Answers
Q1. A. Yes. L41D says: "... in separate columns pointing lengthwise towards declarer... ".
B. Yes. L41D says: "... the cards in order of rank with lowest ranking cards towards declarer... ".

Q2. C. L45C4a, L47F2. LHO did not play a small heart, but declarer did. We don't assume LHO tried to deceive declarer, so no need to adjust the score.

Q3. A. False
B. False, L27B1
C. True, L27C

Q4. B. L16B1a. The action suggested by hesitation is excluded from weighting.
Q5. D. Not L16B1a. Slow double suggests bidding on, so the North's pass was not suggested by UI.
Q6. C. Cards exposed in the bidding become penalty before the first lead (L24E).
Q7. Yes. L45C2b. It is possible that declarer only wanted to show a diamond, but he did it the same way as playing a card.
Q8. D. L9A5. It usually pays to pay attention immediately, but there is no obligation to do so.
Q9. +2.75 imp. For NS in OR: $50 \% 620|200,25 \%-100| 200,25 \% 200 \mid 200$. Score: $1 / 2 x 9+1 / 4 x-7+1 / 4 x 0$.
Q10. 10. L46B3a. It is possible South wanted to play a club, but it is also possible he overlooked a need for diamond finesse.

Q11. L23A
A. No,
B. Yes - can be weaker,
C. Yes - subset,
D. Yes - subset,
E. Yes/No - let's discuss it,
F. No - can have more diamonds than clubs.

Q12. L51B2

|  | a | $\vee$ |  | \& | both $\vee \&$ |
| :--- | :---: | :---: | :---: | :---: | :---: |
| Require | No | Yes | Yes | No |  |
| Prohibit | No | Yes | Yes | No | Yes |

Q13. L26B

|  | a | v | . | \& | both $\vee \&$ |
| :--- | :---: | :---: | :---: | :---: | :---: |
| Require | No | No | No | No |  |
| Prohibit | Yes | Yes | Yes | Yes | No |

Q14. L26B

|  | a | v |  | a |  |
| :--- | :---: | :---: | :---: | :---: | :---: |
| Require | No | No | No | No |  |
| Prohibit | Yes | No | No | Yes | No |

Q15. 3 tricks. L64B3, L64C1.
Q16. 3 tricks. L62C3

Q17. 3 tricks. L64C2b
Q18. Jack. L46B1b. "The lowest card that it is known will win the trick".

Q19. Split Score. L11A. The contract made for EW, NS keeps the table result.
Q20. 12 tricks, L71B. The play is obvious - declarer takes the first trick and establishes diamonds. This leads to 12 tricks in the actual board. It's not too late to cancel the concession.

Q21. 11, L70. It is likely he will keep two spades and \&A in the three-card ending.

Q22. D. L75D3. Looking at the scores at the other tables, it is very likely East-West reach the game and NorthSouth will bid $5 \diamond$.

