Pass	4 ♠
North HCP: 13+2	♦ A5432	♦ T	All Pass			
South HCP: 12+3	♣ 52	♣ AQ976				
Contract: 4 ♠ South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ KQ32			1 ♣	
Vul: Both	♥ A52	♥ K8	Pass	2 ♦	Pass	2 ♠
North HCP: 11+3	♦ AQJT973	♦ K	Pass	3 ♦	Pass	4NT
South HCP: 17+2	♣ 3	♣ KQJ542	Pass	5 ♠ <sup>1</sup>	Pass	6 ♦
Contract: 6 ♦ South			All Pass			

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

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KJ7642		1 ♥	Pass	1 ♠
Vul: None	♥ AKT87	♥ 9	Pass	2 ♦	Pass	3 ♠
North HCP: 14+1	♦ KT82	♦ 543	Pass	4 ♠	All Pass	
South HCP: 12+2	♣ 832	♣ AKJ				
Contract: 4 ♠ North						

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ AT82	♠ Q974			1 ♥	
Vul: E-W	♥ 2	♥ AKQ65	Pass	1 ♠	Pass	3 ♠
North HCP: 11+1	♦ A42	♦ Q5	Pass	3NT	Pass	4 ♠
South HCP: 14+1	♣ K7654	♣ J8	All Pass			
Contract: 4 ♠ South						

<b>Board: 40</b>	♠ QJ763	You bid first.
Dealer: North	♥ AJ85	The opponents are silent.
Vul: Both	♦ Q4	
HCP: 15+1	♣ AJ	

---

<b>Board: 41</b>	♠ KJ6	Partner bids first.
Dealer: South	♥ T542	The opponents are silent.
Vul: None	♦ 7	
HCP: 11+1	♣ AKT32	

---

<b>Board: 42</b>	♠ 5	Partner bids first.
Dealer: South	♥ AJ43	The opponents are silent.
Vul: N-S	♦ A432	
HCP: 12	♣ QJ42	

---

<b>Board: 43</b>	♠ JT932	Partner bids first.
Dealer: South	♥ AK	The opponents are silent.
Vul: Both	♦ K96432	
HCP: 11+3	♣ -	

---

<b>Board: 44</b>	♠ K65	Partner bids first.
Dealer: South	♥ KQJ963	The opponents are silent.
Vul: None	♦ Q984	
HCP: 11+2	♣ -	

## Both hands (Answers Page)

**Board: 40**

	North:	South:	W	N	E	S
Dealer: North	♠ QJ763	♠ A		1 ♠	Pass	1NT <sup>1</sup>
Vul: Both	♥ AJ85	♥ T42	Pass	2 ♥	Pass	2NT
North HCP: 15+1	♦ Q4	♦ AKJT97	Pass	3NT	All Pass	
South HCP: 12+2	♣ AJ	♣ T54				
Contract: 3NT North						1. forcing 1NT

**Board: 41**

	North:	South:	W	N	E	S
Dealer: South	♠ KJ6	♠ 8754				1 ♦
Vul: None	♥ T542	♥ AK87	Pass	1 ♥	Pass	2 ♥
North HCP: 11+1	♦ 7	♦ KQT82	Pass	3 ♥	All Pass	
South HCP: 12+1	♣ AKT32	♣ -				
Contract: 3 ♥ North						

**Board: 42**

	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AJ863				1 ♠
Vul: N-S	♥ AJ43	♥ KQT82	Pass	1NT <sup>1</sup>	Pass	2 ♥
North HCP: 12	♦ A432	♦ KJ	Pass	4 ♥	All Pass	
South HCP: 14+2	♣ QJ42	♣ T				
Contract: 4 ♥ North						1. forcing 1NT

**Board: 43**

	North:	South:	W	N	E	S
Dealer: South	♠ JT932	♠ K7				1 ♣
Vul: Both	♥ AK	♥ J953	Pass	1 ♠	Pass	1NT
North HCP: 11+3	♦ K96432	♦ A7	Pass	2 ♦ <sup>1</sup>	Pass	3 ♥
South HCP: 14+1	♣ -	♣ KQJ43	Pass	4 ♦	Pass	4 ♠
Contract: 4 ♠ South						All Pass

1. New Minor Forcing

**Board: 44**

	North:	South:	W	N	E	S
Dealer: South	♠ K65	♠ AQ73				1 ♣
Vul: None	♥ KQJ963	♥ 8	Pass	1 ♥	Pass	1 ♠
North HCP: 11+2	♦ Q984	♦ AT	Pass	3 ♥	Pass	3NT
South HCP: 17+2	♣ -	♣ AQJT52				
Contract: 3NT South						All Pass

---

<b>Board: 40</b>	♠ A	Partner bids first.
Dealer: North	♥ T42	The opponents are silent.
Vul: Both	♦ AKJT97	
HCP: 12+2	♣ T54	

---

<b>Board: 41</b>	♠ 8754	You bid first.
Dealer: South	♥ AK87	The opponents are silent.
Vul: None	♦ KQT82	
HCP: 12+1	♣ -	

---

<b>Board: 42</b>	♠ AJ863	You bid first.
Dealer: South	♥ KQT82	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 14+2	♣ T	

---

<b>Board: 43</b>	♠ K7	You bid first.
Dealer: South	♥ J953	The opponents are silent.
Vul: Both	♦ A7	
HCP: 14+1	♣ KQJ43	

---

<b>Board: 44</b>	♠ AQ73	You bid first.
Dealer: South	♥ 8	The opponents are silent.
Vul: None	♦ AT	
HCP: 17+2	♣ AQJT52	

## Both hands (Answers Page)

### Board: 40

	North:	South:	W	N	E	S
Dealer: North	♠ QJ763	♠ A		1 ♠	Pass	1NT <sup>1</sup>
Vul: Both	♥ AJ85	♥ T42	Pass	2 ♥	Pass	2NT
North HCP: 15+1	♦ Q4	♦ AKJT97	Pass	3NT	All Pass	
South HCP: 12+2	♣ AJ	♣ T54				
Contract: 3NT North						1. forcing 1NT

### Board: 41

	North:	South:	W	N	E	S
Dealer: South	♠ KJ6	♠ 8754				1 ♦
Vul: None	♥ T542	♥ AK87	Pass	1 ♥	Pass	2 ♥
North HCP: 11+1	♦ 7	♦ KQT82	Pass	3 ♥	All Pass	
South HCP: 12+1	♣ AKT32	♣ -				
Contract: 3 ♥ North						

### Board: 42

	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AJ863				1 ♠
Vul: N-S	♥ AJ43	♥ KQT82	Pass	1NT <sup>1</sup>	Pass	2 ♥
North HCP: 12	♦ A432	♦ KJ	Pass	4 ♥	All Pass	
South HCP: 14+2	♣ QJ42	♣ T				
Contract: 4 ♥ North						1. forcing 1NT

### Board: 43

	North:	South:	W	N	E	S
Dealer: South	♠ JT932	♠ K7				1 ♣
Vul: Both	♥ AK	♥ J953	Pass	1 ♠	Pass	1NT
North HCP: 11+3	♦ K96432	♦ A7	Pass	2 ♦ <sup>1</sup>	Pass	3 ♥
South HCP: 14+1	♣ -	♣ KQJ43	Pass	4 ♦	Pass	4 ♠
Contract: 4 ♠ South						All Pass

1. New Minor Forcing

### Board: 44

	North:	South:	W	N	E	S
Dealer: South	♠ K65	♠ AQ73				1 ♣
Vul: None	♥ KQJ963	♥ 8	Pass	1 ♥	Pass	1 ♠
North HCP: 11+2	♦ Q984	♦ AT	Pass	3 ♥	Pass	3NT
South HCP: 17+2	♣ -	♣ AQJT52				
Contract: 3NT South						All Pass

<b>Board: 45</b>	♠ AK82	Partner bids first.
Dealer: South	♥ Q983	The opponents are silent.
Vul: N-S	♦ Q952	
HCP: 11	♣ 5	

---

<b>Board: 46</b>	♠ -	Partner bids first.
Dealer: South	♥ QJ54	The opponents are silent.
Vul: E-W	♦ K976	
HCP: 11+1	♣ KQ865	

---

<b>Board: 47</b>	♠ AQ43	You bid first.
Dealer: North	♥ AQT72	The opponents are silent.
Vul: None	♦ 43	
HCP: 12+1	♣ 85	

---

<b>Board: 48</b>	♠ AK753	You bid first.
Dealer: North	♥ AQT	The opponents are silent.
Vul: N-S	♦ J8	
HCP: 14+1	♣ 754	

## Both hands (Answers Page)

**Board: 45**

	North:	South:	W	N	E	S
Dealer: South	♠ AK82	♠ 64				1♣
Vul: N-S	♥ Q983	♥ KJ74	Pass	1♥	Pass	2♥
North HCP: 11	♦ Q952	♦ 86	Pass	4♥	All Pass	
South HCP: 13+1	♣ 5	♣ AKQT2				
Contract: 4♥ North						

**Board: 46**

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A8543				1♠
Vul: E-W	♥ QJ54	♥ AT973	Pass	1NT <sup>1</sup>	Pass	2♥
North HCP: 11+1	♦ K976	♦ Q	Pass	4♥	All Pass	
South HCP: 14+2	♣ KQ865	♣ A2				1. forcing 1NT
Contract: 4♥ North						

**Board: 47**

	North:	South:	W	N	E	S
Dealer: North	♠ AQ43	♠ J8		1♥	Pass	1NT <sup>1</sup>
Vul: None	♥ AQT72	♥ -	Pass	2♣	Pass	3♣
North HCP: 12+1	♦ 43	♦ A752	All Pass			
South HCP: 11+3	♣ 85	♣ KQJT643				1. forcing 1NT
Contract: 3♣ South						

**Board: 48**

	North:	South:	W	N	E	S
Dealer: North	♠ AK753	♠ -		1♠	Pass	1NT <sup>1</sup>
Vul: N-S	♥ AQT	♥ J65	Pass	2♣	Pass	3NT
North HCP: 14+1	♦ J8	♦ Q963	All Pass			
South HCP: 12+2	♣ 754	♣ AKQ862				1. forcing 1NT
Contract: 3NT South						

**Board: 45**      ♠ 64      You bid first.

Dealer: South      ♥ KJ74      The opponents are silent.

Vul: N-S      ♦ 86

HCP: 13+1      ♣ AKQT2

---

**Board: 46**      ♠ A8543      You bid first.

Dealer: South      ♥ AT973      The opponents are silent.

Vul: E-W      ♦ Q

HCP: 14+2      ♣ A2

---

**Board: 47**      ♠ J8      Partner bids first.

Dealer: North      ♥ -      The opponents are silent.

Vul: None      ♦ A752

HCP: 11+3      ♣ KQJT643

---

**Board: 48**      ♠ -      Partner bids first.

Dealer: North      ♥ J65      The opponents are silent.

Vul: N-S      ♦ Q963

HCP: 12+2      ♣ AKQ862

## Both hands (Answers Page)

**Board: 45**

	North:	South:	W	N	E	S
Dealer: South	♠ AK82	♠ 64				1♣
Vul: N-S	♥ Q983	♥ KJ74	Pass	1♥	Pass	2♥
North HCP: 11	♦ Q952	♦ 86	Pass	4♥	All Pass	
South HCP: 13+1	♣ 5	♣ AKQT2				
Contract: 4♥ North						

**Board: 46**

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A8543				1♠
Vul: E-W	♥ QJ54	♥ AT973	Pass	1NT <sup>1</sup>	Pass	2♥
North HCP: 11+1	♦ K976	♦ Q	Pass	4♥	All Pass	
South HCP: 14+2	♣ KQ865	♣ A2				1. forcing 1NT
Contract: 4♥ North						

**Board: 47**

	North:	South:	W	N	E	S
Dealer: North	♠ AQ43	♠ J8		1♥	Pass	1NT <sup>1</sup>
Vul: None	♥ AQT72	♥ -	Pass	2♣	Pass	3♣
North HCP: 12+1	♦ 43	♦ A752	All Pass			
South HCP: 11+3	♣ 85	♣ KQJT643				1. forcing 1NT
Contract: 3♣ South						

**Board: 48**

	North:	South:	W	N	E	S
Dealer: North	♠ AK753	♠ -		1♠	Pass	1NT <sup>1</sup>
Vul: N-S	♥ AQT	♥ J65	Pass	2♣	Pass	3NT
North HCP: 14+1	♦ J8	♦ Q963	All Pass			
South HCP: 12+2	♣ 754	♣ AKQ862				1. forcing 1NT
Contract: 3NT South						

<b>Board: 49</b>	♠ AKJ976	Partner bids first.
Dealer: South	♥ T75	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 12+2	♣ A42	

---

<b>Board: 50</b>	♠ 952	You bid first.
Dealer: North	♥ 9	The opponents are silent.
Vul: Both	♦ AKQJ932	
HCP: 13+3	♣ K6	

## Both hands (Answers Page)

### Board: 49

	North:	South:	W	N	E	S
Dealer: South	♠ AKJ976	♠ Q53				1♦
Vul: E-W	♥ T75	♥ AK	Pass	1♠	Pass	2NT
North HCP: 12+2	♦ 9	♦ KJ86	Pass	3♠	Pass	4♠
South HCP: 18	♣ A42	♣ KQT8	Pass	4NT	Pass	5♦ <sup>1</sup>
Contract: 6♠ North			Pass	5♥	Pass	6♣ <sup>2</sup>
			Pass	6♠	All Pass	

1. A=1/5 or 4/5

2. !S queen and !C king

### Board: 50

	North:	South:	W	N	E	S
Dealer: North	♠ 952	♠ JT83		1♦	Pass	1♥
Vul: Both	♥ 9	♥ AKJT	Pass	2♦	Pass	2NT
North HCP: 13+3	♦ AKQJ932	♦ 5	Pass	3NT	All Pass	
South HCP: 11	♣ K6	♣ Q982				
Contract: 3NT North						

**Board: 49**      ♠ Q53      You bid first.

Dealer: South      ♥ AK      The opponents are silent.

Vul: E-W      ♦ KJ86

HCP: 18      ♣ KQT8

---

**Board: 50**      ♠ JT83      Partner bids first.

Dealer: North      ♥ AKJT      The opponents are silent.

Vul: Both      ♦ 5

HCP: 11      ♣ Q982

## Both hands (Answers Page)

### Board: 49

	North:	South:	W	N	E	S
Dealer: South	♠ AKJ976	♠ Q53				1♦
Vul: E-W	♥ T75	♥ AK	Pass	1♠	Pass	2NT
North HCP: 12+2	♦ 9	♦ KJ86	Pass	3♠	Pass	4♠
South HCP: 18	♣ A42	♣ KQT8	Pass	4NT	Pass	5♦ <sup>1</sup>
Contract: 6♠ North			Pass	5♥	Pass	6♣ <sup>2</sup>
			Pass	6♠	All Pass	

1. A=1/5 or 4/5

2. !S queen and !C king

### Board: 50

	North:	South:	W	N	E	S
Dealer: North	♠ 952	♠ JT83		1♦	Pass	1♥
Vul: Both	♥ 9	♥ AKJT	Pass	2♦	Pass	2NT
North HCP: 13+3	♦ AKQJ932	♦ 5	Pass	3NT	All Pass	
South HCP: 11	♣ K6	♣ Q982				
Contract: 3NT North						