

<b>Board: 1</b>	♠ KJ7	Partner bids first.
Dealer: South	♥ AJT642	The opponents are silent.
Vul: None	♦ T43	
HCP: 13+2	♣ A	

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<b>Board: 2</b>	♠ K53	Partner bids first.
Dealer: South	♥ 43	The opponents are silent.
Vul: N-S	♦ AJ752	
HCP: 12+1	♣ A54	

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<b>Board: 3</b>	♠ KQJ82	Partner bids first.
Dealer: South	♥ T6	The opponents are silent.
Vul: E-W	♦ T93	
HCP: 6+1	♣ T87	

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<b>Board: 4</b>	♠ 87	You bid first.
Dealer: North	♥ AK84	The opponents are silent.
Vul: Both	♦ T	
HCP: 16+2	♣ AKQ863	

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<b>Board: 5</b>	♠ KQ2	You bid first.
Dealer: North	♥ 743	The opponents are silent.
Vul: N-S	♦ A63	
HCP: 14	♣ KQT4	

## Both hands (Answers Page)

### Board: 1

Dealer: South

Vul: None

North HCP: 13+2

South HCP: 13

Contract: 4♥ South

North:

♠ KJ7

♥ AJT642

♦ T43

♣ A

South:

♠ AT3

♥ K73

♦ AJ6

♣ J432

W N E S

Pass 1♥ Pass 1NT

Pass 3♥ Pass 4♥

All Pass

### Board: 2

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 18

Contract: 3NT North

North:

♠ K53

♥ 43

♦ AJ752

♣ A54

South:

♠ QT

♥ AK76

♦ KT6

♣ KQJ2

W N E S

Pass 1♦ Pass 2NT

Pass 3NT All Pass

### Board: 3

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 19

Contract: 4♠ South

North:

♠ KQJ82

♥ T6

♦ T93

♣ T87

South:

♠ A964

♥ AJ75

♦ K6

♣ AK5

W N E S

Pass 1♠ Pass 4♠

All Pass

### Board: 4

Dealer: North

Vul: Both

North HCP: 16+2

South HCP: 9+1

Contract: 4♠ South

North:

♠ 87

♥ AK84

♦ T

♣ AKQ863

South:

♠ KJT62

♥ 762

♦ KQ62

♣ 2

W N E S

Pass 1♣ Pass 1♠

Pass 2♥ Pass 3♦<sup>1</sup>

Pass 4♣ Pass 4♠

All Pass

1. Fourth suit game force

### Board: 5

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11

Contract: 2♣ South

North:

♠ KQ2

♥ 743

♦ A63

♣ KQT4

South:

♠ 9543

♥ AKT5

♦ 9

♣ A765

W N E S

Pass 1NT Pass 2♣

All Pass

<b>Board: 1</b>	♠ AT3	You bid first.
Dealer: South	♥ K73	The opponents are silent.
Vul: None	♦ AJ6	
HCP: 13	♣ J432	

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<b>Board: 2</b>	♠ QT	You bid first.
Dealer: South	♥ AK76	The opponents are silent.
Vul: N-S	♦ KT6	
HCP: 18	♣ KQJ2	

---

<b>Board: 3</b>	♠ A964	You bid first.
Dealer: South	♥ AJ75	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 19	♣ AK5	

---

<b>Board: 4</b>	♠ KJT62	Partner bids first.
Dealer: North	♥ 762	The opponents are silent.
Vul: Both	♦ KQ62	
HCP: 9+1	♣ 2	

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<b>Board: 5</b>	♠ 9543	Partner bids first.
Dealer: North	♥ AKT5	The opponents are silent.
Vul: N-S	♦ 9	
HCP: 11	♣ A765	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ KJ7	♠ AT3				1 ♣
Vul: None	♥ AJT642	♥ K73	Pass	1 ♥	Pass	1NT
North HCP: 13+2	♦ T43	♦ AJ6	Pass	3 ♥	Pass	4 ♥
South HCP: 13	♣ A	♣ J432	All Pass			
Contract: 4 ♥ South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ K53	♠ QT				1 ♣
Vul: N-S	♥ 43	♥ AK76	Pass	1 ♦	Pass	2NT
North HCP: 12+1	♦ AJ752	♦ KT6	Pass	3NT	All Pass	
South HCP: 18	♣ A54	♣ KQJ2				
Contract: 3NT North						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ KQJ82	♠ A964				1 ♣
Vul: E-W	♥ T6	♥ AJ75	Pass	1 ♠	Pass	4 ♠
North HCP: 6+1	♦ T93	♦ K6	All Pass			
South HCP: 19	♣ T87	♣ AK5				
Contract: 4 ♠ South						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ 87	♠ KJT62		1 ♣	Pass	1 ♠
Vul: Both	♥ AK84	♥ 762	Pass	2 ♥	Pass	3 ♦ <sup>1</sup>
North HCP: 16+2	♦ T	♦ KQ62	Pass	4 ♣	Pass	4 ♠
South HCP: 9+1	♣ AKQ863	♣ 2	All Pass			
Contract: 4 ♠ South						

1. Fourth suit game force

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ KQ2	♠ 9543		1 ♣	Pass	1 ♥
Vul: N-S	♥ 743	♥ AKT5	Pass	1NT	Pass	2 ♣
North HCP: 14	♦ A63	♦ 9	All Pass			
South HCP: 11	♣ KQT4	♣ A765				
Contract: 2 ♣ South						

<b>Board: 6</b>	♠ A63	Partner bids first.
Dealer: South	♥ KQT4	The opponents are silent.
Vul: E-W	♦ 63	
HCP: 9	♣ 8753	

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<b>Board: 7</b>	♠ 743	Partner bids first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: Both	♦ QT76	
HCP: 9	♣ K982	

---

<b>Board: 8</b>	♠ 852	Partner bids first.
Dealer: South	♥ A4	The opponents are silent.
Vul: None	♦ KJ42	
HCP: 14	♣ KQJ7	

---

<b>Board: 9</b>	♠ A85	Partner bids first.
Dealer: South	♥ AQ842	The opponents are silent.
Vul: E-W	♦ AK85	
HCP: 18+1	♣ J	

---

<b>Board: 10</b>	♠ A632	Partner bids first.
Dealer: South	♥ A97	The opponents are silent.
Vul: Both	♦ J985	
HCP: 13	♣ A5	

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ A63	♠ T92				1 ♣
Vul: E-W	♥ KQT4	♥ AJ3	Pass	1 ♥	Pass	2NT
North HCP: 9	♦ 63	♦ A72	Pass	3NT	All Pass	
South HCP: 18	♣ 8753	♣ AKQ9				
Contract: 3NT North						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ 743	♠ AQ92				1 ♣
Vul: Both	♥ KJ	♥ A62	Pass	1 ♦	Pass	1 ♠
North HCP: 9	♦ QT76	♦ A	Pass	1NT	Pass	2NT
South HCP: 17+1	♣ K982	♣ QJ763	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ 852	♠ AJ94				1 ♣
Vul: None	♥ A4	♥ QJ8	Pass	2 ♣ <sup>1</sup>	Pass	4 ♦ <sup>2</sup>
North HCP: 14	♦ KJ42	♦ 6	Pass	4 ♥	Pass	5 ♣
South HCP: 12+1	♣ KQJ7	♣ AT852	All Pass			
Contract: 5 ♣ South						

1. Inverted minors

2. Splinter

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ A85	♠ QJ4				1 ♣
Vul: E-W	♥ AQ842	♥ T	Pass	1 ♥	Pass	2 ♣
North HCP: 18+1	♦ AK85	♦ T74	Pass	3NT	All Pass	
South HCP: 12+2	♣ J	♣ AKQ832				
Contract: 3NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ A632	♠ KQ				1 ♣
Vul: Both	♥ A97	♥ KQJT	Pass	1 ♠	Pass	2NT
North HCP: 13	♦ J985	♦ K42	Pass	3 ♦	Pass	3NT
South HCP: 19	♣ A5	♣ KQ93	Pass	4NT	Pass	6NT
Contract: 6NT South			All Pass			

<b>Board: 6</b>	♠ T92	You bid first.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: E-W	♦ A72	
HCP: 18	♣ AKQ9	

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<b>Board: 7</b>	♠ AQ92	You bid first.
Dealer: South	♥ A62	The opponents are silent.
Vul: Both	♦ A	
HCP: 17+1	♣ QJ763	

---

<b>Board: 8</b>	♠ AJ94	You bid first.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: None	♦ 6	
HCP: 12+1	♣ AT852	

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<b>Board: 9</b>	♠ QJ4	You bid first.
Dealer: South	♥ T	The opponents are silent.
Vul: E-W	♦ T74	
HCP: 12+2	♣ AKQ832	

---

<b>Board: 10</b>	♠ KQ	You bid first.
Dealer: South	♥ KQJT	The opponents are silent.
Vul: Both	♦ K42	
HCP: 19	♣ KQ93	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 18

Contract: 3NT North

North:

♠ A63

♥ KQT4

♦ 63

♣ 8753

South:

♠ T92

♥ AJ3

♦ A72

♣ AKQ9

W N E S

Pass 1♥ Pass 1♣

Pass 3NT All Pass

Pass 3NT All Pass

### Board: 7

Dealer: South

Vul: Both

North HCP: 9

South HCP: 17+1

Contract: 3NT North

North:

♠ 743

♥ KJ

♦ QT76

♣ K982

South:

♠ AQ92

♥ A62

♦ A

♣ QJ763

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 2NT

Pass 3NT All Pass

### Board: 8

Dealer: South

Vul: None

North HCP: 14

South HCP: 12+1

Contract: 5♣ South

North:

♠ 852

♥ A4

♦ KJ42

♣ KQJ7

South:

♠ AJ94

♥ QJ8

♦ 6

♣ AT852

W N E S

Pass 2♣<sup>1</sup> Pass 4♦<sup>2</sup>

Pass 4♥ Pass 5♣

All Pass

All Pass

1. Inverted minors

2. Splinter

### Board: 9

Dealer: South

Vul: E-W

North HCP: 18+1

South HCP: 12+2

Contract: 3NT North

North:

♠ A85

♥ AQ842

♦ AK85

♣ J

South:

♠ QJ4

♥ T

♦ T74

♣ AKQ832

W N E S

Pass 1♥ Pass 2♣

Pass 3NT All Pass

Pass 3NT All Pass

### Board: 10

Dealer: South

Vul: Both

North HCP: 13

South HCP: 19

Contract: 6NT South

North:

♠ A632

♥ A97

♦ J985

♣ A5

South:

♠ KQ

♥ KQJT

♦ K42

♣ KQ93

W N E S

Pass 1♠ Pass 2NT

Pass 3♦ Pass 3NT

Pass 4NT Pass 6NT

All Pass



<b>Board: 11</b>	♠ QT74	Partner bids first.
Dealer: South	♥ T72	The opponents are silent.
Vul: None	♦ AKQJ8	
HCP: 12+1	♣ 7	

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<b>Board: 12</b>	♠ 4	Partner bids first.
Dealer: South	♥ T9854	The opponents are silent.
Vul: N-S	♦ AQJ82	
HCP: 10+2	♣ K8	

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<b>Board: 13</b>	♠ Q6	You bid first.
Dealer: North	♥ QT	The opponents are silent.
Vul: Both	♦ KJ87	
HCP: 14+1	♣ KQJT2	

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<b>Board: 14</b>	♠ 863	Partner bids first.
Dealer: South	♥ AQ53	The opponents are silent.
Vul: None	♦ K2	
HCP: 13	♣ KJT9	

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<b>Board: 15</b>	♠ AQ873	Partner bids first.
Dealer: South	♥ J64	The opponents are silent.
Vul: N-S	♦ K86	
HCP: 14+1	♣ A3	

## Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ QT74	♠ 853				1 ♣
Vul: None	♥ T72	♥ AK83	Pass	1 ♦	Pass	1 ♥
North HCP: 12+1	♦ AKQJ8	♦ 73	Pass	2NT	Pass	3NT
South HCP: 14	♣ 7	♣ AK84	All Pass			
Contract: 3NT South						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AJ65				1 ♣
Vul: N-S	♥ T9854	♥ A2	Pass	1 ♥	Pass	2NT
North HCP: 10+2	♦ AQJ82	♦ K64	Pass	3 ♦	Pass	3 ♠
South HCP: 18	♣ K8	♣ AQ72	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ AJ97		1 ♣	Pass	1 ♥
Vul: Both	♥ QT	♥ AK76	Pass	1NT	Pass	4NT
North HCP: 14+1	♦ KJ87	♦ A52	Pass	6NT	All Pass	
South HCP: 20	♣ KQJT2	♣ A6				
Contract: 6NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ 863	♠ AQJ				1 ♣
Vul: None	♥ AQ53	♥ T	Pass	1 ♥	Pass	2 ♦
North HCP: 13	♦ K2	♦ A543	Pass	5 ♣	All Pass	
South HCP: 17+1	♣ KJT9	♣ AQ865				
Contract: 5 ♣ North						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ AQ873	♠ K64				1 ♣
Vul: N-S	♥ J64	♥ A3	Pass	1 ♠	Pass	1NT
North HCP: 14+1	♦ K86	♦ 942	Pass	2 ♦ <sup>1</sup>	Pass	2 ♠ <sup>2</sup>
South HCP: 12+1	♣ A3	♣ KQ987	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

1. New Minor Forcing
2. 3 !S

<b>Board: 11</b>	♠ 853	You bid first.
Dealer: South	♥ AK83	The opponents are silent.
Vul: None	♦ 73	
HCP: 14	♣ AK84	

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<b>Board: 12</b>	♠ AJ65	You bid first.
Dealer: South	♥ A2	The opponents are silent.
Vul: N-S	♦ K64	
HCP: 18	♣ AQ72	

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<b>Board: 13</b>	♠ AJ97	Partner bids first.
Dealer: North	♥ AK76	The opponents are silent.
Vul: Both	♦ A52	
HCP: 20	♣ A6	

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<b>Board: 14</b>	♠ AQJ	You bid first.
Dealer: South	♥ T	The opponents are silent.
Vul: None	♦ A543	
HCP: 17+1	♣ AQ865	

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<b>Board: 15</b>	♠ K64	You bid first.
Dealer: South	♥ A3	The opponents are silent.
Vul: N-S	♦ 942	
HCP: 12+1	♣ KQ987	

## Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ QT74	♠ 853				1 ♣
Vul: None	♥ T72	♥ AK83	Pass	1 ♦	Pass	1 ♥
North HCP: 12+1	♦ AKQJ8	♦ 73	Pass	2NT	Pass	3NT
South HCP: 14	♣ 7	♣ AK84	All Pass			
Contract: 3NT South						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AJ65				1 ♣
Vul: N-S	♥ T9854	♥ A2	Pass	1 ♥	Pass	2NT
North HCP: 10+2	♦ AQJ82	♦ K64	Pass	3 ♦	Pass	3 ♠
South HCP: 18	♣ K8	♣ AQ72	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ AJ97		1 ♣	Pass	1 ♥
Vul: Both	♥ QT	♥ AK76	Pass	1NT	Pass	4NT
North HCP: 14+1	♦ KJ87	♦ A52	Pass	6NT	All Pass	
South HCP: 20	♣ KQJT2	♣ A6				
Contract: 6NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ 863	♠ AQJ				1 ♣
Vul: None	♥ AQ53	♥ T	Pass	1 ♥	Pass	2 ♦
North HCP: 13	♦ K2	♦ A543	Pass	5 ♣	All Pass	
South HCP: 17+1	♣ KJT9	♣ AQ865				
Contract: 5 ♣ North						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ AQ873	♠ K64				1 ♣
Vul: N-S	♥ J64	♥ A3	Pass	1 ♠	Pass	1NT
North HCP: 14+1	♦ K86	♦ 942	Pass	2 ♦ <sup>1</sup>	Pass	2 ♠ <sup>2</sup>
South HCP: 12+1	♣ A3	♣ KQ987	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

1. New Minor Forcing

2. 3 !S

<b>Board: 16</b>	♠ AJT72	Partner bids first.
Dealer: South	♥ 7	The opponents are silent.
Vul: E-W	♦ A9764	
HCP: 12+2	♣ KT	

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<b>Board: 17</b>	♠ J3	Partner bids first.
Dealer: South	♥ A532	The opponents are silent.
Vul: None	♦ A75	
HCP: 12	♣ QJT5	

---

<b>Board: 18</b>	♠ AJ6	Partner bids first.
Dealer: South	♥ 76532	The opponents are silent.
Vul: N-S	♦ A943	
HCP: 9+1	♣ 9	

---

<b>Board: 19</b>	♠ A3	You bid first.
Dealer: North	♥ 3	The opponents are silent.
Vul: E-W	♦ A64	
HCP: 14+3	♣ KQJ7654	

---

<b>Board: 20</b>	♠ KQ98	You bid first.
Dealer: North	♥ 5	The opponents are silent.
Vul: Both	♦ QJ5	
HCP: 13+1	♣ AJ872	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 12+1

Contract: 3NT North

North:

♠ AJT72

♥ 7

♦ A9764

♣ KT

South:

♠ 84

♥ KJ52

♦ Q8

♣ AQ976

W N E S

Pass 1 ♠ Pass 1NT

Pass 2 ♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. New Minor Forcing

### Board: 17

Dealer: South

Vul: None

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ J3

♥ A532

♦ A75

♣ QJT5

South:

♠ KQ62

♥ KJ6

♦ J8

♣ A972

W N E S

Pass 1♥ Pass 1♠

Pass 2NT Pass 3♥

Pass 3NT All Pass

### Board: 18

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 13+1

Contract: 1NT South

North:

♠ AJ6

♥ 76532

♦ A943

♣ 9

South:

♠ Q87

♥ AT

♦ QT5

♣ AJT85

W N E S

Pass 1♥ Pass 1NT

All Pass

### Board: 19

Dealer: North

Vul: E-W

North HCP: 14+3

South HCP: 12+1

Contract: 3NT North

North:

♠ A3

♥ 3

♦ A64

♣ KQJ7654

South:

♠ KT65

♥ K7542

♦ KQJT

♣ -

W N E S

Pass 1♣ Pass 1♥

Pass 3♣ Pass 3♠

Pass 3NT All Pass

### Board: 20

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 10

Contract: 1NT South

North:

♠ KQ98

♥ 5

♦ QJ5

♣ AJ872

South:

♠ 73

♥ J864

♦ A93

♣ KQ94

W N E S

Pass 1♣ Pass 1♥

Pass 1♠ Pass 1NT

All Pass

<b>Board: 16</b>	♠ 84	You bid first.
Dealer: South	♥ KJ52	The opponents are silent.
Vul: E-W	♦ Q8	
HCP: 12+1	♣ AQ976	

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<b>Board: 17</b>	♠ KQ62	You bid first.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: None	♦ J8	
HCP: 14	♣ A972	

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<b>Board: 18</b>	♠ Q87	You bid first.
Dealer: South	♥ AT	The opponents are silent.
Vul: N-S	♦ QT5	
HCP: 13+1	♣ AJT85	

---

<b>Board: 19</b>	♠ KT65	Partner bids first.
Dealer: North	♥ K7542	The opponents are silent.
Vul: E-W	♦ KQJT	
HCP: 12+1	♣ -	

---

<b>Board: 20</b>	♠ 73	Partner bids first.
Dealer: North	♥ J864	The opponents are silent.
Vul: Both	♦ A93	
HCP: 10	♣ KQ94	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 12+1

Contract: 3NT North

North:

♠ AJT72

♥ 7

♦ A9764

♣ KT

South:

♠ 84

♥ KJ52

♦ Q8

♣ AQ976

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 1 ♥ Pass 1NT

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. New Minor Forcing

### Board: 17

Dealer: South

Vul: None

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ J3

♥ A532

♦ A75

♣ QJT5

South:

♠ KQ62

♥ KJ6

♦ J8

♣ A972

W N E S

Pass 1 ♥ Pass 1 ♣

Pass 2NT Pass 1 ♠

Pass 3NT Pass 3 ♥

All Pass

### Board: 18

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 13+1

Contract: 1NT South

North:

♠ AJ6

♥ 76532

♦ A943

♣ 9

South:

♠ Q87

♥ AT

♦ QT5

♣ AJT85

W N E S

Pass 1 ♥ Pass 1 ♣

Pass 1NT

All Pass

### Board: 19

Dealer: North

Vul: E-W

North HCP: 14+3

South HCP: 12+1

Contract: 3NT North

North:

♠ A3

♥ 3

♦ A64

♣ KQJ7654

South:

♠ KT65

♥ K7542

♦ KQJT

♣ -

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 3 ♣ Pass 3 ♠

Pass 3NT All Pass

### Board: 20

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 10

Contract: 1NT South

North:

♠ KQ98

♥ 5

♦ QJ5

♣ AJ872

South:

♠ 73

♥ J864

♦ A93

♣ KQ94

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 1 ♠ Pass 1NT

All Pass



<b>Board: 21</b>	♠ AT64	You bid first.
Dealer: North	♥ A876	The opponents are silent.
Vul: N-S	♦ A6	
HCP: 19	♣ AK4	

---

<b>Board: 22</b>	♠ KQ63	You bid first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 18+1	♣ AJ973	

---

<b>Board: 23</b>	♠ K65	Partner bids first.
Dealer: South	♥ Q52	The opponents are silent.
Vul: Both	♦ KQ6	
HCP: 12	♣ QT75	

---

<b>Board: 24</b>	♠ K2	You bid first.
Dealer: North	♥ QJ62	The opponents are silent.
Vul: None	♦ K8	
HCP: 17+1	♣ AKJ87	

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ AT64	♠ KQ5		1 ♣	Pass	1 ♦
Vul: N-S	♥ A876	♥ QJ	Pass	2NT	Pass	3NT
North HCP: 19	♦ A6	♦ QT542	All Pass			
South HCP: 12+1	♣ AK4	♣ Q53				
Contract: 3NT South						

### Board: 22

	North:	South:	W	N	E	S
Dealer: North	♠ KQ63	♠ A		1 ♣	Pass	1 ♦
Vul: E-W	♥ KJ	♥ T73	Pass	2 ♠	Pass	4 ♣
North HCP: 18+1	♦ KJ	♦ AQ7643	Pass	5 ♣	Pass	6NT
South HCP: 13+2	♣ AJ973	♣ KT5	All Pass			
Contract: 6NT South						

### Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ K65	♠ J92				1 ♣
Vul: Both	♥ Q52	♥ J863	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 12	♦ KQ6	♦ A7	Pass	3NT	All Pass	
South HCP: 13	♣ QT75	♣ AK92				
Contract: 3NT North						

1. Inverted minors

### Board: 24

	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ A93		1 ♣	Pass	1 ♥
Vul: None	♥ QJ62	♥ AK73	Pass	4 ♥	All Pass	
North HCP: 17+1	♦ K8	♦ JT63				
South HCP: 12	♣ AKJ87	♣ T3				
Contract: 4 ♥ North						

<b>Board: 21</b>	♠ KQ5	Partner bids first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: N-S	♦ QT542	
HCP: 12+1	♣ Q53	

---

<b>Board: 22</b>	♠ A	Partner bids first.
Dealer: North	♥ T73	The opponents are silent.
Vul: E-W	♦ AQ7643	
HCP: 13+2	♣ KT5	

---

<b>Board: 23</b>	♠ J92	You bid first.
Dealer: South	♥ J863	The opponents are silent.
Vul: Both	♦ A7	
HCP: 13	♣ AK92	

---

<b>Board: 24</b>	♠ A93	Partner bids first.
Dealer: North	♥ AK73	The opponents are silent.
Vul: None	♦ JT63	
HCP: 12	♣ T3	

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ AT64	♠ KQ5		1 ♣	Pass	1 ♦
Vul: N-S	♥ A876	♥ QJ	Pass	2NT	Pass	3NT
North HCP: 19	♦ A6	♦ QT542	All Pass			
South HCP: 12+1	♣ AK4	♣ Q53				
Contract: 3NT South						

### Board: 22

	North:	South:	W	N	E	S
Dealer: North	♠ KQ63	♠ A		1 ♣	Pass	1 ♦
Vul: E-W	♥ KJ	♥ T73	Pass	2 ♠	Pass	4 ♣
North HCP: 18+1	♦ KJ	♦ AQ7643	Pass	5 ♣	Pass	6NT
South HCP: 13+2	♣ AJ973	♣ KT5	All Pass			
Contract: 6NT South						

### Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ K65	♠ J92				1 ♣
Vul: Both	♥ Q52	♥ J863	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
North HCP: 12	♦ KQ6	♦ A7	Pass	3NT	All Pass	
South HCP: 13	♣ QT75	♣ AK92				
Contract: 3NT North						

1. Inverted minors

### Board: 24

	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ A93		1 ♣	Pass	1 ♥
Vul: None	♥ QJ62	♥ AK73	Pass	4 ♥	All Pass	
North HCP: 17+1	♦ K8	♦ JT63				
South HCP: 12	♣ AKJ87	♣ T3				
Contract: 4 ♥ North						

<b>Board: 25</b>	♠ -	You bid first.
Dealer: North	♥ AQ93	The opponents are silent.
Vul: E-W	♦ K642	
HCP: 14+1	♣ AJ954	

---

<b>Board: 26</b>	♠ AT7	Partner bids first.
Dealer: South	♥ AKJ43	The opponents are silent.
Vul: Both	♦ Q543	
HCP: 14+1	♣ 8	

---

<b>Board: 27</b>	♠ A7	You bid first.
Dealer: North	♥ AK63	The opponents are silent.
Vul: None	♦ K85	
HCP: 18	♣ A832	

---

<b>Board: 28</b>	♠ A83	Partner bids first.
Dealer: South	♥ 983	The opponents are silent.
Vul: N-S	♦ A942	
HCP: 8	♣ T76	

## Both hands (Answers Page)

### Board: 25

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 16+1

Contract: 6♥ South

North:

♠ -

♥ AQ93

♦ K642

♣ AJ954

South:

♠ KT982

♥ KJT7

♦ A7

♣ KQ

W	N	E	S
	1♣	Pass	1♠
Pass	1NT	Pass	2♦ <sup>1</sup>
Pass	3♥	Pass	4NT
Pass	5♠ <sup>2</sup>	Pass	6♥
All Pass			

1. New Minor Forcing

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

### Board: 26

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 12+1

Contract: 3NT South

North:

♠ AT7

♥ AKJ43

♦ Q543

♣ 8

South:

♠ KQ53

♥ 98

♦ J9

♣ AQ643

W	N	E	S
			1♣
Pass	1♥	Pass	1♠
Pass	2♦ <sup>1</sup>	Pass	3♣
Pass	3♥	Pass	3NT
All Pass			

1. Fourth suit game force

### Board: 27

Dealer: North

Vul: None

North HCP: 18

South HCP: 10

Contract: 3NT South

North:

♠ A7

♥ AK63

♦ K85

♣ A832

South:

♠ JT82

♥ J5

♦ AJT

♣ KT94

W	N	E	S
	1♣	Pass	1♠
Pass	2NT	Pass	3NT
All Pass			

### Board: 28

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 19

Contract: 3NT North

North:

♠ A83

♥ 983

♦ A942

♣ T76

South:

♠ K974

♥ AKQ4

♦ QJ

♣ A93

W	N	E	S
			1♣
Pass	1♦	Pass	2NT
Pass	3NT	All Pass	

<b>Board: 25</b>	♠ KT982	Partner bids first.
Dealer: North	♥ KJT7	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 16+1	♣ KQ	

---

<b>Board: 26</b>	♠ KQ53	You bid first.
Dealer: South	♥ 98	The opponents are silent.
Vul: Both	♦ J9	
HCP: 12+1	♣ AQ643	

---

<b>Board: 27</b>	♠ JT82	Partner bids first.
Dealer: North	♥ J5	The opponents are silent.
Vul: None	♦ AJT	
HCP: 10	♣ KT94	

---

<b>Board: 28</b>	♠ K974	You bid first.
Dealer: South	♥ AKQ4	The opponents are silent.
Vul: N-S	♦ QJ	
HCP: 19	♣ A93	

## Both hands (Answers Page)

### Board: 25

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 16+1

Contract: 6♥ South

North:

♠ -

♥ AQ93

♦ K642

♣ AJ954

South:

♠ KT982

♥ KJT7

♦ A7

♣ KQ

W	N	E	S
	1♣	Pass	1♠
Pass	1NT	Pass	2♦ <sup>1</sup>
Pass	3♥	Pass	4NT
Pass	5♠ <sup>2</sup>	Pass	6♥
All Pass			

1. New Minor Forcing

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

### Board: 26

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 12+1

Contract: 3NT South

North:

♠ AT7

♥ AKJ43

♦ Q543

♣ 8

South:

♠ KQ53

♥ 98

♦ J9

♣ AQ643

W	N	E	S
			1♣
Pass	1♥	Pass	1♠
Pass	2♦ <sup>1</sup>	Pass	3♣
Pass	3♥	Pass	3NT
All Pass			

1. Fourth suit game force

### Board: 27

Dealer: North

Vul: None

North HCP: 18

South HCP: 10

Contract: 3NT South

North:

♠ A7

♥ AK63

♦ K85

♣ A832

South:

♠ JT82

♥ J5

♦ AJT

♣ KT94

W	N	E	S
	1♣	Pass	1♠
Pass	2NT	Pass	3NT
All Pass			

### Board: 28

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 19

Contract: 3NT North

North:

♠ A83

♥ 983

♦ A942

♣ T76

South:

♠ K974

♥ AKQ4

♦ QJ

♣ A93

W	N	E	S
			1♣
Pass	1♦	Pass	2NT
Pass	3NT	All Pass	



<b>Board: 29</b>	♠ QJ4	You bid first.
Dealer: North	♥ T62	The opponents are silent.
Vul: Both	♦ AKQ	
HCP: 19	♣ AQJT	

---

<b>Board: 30</b>	♠ K5	You bid first.
Dealer: North	♥ A2	The opponents are silent.
Vul: None	♦ KT2	
HCP: 14+2	♣ KJ8763	

---

<b>Board: 31</b>	♠ A97	You bid first.
Dealer: North	♥ QJ6	The opponents are silent.
Vul: N-S	♦ AQ6	
HCP: 18	♣ KQT2	

---

<b>Board: 32</b>	♠ AQ96	Partner bids first.
Dealer: South	♥ QJ65	The opponents are silent.
Vul: E-W	♦ KJ5	
HCP: 16	♣ K4	

---

<b>Board: 33</b>	♠ T3	Partner bids first.
Dealer: South	♥ AKT953	The opponents are silent.
Vul: None	♦ J872	
HCP: 8+2	♣ 3	

## Both hands (Answers Page)

### Board: 29

	North:	South:	W	N	E	S
Dealer: North	♠ QJ4	♠ K952		1 ♣	Pass	1 ♥
Vul: Both	♥ T62	♥ KQ94	Pass	2NT	Pass	3 ♠
North HCP: 19	♦ AKQ	♦ T5	Pass	3NT	All Pass	
South HCP: 8	♣ AQJT	♣ 963				
Contract: 3NT North						

### Board: 30

	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ J4		1 ♣	Pass	1 ♥
Vul: None	♥ A2	♥ KJ9754	Pass	2 ♣	Pass	3 ♥
North HCP: 14+2	♦ KT2	♦ J94	Pass	4 ♥	All Pass	
South HCP: 12+2	♣ KJ8763	♣ AQ				
Contract: 4 ♥ North						

### Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ KT652		1 ♣	Pass	1 ♠
Vul: N-S	♥ QJ6	♥ A3	Pass	2NT	Pass	3NT
North HCP: 18	♦ AQ6	♦ 982	All Pass			
South HCP: 11+1	♣ KQT2	♣ A84				
Contract: 3NT South						

### Board: 32

	North:	South:	W	N	E	S
Dealer: South	♠ AQ96	♠ J8				1 ♣
Vul: E-W	♥ QJ65	♥ AK4	Pass	1 ♥	Pass	1NT
North HCP: 16	♦ KJ5	♦ QT8	Pass	3NT	All Pass	
South HCP: 14+1	♣ K4	♣ A9872				
Contract: 3NT North						

### Board: 33

	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ K52				1 ♣
Vul: None	♥ AKT953	♥ 87	Pass	1 ♥	Pass	2 ♣
North HCP: 8+2	♦ J872	♦ KQ	Pass	2 ♥	Pass	3 ♥
South HCP: 14+2	♣ 3	♣ AQ8754	All Pass			
Contract: 3 ♥ South						

<b>Board: 29</b>	♠ K952	Partner bids first.
Dealer: North	♥ KQ94	The opponents are silent.
Vul: Both	♦ T5	
HCP: 8	♣ 963	

---

<b>Board: 30</b>	♠ J4	Partner bids first.
Dealer: North	♥ KJ9754	The opponents are silent.
Vul: None	♦ J94	
HCP: 12+2	♣ AQ	

---

<b>Board: 31</b>	♠ KT652	Partner bids first.
Dealer: North	♥ A3	The opponents are silent.
Vul: N-S	♦ 982	
HCP: 11+1	♣ A84	

---

<b>Board: 32</b>	♠ J8	You bid first.
Dealer: South	♥ AK4	The opponents are silent.
Vul: E-W	♦ QT8	
HCP: 14+1	♣ A9872	

---

<b>Board: 33</b>	♠ K52	You bid first.
Dealer: South	♥ 87	The opponents are silent.
Vul: None	♦ KQ	
HCP: 14+2	♣ AQ8754	

## Both hands (Answers Page)

### Board: 29

	North:	South:	W	N	E	S
Dealer: North	♠ QJ4	♠ K952		1 ♣	Pass	1 ♥
Vul: Both	♥ T62	♥ KQ94	Pass	2NT	Pass	3 ♠
North HCP: 19	♦ AKQ	♦ T5	Pass	3NT	All Pass	
South HCP: 8	♣ AQJT	♣ 963				
Contract: 3NT North						

### Board: 30

	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ J4		1 ♣	Pass	1 ♥
Vul: None	♥ A2	♥ KJ9754	Pass	2 ♣	Pass	3 ♥
North HCP: 14+2	♦ KT2	♦ J94	Pass	4 ♥	All Pass	
South HCP: 12+2	♣ KJ8763	♣ AQ				
Contract: 4 ♥ North						

### Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ KT652		1 ♣	Pass	1 ♠
Vul: N-S	♥ QJ6	♥ A3	Pass	2NT	Pass	3NT
North HCP: 18	♦ AQ6	♦ 982	All Pass			
South HCP: 11+1	♣ KQT2	♣ A84				
Contract: 3NT South						

### Board: 32

	North:	South:	W	N	E	S
Dealer: South	♠ AQ96	♠ J8				1 ♣
Vul: E-W	♥ QJ65	♥ AK4	Pass	1 ♥	Pass	1NT
North HCP: 16	♦ KJ5	♦ QT8	Pass	3NT	All Pass	
South HCP: 14+1	♣ K4	♣ A9872				
Contract: 3NT North						

### Board: 33

	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ K52				1 ♣
Vul: None	♥ AKT953	♥ 87	Pass	1 ♥	Pass	2 ♣
North HCP: 8+2	♦ J872	♦ KQ	Pass	2 ♥	Pass	3 ♥
South HCP: 14+2	♣ 3	♣ AQ8754	All Pass			
Contract: 3 ♥ South						

<b>Board: 34</b>	♠ Q8	You bid first.
Dealer: North	♥ J52	The opponents are silent.
Vul: N-S	♦ AJ9	
HCP: 13+1	♣ KQ952	

---

<b>Board: 35</b>	♠ A8642	Partner bids first.
Dealer: South	♥ K97	The opponents are silent.
Vul: E-W	♦ Q94	
HCP: 12+1	♣ K8	

---

<b>Board: 36</b>	♠ QJ98	Partner bids first.
Dealer: South	♥ QJ972	The opponents are silent.
Vul: Both	♦ Q	
HCP: 11+1	♣ K76	

---

<b>Board: 37</b>	♠ KQJ6	You bid first.
Dealer: North	♥ AK4	The opponents are silent.
Vul: N-S	♦ 52	
HCP: 18	♣ AJ82	

## Both hands (Answers Page)

### Board: 34

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 13+1

Contract: 4♥ South

North:

♠ Q8

♥ J52

♦ AJ9

♣ KQ952

South:

♠ AT94

♥ AQ943

♦ K53

♣ 4

W	N	E	S
---	---	---	---

	1♣	Pass	1♥
--	----	------	----

Pass	1NT	Pass	2♦ <sup>1</sup>
------	-----	------	-----------------

Pass	3♥ <sup>2</sup>	Pass	3♠
------	-----------------	------	----

Pass	4♣	Pass	4♥
------	----	------	----

All Pass

1. New Minor Forcing

2. 3!H

### Board: 35

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 13

Contract: 4♠ North

North:

♠ A8642

♥ K97

♦ Q94

♣ K8

South:

♠ K753

♥ AQ42

♦ A2

♣ 964

W	N	E	S
---	---	---	---

			1♣
--	--	--	----

Pass	1♠	Pass	2♠
------	----	------	----

Pass	4♠	All Pass	
------	----	----------	--

### Board: 36

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 17+3

Contract: 6♣ North

North:

♠ QJ98

♥ QJ972

♦ Q

♣ K76

South:

♠ 6

♥ K

♦ AKJT2

♣ AQT542

W	N	E	S
---	---	---	---

			1♣
--	--	--	----

Pass	1♥	Pass	2♦
------	----	------	----

Pass	2♠ <sup>1</sup>	Pass	3♦
------	-----------------	------	----

Pass	3NT	Pass	4♣
------	-----	------	----

Pass	4NT	Pass	5♠ <sup>2</sup>
------	-----	------	-----------------

Pass	6♣	All Pass	
------	----	----------	--

1. Fourth suit game force

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

### Board: 37

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 7+1

Contract: 3NT South

North:

♠ KQJ6

♥ AK4

♦ 52

♣ AJ82

South:

♠ 52

♥ 853

♦ KQT84

♣ QT6

W	N	E	S
---	---	---	---

	1♣	Pass	1♦
--	----	------	----

Pass	2NT	Pass	3NT
------	-----	------	-----

All Pass

<b>Board: 34</b>	♠ AT94	Partner bids first.
Dealer: North	♥ AQ943	The opponents are silent.
Vul: N-S	♦ K53	
HCP: 13+1	♣ 4	

---

<b>Board: 35</b>	♠ K753	You bid first.
Dealer: South	♥ AQ42	The opponents are silent.
Vul: E-W	♦ A2	
HCP: 13	♣ 964	

---

<b>Board: 36</b>	♠ 6	You bid first.
Dealer: South	♥ K	The opponents are silent.
Vul: Both	♦ AKJT2	
HCP: 17+3	♣ AQT542	

---

<b>Board: 37</b>	♠ 52	Partner bids first.
Dealer: North	♥ 853	The opponents are silent.
Vul: N-S	♦ KQT84	
HCP: 7+1	♣ QT6	

## Both hands (Answers Page)

### Board: 34

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 13+1

Contract: 4♥ South

North:

♠ Q8

♥ J52

♦ AJ9

♣ KQ952

South:

♠ AT94

♥ AQ943

♦ K53

♣ 4

W	N	E	S
---	---	---	---

	1♣	Pass	1♥
--	----	------	----

Pass	1NT	Pass	2♦ <sup>1</sup>
------	-----	------	-----------------

Pass	3♥ <sup>2</sup>	Pass	3♠
------	-----------------	------	----

Pass	4♣	Pass	4♥
------	----	------	----

All Pass

1. New Minor Forcing

2. 3!H

### Board: 35

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 13

Contract: 4♠ North

North:

♠ A8642

♥ K97

♦ Q94

♣ K8

South:

♠ K753

♥ AQ42

♦ A2

♣ 964

W	N	E	S
---	---	---	---

			1♣
--	--	--	----

Pass	1♠	Pass	2♠
------	----	------	----

Pass	4♠	All Pass	
------	----	----------	--

### Board: 36

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 17+3

Contract: 6♣ North

North:

♠ QJ98

♥ QJ972

♦ Q

♣ K76

South:

♠ 6

♥ K

♦ AKJT2

♣ AQT542

W	N	E	S
---	---	---	---

			1♣
--	--	--	----

Pass	1♥	Pass	2♦
------	----	------	----

Pass	2♠ <sup>1</sup>	Pass	3♦
------	-----------------	------	----

Pass	3NT	Pass	4♣
------	-----	------	----

Pass	4NT	Pass	5♠ <sup>2</sup>
------	-----	------	-----------------

Pass	6♣	All Pass	
------	----	----------	--

1. Fourth suit game force

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

### Board: 37

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 7+1

Contract: 3NT South

North:

♠ KQJ6

♥ AK4

♦ 52

♣ AJ82

South:

♠ 52

♥ 853

♦ KQT84

♣ QT6

W	N	E	S
---	---	---	---

	1♣	Pass	1♦
--	----	------	----

Pass	2NT	Pass	3NT
------	-----	------	-----

All Pass



<b>Board: 38</b>	♠ 54	You bid first.
Dealer: North	♥ AT7	The opponents are silent.
Vul: E-W	♦ K4	
HCP: 13+2	♣ AQ8762	

---

<b>Board: 39</b>	♠ K874	Partner bids first.
Dealer: South	♥ QJ86	The opponents are silent.
Vul: Both	♦ A72	
HCP: 12	♣ Q2	

---

<b>Board: 40</b>	♠ A52	Partner bids first.
Dealer: South	♥ AJ9762	The opponents are silent.
Vul: None	♦ QT75	
HCP: 11+2	♣ -	

---

<b>Board: 41</b>	♠ 94	Partner bids first.
Dealer: South	♥ Q65	The opponents are silent.
Vul: E-W	♦ AKJT2	
HCP: 14+1	♣ A72	

---

<b>Board: 42</b>	♠ Q6	Partner bids first.
Dealer: South	♥ AJ654	The opponents are silent.
Vul: Both	♦ KQ432	
HCP: 12+2	♣ 9	

## Both hands (Answers Page)

### Board: 38

	North:	South:	W	N	E	S
Dealer: North	♠ 54	♠ AKJ7		1 ♣	Pass	1 ♥
Vul: E-W	♥ AT7	♥ J843	Pass	2 ♣	Pass	3NT
North HCP: 13+2	♦ K4	♦ A653	All Pass			
South HCP: 13	♣ AQ8762	♣ 3				
Contract: 3NT South						

### Board: 39

	North:	South:	W	N	E	S
Dealer: South	♠ K874	♠ AQ				1 ♣
Vul: Both	♥ QJ86	♥ AKT7	Pass	1 ♥	Pass	4 ♥
North HCP: 12	♦ A72	♦ J86	All Pass			
South HCP: 18	♣ Q2	♣ KJ73				
Contract: 4 ♥ South						

### Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ A52	♠ J963				1 ♣
Vul: None	♥ AJ9762	♥ 8	Pass	1 ♥	Pass	1 ♠
North HCP: 11+2	♦ QT75	♦ A9	Pass	3 ♥	Pass	3NT
South HCP: 14+2	♣ -	♣ AKQ543	All Pass			
Contract: 3NT South						

### Board: 41

	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ AQJ6				1 ♣
Vul: E-W	♥ Q65	♥ J98	Pass	1 ♦	Pass	1 ♠
North HCP: 14+1	♦ AKJT2	♦ 43	Pass	3NT	All Pass	
South HCP: 12	♣ A72	♣ KJ85				
Contract: 3NT North						

### Board: 42

	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ AK983				1 ♣
Vul: Both	♥ AJ654	♥ K2	Pass	1 ♥	Pass	1 ♠
North HCP: 12+2	♦ KQ432	♦ -	Pass	2NT	Pass	4 ♠
South HCP: 13+3	♣ 9	♣ QJT762	All Pass			
Contract: 4 ♠ South						

<b>Board: 38</b>	♠ AKJ7	Partner bids first.
Dealer: North	♥ J843	The opponents are silent.
Vul: E-W	♦ A653	
HCP: 13	♣ 3	

---

<b>Board: 39</b>	♠ AQ	You bid first.
Dealer: South	♥ AKT7	The opponents are silent.
Vul: Both	♦ J86	
HCP: 18	♣ KJ73	

---

<b>Board: 40</b>	♠ J963	You bid first.
Dealer: South	♥ 8	The opponents are silent.
Vul: None	♦ A9	
HCP: 14+2	♣ AKQ543	

---

<b>Board: 41</b>	♠ AQJ6	You bid first.
Dealer: South	♥ J98	The opponents are silent.
Vul: E-W	♦ 43	
HCP: 12	♣ KJ85	

---

<b>Board: 42</b>	♠ AK983	You bid first.
Dealer: South	♥ K2	The opponents are silent.
Vul: Both	♦ -	
HCP: 13+3	♣ QJT762	

## Both hands (Answers Page)

### Board: 38

	North:	South:	W	N	E	S
Dealer: North	♠ 54	♠ AKJ7		1 ♣	Pass	1 ♥
Vul: E-W	♥ AT7	♥ J843	Pass	2 ♣	Pass	3NT
North HCP: 13+2	♦ K4	♦ A653	All Pass			
South HCP: 13	♣ AQ8762	♣ 3				
Contract: 3NT South						

### Board: 39

	North:	South:	W	N	E	S
Dealer: South	♠ K874	♠ AQ				1 ♣
Vul: Both	♥ QJ86	♥ AKT7	Pass	1 ♥	Pass	4 ♥
North HCP: 12	♦ A72	♦ J86	All Pass			
South HCP: 18	♣ Q2	♣ KJ73				
Contract: 4 ♥ South						

### Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ A52	♠ J963				1 ♣
Vul: None	♥ AJ9762	♥ 8	Pass	1 ♥	Pass	1 ♠
North HCP: 11+2	♦ QT75	♦ A9	Pass	3 ♥	Pass	3NT
South HCP: 14+2	♣ -	♣ AKQ543	All Pass			
Contract: 3NT South						

### Board: 41

	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ AQJ6				1 ♣
Vul: E-W	♥ Q65	♥ J98	Pass	1 ♦	Pass	1 ♠
North HCP: 14+1	♦ AKJT2	♦ 43	Pass	3NT	All Pass	
South HCP: 12	♣ A72	♣ KJ85				
Contract: 3NT North						

### Board: 42

	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ AK983				1 ♣
Vul: Both	♥ AJ654	♥ K2	Pass	1 ♥	Pass	1 ♠
North HCP: 12+2	♦ KQ432	♦ -	Pass	2NT	Pass	4 ♠
South HCP: 13+3	♣ 9	♣ QJT762	All Pass			
Contract: 4 ♠ South						

<b>Board: 43</b>	♠ KT5	You bid first.
Dealer: North	♥ K95	The opponents are silent.
Vul: None	♦ KQ2	
HCP: 13	♣ Q962	

---

<b>Board: 44</b>	♠ QJ432	Partner bids first.
Dealer: South	♥ KQ97	The opponents are silent.
Vul: N-S	♦ AK9	
HCP: 15+1	♣ 5	

---

<b>Board: 45</b>	♠ K4	Partner bids first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: Both	♦ K9862	
HCP: 13+1	♣ K982	

---

<b>Board: 46</b>	♠ AJT52	Partner bids first.
Dealer: South	♥ J6	The opponents are silent.
Vul: None	♦ Q6	
HCP: 9+1	♣ J862	

---

<b>Board: 47</b>	♠ QJ932	Partner bids first.
Dealer: South	♥ 743	The opponents are silent.
Vul: N-S	♦ A5	
HCP: 11+1	♣ KJ7	

## Both hands (Answers Page)

### Board: 43

Dealer: North

Vul: None

North HCP: 13

South HCP: 9

Contract: 1NT North

North:

♠ KT5

♥ K95

♦ KQ2

♣ Q962

South:

♠ Q843

♥ QJ2

♦ T5

♣ A754

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	1NT	All Pass	

### Board: 44

Dealer: South

Vul: N-S

North HCP: 15+1

South HCP: 12+1

Contract: 4♥ North

North:

♠ QJ432

♥ KQ97

♦ AK9

♣ 5

South:

♠ A8

♥ AJ84

♦ J7

♣ Q8732

W	N	E	S
			1 ♣
Pass	1 ♠	Pass	1NT
Pass	2♦ <sup>1</sup>	Pass	2♥
Pass	4♥	All Pass	

1. New Minor Forcing

### Board: 45

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 13+1

Contract: 3NT North

North:

♠ K4

♥ KJ

♦ K9862

♣ K982

South:

♠ AQJ8

♥ 8532

♦ -

♣ AQ543

W	N	E	S
			1 ♣
Pass	1♦	Pass	1♥
Pass	3NT	All Pass	

### Board: 46

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 17+1

Contract: 5♣ North

North:

♠ AJT52

♥ J6

♦ Q6

♣ J862

South:

♠ K

♥ K42

♦ AT83

♣ AK973

W	N	E	S
			1 ♣
Pass	1 ♠	Pass	2♦
Pass	5 ♣	All Pass	

### Board: 47

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 18

Contract: 4♠ South

North:

♠ QJ932

♥ 743

♦ A5

♣ KJ7

South:

♠ AK74

♥ A8

♦ K96

♣ A865

W	N	E	S
			1 ♣
Pass	1 ♠	Pass	4 ♠
All Pass			

<b>Board: 43</b>	♠ Q843	Partner bids first.
Dealer: North	♥ QJ2	The opponents are silent.
Vul: None	♦ T5	
HCP: 9	♣ A754	

---

<b>Board: 44</b>	♠ A8	You bid first.
Dealer: South	♥ AJ84	The opponents are silent.
Vul: N-S	♦ J7	
HCP: 12+1	♣ Q8732	

---

<b>Board: 45</b>	♠ AQJ8	You bid first.
Dealer: South	♥ 8532	The opponents are silent.
Vul: Both	♦ -	
HCP: 13+1	♣ AQ543	

---

<b>Board: 46</b>	♠ K	You bid first.
Dealer: South	♥ K42	The opponents are silent.
Vul: None	♦ AT83	
HCP: 17+1	♣ AK973	

---

<b>Board: 47</b>	♠ AK74	You bid first.
Dealer: South	♥ A8	The opponents are silent.
Vul: N-S	♦ K96	
HCP: 18	♣ A865	

## Both hands (Answers Page)

### Board: 43

Dealer: North

Vul: None

North HCP: 13

South HCP: 9

Contract: 1NT North

North:

♠ KT5

♥ K95

♦ KQ2

♣ Q962

South:

♠ Q843

♥ QJ2

♦ T5

♣ A754

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	1NT	All Pass	

### Board: 44

Dealer: South

Vul: N-S

North HCP: 15+1

South HCP: 12+1

Contract: 4♥ North

North:

♠ QJ432

♥ KQ97

♦ AK9

♣ 5

South:

♠ A8

♥ AJ84

♦ J7

♣ Q8732

W	N	E	S
			1 ♣
Pass	1 ♠	Pass	1NT
Pass	2♦ <sup>1</sup>	Pass	2♥
Pass	4♥	All Pass	

1. New Minor Forcing

### Board: 45

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 13+1

Contract: 3NT North

North:

♠ K4

♥ KJ

♦ K9862

♣ K982

South:

♠ AQJ8

♥ 8532

♦ -

♣ AQ543

W	N	E	S
			1 ♣
Pass	1♦	Pass	1♥
Pass	3NT	All Pass	

### Board: 46

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 17+1

Contract: 5♣ North

North:

♠ AJT52

♥ J6

♦ Q6

♣ J862

South:

♠ K

♥ K42

♦ AT83

♣ AK973

W	N	E	S
			1 ♣
Pass	1 ♠	Pass	2♦
Pass	5 ♣	All Pass	

### Board: 47

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 18

Contract: 4♠ South

North:

♠ QJ932

♥ 743

♦ A5

♣ KJ7

South:

♠ AK74

♥ A8

♦ K96

♣ A865

W	N	E	S
			1 ♣
Pass	1 ♠	Pass	4 ♠
All Pass			



**Board: 48**

♠ A

You bid first.

Dealer: North

♥ 7642

The opponents are silent.

Vul: E-W

♦ A92

HCP: 15+1

♣ AKT63

**Board: 49**

♠ T6

You bid first.

Dealer: North

♥ KT82

The opponents are silent.

Vul: None

♦ AQ8

HCP: 18

♣ AKQ6

**Board: 50**

♠ QT96

Partner bids first.

Dealer: South

♥ Q65

The opponents are silent.

Vul: N-S

♦ KT32

HCP: 10

♣ QJ

## Both hands (Answers Page)

### Board: 48

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 10

Contract: 4♥ South

North:

♠ A

♥ 7642

♦ A92

♣ AKT63

South:

♠ KQ5

♥ QT53

♦ QJ73

♣ 82

W	N	E	S
	1♣	Pass	1♥
Pass	3♥	Pass	4♥
All Pass			

### Board: 49

Dealer: North

Vul: None

North HCP: 18

South HCP: 12+1

Contract: 6NT South

North:

♠ T6

♥ KT82

♦ AQ8

♣ AKQ6

South:

♠ AKQ52

♥ 7

♦ K942

♣ 853

W	N	E	S
	1♣	Pass	1♠
Pass	2NT	Pass	3♦
Pass	3NT	Pass	6NT
All Pass			

### Board: 50

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 14+1

Contract: 1NT South

North:

♠ QT96

♥ Q65

♦ KT32

♣ QJ

South:

♠ 2

♥ KT74

♦ A75

♣ AK942

W	N	E	S
			1♣
Pass	1♠	Pass	1NT
All Pass			

**Board: 48**

♠ KQ5

Partner bids first.

Dealer: North

♥ QT53

The opponents are silent.

Vul: E-W

♦ QJ73

HCP: 10

♣ 82

**Board: 49**

♠ AKQ52

Partner bids first.

Dealer: North

♥ 7

The opponents are silent.

Vul: None

♦ K942

HCP: 12+1

♣ 853

**Board: 50**

♠ 2

You bid first.

Dealer: South

♥ KT74

The opponents are silent.

Vul: N-S

♦ A75

HCP: 14+1

♣ AK942

## Both hands (Answers Page)

### Board: 48

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 10

Contract: 4♥ South

North:

♠ A

♥ 7642

♦ A92

♣ AKT63

South:

♠ KQ5

♥ QT53

♦ QJ73

♣ 82

W	N	E	S
	1♣	Pass	1♥
Pass	3♥	Pass	4♥
All Pass			

### Board: 49

Dealer: North

Vul: None

North HCP: 18

South HCP: 12+1

Contract: 6NT South

North:

♠ T6

♥ KT82

♦ AQ8

♣ AKQ6

South:

♠ AKQ52

♥ 7

♦ K942

♣ 853

W	N	E	S
	1♣	Pass	1♠
Pass	2NT	Pass	3♦
Pass	3NT	Pass	6NT
All Pass			

### Board: 50

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 14+1

Contract: 1NT South

North:

♠ QT96

♥ Q65

♦ KT32

♣ QJ

South:

♠ 2

♥ KT74

♦ A75

♣ AK942

W	N	E	S
			1♣
Pass	1♠	Pass	1NT
All Pass			