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<b>Board: 1</b>	♠ KQJT5	You are dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: Both	♦ 743	
HCP: 12+1	♣ Q43	

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<b>Board: 2</b>	♠ J653	Partner is dealer.
Dealer: South	♥ KQ	The opponents are silent.
Vul: Both	♦ K72	
HCP: 10	♣ JT75	

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<b>Board: 3</b>	♠ K4	You are dealer.
Dealer: North	♥ AJ987	The opponents are silent.
Vul: N-S	♦ 96	
HCP: 14+1	♣ AQ73	

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<b>Board: 4</b>	♠ K643	Partner is dealer.
Dealer: South	♥ K86	The opponents are silent.
Vul: Both	♦ Q865	
HCP: 10	♣ Q5	

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<b>Board: 5</b>	♠ AQJ72	You are dealer.
Dealer: North	♥ K94	The opponents are silent.
Vul: None	♦ 75	
HCP: 13+1	♣ K65	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ KQJT5	♠ A874		1 ♠	Pass	3 ♠
Vul: Both	♥ A6	♥ K753		All Pass		
North HCP: 12+1	♦ 743	♦ QT9				
South HCP: 9	♣ Q43	♣ T8				
Contract: 3 ♠	South					

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ J653	♠ AQT98			1 ♠	
Vul: Both	♥ KQ	♥ J6	Pass	3 ♠	Pass	4 ♠
North HCP: 10	♦ K72	♦ T865	All Pass			
South HCP: 13+1	♣ JT75	♣ AQ				
Contract: 4 ♠	South					

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ Q986		1 ♥	Pass	3 ♥
Vul: N-S	♥ AJ987	♥ KQ42	Pass	4 ♥	All Pass	
North HCP: 14+1	♦ 96	♦ J52				
South HCP: 11	♣ AQ73	♣ K9				
Contract: 4 ♥	North					

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ K643	♠ A98752			1 ♠	
Vul: Both	♥ K86	♥ AJ7	Pass	3 ♠	Pass	4 ♠
North HCP: 10	♦ Q865	♦ AT9	All Pass			
South HCP: 13+2	♣ Q5	♣ T				
Contract: 4 ♠	South					

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ AQJ72	♠ T963		1 ♠	Pass	3 ♠
Vul: None	♥ K94	♥ JT	All Pass			
North HCP: 13+1	♦ 75	♦ AQ3				
South HCP: 10	♣ K65	♣ QJ87				
Contract: 3 ♠	South					

**South hands****Bergen\_Raises**

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<b>Board: 1</b>	♠ A874	Partner is dealer.
Dealer: North	♥ K753	The opponents are silent.
Vul: Both	♦ QT9	
HCP: 9	♣ T8	

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<b>Board: 2</b>	♠ AQT98	You are dealer.
Dealer: South	♥ J6	The opponents are silent.
Vul: Both	♦ T865	
HCP: 13+1	♣ AQ	

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<b>Board: 3</b>	♠ Q986	Partner is dealer.
Dealer: North	♥ KQ42	The opponents are silent.
Vul: N-S	♦ J52	
HCP: 11	♣ K9	

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<b>Board: 4</b>	♠ A98752	You are dealer.
Dealer: South	♥ AJ7	The opponents are silent.
Vul: Both	♦ AT9	
HCP: 13+2	♣ T	

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<b>Board: 5</b>	♠ T963	Partner is dealer.
Dealer: North	♥ JT	The opponents are silent.
Vul: None	♦ AQ3	
HCP: 10	♣ QJ87	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ KQJT5	♠ A874		1 ♠	Pass	3 ♠
Vul: Both	♥ A6	♥ K753		All Pass		
North HCP: 12+1	♦ 743	♦ QT9				
South HCP: 9	♣ Q43	♣ T8				
Contract: 3 ♠	South					

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ J653	♠ AQT98			1 ♠	
Vul: Both	♥ KQ	♥ J6	Pass	3 ♠	Pass	4 ♠
North HCP: 10	♦ K72	♦ T865		All Pass		
South HCP: 13+1	♣ JT75	♣ AQ				
Contract: 4 ♠	South					

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ Q986		1 ♥	Pass	3 ♥
Vul: N-S	♥ AJ987	♥ KQ42	Pass	4 ♥	All Pass	
North HCP: 14+1	♦ 96	♦ J52				
South HCP: 11	♣ AQ73	♣ K9				
Contract: 4 ♥	North					

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ K643	♠ A98752			1 ♠	
Vul: Both	♥ K86	♥ AJ7	Pass	3 ♠	Pass	4 ♠
North HCP: 10	♦ Q865	♦ AT9		All Pass		
South HCP: 13+2	♣ Q5	♣ T				
Contract: 4 ♠	South					

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ AQJ72	♠ T963		1 ♠	Pass	3 ♠
Vul: None	♥ K94	♥ JT		All Pass		
North HCP: 13+1	♦ 75	♦ AQ3				
South HCP: 10	♣ K65	♣ QJ87				
Contract: 3 ♠	South					

## North hands

## Bergen\_Raises

<b>Board: 6</b>	♠ A85	Partner is dealer.
Dealer: South	♥ KQT6	The opponents are silent.
Vul: E-W	♦ 74	
HCP: 9	♣ 9765	

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<b>Board: 7</b>	♠ A52	You are dealer.
Dealer: North	♥ KJ542	The opponents are silent.
Vul: Both	♦ QJ95	
HCP: 13+1	♣ Q	

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<b>Board: 8</b>	♠ T53	Partner is dealer.
Dealer: South	♥ AQJ6	The opponents are silent.
Vul: E-W	♦ QT98	
HCP: 9	♣ T8	

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<b>Board: 9</b>	♠ 2	You are dealer.
Dealer: North	♥ AJ987	The opponents are silent.
Vul: Both	♦ A743	
HCP: 13+1	♣ KJ4	

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ A85	♠ J4				1♥
Vul: E-W	♥ KQT6	♥ AJ8742	Pass	3♥	Pass	3NT
North HCP: 9	♦ 74	♦ A9	Pass	4♥	All Pass	
South HCP: 15+2	♣ 9765	♣ KQ3				
Contract: 4♥ North						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ KT84		1♥	Pass	3♥
Vul: Both	♥ KJ542	♥ AQT3	Pass	4♥	All Pass	
North HCP: 13+1	♦ QJ95	♦ 63				
South HCP: 10	♣ Q	♣ JT5				
Contract: 4♥ North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ T53	♠ AK				1♥
Vul: E-W	♥ AQJ6	♥ KT954	Pass	3♥	Pass	3NT
North HCP: 9	♦ QT98	♦ A754	Pass	4♥	Pass	4NT
South HCP: 18+1	♣ T8	♣ A3	Pass	5♦ <sup>1</sup>	Pass	5♠
Contract: 6♥ South			Pass	5NT <sup>2</sup>	Pass	6♥
				All Pass		

1. A=1/5 or 4/5

2. !H queen no !C king no !D king

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ Q85		1♥	Pass	3♥
Vul: Both	♥ AJ987	♥ KT64	Pass	4♥	All Pass	
North HCP: 13+1	♦ A743	♦ J96				
South HCP: 10	♣ KJ4	♣ AT8				
Contract: 4♥ North						

## South hands

## Bergen\_Raises

**Board: 6**      ♠ J4      You are dealer.

Dealer: South      ♥ AJ8742      The opponents are silent.

Vul: E-W      ♦ A9

HCP: 15+2      ♣ KQ3

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**Board: 7**      ♠ KT84      Partner is dealer.

Dealer: North      ♥ AQT3      The opponents are silent.

Vul: Both      ♦ 63

HCP: 10      ♣ JT5

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**Board: 8**      ♠ AK      You are dealer.

Dealer: South      ♥ KT954      The opponents are silent.

Vul: E-W      ♦ A754

HCP: 18+1      ♣ A3

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**Board: 9**      ♠ Q85      Partner is dealer.

Dealer: North      ♥ KT64      The opponents are silent.

Vul: Both      ♦ J96

HCP: 10      ♣ AT8

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ A85	♠ J4				1♥
Vul: E-W	♥ KQT6	♥ AJ8742	Pass	3♥	Pass	3NT
North HCP: 9	♦ 74	♦ A9	Pass	4♥	All Pass	
South HCP: 15+2	♣ 9765	♣ KQ3				
Contract: 4♥ North						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ KT84		1♥	Pass	3♥
Vul: Both	♥ KJ542	♥ AQT3	Pass	4♥	All Pass	
North HCP: 13+1	♦ QJ95	♦ 63				
South HCP: 10	♣ Q	♣ JT5				
Contract: 4♥ North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ T53	♠ AK				1♥
Vul: E-W	♥ AQJ6	♥ KT954	Pass	3♥	Pass	3NT
North HCP: 9	♦ QT98	♦ A754	Pass	4♥	Pass	4NT
South HCP: 18+1	♣ T8	♣ A3	Pass	5♦ <sup>1</sup>	Pass	5♠
Contract: 6♥ South			Pass	5NT <sup>2</sup>	Pass	6♥
				All Pass		

1. A=1/5 or 4/5

2. !H queen no !C king no !D king

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ Q85		1♥	Pass	3♥
Vul: Both	♥ AJ987	♥ KT64	Pass	4♥	All Pass	
North HCP: 13+1	♦ A743	♦ J96				
South HCP: 10	♣ KJ4	♣ AT8				
Contract: 4♥ North						

## North hands

## Bergen\_Raises

<b>Board: 10</b>	♠ KQ5	Partner is dealer.
Dealer: South	♥ 9642	The opponents are silent.
Vul: N-S	♦ KJ84	
HCP: 10	♣ J3	

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<b>Board: 11</b>	♠ KJT73	You are dealer.
Dealer: North	♥ T742	The opponents are silent.
Vul: None	♦ Q	
HCP: 13+1	♣ AK9	

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<b>Board: 12</b>	♠ J	Partner is dealer.
Dealer: South	♥ KQ75	The opponents are silent.
Vul: None	♦ KQ8	
HCP: 14+1	♣ KT986	

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<b>Board: 13</b>	♠ K4	You are dealer.
Dealer: North	♥ K9842	The opponents are silent.
Vul: Both	♦ 97	
HCP: 13+1	♣ AK64	

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<b>Board: 14</b>	♠ AKJ7	Partner is dealer.
Dealer: South	♥ T643	The opponents are silent.
Vul: Both	♦ 85	
HCP: 10	♣ Q85	

## Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ KQ5	♠ 63				1♥
Vul: N-S	♥ 9642	♥ AKQ875	Pass	3♥	Pass	3NT
North HCP: 10	♦ KJ84	♦ AQ7	Pass	4♥	All Pass	
South HCP: 15+2	♣ J3	♣ T8				
Contract: 4♥ North						

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ KJT73	♠ AQ95		1♠	Pass	3♠
Vul: None	♥ T742	♥ Q9	Pass	4♠	All Pass	
North HCP: 13+1	♦ Q	♦ 9652				
South HCP: 10	♣ AK9	♣ Q84				
Contract: 4♠ North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ A6				1♥
Vul: None	♥ KQ75	♥ AJ982	Pass	3♠ <sup>1</sup>	Pass	4♥
North HCP: 14+1	♦ KQ8	♦ J654	All Pass			
South HCP: 12+1	♣ KT986	♣ Q3				1. Splinter
Contract: 4♥ South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ AQT5		1♥	Pass	3♥
Vul: Both	♥ K9842	♥ Q763	Pass	4♥	All Pass	
North HCP: 13+1	♦ 97	♦ T4				
South HCP: 9	♣ AK64	♣ JT9				
Contract: 4♥ North						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ AKJ7	♠ Q9852				1♠
Vul: Both	♥ T643	♥ 9	Pass	3♠	Pass	4♠
North HCP: 10	♦ 85	♦ AT	All Pass			
South HCP: 13+2	♣ Q85	♣ AK743				
Contract: 4♠ South						

## South hands

## Bergen\_Raises

<b>Board: 10</b>	♠ 63	You are dealer.
Dealer: South	♥ AKQ875	The opponents are silent.
Vul: N-S	♦ AQ7	
HCP: 15+2	♣ T8	

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<b>Board: 11</b>	♠ AQ95	Partner is dealer.
Dealer: North	♥ Q9	The opponents are silent.
Vul: None	♦ 9652	
HCP: 10	♣ Q84	

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<b>Board: 12</b>	♠ A6	You are dealer.
Dealer: South	♥ AJ982	The opponents are silent.
Vul: None	♦ J654	
HCP: 12+1	♣ Q3	

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<b>Board: 13</b>	♠ AQT5	Partner is dealer.
Dealer: North	♥ Q763	The opponents are silent.
Vul: Both	♦ T4	
HCP: 9	♣ JT9	

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<b>Board: 14</b>	♠ Q9852	You are dealer.
Dealer: South	♥ 9	The opponents are silent.
Vul: Both	♦ AT	
HCP: 13+2	♣ AK743	

## Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ KQ5	♠ 63				1♥
Vul: N-S	♥ 9642	♥ AKQ875	Pass	3♥	Pass	3NT
North HCP: 10	♦ KJ84	♦ AQ7	Pass	4♥	All Pass	
South HCP: 15+2	♣ J3	♣ T8				
Contract: 4♥ North						

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ KJT73	♠ AQ95		1♠	Pass	3♠
Vul: None	♥ T742	♥ Q9	Pass	4♠	All Pass	
North HCP: 13+1	♦ Q	♦ 9652				
South HCP: 10	♣ AK9	♣ Q84				
Contract: 4♠ North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ A6				1♥
Vul: None	♥ KQ75	♥ AJ982	Pass	3♠ <sup>1</sup>	Pass	4♥
North HCP: 14+1	♦ KQ8	♦ J654	All Pass			
South HCP: 12+1	♣ KT986	♣ Q3				1. Splinter
Contract: 4♥ South						

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ AQT5		1♥	Pass	3♥
Vul: Both	♥ K9842	♥ Q763	Pass	4♥	All Pass	
North HCP: 13+1	♦ 97	♦ T4				
South HCP: 9	♣ AK64	♣ JT9				
Contract: 4♥ North						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ AKJ7	♠ Q9852				1♠
Vul: Both	♥ T643	♥ 9	Pass	3♠	Pass	4♠
North HCP: 10	♦ 85	♦ AT	All Pass			
South HCP: 13+2	♣ Q85	♣ AK743				
Contract: 4♠ South						

**Board: 15**      ♠ T      You are dealer.

Dealer: North      ♥ KQ943      The opponents are silent.

Vul: Both      ♦ KQ983

HCP: 13+2      ♣ K9

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**Board: 16**      ♠ QJ62      Partner is dealer.

Dealer: South      ♥ A764      The opponents are silent.

Vul: None      ♦ K72

HCP: 10      ♣ 53

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**Board: 17**      ♠ KQJT32      You are dealer.

Dealer: North      ♥ AT3      The opponents are silent.

Vul: None      ♦ J

HCP: 12+2      ♣ J73

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**Board: 18**      ♠ QT8      Partner is dealer.

Dealer: South      ♥ 5432      The opponents are silent.

Vul: E-W      ♦ A74

HCP: 9      ♣ KT4

---

**Board: 19**      ♠ A83      You are dealer.

Dealer: North      ♥ AT864      The opponents are silent.

Vul: Both      ♦ A

HCP: 15+1      ♣ KT85

## Both hands (Answers Page)

**Board: 15**

	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ 32		1♥	Pass	3♥
Vul: Both	♥ KQ943	♥ AJT8	Pass	4♥	All Pass	
North HCP: 13+2	♦ KQ983	♦ J75				
South HCP: 9	♣ K9	♣ QJ63				

Contract: 4♥ North

**Board: 16**

	North:	South:	W	N	E	S
Dealer: South	♠ QJ62	♠ A				1♥
Vul: None	♥ A764	♥ Q9532	Pass	3♥	Pass	4♥
North HCP: 10	♦ K72	♦ T98	All Pass			
South HCP: 13+1	♣ 53	♣ AKT7				

Contract: 4♥ South

**Board: 17**

	North:	South:	W	N	E	S
Dealer: North	♠ KQJT32	♠ A765		1♠	Pass	3♠
Vul: None	♥ AT3	♥ 52	Pass	4♠	All Pass	
North HCP: 12+2	♦ J	♦ K8654				
South HCP: 9+1	♣ J73	♣ Q5				

Contract: 4♠ North

**Board: 18**

	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ AJ7				1♥
Vul: E-W	♥ 5432	♥ KJ987	Pass	3♥	Pass	3♠
North HCP: 9	♦ A74	♦ KQ865	Pass	4♣	Pass	4♥
South HCP: 14+2	♣ KT4	♣ -	All Pass			

Contract: 4♥ South

**Board: 19**

	North:	South:	W	N	E	S
Dealer: North	♠ A83	♠ J54		1♥	Pass	3♥
Vul: Both	♥ AT864	♥ Q953	Pass	3NT	Pass	4♥
North HCP: 15+1	♦ A	♦ Q984	All Pass			
South HCP: 9	♣ KT85	♣ A3				

Contract: 4♥ South

**South hands****Bergen\_Raises**

<b>Board: 15</b>	♠ 32	Partner is dealer.
Dealer: North	♥ AJT8	The opponents are silent.
Vul: Both	♦ J75	
HCP: 9	♣ QJ63	

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<b>Board: 16</b>	♠ A	You are dealer.
Dealer: South	♥ Q9532	The opponents are silent.
Vul: None	♦ T98	
HCP: 13+1	♣ AKT7	

---

<b>Board: 17</b>	♠ A765	Partner is dealer.
Dealer: North	♥ 52	The opponents are silent.
Vul: None	♦ K8654	
HCP: 9+1	♣ Q5	

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<b>Board: 18</b>	♠ AJ7	You are dealer.
Dealer: South	♥ KJ987	The opponents are silent.
Vul: E-W	♦ KQ865	
HCP: 14+2	♣ -	

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<b>Board: 19</b>	♠ J54	Partner is dealer.
Dealer: North	♥ Q953	The opponents are silent.
Vul: Both	♦ Q984	
HCP: 9	♣ A3	

## Both hands (Answers Page)

**Board: 15**

	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ 32		1♥	Pass	3♥
Vul: Both	♥ KQ943	♥ AJT8	Pass	4♥	All Pass	
North HCP: 13+2	♦ KQ983	♦ J75				
South HCP: 9	♣ K9	♣ QJ63				

Contract: 4♥ North

**Board: 16**

	North:	South:	W	N	E	S
Dealer: South	♠ QJ62	♠ A				1♥
Vul: None	♥ A764	♥ Q9532	Pass	3♥	Pass	4♥
North HCP: 10	♦ K72	♦ T98	All Pass			
South HCP: 13+1	♣ 53	♣ AKT7				

Contract: 4♥ South

**Board: 17**

	North:	South:	W	N	E	S
Dealer: North	♠ KQJT32	♠ A765		1♠	Pass	3♠
Vul: None	♥ AT3	♥ 52	Pass	4♠	All Pass	
North HCP: 12+2	♦ J	♦ K8654				
South HCP: 9+1	♣ J73	♣ Q5				

Contract: 4♠ North

**Board: 18**

	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ AJ7				1♥
Vul: E-W	♥ 5432	♥ KJ987	Pass	3♥	Pass	3♠
North HCP: 9	♦ A74	♦ KQ865	Pass	4♣	Pass	4♥
South HCP: 14+2	♣ KT4	♣ -	All Pass			

Contract: 4♥ South

**Board: 19**

	North:	South:	W	N	E	S
Dealer: North	♠ A83	♠ J54		1♥	Pass	3♥
Vul: Both	♥ AT864	♥ Q953	Pass	3NT	Pass	4♥
North HCP: 15+1	♦ A	♦ Q984	All Pass			
South HCP: 9	♣ KT85	♣ A3				

Contract: 4♥ South

## North hands

## Bergen\_Raises

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<b>Board: 20</b>	♠ QT62	Partner is dealer.
Dealer: South	♥ 9853	The opponents are silent.
Vul: None	♦ AT94	
HCP: 9	♣ K	

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<b>Board: 21</b>	♠ A97	You are dealer.
Dealer: North	♥ AKJT6	The opponents are silent.
Vul: E-W	♦ K2	
HCP: 19+1	♣ A97	

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<b>Board: 22</b>	♠ QJ92	Partner is dealer.
Dealer: South	♥ A32	The opponents are silent.
Vul: None	♦ K9	
HCP: 10	♣ T864	

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<b>Board: 23</b>	♠ 632	You are dealer.
Dealer: North	♥ AKJ874	The opponents are silent.
Vul: Both	♦ K2	
HCP: 15+2	♣ A4	

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<b>Board: 24</b>	♠ T9	Partner is dealer.
Dealer: South	♥ K942	The opponents are silent.
Vul: N-S	♦ QJ7	
HCP: 9	♣ KT84	

## Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ QT62	♠ A9873				1 ♠
Vul: None	♥ 9853	♥ AKQ7	Pass	3 ♠	Pass	3NT
North HCP: 9	♦ AT94	♦ 53	Pass	4 ♠	Pass	4NT
South HCP: 19+1	♣ K	♣ AQ	Pass	5 ♦ <sup>1</sup>	Pass	5 ♠
Contract: 5 ♠ South			All Pass			

1. A=1/5 or 4/5

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ Q84		1 ♥	Pass	3 ♥
Vul: E-W	♥ AKJT6	♥ 8432	Pass	3NT	Pass	4 ♥
North HCP: 19+1	♦ K2	♦ A7	All Pass			
South HCP: 11	♣ A97	♣ KQ84				
Contract: 4 ♥ South						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ QJ92	♠ AK873				1 ♠
Vul: None	♥ A32	♥ 6	Pass	3 ♠	Pass	3NT
North HCP: 10	♦ K9	♦ AJT8	Pass	4 ♠	All Pass	
South HCP: 17+1	♣ T864	♣ AJ7				
Contract: 4 ♠ North						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ 632	♠ A754		1 ♥	Pass	3 ♥
Vul: Both	♥ AKJ874	♥ QT53	Pass	3NT	Pass	4 ♥
North HCP: 15+2	♦ K2	♦ 985	All Pass			
South HCP: 10	♣ A4	♣ KJ				
Contract: 4 ♥ South						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ KJ				1 ♥
Vul: N-S	♥ K942	♥ AQJT86	Pass	3 ♥	Pass	3NT
North HCP: 9	♦ QJ7	♦ A6	Pass	4 ♥	All Pass	
South HCP: 16+2	♣ KT84	♣ J63				
Contract: 4 ♥ North						

**South hands****Bergen\_Raises**

**Board: 20**      ♠ A9873      You are dealer.

Dealer: South      ♥ AKQ7      The opponents are silent.

Vul: None      ♦ 53

HCP: 19+1      ♣ AQ

---

**Board: 21**      ♠ Q84      Partner is dealer.

Dealer: North      ♥ 8432      The opponents are silent.

Vul: E-W      ♦ A7

HCP: 11      ♣ KQ84

---

**Board: 22**      ♠ AK873      You are dealer.

Dealer: South      ♥ 6      The opponents are silent.

Vul: None      ♦ AJT8

HCP: 17+1      ♣ AJ7

---

**Board: 23**      ♠ A754      Partner is dealer.

Dealer: North      ♥ QT53      The opponents are silent.

Vul: Both      ♦ 985

HCP: 10      ♣ KJ

---

**Board: 24**      ♠ KJ      You are dealer.

Dealer: South      ♥ AQJT86      The opponents are silent.

Vul: N-S      ♦ A6

HCP: 16+2      ♣ J63

## Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ QT62	♠ A9873				1 ♠
Vul: None	♥ 9853	♥ AKQ7	Pass	3 ♠	Pass	3NT
North HCP: 9	♦ AT94	♦ 53	Pass	4 ♠	Pass	4NT
South HCP: 19+1	♣ K	♣ AQ	Pass	5 ♦ <sup>1</sup>	Pass	5 ♠
Contract: 5 ♠ South			All Pass			

1. A=1/5 or 4/5

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ Q84		1 ♥	Pass	3 ♥
Vul: E-W	♥ AKJT6	♥ 8432	Pass	3NT	Pass	4 ♥
North HCP: 19+1	♦ K2	♦ A7	All Pass			
South HCP: 11	♣ A97	♣ KQ84				
Contract: 4 ♥ South						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ QJ92	♠ AK873				1 ♠
Vul: None	♥ A32	♥ 6	Pass	3 ♠	Pass	3NT
North HCP: 10	♦ K9	♦ AJT8	Pass	4 ♠	All Pass	
South HCP: 17+1	♣ T864	♣ AJ7				
Contract: 4 ♠ North						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ 632	♠ A754		1 ♥	Pass	3 ♥
Vul: Both	♥ AKJ874	♥ QT53	Pass	3NT	Pass	4 ♥
North HCP: 15+2	♦ K2	♦ 985	All Pass			
South HCP: 10	♣ A4	♣ KJ				
Contract: 4 ♥ South						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ KJ				1 ♥
Vul: N-S	♥ K942	♥ AQJT86	Pass	3 ♥	Pass	3NT
North HCP: 9	♦ QJ7	♦ A6	Pass	4 ♥	All Pass	
South HCP: 16+2	♣ KT84	♣ J63				
Contract: 4 ♥ North						

**Board: 25**      ♠ A      You are dealer.

Dealer: North      ♥ JT854      The opponents are silent.

Vul: E-W      ♦ J96

HCP: 12+1      ♣ AQT9

---

**Board: 26**      ♠ K95      Partner is dealer.

Dealer: South      ♥ Q743      The opponents are silent.

Vul: None      ♦ K432

HCP: 10      ♣ Q4

---

**Board: 27**      ♠ QJT52      You are dealer.

Dealer: North      ♥ 943      The opponents are silent.

Vul: N-S      ♦ J7

HCP: 13+1      ♣ AKQ

---

**Board: 28**      ♠ K942      Partner is dealer.

Dealer: South      ♥ KQT7      The opponents are silent.

Vul: Both      ♦ Q8

HCP: 10      ♣ T76

---

**Board: 29**      ♠ AK92      You are dealer.

Dealer: North      ♥ KT842      The opponents are silent.

Vul: N-S      ♦ 8

HCP: 17+1      ♣ AK3

## Both hands (Answers Page)

**Board: 25**

Dealer: North

**North:**

♠ A

**South:**

♠ J95

W N E S

1♥ Pass 3♥

Vul: E-W

♥ JT854

♥ Q632

Pass 4♥ All Pass

North HCP: 12+1

♦ J96

♦ AQ5

South HCP: 9

♣ AQT9

♣ 876

Contract: 4♥ North

**Board: 26**

Dealer: South

**North:**

♠ K95

**South:**

♠ QT

W N E S

1♥

Vul: None

♥ Q743

♥ AKJT2

Pass 3♥ Pass 3NT

North HCP: 10

♦ K432

♦ QJ75

Pass 4♥ All Pass

South HCP: 18+1

♣ Q4

♣ AJ

Contract: 4♥ North

**Board: 27**

Dealer: North

**North:**

♠ QJT52

**South:**

♠ A987

W N E S

1♠ Pass 3♠

Vul: N-S

♥ 943

♥ QT

Pass 4♠ All Pass

North HCP: 13+1

♦ J7

♦ K9854

South HCP: 10+1

♣ AKQ

♣ J5

Contract: 4♠ North

**Board: 28**

Dealer: South

**North:**

♠ K942

**South:**

♠ AJ

W N E S

1♥

Vul: Both

♥ KQT7

♥ J8632

Pass 3♥ Pass 4♥

North HCP: 10

♦ Q8

♦ K74

All Pass

South HCP: 14+1

♣ T76

♣ KQ4

Contract: 4♥ South

**Board: 29**

Dealer: North

**North:**

♠ AK92

**South:**

♠ Q85

W N E S

1♥ Pass 3♥

Vul: N-S

♥ KT842

♥ J975

 Pass 4NT Pass 5♦<sup>1</sup>

North HCP: 17+1

♦ 8

♦ AJT

Pass 6♥ All Pass

South HCP: 10

♣ AK3

♣ Q54

1. A=1/5 or 4/5

Contract: 6♥ North

## South hands

## Bergen\_Raises

<b>Board: 25</b>	♠ J95	Partner is dealer.
Dealer: North	♥ Q632	The opponents are silent.
Vul: E-W	♦ AQ5	
HCP: 9	♣ 876	

---

<b>Board: 26</b>	♠ QT	You are dealer.
Dealer: South	♥ AKJT2	The opponents are silent.
Vul: None	♦ QJ75	
HCP: 18+1	♣ AJ	

---

<b>Board: 27</b>	♠ A987	Partner is dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: N-S	♦ K9854	
HCP: 10+1	♣ J5	

---

<b>Board: 28</b>	♠ AJ	You are dealer.
Dealer: South	♥ J8632	The opponents are silent.
Vul: Both	♦ K74	
HCP: 14+1	♣ KQ4	

---

<b>Board: 29</b>	♠ Q85	Partner is dealer.
Dealer: North	♥ J975	The opponents are silent.
Vul: N-S	♦ AJT	
HCP: 10	♣ Q54	

## Both hands (Answers Page)

**Board: 25**

Dealer: North

**North:**

♠ A

**South:**

♠ J95

W N E S

1♥ Pass 3♥

Vul: E-W

♥ JT854

♥ Q632

Pass 4♥ All Pass

North HCP: 12+1

♦ J96

♦ AQ5

South HCP: 9

♣ AQT9

♣ 876

Contract: 4♥ North

**Board: 26**

Dealer: South

**North:**

♠ K95

**South:**

♠ QT

W N E S

1♥

Vul: None

♥ Q743

♥ AKJT2

Pass 3♥ Pass 3NT

North HCP: 10

♦ K432

♦ QJ75

Pass 4♥ All Pass

South HCP: 18+1

♣ Q4

♣ AJ

Contract: 4♥ North

**Board: 27**

Dealer: North

**North:**

♠ QJT52

**South:**

♠ A987

W N E S

1♠ Pass 3♠

Vul: N-S

♥ 943

♥ QT

Pass 4♠ All Pass

North HCP: 13+1

♦ J7

♦ K9854

South HCP: 10+1

♣ AKQ

♣ J5

Contract: 4♠ North

**Board: 28**

Dealer: South

**North:**

♠ K942

**South:**

♠ AJ

W N E S

1♥

Vul: Both

♥ KQT7

♥ J8632

Pass 3♥ Pass 4♥

North HCP: 10

♦ Q8

♦ K74

All Pass

South HCP: 14+1

♣ T76

♣ KQ4

Contract: 4♥ South

**Board: 29**

Dealer: North

**North:**

♠ AK92

**South:**

♠ Q85

W N E S

1♥ Pass 3♥

Vul: N-S

♥ KT842

♥ J975

 Pass 4NT Pass 5♦<sup>1</sup>

North HCP: 17+1

♦ 8

♦ AJT

Pass 6♥ All Pass

South HCP: 10

♣ AK3

♣ Q54

1. A=1/5 or 4/5

Contract: 6♥ North

## North hands

## Bergen\_Raises

---

<b>Board: 30</b>	♠ 876	Partner is dealer.
Dealer: South	♥ Q865	The opponents are silent.
Vul: E-W	♦ A94	
HCP: 10	♣ A86	

---

<b>Board: 31</b>	♠ J	You are dealer.
Dealer: North	♥ AKJT94	The opponents are silent.
Vul: None	♦ AK43	
HCP: 16+2	♣ T8	

---

<b>Board: 32</b>	♠ K97	Partner is dealer.
Dealer: South	♥ Q943	The opponents are silent.
Vul: N-S	♦ KT9	
HCP: 10	♣ Q53	

---

<b>Board: 33</b>	♠ JT2	You are dealer.
Dealer: North	♥ AKQ52	The opponents are silent.
Vul: E-W	♦ QJ4	
HCP: 13+1	♣ 75	

---

<b>Board: 34</b>	♠ AQT2	Partner is dealer.
Dealer: South	♥ Q642	The opponents are silent.
Vul: N-S	♦ 864	
HCP: 9	♣ J9	

## Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ 876	♠ Q95			1	♥
Vul: E-W	♥ Q865	♥ AKJ73	Pass	3	♥	All Pass
North HCP: 10	♦ A94	♦ J63				
South HCP: 12+1	♣ A86	♣ J4				
Contract: 3♥ North						

Board: 31	North:	South:	W	N	E	S	
Dealer: North	♠ J	♠ KQ8		1	♥	Pass 3	♥
Vul: None	♥ AKJT94	♥ Q853	Pass	3NT	Pass	4	♥
North HCP: 16+2	♦ AK43	♦ Q9	Pass	4NT	Pass	5	♣ <sup>1</sup>
South HCP: 10	♣ T8	♣ J974	Pass	5	♥	All Pass	
Contract: 5♥ North							

1. A=0/5 or 3/5

Board: 32	North:	South:	W	N	E	S	
Dealer: South	♠ K97	♠ AQ8			1	♥	
Vul: N-S	♥ Q943	♥ JT752	Pass	3	♥	Pass 3	♠
North HCP: 10	♦ KT9	♦ AQJ87	Pass	4	♦	Pass 5	♣
South HCP: 14+2	♣ Q53	♣ -	Pass	5	♦ <sup>1</sup>	Pass 5	♥
Contract: 5♥ South							All Pass

1. 0 out of 4

Board: 33	North:	South:	W	N	E	S	
Dealer: North	♠ JT2	♠ K63		1	♥	Pass 3	♥
Vul: E-W	♥ AKQ52	♥ J643	Pass	4	♥	All Pass	
North HCP: 13+1	♦ QJ4	♦ AT97					
South HCP: 9	♣ 75	♣ J4					
Contract: 4♥ North							

Board: 34	North:	South:	W	N	E	S	
Dealer: South	♠ AQT2	♠ 97			1	♥	
Vul: N-S	♥ Q642	♥ AT983	Pass	3	♥	Pass 3NT	
North HCP: 9	♦ 864	♦ AKQJ	Pass	4	♥	All Pass	
South HCP: 16+1	♣ J9	♣ Q6					
Contract: 4♥ North							

**South hands****Bergen\_Raises****Board: 30**      ♠ Q95      You are dealer.

Dealer: South      ♥ AKJ73      The opponents are silent.

Vul: E-W      ♦ J63

HCP: 12+1      ♣ J4

**Board: 31**      ♠ KQ8      Partner is dealer.

Dealer: North      ♥ Q853      The opponents are silent.

Vul: None      ♦ Q9

HCP: 10      ♣ J974

**Board: 32**      ♠ AQ8      You are dealer.

Dealer: South      ♥ JT752      The opponents are silent.

Vul: N-S      ♦ AQJ87

HCP: 14+2      ♣ -

**Board: 33**      ♠ K63      Partner is dealer.

Dealer: North      ♥ J643      The opponents are silent.

Vul: E-W      ♦ AT97

HCP: 9      ♣ J4

**Board: 34**      ♠ 97      You are dealer.

Dealer: South      ♥ AT983      The opponents are silent.

Vul: N-S      ♦ AKQJ

HCP: 16+1      ♣ Q6

## Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ 876	♠ Q95			1	♥
Vul: E-W	♥ Q865	♥ AKJ73	Pass	3	♥	All Pass
North HCP: 10	♦ A94	♦ J63				
South HCP: 12+1	♣ A86	♣ J4				
Contract: 3♥ North						

Board: 31	North:	South:	W	N	E	S	
Dealer: North	♠ J	♠ KQ8		1	♥	Pass 3	♥
Vul: None	♥ AKJT94	♥ Q853	Pass	3NT	Pass	4	♥
North HCP: 16+2	♦ AK43	♦ Q9	Pass	4NT	Pass	5	♣ <sup>1</sup>
South HCP: 10	♣ T8	♣ J974	Pass	5	♥	All Pass	
Contract: 5♥ North							

1. A=0/5 or 3/5

Board: 32	North:	South:	W	N	E	S	
Dealer: South	♠ K97	♠ AQ8			1	♥	
Vul: N-S	♥ Q943	♥ JT752	Pass	3	♥	Pass 3	♠
North HCP: 10	♦ KT9	♦ AQJ87	Pass	4	♦	Pass 5	♣
South HCP: 14+2	♣ Q53	♣ -	Pass	5	♦ <sup>1</sup>	Pass 5	♥
Contract: 5♥ South							All Pass

1. 0 out of 4

Board: 33	North:	South:	W	N	E	S	
Dealer: North	♠ JT2	♠ K63		1	♥	Pass 3	♥
Vul: E-W	♥ AKQ52	♥ J643	Pass	4	♥	All Pass	
North HCP: 13+1	♦ QJ4	♦ AT97					
South HCP: 9	♣ 75	♣ J4					
Contract: 4♥ North							

Board: 34	North:	South:	W	N	E	S	
Dealer: South	♠ AQT2	♠ 97			1	♥	
Vul: N-S	♥ Q642	♥ AT983	Pass	3	♥	Pass 3NT	
North HCP: 9	♦ 864	♦ AKQJ	Pass	4	♥	All Pass	
South HCP: 16+1	♣ J9	♣ Q6					
Contract: 4♥ North							

<b>Board: 35</b>	♠ KQT65	You are dealer.
Dealer: North	♥ QT94	The opponents are silent.
Vul: E-W	♦ J	
HCP: 12+1	♣ KJ8	

---

<b>Board: 36</b>	♠ K62	Partner is dealer.
Dealer: South	♥ T632	The opponents are silent.
Vul: E-W	♦ A65	
HCP: 10	♣ K84	

---

<b>Board: 37</b>	♠ A9753	You are dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: Both	♦ AJT3	
HCP: 15+1	♣ KQ8	

---

<b>Board: 38</b>	♠ 43	Partner is dealer.
Dealer: South	♥ QJ85	The opponents are silent.
Vul: Both	♦ A854	
HCP: 9	♣ Q84	

---

<b>Board: 39</b>	♠ QJT42	You are dealer.
Dealer: North	♥ T8	The opponents are silent.
Vul: None	♦ AK8	
HCP: 14+1	♣ AT8	

## Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ KQT65	♠ AJ73		1 ♠	Pass	3 ♠
Vul: E-W	♥ QT94	♥ J832		All Pass		
North HCP: 12+1	♦ J	♦ Q				
South HCP: 10	♣ KJ8	♣ Q964				
Contract: 3 ♠ South						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ K62	♠ 3			1 ♥	
Vul: E-W	♥ T632	♥ AQJ87	Pass	3 ♥	Pass	4 NT
North HCP: 10	♦ A65	♦ K7	Pass	5 ♦ <sup>1</sup>	Pass	5 ♥
South HCP: 17+2	♣ K84	♣ AQJT9	All Pass			
Contract: 5 ♥ South			1. A=1/5 or 4/5			

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ A9753	♠ KQJT		1 ♠	Pass	3 ♠
Vul: Both	♥ J	♥ T965	Pass	4 ♠	All Pass	
North HCP: 15+1	♦ AJT3	♦ K84				
South HCP: 9	♣ KQ8	♣ 75				
Contract: 4 ♠ North						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ AT65			1 ♥	
Vul: Both	♥ QJ85	♥ A9742	Pass	3 ♥	Pass	4 ♥
North HCP: 9	♦ A854	♦ K93	All Pass			
South HCP: 14+1	♣ Q84	♣ K				
Contract: 4 ♥ South						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ QJT42	♠ K765		1 ♠	Pass	3 ♠
Vul: None	♥ T8	♥ Q5432	Pass	4 ♠	All Pass	
North HCP: 14+1	♦ AK8	♦ Q3				
South HCP: 9+1	♣ AT8	♣ Q5				
Contract: 4 ♠ North						

## South hands

## Bergen\_Raises

<b>Board: 35</b>	♠ AJ73	Partner is dealer.
Dealer: North	♥ J832	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 10	♣ Q964	

---

<b>Board: 36</b>	♠ 3	You are dealer.
Dealer: South	♥ AQJ87	The opponents are silent.
Vul: E-W	♦ K7	
HCP: 17+2	♣ AQJT9	

---

<b>Board: 37</b>	♠ KQJT	Partner is dealer.
Dealer: North	♥ T965	The opponents are silent.
Vul: Both	♦ K84	
HCP: 9	♣ 75	

---

<b>Board: 38</b>	♠ AT65	You are dealer.
Dealer: South	♥ A9742	The opponents are silent.
Vul: Both	♦ K93	
HCP: 14+1	♣ K	

---

<b>Board: 39</b>	♠ K765	Partner is dealer.
Dealer: North	♥ Q5432	The opponents are silent.
Vul: None	♦ Q3	
HCP: 9+1	♣ Q5	

## Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ KQT65	♠ AJ73		1 ♠	Pass	3 ♠
Vul: E-W	♥ QT94	♥ J832		All Pass		
North HCP: 12+1	♦ J	♦ Q				
South HCP: 10	♣ KJ8	♣ Q964				
Contract: 3 ♠ South						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ K62	♠ 3			1 ♥	
Vul: E-W	♥ T632	♥ AQJ87	Pass	3 ♥	Pass	4 NT
North HCP: 10	♦ A65	♦ K7	Pass	5 ♦ <sup>1</sup>	Pass	5 ♥
South HCP: 17+2	♣ K84	♣ AQJT9	All Pass			
Contract: 5 ♥ South			1. A=1/5 or 4/5			

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ A9753	♠ KQJT		1 ♠	Pass	3 ♠
Vul: Both	♥ J	♥ T965	Pass	4 ♠	All Pass	
North HCP: 15+1	♦ AJT3	♦ K84				
South HCP: 9	♣ KQ8	♣ 75				
Contract: 4 ♠ North						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ AT65			1 ♥	
Vul: Both	♥ QJ85	♥ A9742	Pass	3 ♥	Pass	4 ♥
North HCP: 9	♦ A854	♦ K93	All Pass			
South HCP: 14+1	♣ Q84	♣ K				
Contract: 4 ♥ South						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ QJT42	♠ K765		1 ♠	Pass	3 ♠
Vul: None	♥ T8	♥ Q5432	Pass	4 ♠	All Pass	
North HCP: 14+1	♦ AK8	♦ Q3				
South HCP: 9+1	♣ AT8	♣ Q5				
Contract: 4 ♠ North						

## North hands

## Bergen\_Raises

---

<b>Board: 40</b>	♠ T652	Partner is dealer.
Dealer: South	♥ KJ	The opponents are silent.
Vul: Both	♦ QJ653	
HCP: 9+1	♣ Q6	

---

<b>Board: 41</b>	♠ A9654	You are dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: N-S	♦ A96	
HCP: 12+1	♣ AT87	

---

<b>Board: 42</b>	♠ K8	Partner is dealer.
Dealer: South	♥ QT92	The opponents are silent.
Vul: Both	♦ K943	
HCP: 10	♣ Q84	

---

<b>Board: 43</b>	♠ AJT53	You are dealer.
Dealer: North	♥ AK4	The opponents are silent.
Vul: N-S	♦ J4	
HCP: 14+1	♣ JT4	

---

<b>Board: 44</b>	♠ AQ75	Partner is dealer.
Dealer: South	♥ J932	The opponents are silent.
Vul: None	♦ T8	
HCP: 9	♣ Q63	

## Both hands (Answers Page)

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T652	♠ AQ974				1 ♠
Vul: Both	♥ KJ	♥ Q43	Pass	3 ♠	Pass	3NT
North HCP: 9+1	♦ QJ653	♦ 2	Pass	4 ♠	All Pass	
South HCP: 15+1	♣ Q6	♣ AK95				
Contract:	4 ♠ North					

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A9654	♠ JT32		1 ♠	Pass	3 ♠
Vul: N-S	♥ 9	♥ K532	Pass	4 ♠	All Pass	
North HCP: 12+1	♦ A96	♦ K7				
South HCP: 10	♣ AT87	♣ QJ9				
Contract:	4 ♠ North					

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K8	♠ 932				1 ♥
Vul: Both	♥ QT92	♥ AK743	Pass	3 ♥	Pass	3NT
North HCP: 10	♦ K943	♦ AQJ5	Pass	4 ♥	All Pass	
South HCP: 17+1	♣ Q84	♣ K				
Contract:	4 ♥ North					

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJT53	♠ KQ42		1 ♠	Pass	3 ♠
Vul: N-S	♥ AK4	♥ T82	Pass	4 ♠	All Pass	
North HCP: 14+1	♦ J4	♦ KQT5				
South HCP: 10	♣ JT4	♣ 96				
Contract:	4 ♠ North					

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ75	♠ K642				1 ♥
Vul: None	♥ J932	♥ AK874	Pass	3 ♥	Pass	5 ♦
North HCP: 9	♦ T8	♦ -	Pass	5 ♠ <sup>1</sup>	Pass	6 ♥
South HCP: 17+1	♣ Q63	♣ AKT5	All Pass			
Contract:	6 ♥ South					

## South hands

## Bergen\_Raises

<b>Board: 40</b>	♠ AQ974	You are dealer.
Dealer: South	♥ Q43	The opponents are silent.
Vul: Both	♦ 2	
HCP: 15+1	♣ AK95	

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<b>Board: 41</b>	♠ JT32	Partner is dealer.
Dealer: North	♥ K532	The opponents are silent.
Vul: N-S	♦ K7	
HCP: 10	♣ QJ9	

---

<b>Board: 42</b>	♠ 932	You are dealer.
Dealer: South	♥ AK743	The opponents are silent.
Vul: Both	♦ AQJ5	
HCP: 17+1	♣ K	

---

<b>Board: 43</b>	♠ KQ42	Partner is dealer.
Dealer: North	♥ T82	The opponents are silent.
Vul: N-S	♦ KQT5	
HCP: 10	♣ 96	

---

<b>Board: 44</b>	♠ K642	You are dealer.
Dealer: South	♥ AK874	The opponents are silent.
Vul: None	♦ -	
HCP: 17+1	♣ AKT5	

## Both hands (Answers Page)

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T652	♠ AQ974				1 ♠
Vul: Both	♥ KJ	♥ Q43	Pass	3 ♠	Pass	3NT
North HCP: 9+1	♦ QJ653	♦ 2	Pass	4 ♠	All Pass	
South HCP: 15+1	♣ Q6	♣ AK95				
Contract: 4 ♠ North						

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A9654	♠ JT32		1 ♠	Pass	3 ♠
Vul: N-S	♥ 9	♥ K532	Pass	4 ♠	All Pass	
North HCP: 12+1	♦ A96	♦ K7				
South HCP: 10	♣ AT87	♣ QJ9				
Contract: 4 ♠ North						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K8	♠ 932				1 ♥
Vul: Both	♥ QT92	♥ AK743	Pass	3 ♥	Pass	3NT
North HCP: 10	♦ K943	♦ AQJ5	Pass	4 ♥	All Pass	
South HCP: 17+1	♣ Q84	♣ K				
Contract: 4 ♥ North						

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJT53	♠ KQ42		1 ♠	Pass	3 ♠
Vul: N-S	♥ AK4	♥ T82	Pass	4 ♠	All Pass	
North HCP: 14+1	♦ J4	♦ KQT5				
South HCP: 10	♣ JT4	♣ 96				
Contract: 4 ♠ North						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ75	♠ K642				1 ♥
Vul: None	♥ J932	♥ AK874	Pass	3 ♥	Pass	5 ♦
North HCP: 9	♦ T8	♦ -	Pass	5 ♠ <sup>1</sup>	Pass	6 ♥
South HCP: 17+1	♣ Q63	♣ AKT5	All Pass			
Contract: 6 ♥ South						

**Board: 45**      ♠ AQJT75      You are dealer.

Dealer: North      ♥ A2      The opponents are silent.

Vul: None      ♦ K6

HCP: 18+2      ♣ AT5

---

**Board: 46**      ♠ 74      Partner is dealer.

Dealer: South      ♥ T976      The opponents are silent.

Vul: N-S      ♦ QJT

HCP: 10      ♣ AK87

---

**Board: 47**      ♠ AQ753      You are dealer.

Dealer: North      ♥ J82      The opponents are silent.

Vul: E-W      ♦ AQ

HCP: 13+1      ♣ 984

---

**Board: 48**      ♠ T752      Partner is dealer.

Dealer: South      ♥ KJ2      The opponents are silent.

Vul: E-W      ♦ A74

HCP: 11      ♣ QJ5

---

**Board: 49**      ♠ AK865      You are dealer.

Dealer: North      ♥ 7      The opponents are silent.

Vul: None      ♦ Q9762

HCP: 13+2      ♣ AT

## Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ AQJT75	♠ K432		1 ♠	Pass	3 ♠
Vul: None	♥ A2	♥ KT8	Pass	3NT	Pass	4 ♠
North HCP: 18+2	♦ K6	♦ 985		All Pass		
South HCP: 9	♣ AT5	♣ K96				
Contract: 4 ♠ South						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ KJ			1 ♥	
Vul: N-S	♥ T976	♥ AKJ52	Pass	3 ♥	Pass	4 ♥
North HCP: 10	♦ QJT	♦ 87		All Pass		
South HCP: 13+1	♣ AK87	♣ J963				
Contract: 4 ♥ South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AQ753	♠ KT42		1 ♠	Pass	3 ♠
Vul: E-W	♥ J82	♥ T43		All Pass		
North HCP: 13+1	♦ AQ	♦ KT76				
South HCP: 10	♣ 984	♣ KJ				
Contract: 3 ♠ South						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ T752	♠ AKQ643			1 ♠	
Vul: E-W	♥ KJ2	♥ 863	Pass	3 ♠	Pass	4 ♠
North HCP: 11	♦ A74	♦ 2		All Pass		
South HCP: 13+2	♣ QJ5	♣ AT9				
Contract: 4 ♠ South						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ AK865	♠ Q942		1 ♠	Pass	3 ♠
Vul: None	♥ 7	♥ AJ964	Pass	4 ♠	All Pass	
North HCP: 13+2	♦ Q9762	♦ KT				
South HCP: 10+1	♣ AT	♣ 95				
Contract: 4 ♠ North						

## South hands

## Bergen\_Raises

<b>Board: 45</b>	♠ K432	Partner is dealer.
Dealer: North	♥ KT8	The opponents are silent.
Vul: None	♦ 985	
HCP: 9	♣ K96	

---

<b>Board: 46</b>	♠ KJ	You are dealer.
Dealer: South	♥ AKJ52	The opponents are silent.
Vul: N-S	♦ 87	
HCP: 13+1	♣ J963	

---

<b>Board: 47</b>	♠ KT42	Partner is dealer.
Dealer: North	♥ T43	The opponents are silent.
Vul: E-W	♦ KT76	
HCP: 10	♣ KJ	

---

<b>Board: 48</b>	♠ AKQ643	You are dealer.
Dealer: South	♥ 863	The opponents are silent.
Vul: E-W	♦ 2	
HCP: 13+2	♣ AT9	

---

<b>Board: 49</b>	♠ Q942	Partner is dealer.
Dealer: North	♥ AJ964	The opponents are silent.
Vul: None	♦ KT	
HCP: 10+1	♣ 95	

## Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ AQJT75	♠ K432		1 ♠	Pass	3 ♠
Vul: None	♥ A2	♥ KT8	Pass	3NT	Pass	4 ♠
North HCP: 18+2	♦ K6	♦ 985		All Pass		
South HCP: 9	♣ AT5	♣ K96				
Contract: 4 ♠ South						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ KJ			1 ♥	
Vul: N-S	♥ T976	♥ AKJ52	Pass	3 ♥	Pass	4 ♥
North HCP: 10	♦ QJT	♦ 87		All Pass		
South HCP: 13+1	♣ AK87	♣ J963				
Contract: 4 ♥ South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AQ753	♠ KT42		1 ♠	Pass	3 ♠
Vul: E-W	♥ J82	♥ T43		All Pass		
North HCP: 13+1	♦ AQ	♦ KT76				
South HCP: 10	♣ 984	♣ KJ				
Contract: 3 ♠ South						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ T752	♠ AKQ643			1 ♠	
Vul: E-W	♥ KJ2	♥ 863	Pass	3 ♠	Pass	4 ♠
North HCP: 11	♦ A74	♦ 2		All Pass		
South HCP: 13+2	♣ QJ5	♣ AT9				
Contract: 4 ♠ South						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ AK865	♠ Q942		1 ♠	Pass	3 ♠
Vul: None	♥ 7	♥ AJ964	Pass	4 ♠	All Pass	
North HCP: 13+2	♦ Q9762	♦ KT				
South HCP: 10+1	♣ AT	♣ 95				
Contract: 4 ♠ North						

## North hands

## Bergen\_Raises

<b>Board: 50</b>	♠ 9854	Partner is dealer.
Dealer: South	♥ AKJ52	The opponents are silent.
Vul: None	♦ Q3	
HCP: 10+1	♣ 54	

## Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ 9854	♠ AKJT3				1 ♠
Vul: None	♥ AKJ52	♥ 94	Pass	3 ♠	Pass	3NT
North HCP: 10+1	♦ Q3	♦ K4	Pass	4 ♠	All Pass	
South HCP: 17+1	♣ 54	♣ AQT9				
Contract: 4 ♠	North					

## South hands

## Bergen\_Raises

**Board: 50**      ♠ AKJT3      You are dealer.

Dealer: South      ♥ 94      The opponents are silent.

Vul: None      ♦ K4

HCP: 17+1      ♣ AQT9

## Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ 9854	♠ AKJT3				1 ♠
Vul: None	♥ AKJ52	♥ 94	Pass	3 ♠	Pass	3NT
North HCP: 10+1	♦ Q3	♦ K4	Pass	4 ♠	All Pass	
South HCP: 17+1	♣ 54	♣ AQT9				
Contract: 4 ♠	North					