

## North hands

1m - 1NT

**Board: 1**      ♠ AT83      You are dealer.  
 Dealer: North      ♥ A932      The opponents are silent.  
 Vul: N-S      ♦ AKQJ  
 HCP: 18      ♣ 7

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**Board: 2**      ♠ KT      You are dealer.  
 Dealer: North      ♥ AQ4      The opponents are silent.  
 Vul: E-W      ♦ Q873  
 HCP: 19      ♣ AKJ9

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**Board: 3**      ♠ Q75      Partner is dealer.  
 Dealer: South      ♥ QT5      The opponents are silent.  
 Vul: E-W      ♦ 7543  
 HCP: 7      ♣ K94

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**Board: 4**      ♠ KJ93      You are dealer.  
 Dealer: North      ♥ A7      The opponents are silent.  
 Vul: N-S      ♦ K752  
 HCP: 14      ♣ QJ9

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**Board: 5**      ♠ KJT432      LHO is dealer.  
 Dealer: East      ♥ Q      East (LHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ KQ2      West (RHO) bids 1NT if possible.  
 HCP: 14+2      ♣ QJ3

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AT83	♠ KJ9		1 ♦	Pass	1NT
Vul: N-S	♥ A932	♥ QT5	Pass	2 ♥	Pass	3 ♥
North HCP: 18	♦ AKQJ	♦ 8643	All Pass			
South HCP: 8	♣ 7	♣ Q32				
Contract: 3 ♥ South						

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ Q42		1 ♦	Pass	1NT
Vul: E-W	♥ AQ4	♥ K62	Pass	2NT	Pass	3NT
North HCP: 19	♦ Q873	♦ 542	All Pass			
South HCP: 7	♣ AKJ9	♣ Q652				
Contract: 3NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ Q75	♠ K962				1 ♦
Vul: E-W	♥ QT5	♥ K8	Pass	1NT	Pass	2NT
North HCP: 7	♦ 7543	♦ AQT8	Pass	3NT	All Pass	
South HCP: 18	♣ K94	♣ AQT				
Contract: 3NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ KJ93	♠ Q65		1 ♦	Pass	1NT
Vul: N-S	♥ A7	♥ QJ8	All Pass			
North HCP: 14	♦ K752	♦ J83				
South HCP: 9	♣ QJ9	♣ KT42				
Contract: 1NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: East	♠ KJT432	♠ 7			1 ♦	Pass
Vul: N-S	♥ Q	♥ A9652	1NT	2 ♠	All Pass	
North HCP: 14+2	♦ KQ2	♦ 987				
South HCP: 4+1	♣ QJ3	♣ T984				
Contract: 2 ♠ North						

## South hands

1m - 1NT

**Board: 1**      ♠ KJ9      Partner is dealer.  
 Dealer: North      ♥ QT5      The opponents are silent.  
 Vul: N-S      ♦ 8643  
 HCP: 8      ♣ Q32

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**Board: 2**      ♠ Q42      Partner is dealer.  
 Dealer: North      ♥ K62      The opponents are silent.  
 Vul: E-W      ♦ 542  
 HCP: 7      ♣ Q652

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**Board: 3**      ♠ K962      You are dealer.  
 Dealer: South      ♥ K8      The opponents are silent.  
 Vul: E-W      ♦ AQT8  
 HCP: 18      ♣ AQT

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**Board: 4**      ♠ Q65      Partner is dealer.  
 Dealer: North      ♥ QJ8      The opponents are silent.  
 Vul: N-S      ♦ J83  
 HCP: 9      ♣ KT42

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**Board: 5**      ♠ 7      RHO is dealer. You bid second.  
 Dealer: East      ♥ A9652      East (RHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ 987      West (LHO) bids 1NT if possible.  
 HCP: 4+1      ♣ T984

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AT83	♠ KJ9		1 ♦	Pass	1NT
Vul: N-S	♥ A932	♥ QT5	Pass	2 ♥	Pass	3 ♥
North HCP: 18	♦ AKQJ	♦ 8643	All Pass			
South HCP: 8	♣ 7	♣ Q32				
Contract: 3 ♥ South						

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ Q42		1 ♦	Pass	1NT
Vul: E-W	♥ AQ4	♥ K62	Pass	2NT	Pass	3NT
North HCP: 19	♦ Q873	♦ 542	All Pass			
South HCP: 7	♣ AKJ9	♣ Q652				
Contract: 3NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ Q75	♠ K962				1 ♦
Vul: E-W	♥ QT5	♥ K8	Pass	1NT	Pass	2NT
North HCP: 7	♦ 7543	♦ AQT8	Pass	3NT	All Pass	
South HCP: 18	♣ K94	♣ AQT				
Contract: 3NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ KJ93	♠ Q65		1 ♦	Pass	1NT
Vul: N-S	♥ A7	♥ QJ8	All Pass			
North HCP: 14	♦ K752	♦ J83				
South HCP: 9	♣ QJ9	♣ KT42				
Contract: 1NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: East	♠ KJT432	♠ 7			1 ♦	Pass
Vul: N-S	♥ Q	♥ A9652	1NT	2 ♠	All Pass	
North HCP: 14+2	♦ KQ2	♦ 987				
South HCP: 4+1	♣ QJ3	♣ T984				
Contract: 2 ♠ North						

**North hands** **1m - 1NT**

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Partner is dealer.

The opponents are silent.

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The opponents are silent.

You are dealer.

The opponents are silent.

You are dealer.

The opponents are silent.

LHO is dealer.

East (LHO) opens 1 ♣ if possible.

West (RHO) bids 1NT if possible.

East (LHO) bids  $2\clubsuit$  if possible.

West (RHO) bids 3♣ if possible.

## Both hands (Answers Page)

### Board: 6

Dealer: South  
 Vul: None  
 North HCP: 9  
 South HCP: 12+1  
 Contract: 2 ♦ South

#### North:

♠ K75  
 ♥ A86  
 ♦ 964  
 ♣ Q872

#### South:

♠ A962  
 ♥ K73  
 ♦ Q8732  
 ♣ K

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

### Board: 7

Dealer: South  
 Vul: Both  
 North HCP: 8  
 South HCP: 13  
 Contract: 1NT North

#### North:

♠ Q62  
 ♥ A94  
 ♦ T853  
 ♣ QT4

#### South:

♠ KT87  
 ♥ KJ5  
 ♦ AQ92  
 ♣ 93

W	N	E	S
			1 ♦
Pass	1NT	All Pass	

### Board: 8

Dealer: North  
 Vul: N-S  
 North HCP: 14  
 South HCP: 8  
 Contract: 1NT South

#### North:

♠ AQ54  
 ♥ Q65  
 ♦ K642  
 ♣ K8

#### South:

♠ K86  
 ♥ K72  
 ♦ T53  
 ♣ QT94

W	N	E	S
	1 ♦	Pass	1NT
All Pass			

### Board: 9

Dealer: North  
 Vul: Both  
 North HCP: 18+1  
 South HCP: 9  
 Contract: 2 ♦ North

#### North:

♠ AQ6  
 ♥ Q5  
 ♦ KQT83  
 ♣ AJ2

#### South:

♠ KT5  
 ♥ K76  
 ♦ 965  
 ♣ KT43

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

### Board: 10

Dealer: East  
 Vul: Both  
 North HCP: 14+1  
 South HCP: 6  
 Contract: 3 ♥ North

#### North:

♠ K98  
 ♥ A954  
 ♦ AK965  
 ♣ 3

#### South:

♠ JT43  
 ♥ Q872  
 ♦ 84  
 ♣ K85

W	N	E	S
		1 ♣	Pass
1NT	Pass	2 ♣	Pass
Pass	X	Pass	2 ♥
3 ♣	3 ♥	All Pass	

**Board: 6**      ♠ A962      You are dealer.

Dealer: South      ♥ K73      The opponents are silent.

Vul: None      ♦ Q8732

HCP: 12+1      ♣ K

**Board: 7**      ♠ KT87      You are dealer.

Dealer: South      ♥ KJ5      The opponents are silent.

Vul: Both       AQ92

HCP: 13                      ♣ 93

**Board: 8**      ♠ K86      Partner is dealer.

Dealer: North      ♥ K72      The opponents are silent.

Vul: N-S ♦ T53

HCP: 8                      ♣ QT94

**Board: 9**      ♠ KT5      Partner is dealer.

Dealer: North      ♥ K76      The opponents are silent.

Vul: Both ♦ 965

HCP: 9                      ♣ KT43

**Board: 10**      ♠ JT43      RHO is dealer. You bid second.

Dealer: East      ♥ Q872      East (RHO) opens 1♣ if possible.

Vul: Both      ♦ 84      West (LHO) bids 1NT if possible.

HCP: 6                      ♣ K85                      East (RHO) bids 2♣ if possible.

West (LHO) bids 3♣ if possible.

## Both hands (Answers Page)

### Board: 6

Dealer: South  
 Vul: None  
 North HCP: 9  
 South HCP: 12+1  
 Contract: 2 ♦ South

#### North:

♠ K75  
 ♥ A86  
 ♦ 964  
 ♣ Q872

#### South:

♠ A962  
 ♥ K73  
 ♦ Q8732  
 ♣ K

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

### Board: 7

Dealer: South  
 Vul: Both  
 North HCP: 8  
 South HCP: 13  
 Contract: 1NT North

#### North:

♠ Q62  
 ♥ A94  
 ♦ T853  
 ♣ QT4

#### South:

♠ KT87  
 ♥ KJ5  
 ♦ AQ92  
 ♣ 93

W	N	E	S
			1 ♦
Pass	1NT	All Pass	

### Board: 8

Dealer: North  
 Vul: N-S  
 North HCP: 14  
 South HCP: 8  
 Contract: 1NT South

#### North:

♠ AQ54  
 ♥ Q65  
 ♦ K642  
 ♣ K8

#### South:

♠ K86  
 ♥ K72  
 ♦ T53  
 ♣ QT94

W	N	E	S
	1 ♦	Pass	1NT
All Pass			

### Board: 9

Dealer: North  
 Vul: Both  
 North HCP: 18+1  
 South HCP: 9  
 Contract: 2 ♦ North

#### North:

♠ AQ6  
 ♥ Q5  
 ♦ KQT83  
 ♣ AJ2

#### South:

♠ KT5  
 ♥ K76  
 ♦ 965  
 ♣ KT43

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

### Board: 10

Dealer: East  
 Vul: Both  
 North HCP: 14+1  
 South HCP: 6  
 Contract: 3 ♥ North

#### North:

♠ K98  
 ♥ A954  
 ♦ AK965  
 ♣ 3

#### South:

♠ JT43  
 ♥ Q872  
 ♦ 84  
 ♣ K85

W	N	E	S
		1 ♣	Pass
1NT	Pass	2 ♣	Pass
Pass	X	Pass	2 ♥
3 ♣	3 ♥	All Pass	



**North hands****1m - 1NT**

<b>Board: 11</b>	♠ Q62	Partner is dealer.
Dealer: South	♥ K52	The opponents are silent.
Vul: None	♦ 983	
HCP: 9	♣ A875	

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<b>Board: 12</b>	♠ AJ84	You are dealer.
Dealer: North	♥ Q	The opponents are silent.
Vul: None	♦ JT2	
HCP: 17+1	♣ AKQ62	

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<b>Board: 13</b>	♠ J7	You are dealer.
Dealer: North	♥ A963	The opponents are silent.
Vul: N-S	♦ AKT53	
HCP: 12+1	♣ 95	

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<b>Board: 14</b>	♠ A8	You are dealer.
Dealer: North	♥ T862	The opponents are silent.
Vul: E-W	♦ Q963	
HCP: 13	♣ AK8	

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<b>Board: 15</b>	♠ Q85	Partner is dealer.
Dealer: South	♥ Q92	The opponents are silent.
Vul: Both	♦ 7642	
HCP: 8	♣ A94	

## Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ A94				1 ♦
Vul: None	♥ K52	♥ JT83	Pass	1NT	All Pass	
North HCP: 9	♦ 983	♦ AKJ6				
South HCP: 13	♣ A875	♣ 63				
Contract: 1NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ AJ84	♠ QT2		1 ♣	Pass	1NT
Vul: None	♥ Q	♥ A95	Pass	2 ♠	Pass	3NT
North HCP: 17+1	♦ JT2	♦ K97	All Pass			
South HCP: 9	♣ AKQ62	♣ 9743				
Contract: 3NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ Q43		1 ♦	Pass	1NT
Vul: N-S	♥ A963	♥ QJT	Pass	2 ♦	All Pass	
North HCP: 12+1	♦ AKT53	♦ 986				
South HCP: 9	♣ 95	♣ AT86				
Contract: 2 ♦ North						

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ QJT		1 ♦	Pass	1NT
Vul: E-W	♥ T862	♥ K75	All Pass			
North HCP: 13	♦ Q963	♦ 872				
South HCP: 9	♣ AK8	♣ QJ93				
Contract: 1NT South						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ Q85	♠ A97				1 ♦
Vul: Both	♥ Q92	♥ AJ	Pass	1NT	Pass	3 ♦
North HCP: 8	♦ 7642	♦ KQT983	Pass	3NT	All Pass	
South HCP: 17+2	♣ A94	♣ QJ				
Contract: 3NT North						

**South hands****1m - 1NT**

**Board: 11**      ♠ A94      You are dealer.  
Dealer: South      ♥ JT83      The opponents are silent.  
Vul: None      ♦ AKJ6  
HCP: 13      ♣ 63

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**Board: 12**      ♠ QT2      Partner is dealer.  
Dealer: North      ♥ A95      The opponents are silent.  
Vul: None      ♦ K97  
HCP: 9      ♣ 9743

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**Board: 13**      ♠ Q43      Partner is dealer.  
Dealer: North      ♥ QJT      The opponents are silent.  
Vul: N-S      ♦ 986  
HCP: 9      ♣ AT86

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**Board: 14**      ♠ QJT      Partner is dealer.  
Dealer: North      ♥ K75      The opponents are silent.  
Vul: E-W      ♦ 872  
HCP: 9      ♣ QJ93

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**Board: 15**      ♠ A97      You are dealer.  
Dealer: South      ♥ AJ      The opponents are silent.  
Vul: Both      ♦ KQT983  
HCP: 17+2      ♣ QJ

## Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ A94				1 ♦
Vul: None	♥ K52	♥ JT83	Pass	1NT	All Pass	
North HCP: 9	♦ 983	♦ AKJ6				
South HCP: 13	♣ A875	♣ 63				
Contract: 1NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ AJ84	♠ QT2		1 ♣	Pass	1NT
Vul: None	♥ Q	♥ A95	Pass	2 ♠	Pass	3NT
North HCP: 17+1	♦ JT2	♦ K97	All Pass			
South HCP: 9	♣ AKQ62	♣ 9743				
Contract: 3NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ Q43		1 ♦	Pass	1NT
Vul: N-S	♥ A963	♥ QJT	Pass	2 ♦	All Pass	
North HCP: 12+1	♦ AKT53	♦ 986				
South HCP: 9	♣ 95	♣ AT86				
Contract: 2 ♦ North						

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ QJT		1 ♦	Pass	1NT
Vul: E-W	♥ T862	♥ K75	All Pass			
North HCP: 13	♦ Q963	♦ 872				
South HCP: 9	♣ AK8	♣ QJ93				
Contract: 1NT South						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ Q85	♠ A97				1 ♦
Vul: Both	♥ Q92	♥ AJ	Pass	1NT	Pass	3 ♦
North HCP: 8	♦ 7642	♦ KQT983	Pass	3NT	All Pass	
South HCP: 17+2	♣ A94	♣ QJ				
Contract: 3NT North						

## North hands

1m - 1NT

**Board: 16**      ♠ QT3      Partner is dealer.  
 Dealer: South      ♥ A74      The opponents are silent.  
 Vul: None      ♦ 632  
 HCP: 8      ♣ QT83

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**Board: 17**      ♠ K52      Partner is dealer.  
 Dealer: South      ♥ QT8      The opponents are silent.  
 Vul: E-W      ♦ T95  
 HCP: 8      ♣ K742

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**Board: 18**      ♠ 98      LHO is dealer.  
 Dealer: East      ♥ A9      East (LHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ AK965      West (RHO) bids 1NT if possible.  
 HCP: 19+1      ♣ AKJ7

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**Board: 19**      ♠ KT9      Partner is dealer.  
 Dealer: South      ♥ QT2      The opponents are silent.  
 Vul: None      ♦ T96  
 HCP: 8      ♣ KT83

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**Board: 20**      ♠ AJ2      You are dealer.  
 Dealer: North      ♥ 85      The opponents are silent.  
 Vul: N-S      ♦ AQ96  
 HCP: 19      ♣ AKJT

## Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ QT3	♠ K862				1 ♦
Vul: None	♥ A74	♥ QJT	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ 632	♦ AK854	All Pass			
South HCP: 14+1	♣ QT83	♣ J				
Contract: 2 ♦ South						

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ AJ63				1 ♦
Vul: E-W	♥ QT8	♥ A753	Pass	1NT	Pass	2NT
North HCP: 8	♦ T95	♦ K42	Pass	3NT	All Pass	
South HCP: 18	♣ K742	♣ AQ				
Contract: 3NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: East	♠ 98	♠ T762			1 ♦	Pass
Vul: N-S	♥ A9	♥ 5432	1NT	X	Pass	2 ♥
North HCP: 19+1	♦ AK965	♦ T	All Pass			
South HCP: 0	♣ AKJ7	♣ T864				
Contract: 2 ♥ South						

Board: 19	North:	South:	W	N	E	S
Dealer: South	♠ KT9	♠ 873				1 ♦
Vul: None	♥ QT2	♥ KJ74	Pass	1NT	All Pass	
North HCP: 8	♦ T96	♦ AKJ7				
South HCP: 13	♣ KT83	♣ J4				
Contract: 1NT North						

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ K75		1 ♦	Pass	1NT
Vul: N-S	♥ 85	♥ A76	Pass	2NT	Pass	3NT
North HCP: 19	♦ AQ96	♦ 874	All Pass			
South HCP: 9	♣ AKJT	♣ Q843				
Contract: 3NT South						

**South hands****1m - 1NT**

<b>Board: 16</b>	♠ K862	You are dealer.
Dealer: South	♥ QJT	The opponents are silent.
Vul: None	♦ AK854	
HCP: 14+1	♣ J	

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<b>Board: 17</b>	♠ AJ63	You are dealer.
Dealer: South	♥ A753	The opponents are silent.
Vul: E-W	♦ K42	
HCP: 18	♣ AQ	

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<b>Board: 18</b>	♠ T762	RHO is dealer. You bid second.
Dealer: East	♥ 5432	East (RHO) opens 1 ♦ if possible.
Vul: N-S	♦ T	West (LHO) bids 1NT if possible.
HCP: 0	♣ T864	

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<b>Board: 19</b>	♠ 873	You are dealer.
Dealer: South	♥ KJ74	The opponents are silent.
Vul: None	♦ AKJ7	
HCP: 13	♣ J4	

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<b>Board: 20</b>	♠ K75	Partner is dealer.
Dealer: North	♥ A76	The opponents are silent.
Vul: N-S	♦ 874	
HCP: 9	♣ Q843	

## Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ QT3	♠ K862				1 ♦
Vul: None	♥ A74	♥ QJT	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ 632	♦ AK854	All Pass			
South HCP: 14+1	♣ QT83	♣ J				
Contract: 2 ♦ South						

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ AJ63				1 ♦
Vul: E-W	♥ QT8	♥ A753	Pass	1NT	Pass	2NT
North HCP: 8	♦ T95	♦ K42	Pass	3NT	All Pass	
South HCP: 18	♣ K742	♣ AQ				
Contract: 3NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: East	♠ 98	♠ T762			1 ♦	Pass
Vul: N-S	♥ A9	♥ 5432	1NT	X	Pass	2 ♥
North HCP: 19+1	♦ AK965	♦ T	All Pass			
South HCP: 0	♣ AKJ7	♣ T864				
Contract: 2 ♥ South						

Board: 19	North:	South:	W	N	E	S
Dealer: South	♠ KT9	♠ 873				1 ♦
Vul: None	♥ QT2	♥ KJ74	Pass	1NT	All Pass	
North HCP: 8	♦ T96	♦ AKJ7				
South HCP: 13	♣ KT83	♣ J4				
Contract: 1NT North						

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ K75		1 ♦	Pass	1NT
Vul: N-S	♥ 85	♥ A76	Pass	2NT	Pass	3NT
North HCP: 19	♦ AQ96	♦ 874	All Pass			
South HCP: 9	♣ AKJT	♣ Q843				
Contract: 3NT South						



**North hands****1m - 1NT**

<b>Board: 21</b>	♠ A42	Partner is dealer.
Dealer: South	♥ Q63	The opponents are silent.
Vul: E-W	♦ T42	
HCP: 8	♣ QT72	

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<b>Board: 22</b>	♠ Q84	Partner is dealer.
Dealer: South	♥ K85	East (LHO) bids 2NT if possible.
Vul: N-S	♦ 965	
HCP: 9	♣ AT42	

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<b>Board: 23</b>	♠ Q43	Partner is dealer.
Dealer: South	♥ Q54	The opponents are silent.
Vul: E-W	♦ Q95	
HCP: 8	♣ Q953	

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<b>Board: 24</b>	♠ Q72	Partner is dealer.
Dealer: South	♥ QT7	The opponents are silent.
Vul: N-S	♦ J632	
HCP: 8	♣ K84	

## Both hands (Answers Page)

### Board: 21

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ A42

♥ Q63

♦ T42

♣ QT72

South:

♠ T6

♥ AKT4

♦ QJ96

♣ KJ6

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

### Board: 22

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 16+2

Contract: 3♦ South

North:

♠ Q84

♥ K85

♦ 965

♣ AT42

South:

♠ KJ9

♥ Q96

♦ AKQT72

♣ J

W N E S

Pass 1NT 2NT<sup>1</sup> 3♦

Pass 1NT 2NT<sup>1</sup> 3♦

All Pass

1. Unusual 2NT

### Board: 23

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 18

Contract: 3NT North

North:

♠ Q43

♥ Q54

♦ Q95

♣ Q953

South:

♠ K7

♥ AT32

♦ KJ86

♣ AK6

W N E S

Pass 1NT Pass 2NT

Pass 1NT Pass 2NT

Pass 3NT All Pass

### Board: 24

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14

Contract: 2♦ North

North:

♠ Q72

♥ QT7

♦ J632

♣ K84

South:

♠ 4

♥ K653

♦ AKQ5

♣ Q763

W N E S

Pass 1NT Pass 2♣

Pass 1NT Pass 2♣

Pass 2♦ All Pass

**South hands****1m - 1NT**

<b>Board: 21</b>	♠ T6	You are dealer.
Dealer: South	♥ AKT4	The opponents are silent.
Vul: E-W	♦ QJ96	
HCP: 14	♣ KJ6	

---

<b>Board: 22</b>	♠ KJ9	You are dealer.
Dealer: South	♥ Q96	East (RHO) bids 2NT if possible.
Vul: N-S	♦ AKQT72	
HCP: 16+2	♣ J	

---

<b>Board: 23</b>	♠ K7	You are dealer.
Dealer: South	♥ AT32	The opponents are silent.
Vul: E-W	♦ KJ86	
HCP: 18	♣ AK6	

---

<b>Board: 24</b>	♠ 4	You are dealer.
Dealer: South	♥ K653	The opponents are silent.
Vul: N-S	♦ AKQ5	
HCP: 14	♣ Q763	

## Both hands (Answers Page)

### Board: 21

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ A42

♥ Q63

♦ T42

♣ QT72

South:

♠ T6

♥ AKT4

♦ QJ96

♣ KJ6

W N E S

Pass 1NT All Pass

1 ♦

### Board: 22

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 16+2

Contract: 3 ♦ South

North:

♠ Q84

♥ K85

♦ 965

♣ AT42

South:

♠ KJ9

♥ Q96

♦ AKQT72

♣ J

W N E S

Pass 1NT 2NT<sup>1</sup> 3 ♦

All Pass

1. Unusual 2NT

### Board: 23

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 18

Contract: 3NT North

North:

♠ Q43

♥ Q54

♦ Q95

♣ Q953

South:

♠ K7

♥ AT32

♦ KJ86

♣ AK6

W N E S

Pass 1NT Pass 2NT

Pass 3NT All Pass

### Board: 24

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14

Contract: 2 ♦ North

North:

♠ Q72

♥ QT7

♦ J632

♣ K84

South:

♠ 4

♥ K653

♦ AKQ5

♣ Q763

W N E S

Pass 1NT Pass 2 ♣

Pass 2 ♦ All Pass

# North hands

1m - 1NT

<b>Board: 25</b>	♠ AJT974	LHO is dealer.
Dealer: East	♥ Q83	East (LHO) opens 1 ♦ if possible.
Vul: N-S	♦ -	West (RHO) bids 1NT if possible.
HCP: 11+2	♣ A876	East (LHO) Doubles 2 ♠ if possible.
		West (RHO) bids 2NT if possible.
		West (RHO) Doubles 3 ♠ if possible.

---

<b>Board: 26</b>	♠ K54	Partner is dealer.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: Both	♦ T653	
HCP: 8	♣ QT8	

---

<b>Board: 27</b>	♠ Q93	Partner is dealer.
Dealer: South	♥ KT9	The opponents are silent.
Vul: E-W	♦ J832	
HCP: 8	♣ Q84	

---

<b>Board: 28</b>	♠ A84	You are dealer.
Dealer: North	♥ 5	The opponents are silent.
Vul: N-S	♦ AKJT	
HCP: 17+1	♣ KQT54	

## Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: East	♠ AJT974	♠ 832			1 ♦	Pass
Vul: N-S	♥ Q83	♥ 764	1NT	2 ♠	X	Pass
North HCP: 11+2	♦ -	♦ AT73	2NT	Pass	Pass	3 ♠
South HCP: 8	♣ A876	♣ KJ3	X	All Pass		
Contract: 3 ♠ X South						

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ K54	♠ AT				1 ♦
Vul: Both	♥ QJ8	♥ K952	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ T653	♦ QJ987	All Pass			
South HCP: 13+1	♣ QT8	♣ K5				
Contract: 2 ♦ South						

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ 8752				1 ♦
Vul: E-W	♥ KT9	♥ A8	Pass	1NT	All Pass	
North HCP: 8	♦ J832	♦ AKQ6				
South HCP: 13	♣ Q84	♣ 753				
Contract: 1NT North						

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ A84	♠ K97		1 ♣	Pass	1NT
Vul: N-S	♥ 5	♥ Q73	Pass	2 ♦	Pass	3NT
North HCP: 17+1	♦ AKJT	♦ Q63	All Pass			
South HCP: 8	♣ KQT54	♣ J732				
Contract: 3NT South						

**South hands****1m - 1NT**

<b>Board: 25</b>	♠ 832	RHO is dealer. You bid second.
Dealer: East	♥ 764	East (RHO) opens 1 ♦ if possible.
Vul: N-S	♦ AT73	West (LHO) bids 1NT if possible.
HCP: 8	♣ KJ3	East (RHO) Doubles 2 ♠ if possible.
		West (LHO) bids 2NT if possible.
		West (LHO) Doubles 3 ♠ if possible.

---

<b>Board: 26</b>	♠ AT	You are dealer.
Dealer: South	♥ K952	The opponents are silent.
Vul: Both	♦ QJ987	
HCP: 13+1	♣ K5	

---

<b>Board: 27</b>	♠ 8752	You are dealer.
Dealer: South	♥ A8	The opponents are silent.
Vul: E-W	♦ AKQ6	
HCP: 13	♣ 753	

---

<b>Board: 28</b>	♠ K97	Partner is dealer.
Dealer: North	♥ Q73	The opponents are silent.
Vul: N-S	♦ Q63	
HCP: 8	♣ J732	

## Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: East	♠ AJT974	♠ 832			1 ♦	Pass
Vul: N-S	♥ Q83	♥ 764	1NT	2 ♠	X	Pass
North HCP: 11+2	♦ -	♦ AT73	2NT	Pass	Pass	3 ♠
South HCP: 8	♣ A876	♣ KJ3	X	All Pass		
Contract: 3 ♠ X South						

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ K54	♠ AT				1 ♦
Vul: Both	♥ QJ8	♥ K952	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ T653	♦ QJ987	All Pass			
South HCP: 13+1	♣ QT8	♣ K5				
Contract: 2 ♦ South						

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ 8752				1 ♦
Vul: E-W	♥ KT9	♥ A8	Pass	1NT	All Pass	
North HCP: 8	♦ J832	♦ AKQ6				
South HCP: 13	♣ Q84	♣ 753				
Contract: 1NT North						

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ A84	♠ K97		1 ♣	Pass	1NT
Vul: N-S	♥ 5	♥ Q73	Pass	2 ♦	Pass	3NT
North HCP: 17+1	♦ AKJT	♦ Q63	All Pass			
South HCP: 8	♣ KQT54	♣ J732				
Contract: 3NT South						



## North hands

1m - 1NT

<b>Board: 29</b>	♠ A62	Partner is dealer.
Dealer: South	♥ Q87	The opponents are silent.
Vul: Both	♦ 875	
HCP: 8	♣ Q742	
<hr/>		
<b>Board: 30</b>	♠ Q76	Partner is dealer.
Dealer: South	♥ Q42	East (LHO) bids 2 ♠ if possible.
Vul: N-S	♦ 875	West (RHO) bids 3 ♠ if possible.
HCP: 6	♣ Q643	
<hr/>		
<b>Board: 31</b>	♠ K73	Partner is dealer.
Dealer: South	♥ QJT	The opponents are silent.
Vul: Both	♦ 742	
HCP: 8	♣ Q972	
<hr/>		
<b>Board: 32</b>	♠ AK52	You are dealer.
Dealer: North	♥ -	West (RHO) bids 2 ♥ if possible.
Vul: None	♦ KJ62	
HCP: 18+1	♣ AQJ75	
<hr/>		
<b>Board: 33</b>	♠ KT4	Partner is dealer.
Dealer: South	♥ KT3	The opponents are silent.
Vul: N-S	♦ T73	
HCP: 8	♣ Q863	

## Both hands (Answers Page)

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ A62	♠ Q874				1 ♦
Vul: Both	♥ Q87	♥ 643	Pass	1NT	All Pass	
North HCP: 8	♦ 875	♦ AKQ9				
South HCP: 14	♣ Q742	♣ K3				
Contract: 1NT North						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ Q76	♠ T				1 ♦
Vul: N-S	♥ Q42	♥ J7	Pass	1NT	2 ♠	3 ♣
North HCP: 6	♦ 875	♦ AQT62	3 ♠	Pass	Pass	4 ♣
South HCP: 14+2	♣ Q643	♣ AKT92	All Pass			
Contract: 4 ♣ South						

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ QJ9				1 ♦
Vul: Both	♥ QJT	♥ A987	Pass	1NT	All Pass	
North HCP: 8	♦ 742	♦ KQJ5				
South HCP: 14	♣ Q972	♣ JT				
Contract: 1NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ AK52	♠ Q86		1 ♣	Pass	1NT
Vul: None	♥ -	♥ QJ6	2 ♥	3 ♥ <sup>1</sup>	Pass	3NT
North HCP: 18+1	♦ KJ62	♦ QT5	All Pass			
South HCP: 7	♣ AQJ75	♣ 8632				
Contract: 3NT South						1. strength cue bid

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ 85				1 ♦
Vul: N-S	♥ KT3	♥ AQ87	Pass	1NT	Pass	2 ♥
North HCP: 8	♦ T73	♦ AKQ84	Pass	3NT	All Pass	
South HCP: 18+1	♣ Q863	♣ K4				
Contract: 3NT North						

## South hands

1m - 1NT

**Board: 29**      ♠ Q874      You are dealer.  
 Dealer: South      ♥ 643      The opponents are silent.  
 Vul: Both      ♦ AKQ9  
 HCP: 14      ♣ K3

---

**Board: 30**      ♠ T      You are dealer.  
 Dealer: South      ♥ J7      East (RHO) bids 2 ♠ if possible.  
 Vul: N-S      ♦ AQT62      West (LHO) bids 3 ♠ if possible.  
 HCP: 14+2      ♣ AKT92

---

**Board: 31**      ♠ QJ9      You are dealer.  
 Dealer: South      ♥ A987      The opponents are silent.  
 Vul: Both      ♦ KQJ5  
 HCP: 14      ♣ JT

---

**Board: 32**      ♠ Q86      Partner is dealer.  
 Dealer: North      ♥ QJ6      West (LHO) bids 2 ♥ if possible.  
 Vul: None      ♦ QT5  
 HCP: 7      ♣ 8632

---

**Board: 33**      ♠ 85      You are dealer.  
 Dealer: South      ♥ AQ87      The opponents are silent.  
 Vul: N-S      ♦ AKQ84  
 HCP: 18+1      ♣ K4

## Both hands (Answers Page)

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ A62	♠ Q874				1 ♦
Vul: Both	♥ Q87	♥ 643	Pass	1NT	All Pass	
North HCP: 8	♦ 875	♦ AKQ9				
South HCP: 14	♣ Q742	♣ K3				
Contract: 1NT North						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ Q76	♠ T				1 ♦
Vul: N-S	♥ Q42	♥ J7	Pass	1NT	2 ♠	3 ♣
North HCP: 6	♦ 875	♦ AQT62	3 ♠	Pass	Pass	4 ♣
South HCP: 14+2	♣ Q643	♣ AKT92	All Pass			
Contract: 4 ♣ South						

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ QJ9				1 ♦
Vul: Both	♥ QJT	♥ A987	Pass	1NT	All Pass	
North HCP: 8	♦ 742	♦ KQJ5				
South HCP: 14	♣ Q972	♣ JT				
Contract: 1NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ AK52	♠ Q86		1 ♣	Pass	1NT
Vul: None	♥ -	♥ QJ6	2 ♥	3 ♥ <sup>1</sup>	Pass	3NT
North HCP: 18+1	♦ KJ62	♦ QT5	All Pass			
South HCP: 7	♣ AQJ75	♣ 8632				
Contract: 3NT South						1. strength cue bid

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ 85				1 ♦
Vul: N-S	♥ KT3	♥ AQ87	Pass	1NT	Pass	2 ♥
North HCP: 8	♦ T73	♦ AKQ84	Pass	3NT	All Pass	
South HCP: 18+1	♣ Q863	♣ K4				
Contract: 3NT North						

**North hands****1m - 1NT**

<b>Board: 34</b>	♠ 3	You are dealer.
Dealer: North	♥ AJ63	The opponents are silent.
Vul: E-W	♦ AKJ85	
HCP: 17+1	♣ A72	

---

<b>Board: 35</b>	♠ K82	Partner is dealer.
Dealer: South	♥ Q83	The opponents are silent.
Vul: Both	♦ QJ9	
HCP: 8	♣ 8742	

---

<b>Board: 36</b>	♠ AT93	You are dealer.
Dealer: North	♥ KQ62	West (RHO) bids 2♣ if possible.
Vul: N-S	♦ KT98	
HCP: 15	♣ K	

---

<b>Board: 37</b>	♠ AJ6	You are dealer.
Dealer: North	♥ K5	The opponents are silent.
Vul: Both	♦ AJ942	
HCP: 18+1	♣ AJ3	

---

<b>Board: 38</b>	♠ AT5	You are dealer.
Dealer: North	♥ K52	The opponents are silent.
Vul: E-W	♦ AT97	
HCP: 12	♣ J95	

## Both hands (Answers Page)

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 3	♠ K42		1 ♦	Pass	1NT
Vul: E-W	♥ AJ63	♥ K94	Pass	2 ♥	Pass	3NT
North HCP: 17+1	♦ AKJ85	♦ T64	All Pass			
South HCP: 9	♣ A72	♣ K863				
Contract: 3NT South						

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K82	♠ AQ75				1 ♣
Vul: Both	♥ Q83	♥ AKJ6	Pass	1NT	Pass	2NT
North HCP: 8	♦ QJ9	♦ A2	Pass	3NT	All Pass	
South HCP: 18	♣ 8742	♣ T93				
Contract: 3NT North						

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT93	♠ Q42		1 ♦	Pass	1NT
Vul: N-S	♥ KQ62	♥ A97	2 ♣	X	Pass	2NT
North HCP: 15	♦ KT98	♦ J64	All Pass			
South HCP: 9	♣ K	♣ Q864				
Contract: 2NT South						

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ6	♠ Q97		1 ♦	Pass	1NT
Vul: Both	♥ K5	♥ A32	Pass	2 ♦	All Pass	
North HCP: 18+1	♦ AJ942	♦ T65				
South HCP: 9	♣ AJ3	♣ KT64				
Contract: 2 ♦ North						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT5	♠ QJ7		1 ♦	Pass	1NT
Vul: E-W	♥ K52	♥ Q97	All Pass			
North HCP: 12	♦ AT97	♦ J32				
South HCP: 9	♣ J95	♣ KT73				
Contract: 1NT South						

**South hands****1m - 1NT**

<b>Board: 34</b>	♠ K42	Partner is dealer.
Dealer: North	♥ K94	The opponents are silent.
Vul: E-W	♦ T64	
HCP: 9	♣ K863	

---

<b>Board: 35</b>	♠ AQ75	You are dealer.
Dealer: South	♥ AKJ6	The opponents are silent.
Vul: Both	♦ A2	
HCP: 18	♣ T93	

---

<b>Board: 36</b>	♠ Q42	Partner is dealer.
Dealer: North	♥ A97	West (LHO) bids 2♣ if possible.
Vul: N-S	♦ J64	
HCP: 9	♣ Q864	

---

<b>Board: 37</b>	♠ Q97	Partner is dealer.
Dealer: North	♥ A32	The opponents are silent.
Vul: Both	♦ T65	
HCP: 9	♣ KT64	

---

<b>Board: 38</b>	♠ QJ7	Partner is dealer.
Dealer: North	♥ Q97	The opponents are silent.
Vul: E-W	♦ J32	
HCP: 9	♣ KT73	

## Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ K42		1 ♦	Pass	1NT
Vul: E-W	♥ AJ63	♥ K94	Pass	2 ♥	Pass	3NT
North HCP: 17+1	♦ AKJ85	♦ T64	All Pass			
South HCP: 9	♣ A72	♣ K863				
Contract: 3NT South						

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ K82	♠ AQ75				1 ♣
Vul: Both	♥ Q83	♥ AKJ6	Pass	1NT	Pass	2NT
North HCP: 8	♦ QJ9	♦ A2	Pass	3NT	All Pass	
South HCP: 18	♣ 8742	♣ T93				
Contract: 3NT North						

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ AT93	♠ Q42		1 ♦	Pass	1NT
Vul: N-S	♥ KQ62	♥ A97	2 ♣	X	Pass	2NT
North HCP: 15	♦ KT98	♦ J64	All Pass			
South HCP: 9	♣ K	♣ Q864				
Contract: 2NT South						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ AJ6	♠ Q97		1 ♦	Pass	1NT
Vul: Both	♥ K5	♥ A32	Pass	2 ♦	All Pass	
North HCP: 18+1	♦ AJ942	♦ T65				
South HCP: 9	♣ AJ3	♣ KT64				
Contract: 2 ♦ North						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ AT5	♠ QJ7		1 ♦	Pass	1NT
Vul: E-W	♥ K52	♥ Q97	All Pass			
North HCP: 12	♦ AT97	♦ J32				
South HCP: 9	♣ J95	♣ KT73				
Contract: 1NT South						



**North hands****1m - 1NT**

<b>Board: 39</b>	♠ AT4	Partner is dealer.
Dealer: South	♥ Q83	The opponents are silent.
Vul: None	♦ Q84	
HCP: 8	♣ 8543	

---

<b>Board: 40</b>	♠ Q85	Partner is dealer.
Dealer: South	♥ K82	The opponents are silent.
Vul: N-S	♦ 962	
HCP: 7	♣ Q632	

---

<b>Board: 41</b>	♠ KT2	Partner is dealer.
Dealer: South	♥ Q85	The opponents are silent.
Vul: E-W	♦ Q76	
HCP: 7	♣ 9764	

---

<b>Board: 42</b>	♠ Q953	You are dealer.
Dealer: North	♥ A865	The opponents are silent.
Vul: N-S	♦ AQ8	
HCP: 12	♣ T3	

---

<b>Board: 43</b>	♠ KJT	Partner is dealer.
Dealer: South	♥ K96	The opponents are silent.
Vul: E-W	♦ T872	
HCP: 9	♣ Q74	

## Both hands (Answers Page)

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT4	♠ QJ97				1 ♣
Vul: None	♥ Q83	♥ JT	Pass	1NT	Pass	2NT
North HCP: 8	♦ Q84	♦ AK9	Pass	3NT	All Pass	
South HCP: 18	♣ 8543	♣ AK72				
Contract: 3NT North						

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q85	♠ A62				1 ♦
Vul: N-S	♥ K82	♥ A	Pass	1NT	Pass	2 ♣
North HCP: 7	♦ 962	♦ KQ874	All Pass			
South HCP: 17+1	♣ Q632	♣ KJ97				
Contract: 2 ♣ South						

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT2	♠ AJ73				1 ♣
Vul: E-W	♥ Q85	♥ K73	Pass	1NT	All Pass	
North HCP: 7	♦ Q76	♦ 93				
South HCP: 13	♣ 9764	♣ KQ82				
Contract: 1NT North						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q953	♠ K72		1 ♦	Pass	1NT
Vul: N-S	♥ A865	♥ Q94	All Pass			
North HCP: 12	♦ AQ8	♦ J73				
South HCP: 8	♣ T3	♣ Q762				
Contract: 1NT South						

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJT	♠ Q4				1 ♦
Vul: E-W	♥ K96	♥ A	Pass	1NT	Pass	3 ♣
North HCP: 9	♦ T872	♦ AKQ94	Pass	3NT	All Pass	
South HCP: 19+2	♣ Q74	♣ A8652				
Contract: 3NT North						

**South hands****1m - 1NT**

<b>Board: 39</b>	♠ QJ97	You are dealer.
Dealer: South	♥ JT	The opponents are silent.
Vul: None	♦ AK9	
HCP: 18	♣ AK72	

---

<b>Board: 40</b>	♠ A62	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ KQ874	
HCP: 17+1	♣ KJ97	

---

<b>Board: 41</b>	♠ AJ73	You are dealer.
Dealer: South	♥ K73	The opponents are silent.
Vul: E-W	♦ 93	
HCP: 13	♣ KQ82	

---

<b>Board: 42</b>	♠ K72	Partner is dealer.
Dealer: North	♥ Q94	The opponents are silent.
Vul: N-S	♦ J73	
HCP: 8	♣ Q762	

---

<b>Board: 43</b>	♠ Q4	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: E-W	♦ AKQ94	
HCP: 19+2	♣ A8652	

## Both hands (Answers Page)

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ AT4	♠ QJ97				1 ♣
Vul: None	♥ Q83	♥ JT	Pass	1NT	Pass	2NT
North HCP: 8	♦ Q84	♦ AK9	Pass	3NT	All Pass	
South HCP: 18	♣ 8543	♣ AK72				
Contract: 3NT North						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ Q85	♠ A62				1 ♦
Vul: N-S	♥ K82	♥ A	Pass	1NT	Pass	2 ♣
North HCP: 7	♦ 962	♦ KQ874	All Pass			
South HCP: 17+1	♣ Q632	♣ KJ97				
Contract: 2 ♣ South						

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ KT2	♠ AJ73				1 ♣
Vul: E-W	♥ Q85	♥ K73	Pass	1NT	All Pass	
North HCP: 7	♦ Q76	♦ 93				
South HCP: 13	♣ 9764	♣ KQ82				
Contract: 1NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ Q953	♠ K72		1 ♦	Pass	1NT
Vul: N-S	♥ A865	♥ Q94	All Pass			
North HCP: 12	♦ AQ8	♦ J73				
South HCP: 8	♣ T3	♣ Q762				
Contract: 1NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ KJT	♠ Q4				1 ♦
Vul: E-W	♥ K96	♥ A	Pass	1NT	Pass	3 ♣
North HCP: 9	♦ T872	♦ AKQ94	Pass	3NT	All Pass	
South HCP: 19+2	♣ Q74	♣ A8652				
Contract: 3NT North						

# North hands

1m - 1NT

<b>Board: 44</b>	♠ K95	Partner is dealer.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: None	♦ T643	
HCP: 9	♣ QT3	

---

<b>Board: 45</b>	♠ AK72	You are dealer.
Dealer: North	♥ 6	The opponents are silent.
Vul: Both	♦ A8654	
HCP: 15+1	♣ A42	

---

<b>Board: 46</b>	♠ AQJ	You are dealer.
Dealer: North	♥ 3	The opponents are silent.
Vul: Both	♦ AKT96	
HCP: 18+1	♣ A743	

---

<b>Board: 47</b>	♠ AKJ	You are dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: None	♦ Q7654	
HCP: 14+1	♣ AT72	

---

<b>Board: 48</b>	♠ A4	You are dealer.
Dealer: North	♥ AJ	The opponents are silent.
Vul: None	♦ AQ742	
HCP: 19+1	♣ KJ62	

## Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ K95	♠ A6				1 ♦
Vul: None	♥ KJ6	♥ 72	Pass	1NT	Pass	2 ♣
North HCP: 9	♦ T643	♦ AJ752	Pass	2 ♦	All Pass	
South HCP: 13+1	♣ QT3	♣ A864				
Contract: 2 ♦ North						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ AK72	♠ Q63		1 ♦	Pass	1NT
Vul: Both	♥ 6	♥ Q83	Pass	2 ♦	All Pass	
North HCP: 15+1	♦ A8654	♦ JT72				
South HCP: 7	♣ A42	♣ Q75				
Contract: 2 ♦ North						

Board: 46	North:	South:	W	N	E	S
Dealer: North	♠ AQJ	♠ KT9		1 ♦	Pass	1NT
Vul: Both	♥ 3	♥ Q92	Pass	3 ♣	Pass	3NT
North HCP: 18+1	♦ AKT96	♦ 873	All Pass			
South HCP: 8	♣ A743	♣ QJ82				
Contract: 3NT South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ QT2		1 ♦	Pass	1NT
Vul: None	♥ 9	♥ KT4	Pass	2 ♣	All Pass	
North HCP: 14+1	♦ Q7654	♦ T82				
South HCP: 8	♣ AT72	♣ K864				
Contract: 2 ♣ North						

Board: 48	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ Q98		1 ♦	Pass	1NT
Vul: None	♥ AJ	♥ Q83	Pass	2NT	Pass	3NT
North HCP: 19+1	♦ AQ742	♦ JT65	All Pass			
South HCP: 9	♣ KJ62	♣ AT9				
Contract: 3NT South						

**South hands****1m - 1NT**

<b>Board: 44</b>	♠ A6	You are dealer.
Dealer: South	♥ 72	The opponents are silent.
Vul: None	♦ AJ752	
HCP: 13+1	♣ A864	

---

<b>Board: 45</b>	♠ Q63	Partner is dealer.
Dealer: North	♥ Q83	The opponents are silent.
Vul: Both	♦ JT72	
HCP: 7	♣ Q75	

---

<b>Board: 46</b>	♠ KT9	Partner is dealer.
Dealer: North	♥ Q92	The opponents are silent.
Vul: Both	♦ 873	
HCP: 8	♣ QJ82	

---

<b>Board: 47</b>	♠ QT2	Partner is dealer.
Dealer: North	♥ KT4	The opponents are silent.
Vul: None	♦ T82	
HCP: 8	♣ K864	

---

<b>Board: 48</b>	♠ Q98	Partner is dealer.
Dealer: North	♥ Q83	The opponents are silent.
Vul: None	♦ JT65	
HCP: 9	♣ AT9	

## Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ K95	♠ A6				1 ♦
Vul: None	♥ KJ6	♥ 72	Pass	1NT	Pass	2 ♣
North HCP: 9	♦ T643	♦ AJ752	Pass	2 ♦	All Pass	
South HCP: 13+1	♣ QT3	♣ A864				
Contract: 2 ♦ North						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ AK72	♠ Q63		1 ♦	Pass	1NT
Vul: Both	♥ 6	♥ Q83	Pass	2 ♦	All Pass	
North HCP: 15+1	♦ A8654	♦ JT72				
South HCP: 7	♣ A42	♣ Q75				
Contract: 2 ♦ North						

Board: 46	North:	South:	W	N	E	S
Dealer: North	♠ AQJ	♠ KT9		1 ♦	Pass	1NT
Vul: Both	♥ 3	♥ Q92	Pass	3 ♣	Pass	3NT
North HCP: 18+1	♦ AKT96	♦ 873	All Pass			
South HCP: 8	♣ A743	♣ QJ82				
Contract: 3NT South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ QT2		1 ♦	Pass	1NT
Vul: None	♥ 9	♥ KT4	Pass	2 ♣	All Pass	
North HCP: 14+1	♦ Q7654	♦ T82				
South HCP: 8	♣ AT72	♣ K864				
Contract: 2 ♣ North						

Board: 48	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ Q98		1 ♦	Pass	1NT
Vul: None	♥ AJ	♥ Q83	Pass	2NT	Pass	3NT
North HCP: 19+1	♦ AQ742	♦ JT65	All Pass			
South HCP: 9	♣ KJ62	♣ AT9				
Contract: 3NT South						



**North hands****1m - 1NT**

<b>Board: 49</b>	♠ QT8	Partner is dealer.
Dealer: South	♥ Q53	The opponents are silent.
Vul: E-W	♦ T985	
HCP: 8	♣ A42	

---

<b>Board: 50</b>	♠ Q74	Partner is dealer.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: N-S	♦ T985	
HCP: 8	♣ KT6	

---

<b>Board: 51</b>	♠ K65	You are dealer.
Dealer: North	♥ AJ72	The opponents are silent.
Vul: E-W	♦ AJT82	
HCP: 14+1	♣ J	

---

<b>Board: 52</b>	♠ Q53	Partner is dealer.
Dealer: South	♥ K92	The opponents are silent.
Vul: Both	♦ 953	
HCP: 8	♣ QJ64	

---

<b>Board: 53</b>	♠ 6	You are dealer.
Dealer: North	♥ Q9	The opponents are silent.
Vul: None	♦ KT3	
HCP: 13+3	♣ AKJ7642	

## Both hands (Answers Page)

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ J74				1 ♦
Vul: E-W	♥ Q53	♥ AJ	Pass	1NT	Pass	3 ♦
North HCP: 8	♦ T985	♦ AKQJ42	Pass	3NT	All Pass	
South HCP: 17+2	♣ A42	♣ J6				
Contract: 3NT North						

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ Q74	♠ T63				1 ♦
Vul: N-S	♥ QJ5	♥ K8	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ T985	♦ KJ7432	All Pass			
South HCP: 13+2	♣ KT6	♣ AQ				
Contract: 2 ♦ South						

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ K65	♠ Q32		1 ♦	Pass	1NT
Vul: E-W	♥ AJ72	♥ KT4	Pass	2 ♦	All Pass	
North HCP: 14+1	♦ AJT82	♦ 643				
South HCP: 9	♣ J	♣ A542				
Contract: 2 ♦ North						

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ A42				1 ♦
Vul: Both	♥ K92	♥ Q76	Pass	1NT	Pass	3 ♦
North HCP: 8	♦ 953	♦ AQJT84	All Pass			
South HCP: 17+2	♣ QJ64	♣ A				
Contract: 3 ♦ South						

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ 6	♠ QJ8		1 ♣	Pass	1NT
Vul: None	♥ Q9	♥ KJT	Pass	3 ♣	All Pass	
North HCP: 13+3	♦ KT3	♦ Q98				
South HCP: 9	♣ AKJ7642	♣ T853				
Contract: 3 ♣ North						

**South hands****1m - 1NT**

**Board: 49**      ♠ J74      You are dealer.  
Dealer: South      ♥ AJ      The opponents are silent.  
Vul: E-W      ♦ AKQJ42  
HCP: 17+2      ♣ J6

---

**Board: 50**      ♠ T63      You are dealer.  
Dealer: South      ♥ K8      The opponents are silent.  
Vul: N-S      ♦ KJ7432  
HCP: 13+2      ♣ AQ

---

**Board: 51**      ♠ Q32      Partner is dealer.  
Dealer: North      ♥ KT4      The opponents are silent.  
Vul: E-W      ♦ 643  
HCP: 9      ♣ A542

---

**Board: 52**      ♠ A42      You are dealer.  
Dealer: South      ♥ Q76      The opponents are silent.  
Vul: Both      ♦ AQJT84  
HCP: 17+2      ♣ A

---

**Board: 53**      ♠ QJ8      Partner is dealer.  
Dealer: North      ♥ KJT      The opponents are silent.  
Vul: None      ♦ Q98  
HCP: 9      ♣ T853

## Both hands (Answers Page)

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ J74				1 ♦
Vul: E-W	♥ Q53	♥ AJ	Pass	1NT	Pass	3 ♦
North HCP: 8	♦ T985	♦ AKQJ42	Pass	3NT	All Pass	
South HCP: 17+2	♣ A42	♣ J6				
Contract: 3NT North						

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ Q74	♠ T63				1 ♦
Vul: N-S	♥ QJ5	♥ K8	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ T985	♦ KJ7432	All Pass			
South HCP: 13+2	♣ KT6	♣ AQ				
Contract: 2 ♦ South						

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ K65	♠ Q32		1 ♦	Pass	1NT
Vul: E-W	♥ AJ72	♥ KT4	Pass	2 ♦	All Pass	
North HCP: 14+1	♦ AJT82	♦ 643				
South HCP: 9	♣ J	♣ A542				
Contract: 2 ♦ North						

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ A42				1 ♦
Vul: Both	♥ K92	♥ Q76	Pass	1NT	Pass	3 ♦
North HCP: 8	♦ 953	♦ AQJT84	All Pass			
South HCP: 17+2	♣ QJ64	♣ A				
Contract: 3 ♦ South						

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ 6	♠ QJ8		1 ♣	Pass	1NT
Vul: None	♥ Q9	♥ KJT	Pass	3 ♣	All Pass	
North HCP: 13+3	♦ KT3	♦ Q98				
South HCP: 9	♣ AKJ7642	♣ T853				
Contract: 3 ♣ North						

## North hands

1m - 1NT

<b>Board: 54</b>	♠ J9	You are dealer.
Dealer: North	♥ KJ75	The opponents are silent.
Vul: E-W	♦ Q7	
HCP: 12+1	♣ AJ862	
<b>Board: 55</b>	♠ AT9	Partner is dealer.
Dealer: South	♥ K85	The opponents are silent.
Vul: Both	♦ 942	
HCP: 9	♣ QT92	
<b>Board: 56</b>	♠ QT3	Partner is dealer.
Dealer: South	♥ Q65	The opponents are silent.
Vul: N-S	♦ 943	
HCP: 8	♣ KJ72	
<b>Board: 57</b>	♠ Q97	Partner is dealer.
Dealer: South	♥ A65	The opponents are silent.
Vul: Both	♦ Q53	
HCP: 8	♣ 7653	
<b>Board: 58</b>	♠ J92	RHO is dealer. You bid second.
Dealer: West	♥ 98	West (RHO) opens 1♦ if possible.
Vul: Both	♦ 765	East (LHO) bids 1NT if possible.
HCP: 5+1	♣ A9842	West (RHO) Doubles 3♥ if possible.

## Both hands (Answers Page)

<b>Board: 54</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J9	♠ Q84		1 ♣	Pass	1NT
Vul: E-W	♥ KJ75	♥ Q84	All Pass			
North HCP: 12+1	♦ Q7	♦ K63				
South HCP: 7	♣ AJ862	♣ 9743				
Contract: 1NT South						

<b>Board: 55</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT9	♠ K842				1 ♦
Vul: Both	♥ K85	♥ T3	Pass	1NT	All Pass	
North HCP: 9	♦ 942	♦ QJ86				
South HCP: 14	♣ QT92	♣ AKJ				
Contract: 1NT North						

<b>Board: 56</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT3	♠ AK62				1 ♦
Vul: N-S	♥ Q65	♥ T9	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ 943	♦ AK865	All Pass			
South HCP: 14+1	♣ KJ72	♣ 95				
Contract: 2 ♦ South						

<b>Board: 57</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q97	♠ AJ54				1 ♣
Vul: Both	♥ A65	♥ KQJ	Pass	1NT	All Pass	
North HCP: 8	♦ Q53	♦ 74				
South HCP: 14	♣ 7653	♣ K942				
Contract: 1NT North						

<b>Board: 58</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J92	♠ KT86	1 ♦	Pass	1NT	3 ♥
Vul: Both	♥ 98	♥ AQJT763	X	All Pass		
North HCP: 5+1	♦ 765	♦ 9				
South HCP: 10+3	♣ A9842	♣ T				
Contract: 3 ♥ X South						

## South hands

1m - 1NT

**Board: 54**      ♠ Q84      Partner is dealer.  
 Dealer: North      ♥ Q84      The opponents are silent.  
 Vul: E-W      ♦ K63  
 HCP: 7      ♣ 9743

---

**Board: 55**      ♠ K842      You are dealer.  
 Dealer: South      ♥ T3      The opponents are silent.  
 Vul: Both      ♦ QJ86  
 HCP: 14      ♣ AKJ

---

**Board: 56**      ♠ AK62      You are dealer.  
 Dealer: South      ♥ T9      The opponents are silent.  
 Vul: N-S      ♦ AK865  
 HCP: 14+1      ♣ 95

---

**Board: 57**      ♠ AJ54      You are dealer.  
 Dealer: South      ♥ KQJ      The opponents are silent.  
 Vul: Both      ♦ 74  
 HCP: 14      ♣ K942

---

**Board: 58**      ♠ KT86      LHO is dealer.  
 Dealer: West      ♥ AQJT763      West (LHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ 9      East (RHO) bids 1NT if possible.  
 HCP: 10+3      ♣ T      West (LHO) Doubles 3 ♥ if possible.

## Both hands (Answers Page)

Board: 54	North:	South:	W	N	E	S
Dealer: North	♠ J9	♠ Q84		1 ♣	Pass	1NT
Vul: E-W	♥ KJ75	♥ Q84	All Pass			
North HCP: 12+1	♦ Q7	♦ K63				
South HCP: 7	♣ AJ862	♣ 9743				
Contract: 1NT South						

Board: 55	North:	South:	W	N	E	S
Dealer: South	♠ AT9	♠ K842				1 ♦
Vul: Both	♥ K85	♥ T3	Pass	1NT	All Pass	
North HCP: 9	♦ 942	♦ QJ86				
South HCP: 14	♣ QT92	♣ AKJ				
Contract: 1NT North						

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ QT3	♠ AK62				1 ♦
Vul: N-S	♥ Q65	♥ T9	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ 943	♦ AK865	All Pass			
South HCP: 14+1	♣ KJ72	♣ 95				
Contract: 2 ♦ South						

Board: 57	North:	South:	W	N	E	S
Dealer: South	♠ Q97	♠ AJ54				1 ♣
Vul: Both	♥ A65	♥ KQJ	Pass	1NT	All Pass	
North HCP: 8	♦ Q53	♦ 74				
South HCP: 14	♣ 7653	♣ K942				
Contract: 1NT North						

Board: 58	North:	South:	W	N	E	S
Dealer: West	♠ J92	♠ KT86	1 ♦	Pass	1NT	3 ♥
Vul: Both	♥ 98	♥ AQJT763	X	All Pass		
North HCP: 5+1	♦ 765	♦ 9				
South HCP: 10+3	♣ A9842	♣ T				
Contract: 3 ♥ X South						



# North hands

1m - 1NT

**Board: 59**      ♠ 3      You are dealer.  
 Dealer: North      ♥ 75      The opponents are silent.  
 Vul: E-W      ♦ AKQJT9  
 HCP: 16+2      ♣ AQ86

---

**Board: 60**      ♠ QT95      You are dealer.  
 Dealer: North      ♥ AQJ4      The opponents are silent.  
 Vul: None      ♦ K98  
 HCP: 14      ♣ Q4

---

**Board: 61**      ♠ 7      You are dealer.  
 Dealer: North      ♥ KJ63      West (RHO) bids 2♠ if possible.  
 Vul: E-W      ♦ KQJ2      East (LHO) bids 3♠ if possible.  
 HCP: 13      ♣ K742

---

**Board: 62**      ♠ J7      You are dealer.  
 Dealer: North      ♥ KJ73      The opponents are silent.  
 Vul: Both      ♦ AT7  
 HCP: 13      ♣ A985

---

**Board: 63**      ♠ AT3      You are dealer.  
 Dealer: North      ♥ 4      West (RHO) bids 2♥ if possible.  
 Vul: None      ♦ AKQJ3      East (LHO) bids 3♥ if possible.  
 HCP: 15+1      ♣ J942

## Both hands (Answers Page)

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ K52		1 ♦	Pass	1NT
Vul: E-W	♥ 75	♥ QT9	Pass	2 ♣	Pass	2 ♦
North HCP: 16+2	♦ AKQJT9	♦ 7652	Pass	3 ♦	All Pass	
South HCP: 8	♣ AQ86	♣ K92				
Contract: 3 ♦ North						

Board: 60	North:	South:	W	N	E	S
Dealer: North	♠ QT95	♠ K72		1 ♦	Pass	1NT
Vul: None	♥ AQJ4	♥ K52	All Pass			
North HCP: 14	♦ K98	♦ 742				
South HCP: 9	♣ Q4	♣ K982				
Contract: 1NT South						

Board: 61	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ A86		1 ♦	Pass	1NT
Vul: E-W	♥ KJ63	♥ Q98	2 ♠	3 ♣	3 ♠	4 ♣
North HCP: 13	♦ KQJ2	♦ T97	All Pass			
South HCP: 8	♣ K742	♣ Q983				
Contract: 4 ♣ South						

Board: 62	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ QT6		1 ♣	Pass	1NT
Vul: Both	♥ KJ73	♥ Q64	All Pass			
North HCP: 13	♦ AT7	♦ K52				
South HCP: 8	♣ A985	♣ JT64				
Contract: 1NT South						

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ AT3	♠ K76		1 ♦	Pass	1NT
Vul: None	♥ 4	♥ QJT	2 ♥	3 ♣	Pass	3 ♦
North HCP: 15+1	♦ AKQJ3	♦ T642	Pass	Pass	3 ♥	Pass
South HCP: 8	♣ J942	♣ Q53	Pass	4 ♦	All Pass	
Contract: 4 ♦ North						

## South hands

1m - 1NT

**Board: 59**      ♠ K52      Partner is dealer.  
 Dealer: North      ♥ QT9      The opponents are silent.  
 Vul: E-W      ♦ 7652  
 HCP: 8      ♣ K92

---

**Board: 60**      ♠ K72      Partner is dealer.  
 Dealer: North      ♥ K52      The opponents are silent.  
 Vul: None      ♦ 742  
 HCP: 9      ♣ K982

---

**Board: 61**      ♠ A86      Partner is dealer.  
 Dealer: North      ♥ Q98      West (LHO) bids 2♠ if possible.  
 Vul: E-W      ♦ T97      East (RHO) bids 3♠ if possible.  
 HCP: 8      ♣ Q983

---

**Board: 62**      ♠ QT6      Partner is dealer.  
 Dealer: North      ♥ Q64      The opponents are silent.  
 Vul: Both      ♦ K52  
 HCP: 8      ♣ JT64

---

**Board: 63**      ♠ K76      Partner is dealer.  
 Dealer: North      ♥ QJT      West (LHO) bids 2♥ if possible.  
 Vul: None      ♦ T642      East (RHO) bids 3♥ if possible.  
 HCP: 8      ♣ Q53

## Both hands (Answers Page)

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ K52		1 ♦	Pass	1NT
Vul: E-W	♥ 75	♥ QT9	Pass	2 ♣	Pass	2 ♦
North HCP: 16+2	♦ AKQJT9	♦ 7652	Pass	3 ♦	All Pass	
South HCP: 8	♣ AQ86	♣ K92				
Contract: 3 ♦ North						

Board: 60	North:	South:	W	N	E	S
Dealer: North	♠ QT95	♠ K72		1 ♦	Pass	1NT
Vul: None	♥ AQJ4	♥ K52	All Pass			
North HCP: 14	♦ K98	♦ 742				
South HCP: 9	♣ Q4	♣ K982				
Contract: 1NT South						

Board: 61	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ A86		1 ♦	Pass	1NT
Vul: E-W	♥ KJ63	♥ Q98	2 ♠	3 ♣	3 ♠	4 ♣
North HCP: 13	♦ KQJ2	♦ T97	All Pass			
South HCP: 8	♣ K742	♣ Q983				
Contract: 4 ♣ South						

Board: 62	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ QT6		1 ♣	Pass	1NT
Vul: Both	♥ KJ73	♥ Q64	All Pass			
North HCP: 13	♦ AT7	♦ K52				
South HCP: 8	♣ A985	♣ JT64				
Contract: 1NT South						

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ AT3	♠ K76		1 ♦	Pass	1NT
Vul: None	♥ 4	♥ QJT	2 ♥	3 ♣	Pass	3 ♦
North HCP: 15+1	♦ AKQJ3	♦ T642	Pass	Pass	3 ♥	Pass
South HCP: 8	♣ J942	♣ Q53	Pass	4 ♦	All Pass	
Contract: 4 ♦ North						

**North hands****1m - 1NT**

<b>Board: 64</b>	♠ KT9	Partner is dealer.
Dealer: South	♥ Q95	The opponents are silent.
Vul: E-W	♦ 865	
HCP: 9	♣ KJ93	

---

<b>Board: 65</b>	♠ K74	Partner is dealer.
Dealer: South	♥ K94	The opponents are silent.
Vul: N-S	♦ J95	
HCP: 9	♣ QT92	

---

<b>Board: 66</b>	♠ K652	You are dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: E-W	♦ AKQ86	
HCP: 20+1	♣ AJ4	

---

<b>Board: 67</b>	♠ QJ9	Partner is dealer.
Dealer: South	♥ A95	The opponents are silent.
Vul: Both	♦ 432	
HCP: 9	♣ QT63	

---

<b>Board: 68</b>	♠ 6	You are dealer.
Dealer: North	♥ AJ65	The opponents are silent.
Vul: None	♦ AK52	
HCP: 17	♣ AJ62	

## Both hands (Answers Page)

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ KT9	♠ A8				1 ♦
Vul: E-W	♥ Q95	♥ K42	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ 865	♦ AQJ72	All Pass			
South HCP: 14+1	♣ KJ93	♣ 642				
Contract: 2 ♦ South						

Board: 65	North:	South:	W	N	E	S
Dealer: South	♠ K74	♠ A62				1 ♦
Vul: N-S	♥ K94	♥ T72	Pass	1NT	All Pass	
North HCP: 9	♦ J95	♦ Q432				
South HCP: 13	♣ QT92	♣ AK5				
Contract: 1NT North						

Board: 66	North:	South:	W	N	E	S
Dealer: North	♠ K652	♠ QT7		1 ♦	Pass	1NT
Vul: E-W	♥ K	♥ A75	Pass	2 ♠	Pass	3NT
North HCP: 20+1	♦ AKQ86	♦ T92	All Pass			
South HCP: 9	♣ AJ4	♣ K983				
Contract: 3NT South						

Board: 67	North:	South:	W	N	E	S
Dealer: South	♠ QJ9	♠ 8				1 ♦
Vul: Both	♥ A95	♥ KQT	Pass	1NT	Pass	3 ♣
North HCP: 9	♦ 432	♦ AKQT8	Pass	3NT	All Pass	
South HCP: 18+1	♣ QT63	♣ A742				
Contract: 3NT North						

Board: 68	North:	South:	W	N	E	S
Dealer: North	♠ 6	♠ K95		1 ♦	Pass	1NT
Vul: None	♥ AJ65	♥ Q32	Pass	2 ♥	Pass	3NT
North HCP: 17	♦ AK52	♦ QT7	All Pass			
South HCP: 9	♣ AJ62	♣ Q873				
Contract: 3NT South						

**South hands****1m - 1NT**

<b>Board: 64</b>	♠ A8	You are dealer.
Dealer: South	♥ K42	The opponents are silent.
Vul: E-W	♦ AQJ72	
HCP: 14+1	♣ 642	

---

<b>Board: 65</b>	♠ A62	You are dealer.
Dealer: South	♥ T72	The opponents are silent.
Vul: N-S	♦ Q432	
HCP: 13	♣ AK5	

---

<b>Board: 66</b>	♠ QT7	Partner is dealer.
Dealer: North	♥ A75	The opponents are silent.
Vul: E-W	♦ T92	
HCP: 9	♣ K983	

---

<b>Board: 67</b>	♠ 8	You are dealer.
Dealer: South	♥ KQT	The opponents are silent.
Vul: Both	♦ AKQT8	
HCP: 18+1	♣ A742	

---

<b>Board: 68</b>	♠ K95	Partner is dealer.
Dealer: North	♥ Q32	The opponents are silent.
Vul: None	♦ QT7	
HCP: 9	♣ Q873	

## Both hands (Answers Page)

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ KT9	♠ A8				1 ♦
Vul: E-W	♥ Q95	♥ K42	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ 865	♦ AQJ72	All Pass			
South HCP: 14+1	♣ KJ93	♣ 642				
Contract: 2 ♦ South						

Board: 65	North:	South:	W	N	E	S
Dealer: South	♠ K74	♠ A62				1 ♦
Vul: N-S	♥ K94	♥ T72	Pass	1NT	All Pass	
North HCP: 9	♦ J95	♦ Q432				
South HCP: 13	♣ QT92	♣ AK5				
Contract: 1NT North						

Board: 66	North:	South:	W	N	E	S
Dealer: North	♠ K652	♠ QT7		1 ♦	Pass	1NT
Vul: E-W	♥ K	♥ A75	Pass	2 ♠	Pass	3NT
North HCP: 20+1	♦ AKQ86	♦ T92	All Pass			
South HCP: 9	♣ AJ4	♣ K983				
Contract: 3NT South						

Board: 67	North:	South:	W	N	E	S
Dealer: South	♠ QJ9	♠ 8				1 ♦
Vul: Both	♥ A95	♥ KQT	Pass	1NT	Pass	3 ♣
North HCP: 9	♦ 432	♦ AKQT8	Pass	3NT	All Pass	
South HCP: 18+1	♣ QT63	♣ A742				
Contract: 3NT North						

Board: 68	North:	South:	W	N	E	S
Dealer: North	♠ 6	♠ K95		1 ♦	Pass	1NT
Vul: None	♥ AJ65	♥ Q32	Pass	2 ♥	Pass	3NT
North HCP: 17	♦ AK52	♦ QT7	All Pass			
South HCP: 9	♣ AJ62	♣ Q873				
Contract: 3NT South						



**North hands****1m - 1NT**

<b>Board: 69</b>	♠ K82	Partner is dealer.
Dealer: South	♥ K96	The opponents are silent.
Vul: N-S	♦ 632	
HCP: 8	♣ QT74	

---

<b>Board: 70</b>	♠ J97	You are dealer.
Dealer: North	♥ Q97	The opponents are silent.
Vul: None	♦ AJT4	
HCP: 13	♣ AJ4	

---

<b>Board: 71</b>	♠ Q94	Partner is dealer.
Dealer: South	♥ K86	The opponents are silent.
Vul: None	♦ T92	
HCP: 9	♣ AT72	

---

<b>Board: 72</b>	♠ 76	You are dealer.
Dealer: North	♥ A764	The opponents are silent.
Vul: N-S	♦ A973	
HCP: 12	♣ AT8	

---

<b>Board: 73</b>	♠ Q62	Partner is dealer.
Dealer: South	♥ QT9	The opponents are silent.
Vul: E-W	♦ K98	
HCP: 9	♣ Q832	

## Both hands (Answers Page)

### Board: 69

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 12

Contract: 1NT North

North:

♠ K82

♥ K96

♦ 632

♣ QT74

South:

♠ JT

♥ JT87

♦ KQJ7

♣ A32

W N E S

Pass 1NT All Pass 1♦

### Board: 70

Dealer: North

Vul: None

North HCP: 13

South HCP: 9

Contract: 1NT South

North:

♠ J97

♥ Q97

♦ AJT4

♣ AJ4

South:

♠ A65

♥ KT8

♦ 9653

♣ QT6

W N E S

All Pass 1♦ Pass 1NT

### Board: 71

Dealer: South

Vul: None

North HCP: 9

South HCP: 17+2

Contract: 3NT North

North:

♠ Q94

♥ K86

♦ T92

♣ AT72

South:

♠ K5

♥ AJ42

♦ AKQ864

♣ 5

W N E S

Pass 1NT Pass 2♥ 1♦

Pass 3NT All Pass

### Board: 72

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 9

Contract: 1NT South

North:

♠ 76

♥ A764

♦ A973

♣ AT8

South:

♠ K93

♥ K93

♦ JT64

♣ Q74

W N E S

All Pass 1♦ Pass 1NT

### Board: 73

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 14

Contract: 1NT North

North:

♠ Q62

♥ QT9

♦ K98

♣ Q832

South:

♠ J7

♥ AK42

♦ Q76

♣ A965

W N E S

Pass 1NT All Pass 1♣

**South hands****1m - 1NT**

<b>Board: 69</b>	♠ JT	You are dealer.
Dealer: South	♥ JT87	The opponents are silent.
Vul: N-S	♦ KQJ7	
HCP: 12	♣ A32	

---

<b>Board: 70</b>	♠ A65	Partner is dealer.
Dealer: North	♥ KT8	The opponents are silent.
Vul: None	♦ 9653	
HCP: 9	♣ QT6	

---

<b>Board: 71</b>	♠ K5	You are dealer.
Dealer: South	♥ AJ42	The opponents are silent.
Vul: None	♦ AKQ864	
HCP: 17+2	♣ 5	

---

<b>Board: 72</b>	♠ K93	Partner is dealer.
Dealer: North	♥ K93	The opponents are silent.
Vul: N-S	♦ JT64	
HCP: 9	♣ Q74	

---

<b>Board: 73</b>	♠ J7	You are dealer.
Dealer: South	♥ AK42	The opponents are silent.
Vul: E-W	♦ Q76	
HCP: 14	♣ A965	

## Both hands (Answers Page)

Board: 69	North:	South:	W	N	E	S
Dealer: South	♠ K82	♠ JT				1 ♦
Vul: N-S	♥ K96	♥ JT87	Pass	1NT	All Pass	
North HCP: 8	♦ 632	♦ KQJ7				
South HCP: 12	♣ QT74	♣ A32				
Contract: 1NT North						

Board: 70	North:	South:	W	N	E	S
Dealer: North	♠ J97	♠ A65		1 ♦	Pass	1NT
Vul: None	♥ Q97	♥ KT8	All Pass			
North HCP: 13	♦ AJT4	♦ 9653				
South HCP: 9	♣ AJ4	♣ QT6				
Contract: 1NT South						

Board: 71	North:	South:	W	N	E	S
Dealer: South	♠ Q94	♠ K5				1 ♦
Vul: None	♥ K86	♥ AJ42	Pass	1NT	Pass	2 ♥
North HCP: 9	♦ T92	♦ AKQ864	Pass	3NT	All Pass	
South HCP: 17+2	♣ AT72	♣ 5				
Contract: 3NT North						

Board: 72	North:	South:	W	N	E	S
Dealer: North	♠ 76	♠ K93		1 ♦	Pass	1NT
Vul: N-S	♥ A764	♥ K93	All Pass			
North HCP: 12	♦ A973	♦ JT64				
South HCP: 9	♣ AT8	♣ Q74				
Contract: 1NT South						

Board: 73	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ J7				1 ♣
Vul: E-W	♥ QT9	♥ AK42	Pass	1NT	All Pass	
North HCP: 9	♦ K98	♦ Q76				
South HCP: 14	♣ Q832	♣ A965				
Contract: 1NT North						

## North hands

1m - 1NT

**Board: 74**      ♠ A93      You are dealer.  
 Dealer: North      ♥ KQ7      The opponents are silent.  
 Vul: Both      ♦ AQ74  
 HCP: 19      ♣ A96

---

**Board: 75**      ♠ 98      You are dealer.  
 Dealer: North      ♥ A2      The opponents are silent.  
 Vul: Both      ♦ AKJ32  
 HCP: 17+1      ♣ AJ32

---

**Board: 76**      ♠ JT82      You are dealer.  
 Dealer: North      ♥ 86      The opponents are silent.  
 Vul: None      ♦ AKJT9  
 HCP: 16+1      ♣ AK

---

**Board: 77**      ♠ K84      Partner is dealer.  
 Dealer: South      ♥ Q42      The opponents are silent.  
 Vul: N-S      ♦ 9743  
 HCP: 8      ♣ QJ5

---

**Board: 78**      ♠ K98      Partner is dealer.  
 Dealer: South      ♥ QJ3      The opponents are silent.  
 Vul: N-S      ♦ 7632  
 HCP: 9      ♣ KT9

## Both hands (Answers Page)

Board: 74	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ Q86		1 ♦	Pass	1NT
Vul: Both	♥ KQ7	♥ A32	Pass	2NT	Pass	3NT
North HCP: 19	♦ AQ74	♦ T52	All Pass			
South HCP: 9	♣ A96	♣ QJ85				
Contract: 3NT South						

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ 98	♠ K42		1 ♦	Pass	1NT
Vul: Both	♥ A2	♥ Q94	Pass	2 ♣	Pass	2 ♦
North HCP: 17+1	♦ AKJ32	♦ 9765	Pass	3 ♦	All Pass	
South HCP: 8	♣ AJ32	♣ K95				
Contract: 3 ♦ North						

Board: 76	North:	South:	W	N	E	S
Dealer: North	♠ JT82	♠ K53		1 ♦	Pass	1NT
Vul: None	♥ 86	♥ Q74	Pass	2 ♠	Pass	2NT
North HCP: 16+1	♦ AKJT9	♦ 7643	All Pass			
South HCP: 8	♣ AK	♣ QJ6				
Contract: 2NT South						

Board: 77	North:	South:	W	N	E	S
Dealer: South	♠ K84	♠ A3				1 ♦
Vul: N-S	♥ Q42	♥ K75	Pass	1NT	Pass	2NT
North HCP: 8	♦ 9743	♦ AKQJT6	Pass	3NT	All Pass	
South HCP: 20+2	♣ QJ5	♣ K8				
Contract: 3NT North						

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ QT62				1 ♦
Vul: N-S	♥ QJ3	♥ T	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ 7632	♦ AQT85	All Pass			
South HCP: 14+1	♣ KT9	♣ AQ6				
Contract: 2 ♦ South						

**South hands****1m - 1NT**

**Board: 74**      ♠ Q86      Partner is dealer.  
Dealer: North      ♥ A32      The opponents are silent.  
Vul: Both      ♦ T52  
HCP: 9      ♣ QJ85

---

**Board: 75**      ♠ K42      Partner is dealer.  
Dealer: North      ♥ Q94      The opponents are silent.  
Vul: Both      ♦ 9765  
HCP: 8      ♣ K95

---

**Board: 76**      ♠ K53      Partner is dealer.  
Dealer: North      ♥ Q74      The opponents are silent.  
Vul: None      ♦ 7643  
HCP: 8      ♣ QJ6

---

**Board: 77**      ♠ A3      You are dealer.  
Dealer: South      ♥ K75      The opponents are silent.  
Vul: N-S      ♦ AKQJT6  
HCP: 20+2      ♣ K8

---

**Board: 78**      ♠ QT62      You are dealer.  
Dealer: South      ♥ T      The opponents are silent.  
Vul: N-S      ♦ AQT85  
HCP: 14+1      ♣ AQ6

## Both hands (Answers Page)

Board: 74	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ Q86		1 ♦	Pass	1NT
Vul: Both	♥ KQ7	♥ A32	Pass	2NT	Pass	3NT
North HCP: 19	♦ AQ74	♦ T52	All Pass			
South HCP: 9	♣ A96	♣ QJ85				
Contract: 3NT South						

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ 98	♠ K42		1 ♦	Pass	1NT
Vul: Both	♥ A2	♥ Q94	Pass	2 ♣	Pass	2 ♦
North HCP: 17+1	♦ AKJ32	♦ 9765	Pass	3 ♦	All Pass	
South HCP: 8	♣ AJ32	♣ K95				
Contract: 3 ♦ North						

Board: 76	North:	South:	W	N	E	S
Dealer: North	♠ JT82	♠ K53		1 ♦	Pass	1NT
Vul: None	♥ 86	♥ Q74	Pass	2 ♠	Pass	2NT
North HCP: 16+1	♦ AKJT9	♦ 7643	All Pass			
South HCP: 8	♣ AK	♣ QJ6				
Contract: 2NT South						

Board: 77	North:	South:	W	N	E	S
Dealer: South	♠ K84	♠ A3				1 ♦
Vul: N-S	♥ Q42	♥ K75	Pass	1NT	Pass	2NT
North HCP: 8	♦ 9743	♦ AKQJT6	Pass	3NT	All Pass	
South HCP: 20+2	♣ QJ5	♣ K8				
Contract: 3NT North						

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ QT62				1 ♦
Vul: N-S	♥ QJ3	♥ T	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ 7632	♦ AQT85	All Pass			
South HCP: 14+1	♣ KT9	♣ AQ6				
Contract: 2 ♦ South						



1m - 1NT

<b>Board: 82</b>	♠ AJ72	You are dealer.
Dealer: North	♥ AQT3	The opponents are silent.
Vul: Both	♦ AK52	
HCP: 18	♣ 4	

## Both hands (Answers Page)

Board: 79	North:	South:	W	N	E	S
Dealer: East	♠ AT9765	♠ Q83			1 ♦	Pass
Vul: N-S	♥ K75	♥ J42	1NT	2 ♠	X	Pass
North HCP: 10+2	♦ 8	♦ KQT2	3 ♣	Pass	Pass	3 ♠
South HCP: 9	♣ KT8	♣ J92	Pass	Pass	X	All Pass
Contract: 3 ♠ X South						

Board: 80	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ Q42		1 ♦	Pass	1NT
Vul: Both	♥ JT8	♥ Q72	Pass	2NT	Pass	3NT
North HCP: 18	♦ KQT7	♦ 932	All Pass			
South HCP: 8	♣ KQ63	♣ AT75				
Contract: 3NT South						

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ 943	♠ QJ5		1 ♦	Pass	1NT
Vul: E-W	♥ 9	♥ Q65	X	2 ♦	Pass	Pass
North HCP: 12+2	♦ AKJT65	♦ 874	2 ♥	3 ♦	Pass	Pass
South HCP: 8	♣ AT6	♣ K432	3 ♠	Pass	4 ♥	5 ♦
Contract: 5 ♦ X South			X	All Pass		

Board: 82	North:	South:	W	N	E	S
Dealer: North	♠ AJ72	♠ KT8		1 ♦	Pass	1NT
Vul: Both	♥ AQT3	♥ K87	Pass	2 ♥	Pass	3NT
North HCP: 18	♦ AK52	♦ 763	All Pass			
South HCP: 9	♣ 4	♣ K753				
Contract: 3NT South						

## South hands

1m - 1NT

<b>Board: 79</b>	♠ Q83	RHO is dealer. You bid second.
Dealer: East	♥ J42	East (RHO) opens 1 ♦ if possible.
Vul: N-S	♦ KQT2	West (LHO) bids 1NT if possible.
HCP: 9	♣ J92	East (RHO) Doubles 2 ♠ if possible.
		West (LHO) bids 3 ♣ if possible.
		East (RHO) Doubles 3 ♠ if possible.

---

<b>Board: 80</b>	♠ Q42	Partner is dealer.
Dealer: North	♥ Q72	The opponents are silent.
Vul: Both	♦ 932	
HCP: 8	♣ AT75	

---

<b>Board: 81</b>	♠ QJ5	Partner is dealer.
Dealer: North	♥ Q65	West (LHO) Doubles 1NT if possible.
Vul: E-W	♦ 874	West (LHO) bids 2 ♥ if possible.
HCP: 8	♣ K432	West (LHO) bids 3 ♠ if possible.
		East (RHO) bids 4 ♥ if possible.
		West (LHO) Doubles 5 ♦ if possible.

---

<b>Board: 82</b>	♠ KT8	Partner is dealer.
Dealer: North	♥ K87	The opponents are silent.
Vul: Both	♦ 763	
HCP: 9	♣ K753	

## Both hands (Answers Page)

<b>Board: 79</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AT9765	♠ Q83			1 ♦	Pass
Vul: N-S	♥ K75	♥ J42	1NT	2 ♠	X	Pass
North HCP: 10+2	♦ 8	♦ KQT2	3 ♣	Pass	Pass	3 ♠
South HCP: 9	♣ KT8	♣ J92	Pass	Pass	X	All Pass
Contract: 3 ♠ X South						

<b>Board: 80</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK	♠ Q42		1 ♦	Pass	1NT
Vul: Both	♥ JT8	♥ Q72	Pass	2NT	Pass	3NT
North HCP: 18	♦ KQT7	♦ 932	All Pass			
South HCP: 8	♣ KQ63	♣ AT75				
Contract: 3NT South						

<b>Board: 81</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 943	♠ QJ5		1 ♦	Pass	1NT
Vul: E-W	♥ 9	♥ Q65	X	2 ♦	Pass	Pass
North HCP: 12+2	♦ AKJT65	♦ 874	2 ♥	3 ♦	Pass	Pass
South HCP: 8	♣ AT6	♣ K432	3 ♠	Pass	4 ♥	5 ♦
Contract: 5 ♦ X South			X	All Pass		

Board: 82	North:	South:	W	N	E	S
Dealer: North	♠ AJ72	♠ KT8		1 ♦	Pass	1NT
Vul: Both	♥ AQT3	♥ K87	Pass	2 ♥	Pass	3NT
North HCP: 18	♦ AK52	♦ 763	All Pass			
South HCP: 9	♣ 4	♣ K753				
Contract: 3NT South						

**North hands****1m - 1NT**

<b>Board: 83</b>	♠ J	You are dealer.
Dealer: North	♥ AJ97	The opponents are silent.
Vul: N-S	♦ AQ42	
HCP: 15	♣ QJ84	

---

<b>Board: 84</b>	♠ K52	Partner is dealer.
Dealer: South	♥ KT9	The opponents are silent.
Vul: E-W	♦ J986	
HCP: 9	♣ Q96	

---

<b>Board: 85</b>	♠ Q92	Partner is dealer.
Dealer: South	♥ QT6	The opponents are silent.
Vul: N-S	♦ K842	
HCP: 9	♣ Q84	

---

<b>Board: 86</b>	♠ K875	You are dealer.
Dealer: North	♥ Q87	The opponents are silent.
Vul: Both	♦ AQJ4	
HCP: 12	♣ T7	

---

<b>Board: 87</b>	♠ K98	Partner is dealer.
Dealer: South	♥ QT7	The opponents are silent.
Vul: None	♦ J43	
HCP: 9	♣ QJ42	

## Both hands (Answers Page)

Board: 83	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ Q96		1 ♦	Pass	1NT
Vul: N-S	♥ AJ97	♥ KT3	Pass	2 ♣	All Pass	
North HCP: 15	♦ AQ42	♦ 763				
South HCP: 9	♣ QJ84	♣ AT73				
Contract: 2 ♣ North						

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ A7				1 ♦
Vul: E-W	♥ KT9	♥ A862	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ J986	♦ KQ752	All Pass			
South HCP: 13+1	♣ Q96	♣ 32				
Contract: 2 ♦ South						

Board: 85	North:	South:	W	N	E	S
Dealer: South	♠ Q92	♠ AJ3				1 ♦
Vul: N-S	♥ QT6	♥ 8532	Pass	1NT	All Pass	
North HCP: 9	♦ K842	♦ A765				
South HCP: 13	♣ Q84	♣ A6				
Contract: 1NT North						

Board: 86	North:	South:	W	N	E	S
Dealer: North	♠ K875	♠ QJ3		1 ♦	Pass	1NT
Vul: Both	♥ Q87	♥ A62	All Pass			
North HCP: 12	♦ AQJ4	♦ T972				
South HCP: 9	♣ T7	♣ Q96				
Contract: 1NT South						

Board: 87	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ QJ53				1 ♦
Vul: None	♥ QT7	♥ 2	Pass	1NT	Pass	2 ♠
North HCP: 9	♦ J43	♦ AQ85	Pass	3NT	All Pass	
South HCP: 16	♣ QJ42	♣ AKT9				
Contract: 3NT North						

**South hands****1m - 1NT**

<b>Board: 83</b>	♠ Q96	Partner is dealer.
Dealer: North	♥ KT3	The opponents are silent.
Vul: N-S	♦ 763	
HCP: 9	♣ AT73	

---

<b>Board: 84</b>	♠ A7	You are dealer.
Dealer: South	♥ A862	The opponents are silent.
Vul: E-W	♦ KQ752	
HCP: 13+1	♣ 32	

---

<b>Board: 85</b>	♠ AJ3	You are dealer.
Dealer: South	♥ 8532	The opponents are silent.
Vul: N-S	♦ A765	
HCP: 13	♣ A6	

---

<b>Board: 86</b>	♠ QJ3	Partner is dealer.
Dealer: North	♥ A62	The opponents are silent.
Vul: Both	♦ T972	
HCP: 9	♣ Q96	

---

<b>Board: 87</b>	♠ QJ53	You are dealer.
Dealer: South	♥ 2	The opponents are silent.
Vul: None	♦ AQ85	
HCP: 16	♣ AKT9	

## Both hands (Answers Page)

Board: 83	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ Q96		1 ♦	Pass	1NT
Vul: N-S	♥ AJ97	♥ KT3	Pass	2 ♣	All Pass	
North HCP: 15	♦ AQ42	♦ 763				
South HCP: 9	♣ QJ84	♣ AT73				
Contract: 2 ♣ North						

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ A7				1 ♦
Vul: E-W	♥ KT9	♥ A862	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ J986	♦ KQ752	All Pass			
South HCP: 13+1	♣ Q96	♣ 32				
Contract: 2 ♦ South						

Board: 85	North:	South:	W	N	E	S
Dealer: South	♠ Q92	♠ AJ3				1 ♦
Vul: N-S	♥ QT6	♥ 8532	Pass	1NT	All Pass	
North HCP: 9	♦ K842	♦ A765				
South HCP: 13	♣ Q84	♣ A6				
Contract: 1NT North						

Board: 86	North:	South:	W	N	E	S
Dealer: North	♠ K875	♠ QJ3		1 ♦	Pass	1NT
Vul: Both	♥ Q87	♥ A62	All Pass			
North HCP: 12	♦ AQJ4	♦ T972				
South HCP: 9	♣ T7	♣ Q96				
Contract: 1NT South						

Board: 87	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ QJ53				1 ♦
Vul: None	♥ QT7	♥ 2	Pass	1NT	Pass	2 ♠
North HCP: 9	♦ J43	♦ AQ85	Pass	3NT	All Pass	
South HCP: 16	♣ QJ42	♣ AKT9				
Contract: 3NT North						



## North hands

1m - 1NT

**Board: 88**      ♠ AK43      You are dealer.  
 Dealer: North      ♥ J865      The opponents are silent.  
 Vul: N-S      ♦ KJ2  
 HCP: 12      ♣ 93

---

**Board: 89**      ♠ 3      You are dealer.  
 Dealer: North      ♥ Q982      West (RHO) bids 2 ♠ if possible.  
 Vul: E-W      ♦ AK94  
 HCP: 15      ♣ AQ94

---

**Board: 90**      ♠ AJ82      You are dealer.  
 Dealer: North      ♥ K4      The opponents are silent.  
 Vul: N-S      ♦ QJ7  
 HCP: 14      ♣ QJT9

---

**Board: 91**      ♠ 3      You are dealer.  
 Dealer: North      ♥ KQ96      The opponents are silent.  
 Vul: None      ♦ AKQ53  
 HCP: 18+1      ♣ KJ7

---

**Board: 92**      ♠ AJ94      You are dealer.  
 Dealer: North      ♥ Q94      The opponents are silent.  
 Vul: E-W      ♦ AK  
 HCP: 18      ♣ A984

## Both hands (Answers Page)

Board: 88	North:	South:	W	N	E	S
Dealer: North	♠ AK43	♠ Q98		1 ♦	Pass	1NT
Vul: N-S	♥ J865	♥ K92	All Pass			
North HCP: 12	♦ KJ2	♦ Q943				
South HCP: 9	♣ 93	♣ QT5				
Contract: 1NT South						

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ Q92		1 ♦	Pass	1NT
Vul: E-W	♥ Q982	♥ K73	2 ♠	3 ♣	All Pass	
North HCP: 15	♦ AK94	♦ T85				
South HCP: 9	♣ AQ94	♣ KJ72				
Contract: 3 ♣ North						

Board: 90	North:	South:	W	N	E	S
Dealer: North	♠ AJ82	♠ QT9		1 ♣	Pass	1NT
Vul: N-S	♥ K4	♥ Q86	All Pass			
North HCP: 14	♦ QJ7	♦ AT6				
South HCP: 8	♣ QJT9	♣ 8653				
Contract: 1NT South						

Board: 91	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ Q54		1 ♦	Pass	1NT
Vul: None	♥ KQ96	♥ A53	Pass	2 ♥	Pass	3 ♥
North HCP: 18+1	♦ AKQ53	♦ 984	All Pass			
South HCP: 8	♣ KJ7	♣ Q953				
Contract: 3 ♥ South						

Board: 92	North:	South:	W	N	E	S
Dealer: North	♠ AJ94	♠ QT7		1 ♣	Pass	1NT
Vul: E-W	♥ Q94	♥ KT3	Pass	2NT	Pass	3NT
North HCP: 18	♦ AK	♦ Q86	All Pass			
South HCP: 7	♣ A984	♣ 7532				
Contract: 3NT South						

## South hands

1m - 1NT

**Board: 88**      ♠ Q98      Partner is dealer.  
 Dealer: North      ♥ K92      The opponents are silent.  
 Vul: N-S      ♦ Q943  
 HCP: 9      ♣ QT5

---

**Board: 89**      ♠ Q92      Partner is dealer.  
 Dealer: North      ♥ K73      West (LHO) bids 2♠ if possible.  
 Vul: E-W      ♦ T85  
 HCP: 9      ♣ KJ72

---

**Board: 90**      ♠ QT9      Partner is dealer.  
 Dealer: North      ♥ Q86      The opponents are silent.  
 Vul: N-S      ♦ AT6  
 HCP: 8      ♣ 8653

---

**Board: 91**      ♠ Q54      Partner is dealer.  
 Dealer: North      ♥ A53      The opponents are silent.  
 Vul: None      ♦ 984  
 HCP: 8      ♣ Q953

---

**Board: 92**      ♠ QT7      Partner is dealer.  
 Dealer: North      ♥ KT3      The opponents are silent.  
 Vul: E-W      ♦ Q86  
 HCP: 7      ♣ 7532

## Both hands (Answers Page)

Board: 88	North:	South:	W	N	E	S
Dealer: North	♠ AK43	♠ Q98		1 ♦	Pass	1NT
Vul: N-S	♥ J865	♥ K92	All Pass			
North HCP: 12	♦ KJ2	♦ Q943				
South HCP: 9	♣ 93	♣ QT5				
Contract: 1NT South						

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ Q92		1 ♦	Pass	1NT
Vul: E-W	♥ Q982	♥ K73	2 ♠	3 ♣	All Pass	
North HCP: 15	♦ AK94	♦ T85				
South HCP: 9	♣ AQ94	♣ KJ72				
Contract: 3 ♣ North						

Board: 90	North:	South:	W	N	E	S
Dealer: North	♠ AJ82	♠ QT9		1 ♣	Pass	1NT
Vul: N-S	♥ K4	♥ Q86	All Pass			
North HCP: 14	♦ QJ7	♦ AT6				
South HCP: 8	♣ QJT9	♣ 8653				
Contract: 1NT South						

Board: 91	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ Q54		1 ♦	Pass	1NT
Vul: None	♥ KQ96	♥ A53	Pass	2 ♥	Pass	3 ♥
North HCP: 18+1	♦ AKQ53	♦ 984	All Pass			
South HCP: 8	♣ KJ7	♣ Q953				
Contract: 3 ♥ South						

Board: 92	North:	South:	W	N	E	S
Dealer: North	♠ AJ94	♠ QT7		1 ♣	Pass	1NT
Vul: E-W	♥ Q94	♥ KT3	Pass	2NT	Pass	3NT
North HCP: 18	♦ AK	♦ Q86	All Pass			
South HCP: 7	♣ A984	♣ 7532				
Contract: 3NT South						

# North hands

1m - 1NT

**Board: 93**      ♠ K32      Partner is dealer.  
 Dealer: South      ♥ Q65      The opponents are silent.  
 Vul: Both      ♦ 864  
 HCP: 7      ♣ Q852

---

**Board: 94**      ♠ T52      RHO is dealer. You bid second.  
 Dealer: West      ♥ T82      West (RHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ J96      East (LHO) bids 1NT if possible.  
 HCP: 1      ♣ T765      West (RHO) bids 2 ♦ if possible.

---

**Board: 95**      ♠ KT5      Partner is dealer.  
 Dealer: South      ♥ QT9      The opponents are silent.  
 Vul: None      ♦ T732  
 HCP: 9      ♣ KJ2

---

**Board: 96**      ♠ Q84      Partner is dealer.  
 Dealer: South      ♥ KT8      The opponents are silent.  
 Vul: E-W      ♦ 872  
 HCP: 9      ♣ A862

---

**Board: 97**      ♠ K83      Partner is dealer.  
 Dealer: South      ♥ K96      The opponents are silent.  
 Vul: Both      ♦ J65  
 HCP: 9      ♣ Q975

## Both hands (Answers Page)

### Board: 93

Dealer: South

Vul: Both

North HCP: 7

South HCP: 14

Contract: 1NT North

North:

♠ K32

♥ Q65

♦ 864

♣ Q852

South:

♠ AJT

♥ KT93

♦ KT72

♣ K7

W N E S

Pass 1NT All Pass 1♦

### Board: 94

Dealer: West

Vul: Both

North HCP: 1

South HCP: 17+2

Contract: 2♥ South

North:

♠ T52

♥ T82

♦ J96

♣ T765

South:

♠ AJ9

♥ AJ9654

♦ AT

♣ K8

W N E S

1♦ Pass 1NT X

2♦ Pass Pass 2♥

All Pass

### Board: 95

Dealer: South

Vul: None

North HCP: 9

South HCP: 19

Contract: 3NT North

North:

♠ KT5

♥ QT9

♦ T732

♣ KJ2

South:

♠ AJ2

♥ J83

♦ AKQ9

♣ A93

W N E S

Pass 1NT Pass 2NT 1♦

Pass 3NT All Pass

### Board: 96

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13

Contract: 2♣ South

North:

♠ Q84

♥ KT8

♦ 872

♣ A862

South:

♠ AK52

♥ 2

♦ AJ43

♣ JT75

W N E S

Pass 1NT Pass 2♣ 1♦

All Pass

### Board: 97

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14

Contract: 1NT North

North:

♠ K83

♥ K96

♦ J65

♣ Q975

South:

♠ AJ6

♥ J54

♦ A943

♣ KJ3

W N E S

Pass 1NT All Pass 1♦

## South hands

1m - 1NT

**Board: 93**      ♠ AJT      You are dealer.  
 Dealer: South      ♥ KT93      The opponents are silent.  
 Vul: Both      ♦ KT72  
 HCP: 14      ♣ K7

---

**Board: 94**      ♠ AJ9      LHO is dealer.  
 Dealer: West      ♥ AJ9654      West (LHO) opens 1♦ if possible.  
 Vul: Both      ♦ AT      East (RHO) bids 1NT if possible.  
 HCP: 17+2      ♣ K8      West (LHO) bids 2♦ if possible.

---

**Board: 95**      ♠ AJ2      You are dealer.  
 Dealer: South      ♥ J83      The opponents are silent.  
 Vul: None      ♦ AKQ9  
 HCP: 19      ♣ A93

---

**Board: 96**      ♠ AK52      You are dealer.  
 Dealer: South      ♥ 2      The opponents are silent.  
 Vul: E-W      ♦ AJ43  
 HCP: 13      ♣ JT75

---

**Board: 97**      ♠ AJ6      You are dealer.  
 Dealer: South      ♥ J54      The opponents are silent.  
 Vul: Both      ♦ A943  
 HCP: 14      ♣ KJ3

## Both hands (Answers Page)

### Board: 93

Dealer: South

Vul: Both

North HCP: 7

South HCP: 14

Contract: 1NT North

North:

♠ K32

♥ Q65

♦ 864

♣ Q852

South:

♠ AJT

♥ KT93

♦ KT72

♣ K7

W N E S

Pass 1NT All Pass 1♦

### Board: 94

Dealer: West

Vul: Both

North HCP: 1

South HCP: 17+2

Contract: 2♥ South

North:

♠ T52

♥ T82

♦ J96

♣ T765

South:

♠ AJ9

♥ AJ9654

♦ AT

♣ K8

W N E S

1♦ Pass 1NT X

2♦ Pass Pass 2♥

All Pass

### Board: 95

Dealer: South

Vul: None

North HCP: 9

South HCP: 19

Contract: 3NT North

North:

♠ KT5

♥ QT9

♦ T732

♣ KJ2

South:

♠ AJ2

♥ J83

♦ AKQ9

♣ A93

W N E S

Pass 1NT Pass 2NT 1♦

Pass 3NT All Pass

### Board: 96

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13

Contract: 2♣ South

North:

♠ Q84

♥ KT8

♦ 872

♣ A862

South:

♠ AK52

♥ 2

♦ AJ43

♣ JT75

W N E S

Pass 1NT Pass 2♣ 1♦

All Pass

### Board: 97

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14

Contract: 1NT North

North:

♠ K83

♥ K96

♦ J65

♣ Q975

South:

♠ AJ6

♥ J54

♦ A943

♣ KJ3

W N E S

Pass 1NT All Pass 1♦



# North hands

1m - 1NT

**Board: 98**      ♠ A86      You are dealer.  
 Dealer: North      ♥ AQT9      The opponents are silent.  
 Vul: Both      ♦ AJ82  
 HCP: 19      ♣ A2

---

**Board: 99**      ♠ T2      You are dealer.  
 Dealer: North      ♥ AJT7      The opponents are silent.  
 Vul: None      ♦ K9643  
 HCP: 12+1      ♣ A7

---

**Board: 100**      ♠ A5      You are dealer.  
 Dealer: North      ♥ 9743      The opponents are silent.  
 Vul: None      ♦ A983  
 HCP: 12      ♣ A85

---

**Board: 101**      ♠ A96      You are dealer.  
 Dealer: North      ♥ KJ3      The opponents are silent.  
 Vul: N-S      ♦ AQ754  
 HCP: 18+1      ♣ A2

---

**Board: 102**      ♠ 6532      RHO is dealer. You bid second.  
 Dealer: West      ♥ 7643      West (RHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ 2      East (LHO) bids 1NT if possible.  
 HCP: 3      ♣ K743      West (RHO) bids 2 ♣ if possible.

## Both hands (Answers Page)

<b>Board: 98</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A86	♠ QJ7		1 ♦	Pass	1NT
Vul: Both	♥ AQT9	♥ K82	Pass	2NT	Pass	3NT
North HCP: 19	♦ AJ82	♦ 763	All Pass			
South HCP: 9	♣ A2	♣ K654				
Contract: 3NT South						

<b>Board: 99</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T2	♠ Q86		1 ♦	Pass	1NT
Vul: None	♥ AJT7	♥ Q63	Pass	2 ♦	All Pass	
North HCP: 12+1	♦ K9643	♦ T82				
South HCP: 7	♣ A7	♣ K642				
Contract: 2 ♦ North						

<b>Board: 100</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A5	♠ Q84		1 ♦	Pass	1NT
Vul: None	♥ 9743	♥ KJ8	All Pass			
North HCP: 12	♦ A983	♦ J42				
South HCP: 9	♣ A85	♣ Q732				
Contract: 1NT South						

<b>Board: 101</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A96	♠ K53		1 ♦	Pass	1NT
Vul: N-S	♥ KJ3	♥ Q72	Pass	2 ♦	All Pass	
North HCP: 18+1	♦ AQ754	♦ 986				
South HCP: 8	♣ A2	♣ KT54				
Contract: 2 ♦ North						

<b>Board: 102</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 6532	♠ AQT	1 ♦	Pass	1NT	X
Vul: Both	♥ 7643	♥ AQJ52	2 ♣	2 ♦ <sup>1</sup>	Pass	4 ♥
North HCP: 3	♦ 2	♦ AT96	All Pass			
South HCP: 17+1	♣ K743	♣ 2				
Contract: 4 ♥ South						

1. both majors

## South hands

1m - 1NT

**Board: 98**      ♠ QJ7      Partner is dealer.  
 Dealer: North      ♥ K82      The opponents are silent.  
 Vul: Both      ♦ 763  
 HCP: 9      ♣ K654

---

**Board: 99**      ♠ Q86      Partner is dealer.  
 Dealer: North      ♥ Q63      The opponents are silent.  
 Vul: None      ♦ T82  
 HCP: 7      ♣ K642

---

**Board: 100**      ♠ Q84      Partner is dealer.  
 Dealer: North      ♥ KJ8      The opponents are silent.  
 Vul: None      ♦ J42  
 HCP: 9      ♣ Q732

---

**Board: 101**      ♠ K53      Partner is dealer.  
 Dealer: North      ♥ Q72      The opponents are silent.  
 Vul: N-S      ♦ 986  
 HCP: 8      ♣ KT54

---

**Board: 102**      ♠ AQT      LHO is dealer.  
 Dealer: West      ♥ AQJ52      West (LHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ AT96      East (RHO) bids 1NT if possible.  
 HCP: 17+1      ♣ 2      West (LHO) bids 2 ♣ if possible.

## Both hands (Answers Page)

Board: 98	North:	South:	W	N	E	S
Dealer: North	♠ A86	♠ QJ7		1 ♦	Pass	1NT
Vul: Both	♥ AQT9	♥ K82	Pass	2NT	Pass	3NT
North HCP: 19	♦ AJ82	♦ 763	All Pass			
South HCP: 9	♣ A2	♣ K654				
Contract: 3NT South						

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ T2	♠ Q86		1 ♦	Pass	1NT
Vul: None	♥ AJT7	♥ Q63	Pass	2 ♦	All Pass	
North HCP: 12+1	♦ K9643	♦ T82				
South HCP: 7	♣ A7	♣ K642				
Contract: 2 ♦ North						

Board: 100	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ Q84		1 ♦	Pass	1NT
Vul: None	♥ 9743	♥ KJ8	All Pass			
North HCP: 12	♦ A983	♦ J42				
South HCP: 9	♣ A85	♣ Q732				
Contract: 1NT South						

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ A96	♠ K53		1 ♦	Pass	1NT
Vul: N-S	♥ KJ3	♥ Q72	Pass	2 ♦	All Pass	
North HCP: 18+1	♦ AQ754	♦ 986				
South HCP: 8	♣ A2	♣ KT54				
Contract: 2 ♦ North						

<b>Board: 102</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 6532	♠ AQT	1 ♦	Pass	1NT	X
Vul: Both	♥ 7643	♥ AQJ52	2 ♣	2 ♦ <sup>1</sup>	Pass	4 ♥
North HCP: 3	♦ 2	♦ AT96	All Pass			
South HCP: 17+1	♣ K743	♣ 2				
Contract: 4 ♥ South			1. both majors			

## North hands

1m - 1NT

**Board: 103**      ♠ Q52      Partner is dealer.  
 Dealer: South      ♥ QT7      The opponents are silent.  
 Vul: None      ♦ KT63  
 HCP: 9      ♣ Q86

---

**Board: 104**      ♠ AJT2      You are dealer.  
 Dealer: North      ♥ K98      The opponents are silent.  
 Vul: Both      ♦ AJT5  
 HCP: 13      ♣ T4

---

**Board: 105**      ♠ 54      You are dealer.  
 Dealer: North      ♥ A2      The opponents are silent.  
 Vul: Both      ♦ AJ742  
 HCP: 13+1      ♣ A642

---

**Board: 106**      ♠ AK5      You are dealer.  
 Dealer: North      ♥ A9      The opponents are silent.  
 Vul: None      ♦ J986  
 HCP: 18      ♣ AQT2

---

**Board: 107**      ♠ QT9      Partner is dealer.  
 Dealer: South      ♥ KT2      East (LHO) bids 2♣ if possible.  
 Vul: None      ♦ 954  
 HCP: 9      ♣ AT73

## Both hands (Answers Page)

Board: 103	North:	South:	W	N	E	S
Dealer: South	♠ Q52	♠ AK87				1 ♦
Vul: None	♥ QT7	♥ J52	Pass	1NT	Pass	2NT
North HCP: 9	♦ KT63	♦ AQJ2	Pass	3NT	All Pass	
South HCP: 19	♣ Q86	♣ A3				
Contract: 3NT North						

Board: 104	North:	South:	W	N	E	S
Dealer: North	♠ AJT2	♠ K73		1 ♦	Pass	1NT
Vul: Both	♥ K98	♥ Q64	All Pass			
North HCP: 13	♦ AJT5	♦ 8432				
South HCP: 8	♣ T4	♣ K96				
Contract: 1NT South						

Board: 105	North:	South:	W	N	E	S
Dealer: North	♠ 54	♠ QT3		1 ♦	Pass	1NT
Vul: Both	♥ A2	♥ K65	Pass	2 ♣	All Pass	
North HCP: 13+1	♦ AJ742	♦ 965				
South HCP: 9	♣ A642	♣ KJ73				
Contract: 2 ♣ North						

Board: 106	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ QT7		1 ♦	Pass	1NT
Vul: None	♥ A9	♥ QJ5	Pass	2NT	Pass	3NT
North HCP: 18	♦ J986	♦ T752	All Pass			
South HCP: 8	♣ AQT2	♣ K94				
Contract: 3NT South						

Board: 107	North:	South:	W	N	E	S
Dealer: South	♠ QT9	♠ K875				1 ♦
Vul: None	♥ KT2	♥ A764	Pass	1NT	2 ♣	X
North HCP: 9	♦ 954	♦ AQT7	Pass	3NT	All Pass	
South HCP: 14	♣ AT73	♣ J				
Contract: 3NT North						

**South hands****1m - 1NT**

<b>Board: 103</b>	♠ AK87	You are dealer.
Dealer: South	♥ J52	The opponents are silent.
Vul: None	♦ AQJ2	
HCP: 19	♣ A3	

---

<b>Board: 104</b>	♠ K73	Partner is dealer.
Dealer: North	♥ Q64	The opponents are silent.
Vul: Both	♦ 8432	
HCP: 8	♣ K96	

---

<b>Board: 105</b>	♠ QT3	Partner is dealer.
Dealer: North	♥ K65	The opponents are silent.
Vul: Both	♦ 965	
HCP: 9	♣ KJ73	

---

<b>Board: 106</b>	♠ QT7	Partner is dealer.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: None	♦ T752	
HCP: 8	♣ K94	

---

<b>Board: 107</b>	♠ K875	You are dealer.
Dealer: South	♥ A764	East (RHO) bids 2♣ if possible.
Vul: None	♦ AQT7	
HCP: 14	♣ J	

## Both hands (Answers Page)

Board: 103	North:	South:	W	N	E	S
Dealer: South	♠ Q52	♠ AK87				1 ♦
Vul: None	♥ QT7	♥ J52	Pass	1NT	Pass	2NT
North HCP: 9	♦ KT63	♦ AQJ2	Pass	3NT	All Pass	
South HCP: 19	♣ Q86	♣ A3				
Contract: 3NT North						

Board: 104	North:	South:	W	N	E	S
Dealer: North	♠ AJT2	♠ K73		1 ♦	Pass	1NT
Vul: Both	♥ K98	♥ Q64	All Pass			
North HCP: 13	♦ AJT5	♦ 8432				
South HCP: 8	♣ T4	♣ K96				
Contract: 1NT South						

Board: 105	North:	South:	W	N	E	S
Dealer: North	♠ 54	♠ QT3		1 ♦	Pass	1NT
Vul: Both	♥ A2	♥ K65	Pass	2 ♣	All Pass	
North HCP: 13+1	♦ AJ742	♦ 965				
South HCP: 9	♣ A642	♣ KJ73				
Contract: 2 ♣ North						

Board: 106	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ QT7		1 ♦	Pass	1NT
Vul: None	♥ A9	♥ QJ5	Pass	2NT	Pass	3NT
North HCP: 18	♦ J986	♦ T752	All Pass			
South HCP: 8	♣ AQT2	♣ K94				
Contract: 3NT South						

Board: 107	North:	South:	W	N	E	S
Dealer: South	♠ QT9	♠ K875				1 ♦
Vul: None	♥ KT2	♥ A764	Pass	1NT	2 ♣	X
North HCP: 9	♦ 954	♦ AQT7	Pass	3NT	All Pass	
South HCP: 14	♣ AT73	♣ J				
Contract: 3NT North						



# North hands

1m - 1NT

<b>Board: 108</b>	♠ J543	You are dealer.
Dealer: North	♥ A76	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 14	♣ A843	
<b>Board: 109</b>	♠ AT6	RHO is dealer. You bid second.
Dealer: West	♥ T32	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ J95	East (LHO) bids 1NT if possible.
HCP: 5	♣ T842	West (RHO) bids 2♦ if possible.
		East (LHO) Doubles 3♣ if possible.
<b>Board: 110</b>	♠ J853	You are dealer.
Dealer: North	♥ K86	The opponents are silent.
Vul: N-S	♦ AQ83	
HCP: 14	♣ KJ	
<b>Board: 111</b>	♠ Q93	Partner is dealer.
Dealer: South	♥ Q87	The opponents are silent.
Vul: None	♦ 865	
HCP: 8	♣ AT94	
<b>Board: 112</b>	♠ AJ6	You are dealer.
Dealer: North	♥ KJ84	The opponents are silent.
Vul: None	♦ QJ84	
HCP: 13	♣ J4	

## Both hands (Answers Page)

<b>Board: 108</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J543	♠ QT8		1 ♣	Pass	1NT
Vul: N-S	♥ A76	♥ Q93	All Pass			
North HCP: 14	♦ AJ	♦ K97				
South HCP: 8	♣ A843	♣ J976				
Contract: 1NT South						

<b>Board: 109</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT6	♠ QJ94	1 ♦	Pass	1NT	Pass
Vul: N-S	♥ T32	♥ J74	2 ♦	Pass	Pass	X
North HCP: 5	♦ J95	♦ A4	Pass	3 ♣	X	All Pass
South HCP: 14	♣ T842	♣ AQ96				
Contract: 3 ♣X North						

<b>Board: 110</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J853	♠ Q94		1 ♦	Pass	1NT
Vul: N-S	♥ K86	♥ A95	All Pass			
North HCP: 14	♦ AQ83	♦ 742				
South HCP: 8	♣ KJ	♣ Q954				
Contract: 1NT South						

<b>Board: 111</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q93	♠ AJ				1 ♦
Vul: None	♥ Q87	♥ AK52	Pass	1NT	Pass	2 ♥
North HCP: 8	♦ 865	♦ A9432	Pass	3NT	All Pass	
South HCP: 17+1	♣ AT94	♣ J5				
Contract: 3NT North						

<b>Board: 112</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ6	♠ Q54		1 ♦	Pass	1NT
Vul: None	♥ KJ84	♥ AT6	All Pass			
North HCP: 13	♦ QJ84	♦ 952				
South HCP: 9	♣ J4	♣ K876				
Contract: 1NT South						

**South hands****1m - 1NT**

<b>Board: 108</b>	♠ QT8	Partner is dealer.
Dealer: North	♥ Q93	The opponents are silent.
Vul: N-S	♦ K97	
HCP: 8	♣ J976	
<hr/>		
<b>Board: 109</b>	♠ QJ94	LHO is dealer.
Dealer: West	♥ J74	West (LHO) opens 1♦ if possible.
Vul: N-S	♦ A4	East (RHO) bids 1NT if possible.
HCP: 14	♣ AQ96	West (LHO) bids 2♦ if possible.
		East (RHO) Doubles 3♣ if possible.
<hr/>		
<b>Board: 110</b>	♠ Q94	Partner is dealer.
Dealer: North	♥ A95	The opponents are silent.
Vul: N-S	♦ 742	
HCP: 8	♣ Q954	
<hr/>		
<b>Board: 111</b>	♠ AJ	You are dealer.
Dealer: South	♥ AK52	The opponents are silent.
Vul: None	♦ A9432	
HCP: 17+1	♣ J5	
<hr/>		
<b>Board: 112</b>	♠ Q54	Partner is dealer.
Dealer: North	♥ AT6	The opponents are silent.
Vul: None	♦ 952	
HCP: 9	♣ K876	

## Both hands (Answers Page)

<b>Board: 108</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J543	♠ QT8		1 ♣	Pass	1NT
Vul: N-S	♥ A76	♥ Q93	All Pass			
North HCP: 14	♦ AJ	♦ K97				
South HCP: 8	♣ A843	♣ J976				
Contract: 1NT South						

<b>Board: 109</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT6	♠ QJ94	1 ♦	Pass	1NT	Pass
Vul: N-S	♥ T32	♥ J74	2 ♦	Pass	Pass	X
North HCP: 5	♦ J95	♦ A4	Pass	3 ♣	X	All Pass
South HCP: 14	♣ T842	♣ AQ96				
Contract: 3 ♣X North						

<b>Board: 110</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J853	♠ Q94		1 ♦	Pass	1NT
Vul: N-S	♥ K86	♥ A95	All Pass			
North HCP: 14	♦ AQ83	♦ 742				
South HCP: 8	♣ KJ	♣ Q954				
Contract: 1NT South						

<b>Board: 111</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q93	♠ AJ				1 ♦
Vul: None	♥ Q87	♥ AK52	Pass	1NT	Pass	2 ♥
North HCP: 8	♦ 865	♦ A9432	Pass	3NT	All Pass	
South HCP: 17+1	♣ AT94	♣ J5				
Contract: 3NT North						

<b>Board: 112</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ6	♠ Q54		1 ♦	Pass	1NT
Vul: None	♥ KJ84	♥ AT6	All Pass			
North HCP: 13	♦ QJ84	♦ 952				
South HCP: 9	♣ J4	♣ K876				
Contract: 1NT South						

# North hands

1m - 1NT

<b>Board: 113</b>	♠ K63	Partner is dealer.
Dealer: South	♥ K97	The opponents are silent.
Vul: Both	♦ 8543	
HCP: 8	♣ Q76	

---

<b>Board: 114</b>	♠ K95	You are dealer.
Dealer: North	♥ J63	The opponents are silent.
Vul: N-S	♦ A974	
HCP: 12	♣ A96	

---

<b>Board: 115</b>	♠ KT7	Partner is dealer.
Dealer: South	♥ QJ6	The opponents are silent.
Vul: Both	♦ 954	
HCP: 9	♣ K932	

---

<b>Board: 116</b>	♠ QJT	RHO is dealer. You bid second.
Dealer: West	♥ 6543	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ K8	East (LHO) bids 1NT if possible.
HCP: 8	♣ Q943	

---

<b>Board: 117</b>	♠ Q86	Partner is dealer.
Dealer: South	♥ QT6	The opponents are silent.
Vul: N-S	♦ T432	
HCP: 8	♣ KJ5	

## Both hands (Answers Page)

Board: 113	North:	South:	W	N	E	S
Dealer: South	♠ K63	♠ A75				1 ♦
Vul: Both	♥ K97	♥ QT	Pass	1NT	All Pass	
North HCP: 8	♦ 8543	♦ QJT7				
South HCP: 12	♣ Q76	♣ KT92				
Contract: 1NT North						

Board: 114	North:	South:	W	N	E	S
Dealer: North	♠ K95	♠ QJ6		1 ♦	Pass	1NT
Vul: N-S	♥ J63	♥ K42	All Pass			
North HCP: 12	♦ A974	♦ 653				
South HCP: 9	♣ A96	♣ KT53				
Contract: 1NT South						

Board: 115	North:	South:	W	N	E	S
Dealer: South	♠ KT7	♠ J32				1 ♦
Vul: Both	♥ QJ6	♥ A953	Pass	1NT	All Pass	
North HCP: 9	♦ 954	♦ AKT6				
South HCP: 13	♣ K932	♣ J6				
Contract: 1NT North						

Board: 116	North:	South:	W	N	E	S
Dealer: West	♠ QJT	♠ A98765	1 ♦	Pass	1NT	2 ♠
Vul: E-W	♥ 6543	♥ KJT	All Pass			
North HCP: 8	♦ K8	♦ J7				
South HCP: 12+2	♣ Q943	♣ K7				
Contract: 2 ♠ South						

Board: 117	North:	South:	W	N	E	S
Dealer: South	♠ Q86	♠ KJ				1 ♦
Vul: N-S	♥ QT6	♥ AKJ3	Pass	1NT	Pass	2 ♥
North HCP: 8	♦ T432	♦ AQ865	Pass	3NT	All Pass	
South HCP: 18+1	♣ KJ5	♣ 76				
Contract: 3NT North						

## South hands

1m - 1NT

**Board: 113**      ♠ A75      You are dealer.  
 Dealer: South      ♥ QT      The opponents are silent.  
 Vul: Both      ♦ QJT7  
 HCP: 12      ♣ KT92

---

**Board: 114**      ♠ QJ6      Partner is dealer.  
 Dealer: North      ♥ K42      The opponents are silent.  
 Vul: N-S      ♦ 653  
 HCP: 9      ♣ KT53

---

**Board: 115**      ♠ J32      You are dealer.  
 Dealer: South      ♥ A953      The opponents are silent.  
 Vul: Both      ♦ AKT6  
 HCP: 13      ♣ J6

---

**Board: 116**      ♠ A98765      LHO is dealer.  
 Dealer: West      ♥ KJT      West (LHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ J7      East (RHO) bids 1NT if possible.  
 HCP: 12+2      ♣ K7

---

**Board: 117**      ♠ KJ      You are dealer.  
 Dealer: South      ♥ AKJ3      The opponents are silent.  
 Vul: N-S      ♦ AQ865  
 HCP: 18+1      ♣ 76

## Both hands (Answers Page)

Board: 113	North:	South:	W	N	E	S
Dealer: South	♠ K63	♠ A75				1 ♦
Vul: Both	♥ K97	♥ QT	Pass	1NT	All Pass	
North HCP: 8	♦ 8543	♦ QJT7				
South HCP: 12	♣ Q76	♣ KT92				
Contract: 1NT North						

Board: 114	North:	South:	W	N	E	S
Dealer: North	♠ K95	♠ QJ6		1 ♦	Pass	1NT
Vul: N-S	♥ J63	♥ K42	All Pass			
North HCP: 12	♦ A974	♦ 653				
South HCP: 9	♣ A96	♣ KT53				
Contract: 1NT South						

Board: 115	North:	South:	W	N	E	S
Dealer: South	♠ KT7	♠ J32				1 ♦
Vul: Both	♥ QJ6	♥ A953	Pass	1NT	All Pass	
North HCP: 9	♦ 954	♦ AKT6				
South HCP: 13	♣ K932	♣ J6				
Contract: 1NT North						

Board: 116	North:	South:	W	N	E	S
Dealer: West	♠ QJT	♠ A98765	1 ♦	Pass	1NT	2 ♠
Vul: E-W	♥ 6543	♥ KJT	All Pass			
North HCP: 8	♦ K8	♦ J7				
South HCP: 12+2	♣ Q943	♣ K7				
Contract: 2 ♠ South						

Board: 117	North:	South:	W	N	E	S
Dealer: South	♠ Q86	♠ KJ				1 ♦
Vul: N-S	♥ QT6	♥ AKJ3	Pass	1NT	Pass	2 ♥
North HCP: 8	♦ T432	♦ AQ865	Pass	3NT	All Pass	
South HCP: 18+1	♣ KJ5	♣ 76				
Contract: 3NT North						



## North hands

1m - 1NT

**Board: 118**      ♠ AK62      You are dealer.  
 Dealer: North      ♥ JT98      The opponents are silent.  
 Vul: E-W      ♦ AK98  
 HCP: 18      ♣ K

---

**Board: 119**      ♠ KT      You are dealer.  
 Dealer: North      ♥ 84      West (RHO) Doubles 2♦ if possible.  
 Vul: N-S      ♦ AKQT752      East (LHO) bids 2♥ if possible.  
 HCP: 12+3      ♣ 86

---

**Board: 120**      ♠ 43      RHO is dealer. You bid second.  
 Dealer: West      ♥ J4      West (RHO) opens 1♦ if possible.  
 Vul: N-S      ♦ A9872      East (LHO) bids 1NT if possible.  
 HCP: 5+1      ♣ T843

---

**Board: 121**      ♠ Q54      Partner is dealer.  
 Dealer: South      ♥ A52      The opponents are silent.  
 Vul: Both      ♦ J43  
 HCP: 9      ♣ Q543

---

**Board: 122**      ♠ KT5      Partner is dealer.  
 Dealer: South      ♥ Q96      The opponents are silent.  
 Vul: N-S      ♦ 9732  
 HCP: 9      ♣ KJ8

## Both hands (Answers Page)

<b>Board: 118</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK62	♠ QJ4		1 ♦	Pass	1NT
Vul: E-W	♥ JT98	♥ K64	Pass	2 ♥	Pass	3NT
North HCP: 18	♦ AK98	♦ 754	All Pass			
South HCP: 9	♣ K	♣ QJ63				
Contract: 3NT South						

<b>Board: 119</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KT	♠ Q98		1 ♦	Pass	1NT
Vul: N-S	♥ 84	♥ A96	Pass	2 ♦	Pass	Pass
North HCP: 12+3	♦ AKQT752	♦ J96	X	Pass	2 ♥	Pass
South HCP: 9	♣ 86	♣ QT54	Pass	3 ♦	All Pass	
Contract: 3 ♦ North						

<b>Board: 120</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 43	♠ AKT952	1 ♦	Pass	1NT	2 ♠
Vul: N-S	♥ J4	♥ 7632	All Pass			
North HCP: 5+1	♦ A9872	♦ K				
South HCP: 14+2	♣ T843	♣ A5				
Contract: 2 ♠ South						

<b>Board: 121</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q54	♠ AK98				1 ♦
Vul: Both	♥ A52	♥ KJ96	Pass	1NT	All Pass	
North HCP: 9	♦ J43	♦ T962				
South HCP: 12	♣ Q543	♣ J				
Contract: 1NT North						

<b>Board: 122</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT5	♠ A96				1 ♦
Vul: N-S	♥ Q96	♥ 87	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ 9732	♦ KQJT6	All Pass			
South HCP: 14+1	♣ KJ8	♣ AT5				
Contract: 2 ♦ South						

**South hands****1m - 1NT**

**Board: 118**      ♠ QJ4      Partner is dealer.  
Dealer: North      ♥ K64      The opponents are silent.  
Vul: E-W      ♦ 754  
HCP: 9      ♣ QJ63

---

**Board: 119**      ♠ Q98      Partner is dealer.  
Dealer: North      ♥ A96      West (LHO) Doubles 2 ♦ if possible.  
Vul: N-S      ♦ J96      East (RHO) bids 2 ♥ if possible.  
HCP: 9      ♣ QT54

---

**Board: 120**      ♠ AKT952      LHO is dealer.  
Dealer: West      ♥ 7632      West (LHO) opens 1 ♦ if possible.  
Vul: N-S      ♦ K      East (RHO) bids 1NT if possible.  
HCP: 14+2      ♣ A5

---

**Board: 121**      ♠ AK98      You are dealer.  
Dealer: South      ♥ KJ96      The opponents are silent.  
Vul: Both      ♦ T962  
HCP: 12      ♣ J

---

**Board: 122**      ♠ A96      You are dealer.  
Dealer: South      ♥ 87      The opponents are silent.  
Vul: N-S      ♦ KQJT6  
HCP: 14+1      ♣ AT5

## Both hands (Answers Page)

<b>Board: 118</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK62	♠ QJ4		1 ♦	Pass	1NT
Vul: E-W	♥ JT98	♥ K64	Pass	2 ♥	Pass	3NT
North HCP: 18	♦ AK98	♦ 754	All Pass			
South HCP: 9	♣ K	♣ QJ63				
Contract: 3NT South						

<b>Board: 119</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KT	♠ Q98		1 ♦	Pass	1NT
Vul: N-S	♥ 84	♥ A96	Pass	2 ♦	Pass	Pass
North HCP: 12+3	♦ AKQT752	♦ J96	X	Pass	2 ♥	Pass
South HCP: 9	♣ 86	♣ QT54	Pass	3 ♦	All Pass	
Contract: 3 ♦ North						

<b>Board: 120</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 43	♠ AKT952	1 ♦	Pass	1NT	2 ♠
Vul: N-S	♥ J4	♥ 7632	All Pass			
North HCP: 5+1	♦ A9872	♦ K				
South HCP: 14+2	♣ T843	♣ A5				
Contract: 2 ♠ South						

<b>Board: 121</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q54	♠ AK98				1 ♦
Vul: Both	♥ A52	♥ KJ96	Pass	1NT	All Pass	
North HCP: 9	♦ J43	♦ T962				
South HCP: 12	♣ Q543	♣ J				
Contract: 1NT North						

<b>Board: 122</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT5	♠ A96				1 ♦
Vul: N-S	♥ Q96	♥ 87	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ 9732	♦ KQJT6	All Pass			
South HCP: 14+1	♣ KJ8	♣ AT5				
Contract: 2 ♦ South						

## North hands

1m - 1NT

**Board: 123**      ♠ Q87      Partner is dealer.  
 Dealer: South      ♥ Q83      The opponents are silent.  
 Vul: Both      ♦ 765  
 HCP: 8      ♣ A986

---

**Board: 124**      ♠ Q93      Partner is dealer.  
 Dealer: South      ♥ K62      The opponents are silent.  
 Vul: Both      ♦ 754  
 HCP: 9      ♣ KJ97

---

**Board: 125**      ♠ QT9      Partner is dealer.  
 Dealer: South      ♥ K86      The opponents are silent.  
 Vul: Both      ♦ 864  
 HCP: 8      ♣ K973

---

**Board: 126**      ♠ K62      Partner is dealer.  
 Dealer: South      ♥ K85      The opponents are silent.  
 Vul: Both      ♦ J52  
 HCP: 9      ♣ Q843

---

**Board: 127**      ♠ J862      You are dealer.  
 Dealer: North      ♥ 75      The opponents are silent.  
 Vul: None      ♦ AKQJ92  
 HCP: 11+2      ♣ 3

## Both hands (Answers Page)

### Board: 123

Dealer: South

Vul: Both

North HCP: 8

South HCP: 13

Contract: 1NT North

North:

♠ Q87

♥ Q83

♦ 765

♣ A986

South:

♠ AT2

♥ 765

♦ AJ43

♣ KJ3

W N E S

Pass 1NT All Pass 1♦

### Board: 124

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14

Contract: 2♣ South

North:

♠ Q93

♥ K62

♦ 754

♣ KJ97

South:

♠ A84

♥ A4

♦ KQJ3

♣ T632

W N E S

Pass 1NT Pass 2♣ 1♦

All Pass

### Board: 125

Dealer: South

Vul: Both

North HCP: 8

South HCP: 13

Contract: 1NT North

North:

♠ QT9

♥ K86

♦ 864

♣ K973

South:

♠ K5

♥ J943

♦ AQ72

♣ QJ2

W N E S

Pass 1NT All Pass 1♦

### Board: 126

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14+1

Contract: 2♦ South

North:

♠ K62

♥ K85

♦ J52

♣ Q843

South:

♠ T9

♥ A73

♦ AKT93

♣ KT9

W N E S

Pass 1NT Pass 2♦ 1♦

All Pass

### Board: 127

Dealer: North

Vul: None

North HCP: 11+2

South HCP: 9

Contract: 2♦ North

North:

♠ J862

♥ 75

♦ AKQJ92

♣ 3

South:

♠ AT7

♥ QJ4

♦ T53

♣ QT76

W N E S

Pass 1♦ Pass 1NT

Pass 2♦ All Pass

**South hands****1m - 1NT**

<b>Board: 123</b>	♠ AT2	You are dealer.
Dealer: South	♥ 765	The opponents are silent.
Vul: Both	♦ AJ43	
HCP: 13	♣ KJ3	

---

<b>Board: 124</b>	♠ A84	You are dealer.
Dealer: South	♥ A4	The opponents are silent.
Vul: Both	♦ KQJ3	
HCP: 14	♣ T632	

---

<b>Board: 125</b>	♠ K5	You are dealer.
Dealer: South	♥ J943	The opponents are silent.
Vul: Both	♦ AQ72	
HCP: 13	♣ QJ2	

---

<b>Board: 126</b>	♠ T9	You are dealer.
Dealer: South	♥ A73	The opponents are silent.
Vul: Both	♦ AKT93	
HCP: 14+1	♣ KT9	

---

<b>Board: 127</b>	♠ AT7	Partner is dealer.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: None	♦ T53	
HCP: 9	♣ QT76	

## Both hands (Answers Page)

### Board: 123

Dealer: South

Vul: Both

North HCP: 8

South HCP: 13

Contract: 1NT North

North:

♠ Q87

♥ Q83

♦ 765

♣ A986

South:

♠ AT2

♥ 765

♦ AJ43

♣ KJ3

W N E S

Pass 1NT All Pass

Pass 1NT All Pass

Pass 1NT All Pass

Pass 1NT All Pass

### Board: 124

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14

Contract: 2♣ South

North:

♠ Q93

♥ K62

♦ 754

♣ KJ97

South:

♠ A84

♥ A4

♦ KQJ3

♣ T632

W N E S

Pass 1NT Pass 2♣

Pass 1NT Pass 2♣

All Pass

All Pass

### Board: 125

Dealer: South

Vul: Both

North HCP: 8

South HCP: 13

Contract: 1NT North

North:

♠ QT9

♥ K86

♦ 864

♣ K973

South:

♠ K5

♥ J943

♦ AQ72

♣ QJ2

W N E S

Pass 1NT All Pass

Pass 1NT All Pass

Pass 1NT All Pass

Pass 1NT All Pass

### Board: 126

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14+1

Contract: 2♦ South

North:

♠ K62

♥ K85

♦ J52

♣ Q843

South:

♠ T9

♥ A73

♦ AKT93

♣ KT9

W N E S

Pass 1NT Pass 2♦

Pass 1NT Pass 2♦

All Pass

All Pass

### Board: 127

Dealer: North

Vul: None

North HCP: 11+2

South HCP: 9

Contract: 2♦ North

North:

♠ J862

♥ 75

♦ AKQJ92

♣ 3

South:

♠ AT7

♥ QJ4

♦ T53

♣ QT76

W N E S

Pass 1♦ Pass 1NT

Pass 2♦ All Pass

Pass 2♦ All Pass

Pass 2♦ All Pass



**North hands****1m - 1NT**

<b>Board: 128</b>	♠ K52	Partner is dealer.
Dealer: South	♥ K84	The opponents are silent.
Vul: N-S	♦ Q86	
HCP: 8	♣ T965	

---

<b>Board: 129</b>	♠ A82	LHO is dealer.
Dealer: East	♥ AK8543	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ K	West (RHO) bids 1NT if possible.
HCP: 15+2	♣ J87	

---

<b>Board: 130</b>	♠ 4	You are dealer.
Dealer: North	♥ Q852	The opponents are silent.
Vul: N-S	♦ AKQ954	
HCP: 18+2	♣ AK	

---

<b>Board: 131</b>	♠ K74	You are dealer.
Dealer: North	♥ Q	The opponents are silent.
Vul: N-S	♦ AKJ532	
HCP: 13+2	♣ 965	

---

<b>Board: 132</b>	♠ QJT	Partner is dealer.
Dealer: South	♥ Q86	The opponents are silent.
Vul: E-W	♦ A84	
HCP: 9	♣ 9432	

## Both hands (Answers Page)

<b>Board: 128</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K52	♠ A643				1 ♣
Vul: N-S	♥ K84	♥ T32	Pass	1NT	Pass	3 ♣
North HCP: 8	♦ Q86	♦ K	All Pass			
South HCP: 14+1	♣ T965	♣ AQJ74				
Contract: 3 ♣ South						

<b>Board: 129</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A82	♠ 9753			1 ♦	Pass
Vul: E-W	♥ AK8543	♥ 97	1NT	2 ♥	All Pass	
North HCP: 15+2	♦ K	♦ AT86				
South HCP: 6	♣ J87	♣ Q54				
Contract: 2 ♥ North						

<b>Board: 130</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 4	♠ Q63		1 ♦	Pass	1NT
Vul: N-S	♥ Q852	♥ AT4	Pass	2 ♥	Pass	3NT
North HCP: 18+2	♦ AKQ954	♦ T83	All Pass			
South HCP: 8	♣ AK	♣ Q975				
Contract: 3NT South						

<b>Board: 131</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K74	♠ QJ9		1 ♦	Pass	1NT
Vul: N-S	♥ Q	♥ KT6	Pass	2 ♦	All Pass	
North HCP: 13+2	♦ AKJ532	♦ T87				
South HCP: 9	♣ 965	♣ QJT3				
Contract: 2 ♦ North						

<b>Board: 132</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJT	♠ 8654				1 ♣
Vul: E-W	♥ Q86	♥ T	Pass	1NT	Pass	2 ♣
North HCP: 9	♦ A84	♦ K52	All Pass			
South HCP: 12+1	♣ 9432	♣ AKQT6				
Contract: 2 ♣ South						

**South hands****1m - 1NT**

<b>Board: 128</b>	♠ A643	You are dealer.
Dealer: South	♥ T32	The opponents are silent.
Vul: N-S	♦ K	
HCP: 14+1	♣ AQJ74	

---

<b>Board: 129</b>	♠ 9753	RHO is dealer. You bid second.
Dealer: East	♥ 97	East (RHO) opens 1 ♦ if possible.
Vul: E-W	♦ AT86	West (LHO) bids 1NT if possible.
HCP: 6	♣ Q54	

---

<b>Board: 130</b>	♠ Q63	Partner is dealer.
Dealer: North	♥ AT4	The opponents are silent.
Vul: N-S	♦ T83	
HCP: 8	♣ Q975	

---

<b>Board: 131</b>	♠ QJ9	Partner is dealer.
Dealer: North	♥ KT6	The opponents are silent.
Vul: N-S	♦ T87	
HCP: 9	♣ QJT3	

---

<b>Board: 132</b>	♠ 8654	You are dealer.
Dealer: South	♥ T	The opponents are silent.
Vul: E-W	♦ K52	
HCP: 12+1	♣ AKQT6	

## Both hands (Answers Page)

<b>Board: 128</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K52	♠ A643				1 ♣
Vul: N-S	♥ K84	♥ T32	Pass	1NT	Pass	3 ♣
North HCP: 8	♦ Q86	♦ K	All Pass			
South HCP: 14+1	♣ T965	♣ AQJ74				
Contract: 3 ♣ South						

<b>Board: 129</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ A82	♠ 9753			1 ♦	Pass
Vul: E-W	♥ AK8543	♥ 97	1NT	2 ♥	All Pass	
North HCP: 15+2	♦ K	♦ AT86				
South HCP: 6	♣ J87	♣ Q54				
Contract: 2 ♥ North						

<b>Board: 130</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 4	♠ Q63		1 ♦	Pass	1NT
Vul: N-S	♥ Q852	♥ AT4	Pass	2 ♥	Pass	3NT
North HCP: 18+2	♦ AKQ954	♦ T83	All Pass			
South HCP: 8	♣ AK	♣ Q975				
Contract: 3NT South						

<b>Board: 131</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K74	♠ QJ9		1 ♦	Pass	1NT
Vul: N-S	♥ Q	♥ KT6	Pass	2 ♦	All Pass	
North HCP: 13+2	♦ AKJ532	♦ T87				
South HCP: 9	♣ 965	♣ QJT3				
Contract: 2 ♦ North						

<b>Board: 132</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJT	♠ 8654				1 ♣
Vul: E-W	♥ Q86	♥ T	Pass	1NT	Pass	2 ♣
North HCP: 9	♦ A84	♦ K52	All Pass			
South HCP: 12+1	♣ 9432	♣ AKQT6				
Contract: 2 ♣ South						

**North hands****1m - 1NT**

<b>Board: 133</b>	♠ 6	You are dealer.
Dealer: North	♥ A652	The opponents are silent.
Vul: E-W	♦ AJ98	
HCP: 12	♣ KT62	

---

<b>Board: 134</b>	♠ T32	You are dealer.
Dealer: North	♥ JT76	The opponents are silent.
Vul: None	♦ AQJ6	
HCP: 13	♣ AJ	

---

<b>Board: 135</b>	♠ A73	Partner is dealer.
Dealer: South	♥ Q86	The opponents are silent.
Vul: E-W	♦ Q83	
HCP: 8	♣ T987	

---

<b>Board: 136</b>	♠ AT8	Partner is dealer.
Dealer: South	♥ Q82	The opponents are silent.
Vul: N-S	♦ 965	
HCP: 9	♣ K753	

---

<b>Board: 137</b>	♠ QT6	You are dealer.
Dealer: North	♥ Q9	The opponents are silent.
Vul: N-S	♦ AQJ73	
HCP: 18+1	♣ AK3	

## Both hands (Answers Page)

Board: 133	North:	South:	W	N	E	S
Dealer: North	♠ 6	♠ Q98		1 ♦	Pass	1NT
Vul: E-W	♥ A652	♥ KQT	Pass	2 ♣	All Pass	
North HCP: 12	♦ AJ98	♦ T63				
South HCP: 9	♣ KT62	♣ Q974				
Contract: 2 ♣ North						

Board: 134	North:	South:	W	N	E	S
Dealer: North	♠ T32	♠ Q84		1 ♦	Pass	1NT
Vul: None	♥ JT76	♥ Q92	All Pass			
North HCP: 13	♦ AQJ6	♦ 982				
South HCP: 6	♣ AJ	♣ Q652				
Contract: 1NT South						

Board: 135	North:	South:	W	N	E	S
Dealer: South	♠ A73	♠ KQ98				1 ♣
Vul: E-W	♥ Q86	♥ J5	Pass	1NT	All Pass	
North HCP: 8	♦ Q83	♦ 962				
South HCP: 13	♣ T987	♣ AK64				
Contract: 1NT North						

Board: 136	North:	South:	W	N	E	S
Dealer: South	♠ AT8	♠ QJ9				1 ♦
Vul: N-S	♥ Q82	♥ KJ5	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ 965	♦ AJ842	All Pass			
South HCP: 12+1	♣ K753	♣ T6				
Contract: 2 ♦ South						

Board: 137	North:	South:	W	N	E	S
Dealer: North	♠ QT6	♠ K84		1 ♦	Pass	1NT
Vul: N-S	♥ Q9	♥ KJ5	Pass	2 ♦	All Pass	
North HCP: 18+1	♦ AQJ73	♦ 642				
South HCP: 9	♣ AK3	♣ Q876				
Contract: 2 ♦ North						

**South hands****1m - 1NT**

<b>Board: 133</b>	♠ Q98	Partner is dealer.
Dealer: North	♥ KQT	The opponents are silent.
Vul: E-W	♦ T63	
HCP: 9	♣ Q974	

---

<b>Board: 134</b>	♠ Q84	Partner is dealer.
Dealer: North	♥ Q92	The opponents are silent.
Vul: None	♦ 982	
HCP: 6	♣ Q652	

---

<b>Board: 135</b>	♠ KQ98	You are dealer.
Dealer: South	♥ J5	The opponents are silent.
Vul: E-W	♦ 962	
HCP: 13	♣ AK64	

---

<b>Board: 136</b>	♠ QJ9	You are dealer.
Dealer: South	♥ KJ5	The opponents are silent.
Vul: N-S	♦ AJ842	
HCP: 12+1	♣ T6	

---

<b>Board: 137</b>	♠ K84	Partner is dealer.
Dealer: North	♥ KJ5	The opponents are silent.
Vul: N-S	♦ 642	
HCP: 9	♣ Q876	

## Both hands (Answers Page)

<b>Board: 133</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 6	♠ Q98		1 ♦	Pass	1NT
Vul: E-W	♥ A652	♥ KQT	Pass	2 ♣	All Pass	
North HCP: 12	♦ AJ98	♦ T63				
South HCP: 9	♣ KT62	♣ Q974				
Contract: 2 ♣ North						

<b>Board: 134</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T32	♠ Q84		1 ♦	Pass	1NT
Vul: None	♥ JT76	♥ Q92	All Pass			
North HCP: 13	♦ AQJ6	♦ 982				
South HCP: 6	♣ AJ	♣ Q652				
Contract: 1NT South						

<b>Board: 135</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A73	♠ KQ98				1 ♣
Vul: E-W	♥ Q86	♥ J5	Pass	1NT	All Pass	
North HCP: 8	♦ Q83	♦ 962				
South HCP: 13	♣ T987	♣ AK64				
Contract: 1NT North						

<b>Board: 136</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT8	♠ QJ9				1 ♦
Vul: N-S	♥ Q82	♥ KJ5	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ 965	♦ AJ842	All Pass			
South HCP: 12+1	♣ K753	♣ T6				
Contract: 2 ♦ South						

<b>Board: 137</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QT6	♠ K84		1 ♦	Pass	1NT
Vul: N-S	♥ Q9	♥ KJ5	Pass	2 ♦	All Pass	
North HCP: 18+1	♦ AQJ73	♦ 642				
South HCP: 9	♣ AK3	♣ Q876				
Contract: 2 ♦ North						



## North hands

1m - 1NT

**Board: 138**      ♠ AK2      You are dealer.  
 Dealer: North      ♥ AKT      The opponents are silent.  
 Vul: E-W      ♦ 762  
 HCP: 18      ♣ AT94

---

**Board: 139**      ♠ 975      You are dealer.  
 Dealer: North      ♥ Q73      West (RHO) Doubles 1NT if possible.  
 Vul: None      ♦ AKQT65      West (RHO) Doubles 2♦ if possible.  
 HCP: 11+2      ♣ T      East (LHO) bids 2♥ if possible.

---

**Board: 140**      ♠ A72      Partner is dealer.  
 Dealer: South      ♥ Q98      The opponents are silent.  
 Vul: Both      ♦ J92  
 HCP: 9      ♣ Q762

---

**Board: 141**      ♠ Q85      Partner is dealer.  
 Dealer: South      ♥ Q74      The opponents are silent.  
 Vul: N-S      ♦ T82  
 HCP: 7      ♣ QJ84

---

**Board: 142**      ♠ 32      You are dealer.  
 Dealer: North      ♥ AJ95      The opponents are silent.  
 Vul: N-S      ♦ KQJ7  
 HCP: 12      ♣ J32

## Both hands (Answers Page)

<b>Board: 138</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK2	♠ Q53		1 ♣	Pass	1NT
Vul: E-W	♥ AKT	♥ Q83	Pass	2NT	Pass	3NT
North HCP: 18	♦ 762	♦ K83	All Pass			
South HCP: 8	♣ AT94	♣ J863				
Contract: 3NT South						

<b>Board: 139</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 975	♠ QT6		1 ♦	Pass	1NT
Vul: None	♥ Q73	♥ K96	X	2 ♦	Pass	Pass
North HCP: 11+2	♦ AKQT65	♦ 842	X	Pass	2 ♥	3 ♦
South HCP: 9	♣ T	♣ KJ73	All Pass			
Contract: 3 ♦ South						

<b>Board: 140</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A72	♠ 83				1 ♦
Vul: Both	♥ Q98	♥ KT74	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ J92	♦ AQ863	All Pass			
South HCP: 13+1	♣ Q762	♣ A8				
Contract: 2 ♦ South						

<b>Board: 141</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q85	♠ 72				1 ♦
Vul: N-S	♥ Q74	♥ K863	Pass	1NT	All Pass	
North HCP: 7	♦ T82	♦ AQJ9				
South HCP: 14	♣ QJ84	♣ A52				
Contract: 1NT North						

<b>Board: 142</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 32	♠ KJ8		1 ♦	Pass	1NT
Vul: N-S	♥ AJ95	♥ Q64	All Pass			
North HCP: 12	♦ KQJ7	♦ T852				
South HCP: 9	♣ J32	♣ KT7				
Contract: 1NT South						

**South hands****1m - 1NT**

<b>Board: 138</b>	♠ Q53	Partner is dealer.
Dealer: North	♥ Q83	The opponents are silent.
Vul: E-W	♦ K83	
HCP: 8	♣ J863	

---

<b>Board: 139</b>	♠ QT6	Partner is dealer.
Dealer: North	♥ K96	West (LHO) Doubles 1NT if possible.
Vul: None	♦ 842	West (LHO) Doubles 2♦ if possible.
HCP: 9	♣ KJ73	East (RHO) bids 2♥ if possible.

---

<b>Board: 140</b>	♠ 83	You are dealer.
Dealer: South	♥ KT74	The opponents are silent.
Vul: Both	♦ AQ863	
HCP: 13+1	♣ A8	

---

<b>Board: 141</b>	♠ 72	You are dealer.
Dealer: South	♥ K863	The opponents are silent.
Vul: N-S	♦ AQJ9	
HCP: 14	♣ A52	

---

<b>Board: 142</b>	♠ KJ8	Partner is dealer.
Dealer: North	♥ Q64	The opponents are silent.
Vul: N-S	♦ T852	
HCP: 9	♣ KT7	

## Both hands (Answers Page)

<b>Board: 138</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK2	♠ Q53		1 ♣	Pass	1NT
Vul: E-W	♥ AKT	♥ Q83	Pass	2NT	Pass	3NT
North HCP: 18	♦ 762	♦ K83	All Pass			
South HCP: 8	♣ AT94	♣ J863				
Contract: 3NT South						

<b>Board: 139</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 975	♠ QT6		1 ♦	Pass	1NT
Vul: None	♥ Q73	♥ K96	X	2 ♦	Pass	Pass
North HCP: 11+2	♦ AKQT65	♦ 842	X	Pass	2 ♥	3 ♦
South HCP: 9	♣ T	♣ KJ73	All Pass			
Contract: 3 ♦ South						

<b>Board: 140</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A72	♠ 83				1 ♦
Vul: Both	♥ Q98	♥ KT74	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ J92	♦ AQ863	All Pass			
South HCP: 13+1	♣ Q762	♣ A8				
Contract: 2 ♦ South						

<b>Board: 141</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q85	♠ 72				1 ♦
Vul: N-S	♥ Q74	♥ K863	Pass	1NT	All Pass	
North HCP: 7	♦ T82	♦ AQJ9				
South HCP: 14	♣ QJ84	♣ A52				
Contract: 1NT North						

<b>Board: 142</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 32	♠ KJ8		1 ♦	Pass	1NT
Vul: N-S	♥ AJ95	♥ Q64	All Pass			
North HCP: 12	♦ KQJ7	♦ T852				
South HCP: 9	♣ J32	♣ KT7				
Contract: 1NT South						

# North hands

1m - 1NT

<b>Board: 143</b>	♠ Q54	Partner is dealer.
Dealer: South	♥ QJ7	The opponents are silent.
Vul: Both	♦ Q73	
HCP: 9	♣ Q632	

---

<b>Board: 144</b>	♠ 964	RHO is dealer. You bid second.
Dealer: West	♥ AJT8	West (RHO) opens 1 ♦ if possible.
Vul: E-W	♦ 6432	East (LHO) bids 1NT if possible.
HCP: 8	♣ K9	

---

<b>Board: 145</b>	♠ Q87	Partner is dealer.
Dealer: South	♥ Q75	The opponents are silent.
Vul: Both	♦ A62	
HCP: 8	♣ T754	

---

<b>Board: 146</b>	♠ Q42	Partner is dealer.
Dealer: South	♥ K76	The opponents are silent.
Vul: Both	♦ 532	
HCP: 9	♣ KJ72	

## Both hands (Answers Page)

### Board: 143

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ Q54

♥ QJ7

♦ Q73

♣ Q632

South:

♠ T87

♥ K2

♦ KT95

♣ AKT9

W N E S

1 ♦

Pass 1NT All Pass

### Board: 144

Dealer: West

Vul: E-W

North HCP: 8

South HCP: 11+2

Contract: 2 ♣ South

North:

♠ 964

♥ AJT8

♦ 6432

♣ K9

South:

♠ AK2

♥ 42

♦ K7

♣ JT7653

W N E S

1 ♦ Pass 1NT 2 ♣

All Pass

### Board: 145

Dealer: South

Vul: Both

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ Q87

♥ Q75

♦ A62

♣ T754

South:

♠ J42

♥ A43

♦ KT8

♣ AQ62

W N E S

1 ♣

Pass 1NT All Pass

### Board: 146

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13+1

Contract: 2 ♦ South

North:

♠ Q42

♥ K76

♦ 532

♣ KJ72

South:

♠ A753

♥ Q95

♦ AQJ97

♣ 6

W N E S

1 ♦

Pass 1NT Pass 2 ♦

All Pass

**South hands****1m - 1NT**

<b>Board: 143</b>	♠ T87	You are dealer.
Dealer: South	♥ K2	The opponents are silent.
Vul: Both	♦ KT95	
HCP: 13	♣ AKT9	

---

<b>Board: 144</b>	♠ AK2	LHO is dealer.
Dealer: West	♥ 42	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ K7	East (RHO) bids 1NT if possible.
HCP: 11+2	♣ JT7653	

---

<b>Board: 145</b>	♠ J42	You are dealer.
Dealer: South	♥ A43	The opponents are silent.
Vul: Both	♦ KT8	
HCP: 14	♣ AQ62	

---

<b>Board: 146</b>	♠ A753	You are dealer.
Dealer: South	♥ Q95	The opponents are silent.
Vul: Both	♦ AQJ97	
HCP: 13+1	♣ 6	

## Both hands (Answers Page)

### Board: 143

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ Q54

♥ QJ7

♦ Q73

♣ Q632

South:

♠ T87

♥ K2

♦ KT95

♣ AKT9

W      N      E      S

1 ♦

Pass    1NT    All Pass

### Board: 144

Dealer: West

Vul: E-W

North HCP: 8

South HCP: 11+2

Contract: 2 ♣ South

North:

♠ 964

♥ AJT8

♦ 6432

♣ K9

South:

♠ AK2

♥ 42

♦ K7

♣ JT7653

W      N      E      S

1 ♦    Pass    1NT    2 ♣

All Pass

### Board: 145

Dealer: South

Vul: Both

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ Q87

♥ Q75

♦ A62

♣ T754

South:

♠ J42

♥ A43

♦ KT8

♣ AQ62

W      N      E      S

1 ♣

Pass    1NT    All Pass

### Board: 146

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13+1

Contract: 2 ♦ South

North:

♠ Q42

♥ K76

♦ 532

♣ KJ72

South:

♠ A753

♥ Q95

♦ AQJ97

♣ 6

W      N      E      S

1 ♦

Pass    1NT    Pass    2 ♦

All Pass