

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

Board: 2	♠ KT	You are dealer.
Dealer: North	♥ AQ4	The opponents are silent.
Vul: None	♦ Q873	
HCP: 19	♣ AKJ9	

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

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

Board: 5	♠ KJT432	LHO is dealer.
Dealer: East	♥ Q	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 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: None	♥ 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: Both	♥ 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: Both	♥ 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: E-W	♥ Q	♥ A9652	1NT	2♠	All Pass	
North HCP: 14+2	♦ KQ2	♦ 987				
South HCP: 4+1	♣ QJ3	♣ T984				
Contract: 2♠ North						

South hands

1m - 1|2|3 NT

Board: 1

Dealer: North

Vul: N-S

HCP: 8

♠ KJ9

♥ QT5

♦ 8643

♣ Q32

Partner is dealer.

The opponents are silent.

Board: 2

Dealer: North

Vul: None

HCP: 7

♠ Q42

♥ K62

♦ 542

♣ Q652

Partner is dealer.

The opponents are silent.

Board: 3

Dealer: South

Vul: Both

HCP: 18

♠ K962

♥ K8

♦ AQT8

♣ AQT

You are dealer.

The opponents are silent.

Board: 4

Dealer: North

Vul: Both

HCP: 9

♠ Q65

♥ QJ8

♦ J83

♣ KT42

Partner is dealer.

The opponents are silent.

Board: 5

Dealer: East

Vul: E-W

HCP: 4+1

♠ 7

♥ A9652

♦ 987

♣ T984

RHO is dealer. You bid second.

East (RHO) opens 1♦ if possible.

West (LHO) bids 1NT if possible.

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: None	♥ 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: Both	♥ 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: Both	♥ 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: E-W	♥ Q	♥ A9652	1NT	2♠	All Pass	
North HCP: 14+2	♦ KQ2	♦ 987				
South HCP: 4+1	♣ QJ3	♣ T984				
Contract: 2♠ North						

Board: 6	♠ K75	Partner is dealer.
Dealer: South	♥ A86	The opponents are silent.
Vul: Both	♦ 964	
HCP: 9	♣ Q872	

Board: 7	♠ K94	Partner is dealer.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: Both	♦ QT5	
HCP: 12	♣ A942	

Board: 8	♠ KT87	You are dealer.
Dealer: North	♥ KJ5	The opponents are silent.
Vul: None	♦ AQ92	
HCP: 13	♣ 93	

Board: 9	♠ K86	Partner is dealer.
Dealer: South	♥ K72	The opponents are silent.
Vul: N-S	♦ T53	
HCP: 8	♣ QT94	

Board: 10	♠ KT5	Partner is dealer.
Dealer: South	♥ K76	The opponents are silent.
Vul: None	♦ 965	
HCP: 9	♣ KT43	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ K75	♠ A962			1♦	
Vul: Both	♥ A86	♥ K73	Pass	1NT	Pass	2♦
North HCP: 9	♦ 964	♦ Q8732		All Pass		
South HCP: 12+1	♣ Q872	♣ K				
Contract: 2♦ South						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ QT76			1♦	
Vul: Both	♥ QJ9	♥ AT7	Pass	2NT	All Pass	
North HCP: 12	♦ QT5	♦ AJ86				
South HCP: 12	♣ A942	♣ JT				
Contract: 2NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ KT87	♠ Q62		1♦	Pass	1NT
Vul: None	♥ KJ5	♥ A94		All Pass		
North HCP: 13	♦ AQ92	♦ T853				
South HCP: 8	♣ 93	♣ QT4				
Contract: 1NT South						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ K86	♠ AQ54			1♦	
Vul: N-S	♥ K72	♥ Q65	Pass	1NT	All Pass	
North HCP: 8	♦ T53	♦ K642				
South HCP: 14	♣ QT94	♣ K8				
Contract: 1NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ AQ6			1♦	
Vul: None	♥ K76	♥ Q5	Pass	1NT	Pass	2♦
North HCP: 9	♦ 965	♦ KQT83		All Pass		
South HCP: 18+1	♣ KT43	♣ AJ2				
Contract: 2♦ South						

Board: 6	♠ A962	You are dealer.
Dealer: South	♥ K73	The opponents are silent.
Vul: Both	♦ Q8732	
HCP: 12+1	♣ K	

Board: 7	♠ QT76	You are dealer.
Dealer: South	♥ AT7	The opponents are silent.
Vul: Both	♦ AJ86	
HCP: 12	♣ JT	

Board: 8	♠ Q62	Partner is dealer.
Dealer: North	♥ A94	The opponents are silent.
Vul: None	♦ T853	
HCP: 8	♣ QT4	

Board: 9	♠ AQ54	You are dealer.
Dealer: South	♥ Q65	The opponents are silent.
Vul: N-S	♦ K642	
HCP: 14	♣ K8	

Board: 10	♠ AQ6	You are dealer.
Dealer: South	♥ Q5	The opponents are silent.
Vul: None	♦ KQT83	
HCP: 18+1	♣ AJ2	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ K75	♠ A962			1♦	
Vul: Both	♥ A86	♥ K73	Pass	1NT	Pass	2♦
North HCP: 9	♦ 964	♦ Q8732		All Pass		
South HCP: 12+1	♣ Q872	♣ K				
Contract: 2♦ South						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ QT76			1♦	
Vul: Both	♥ QJ9	♥ AT7	Pass	2NT	All Pass	
North HCP: 12	♦ QT5	♦ AJ86				
South HCP: 12	♣ A942	♣ JT				
Contract: 2NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ KT87	♠ Q62		1♦	Pass	1NT
Vul: None	♥ KJ5	♥ A94		All Pass		
North HCP: 13	♦ AQ92	♦ T853				
South HCP: 8	♣ 93	♣ QT4				
Contract: 1NT South						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ K86	♠ AQ54			1♦	
Vul: N-S	♥ K72	♥ Q65	Pass	1NT	All Pass	
North HCP: 8	♦ T53	♦ K642				
South HCP: 14	♣ QT94	♣ K8				
Contract: 1NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ AQ6			1♦	
Vul: None	♥ K76	♥ Q5	Pass	1NT	Pass	2♦
North HCP: 9	♦ 965	♦ KQT83		All Pass		
South HCP: 18+1	♣ KT43	♣ AJ2				
Contract: 2♦ South						

North hands

1m - 1|2|3 NT

Board: 11	♠ K87	Partner is dealer.
Dealer: South	♥ QJ2	The opponents are silent.
Vul: E-W	♦ K54	
HCP: 12	♣ QJT5	

Board: 12	♠ Q76	Partner is dealer.
Dealer: South	♥ K63	East (LHO) Doubles 2♣ if possible.
Vul: N-S	♦ QT2	
HCP: 8	♣ J942	

Board: 13	♠ Q62	Partner is dealer.
Dealer: South	♥ K52	The opponents are silent.
Vul: E-W	♦ 983	
HCP: 9	♣ A875	

Board: 14	♠ AJ84	You are dealer.
Dealer: North	♥ Q	The opponents are silent.
Vul: Both	♦ JT2	
HCP: 17+1	♣ AKQ62	

Board: 15	♠ J7	You are dealer.
Dealer: North	♥ A963	The opponents are silent.
Vul: E-W	♦ AKT53	
HCP: 12+1	♣ 95	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ K87	♠ J42				1♦
Vul: E-W	♥ QJ2	♥ AK3	Pass	2NT	Pass	3NT
North HCP: 12	♦ K54	♦ QJT8	All Pass			
South HCP: 14	♣ QJT5	♣ K93				
Contract: 3NT South						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ Q76	♠ A52				1♣
Vul: N-S	♥ K63	♥ JT	Pass	1NT	Pass	2♣
North HCP: 8	♦ QT2	♦ J73	Pass	Pass	X	All Pass
South HCP: 12+1	♣ J942	♣ AQT76				
Contract: 2♣X South						

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ A94				1♦
Vul: E-W	♥ K52	♥ JT83	Pass	1NT	All Pass	
North HCP: 9	♦ 983	♦ AKJ6				
South HCP: 13	♣ A875	♣ 63				
Contract: 1NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ AJ84	♠ QT2		1♣	Pass	1NT
Vul: Both	♥ Q	♥ A95	Pass	2♠	Pass	3NT
North HCP: 17+1	♦ JT2	♦ K97	All Pass			
South HCP: 9	♣ AKQ62	♣ 9743				
Contract: 3NT South						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ Q43		1♦	Pass	1NT
Vul: E-W	♥ A963	♥ QJT	Pass	2♦	All Pass	
North HCP: 12+1	♦ AKT53	♦ 986				
South HCP: 9	♣ 95	♣ AT86				
Contract: 2♦ North						

Board: 11 ♠ J42 You are dealer.

Dealer: South ♥ AK3 The opponents are silent.

Vul: E-W ♦ QJT8

HCP: 14 ♣ K93

Board: 12 ♠ A52 You are dealer.

Dealer: South ♥ JT East (RHO) Doubles 2♣ if possible.

Vul: N-S ♦ J73

HCP: 12+1 ♣ AQT76

Board: 13 ♠ A94 You are dealer.

Dealer: South ♥ JT83 The opponents are silent.

Vul: E-W ♦ AKJ6

HCP: 13 ♣ 63

Board: 14 ♠ QT2 Partner is dealer.

Dealer: North ♥ A95 The opponents are silent.

Vul: Both ♦ K97

HCP: 9 ♣ 9743

Board: 15 ♠ Q43 Partner is dealer.

Dealer: North ♥ QJT The opponents are silent.

Vul: E-W ♦ 986

HCP: 9 ♣ AT86

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ K87	♠ J42				1♦
Vul: E-W	♥ QJ2	♥ AK3	Pass	2NT	Pass	3NT
North HCP: 12	♦ K54	♦ QJT8	All Pass			
South HCP: 14	♣ QJT5	♣ K93				
Contract: 3NT South						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ Q76	♠ A52				1♣
Vul: N-S	♥ K63	♥ JT	Pass	1NT	Pass	2♣
North HCP: 8	♦ QT2	♦ J73	Pass	Pass	X	All Pass
South HCP: 12+1	♣ J942	♣ AQT76				
Contract: 2♣X South						

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ A94				1♦
Vul: E-W	♥ K52	♥ JT83	Pass	1NT	All Pass	
North HCP: 9	♦ 983	♦ AKJ6				
South HCP: 13	♣ A875	♣ 63				
Contract: 1NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ AJ84	♠ QT2		1♣	Pass	1NT
Vul: Both	♥ Q	♥ A95	Pass	2♠	Pass	3NT
North HCP: 17+1	♦ JT2	♦ K97	All Pass			
South HCP: 9	♣ AKQ62	♣ 9743				
Contract: 3NT South						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ Q43		1♦	Pass	1NT
Vul: E-W	♥ A963	♥ QJT	Pass	2♦	All Pass	
North HCP: 12+1	♦ AKT53	♦ 986				
South HCP: 9	♣ 95	♣ AT86				
Contract: 2♦ North						

Board: 16 ♠ A8 You are dealer.

Dealer: North ♥ T862 The opponents are silent.

Vul: Both ♦ Q963

HCP: 13 ♣ AK8

Board: 17 ♠ Q85 Partner is dealer.

Dealer: South ♥ Q92 The opponents are silent.

Vul: N-S ♦ 7642

HCP: 8 ♣ A94

Board: 18 ♠ QT3 Partner is dealer.

Dealer: South ♥ A74 The opponents are silent.

Vul: E-W ♦ 632

HCP: 8 ♣ QT83

Board: 19 ♠ K52 Partner is dealer.

Dealer: South ♥ QT8 The opponents are silent.

Vul: Both ♦ T95

HCP: 8 ♣ K742

Board: 20 ♠ 98 LHO is dealer.

Dealer: East ♥ A9 East (LHO) opens 1♦ if possible.

Vul: Both ♦ AK965 West (RHO) bids 1NT if possible.

HCP: 19+1 ♣ AKJ7

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ QJT		1♦	Pass	1NT
Vul: Both	♥ T862	♥ K75		All Pass		
North HCP: 13	♦ Q963	♦ 872				
South HCP: 9	♣ AK8	♣ QJ93				
Contract: 1NT South						

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

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ QT3	♠ K862			1♦	
Vul: E-W	♥ A74	♥ QJT	Pass	1NT	Pass	2♦
North HCP: 8	♦ 632	♦ AK854	All Pass			
South HCP: 14+1	♣ QT83	♣ J				
Contract: 2♦ South						

Board: 19	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ AJ63			1♦	
Vul: Both	♥ QT8	♥ A753	Pass	1NT	Pass	2NT
North HCP: 8	♦ T95	♦ K42	Pass	3NT	All Pass	
South HCP: 18	♣ K742	♣ AQ				
Contract: 3NT North						

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ 98	♠ T762		1♦	Pass	
Vul: Both	♥ A9	♥ 5432	1NT	X	Pass	2♥
North HCP: 19+1	♦ AK965	♦ T	All Pass			
South HCP: 0	♣ AKJ7	♣ T864				
Contract: 2♥ South						

Board: 16 ♠ QJT Partner is dealer.

Dealer: North ♥ K75 The opponents are silent.

Vul: Both ♦ 872

HCP: 9 ♣ QJ93

Board: 17 ♠ A97 You are dealer.

Dealer: South ♥ AJ The opponents are silent.

Vul: N-S ♦ KQT983

HCP: 17+2 ♣ QJ

Board: 18 ♠ K862 You are dealer.

Dealer: South ♥ QJT The opponents are silent.

Vul: E-W ♦ AK854

HCP: 14+1 ♣ J

Board: 19 ♠ AJ63 You are dealer.

Dealer: South ♥ A753 The opponents are silent.

Vul: Both ♦ K42

HCP: 18 ♣ AQ

Board: 20 ♠ T762 RHO is dealer. You bid second.

Dealer: East ♥ 5432 East (RHO) opens 1♦ if possible.

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

HCP: 0 ♣ T864

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ QJT		1♦	Pass	1NT
Vul: Both	♥ T862	♥ K75		All Pass		
North HCP: 13	♦ Q963	♦ 872				
South HCP: 9	♣ AK8	♣ QJ93				
Contract: 1NT South						

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

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ QT3	♠ K862			1♦	
Vul: E-W	♥ A74	♥ QJT	Pass	1NT	Pass	2♦
North HCP: 8	♦ 632	♦ AK854	All Pass			
South HCP: 14+1	♣ QT83	♣ J				
Contract: 2♦ South						

Board: 19	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ AJ63			1♦	
Vul: Both	♥ QT8	♥ A753	Pass	1NT	Pass	2NT
North HCP: 8	♦ T95	♦ K42	Pass	3NT	All Pass	
South HCP: 18	♣ K742	♣ AQ				
Contract: 3NT North						

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ 98	♠ T762		1♦	Pass	
Vul: Both	♥ A9	♥ 5432	1NT	X	Pass	2♥
North HCP: 19+1	♦ AK965	♦ T	All Pass			
South HCP: 0	♣ AKJ7	♣ T864				
Contract: 2♥ South						

Board: 21	♠ KT9	Partner is dealer.
Dealer: South	♥ QT2	The opponents are silent.
Vul: None	♦ T96	
HCP: 8	♣ KT83	

Board: 22	♠ AJ2	You are dealer.
Dealer: North	♥ 85	The opponents are silent.
Vul: Both	♦ AQ96	
HCP: 19	♣ AKJT	

Board: 23	♠ A42	Partner is dealer.
Dealer: South	♥ Q63	The opponents are silent.
Vul: N-S	♦ T42	
HCP: 8	♣ QT72	

Board: 24	♠ Q84	Partner is dealer.
Dealer: South	♥ K85	East (LHO) bids 2NT if possible.
Vul: None	♦ 965	
HCP: 9	♣ AT42	

Board: 25	♠ Q43	Partner is dealer.
Dealer: South	♥ Q54	The opponents are silent.
Vul: N-S	♦ Q95	
HCP: 8	♣ Q953	

Both hands (Answers Page)

Board: 21	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: 22	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ K75		1♦	Pass	1NT
Vul: Both	♥ 85	♥ A76	Pass	2NT	Pass	3NT
North HCP: 19	♦ AQ96	♦ 874	All Pass			
South HCP: 9	♣ AKJT	♣ Q843				
Contract: 3NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ A42	♠ T6			1♦	
Vul: N-S	♥ Q63	♥ AKT4	Pass	1NT	All Pass	
North HCP: 8	♦ T42	♦ QJ96				
South HCP: 14	♣ QT72	♣ KJ6				
Contract: 1NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ Q84	♠ KJ9			1♦	
Vul: None	♥ K85	♥ Q96	Pass	1NT	2NT ¹	3♦
North HCP: 9	♦ 965	♦ AKQT72	All Pass			
South HCP: 16+2	♣ AT42	♣ J				
Contract: 3♦ South			1. Unusual 2NT			

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ Q43	♠ K7			1♦	
Vul: N-S	♥ Q54	♥ AT32	Pass	1NT	Pass	2NT
North HCP: 8	♦ Q95	♦ KJ86	Pass	3NT	All Pass	
South HCP: 18	♣ Q953	♣ AK6				
Contract: 3NT North						

Board: 21 ♠ 873 You are dealer.

Dealer: South ♥ KJ74 The opponents are silent.

Vul: None ♦ AKJ7

HCP: 13 ♣ J4

Board: 22 ♠ K75 Partner is dealer.

Dealer: North ♥ A76 The opponents are silent.

Vul: Both ♦ 874

HCP: 9 ♣ Q843

Board: 23 ♠ T6 You are dealer.

Dealer: South ♥ AKT4 The opponents are silent.

Vul: N-S ♦ QJ96

HCP: 14 ♣ KJ6

Board: 24 ♠ KJ9 You are dealer.

Dealer: South ♥ Q96 East (RHO) bids 2NT if possible.

Vul: None ♦ AKQT72

HCP: 16+2 ♣ J

Board: 25 ♠ K7 You are dealer.

Dealer: South ♥ AT32 The opponents are silent.

Vul: N-S ♦ KJ86

HCP: 18 ♣ AK6

Both hands (Answers Page)

Board: 21	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: 22	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ K75		1♦	Pass	1NT
Vul: Both	♥ 85	♥ A76	Pass	2NT	Pass	3NT
North HCP: 19	♦ AQ96	♦ 874	All Pass			
South HCP: 9	♣ AKJT	♣ Q843				
Contract: 3NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ A42	♠ T6			1♦	
Vul: N-S	♥ Q63	♥ AKT4	Pass	1NT	All Pass	
North HCP: 8	♦ T42	♦ QJ96				
South HCP: 14	♣ QT72	♣ KJ6				
Contract: 1NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ Q84	♠ KJ9			1♦	
Vul: None	♥ K85	♥ Q96	Pass	1NT	2NT ¹	3♦
North HCP: 9	♦ 965	♦ AKQT72	All Pass			
South HCP: 16+2	♣ AT42	♣ J				
Contract: 3♦ South			1. Unusual 2NT			

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ Q43	♠ K7			1♦	
Vul: N-S	♥ Q54	♥ AT32	Pass	1NT	Pass	2NT
North HCP: 8	♦ Q95	♦ KJ86	Pass	3NT	All Pass	
South HCP: 18	♣ Q953	♣ AK6				
Contract: 3NT North						

Board: 26	♠ Q72	Partner is dealer.
Dealer: South	♥ QT7	The opponents are silent.
Vul: Both	♦ J632	
HCP: 8	♣ K84	
Board: 27	♠ AJT974	LHO is dealer.
Dealer: East	♥ Q83	East (LHO) opens 1♦ if possible.
Vul: None	♦ -	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.
Board: 28	♠ A42	You are dealer.
Dealer: North	♥ T632	The opponents are silent.
Vul: N-S	♦ A974	
HCP: 12	♣ A8	
Board: 29	♠ AT	You are dealer.
Dealer: North	♥ K952	The opponents are silent.
Vul: N-S	♦ QJ987	
HCP: 13+1	♣ K5	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ Q72	♠ 4				1♦
Vul: Both	♥ QT7	♥ K653	Pass	1NT	Pass	2♣
North HCP: 8	♦ J632	♦ AKQ5	Pass	2♦	All Pass	
South HCP: 14	♣ K84	♣ Q763				
Contract: 2♦ North						

Board: 27	North:	South:	W	N	E	S
Dealer: East	♠ AJT974	♠ 832			1♦	Pass
Vul: None	♥ 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: 28	North:	South:	W	N	E	S
Dealer: North	♠ A42	♠ K98		1♦	Pass	2NT
Vul: N-S	♥ T632	♥ QJ4	All Pass			
North HCP: 12	♦ A974	♦ K86				
South HCP: 12	♣ A8	♣ QJT2				
Contract: 2NT South						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ K54		1♦	Pass	1NT
Vul: N-S	♥ K952	♥ QJ8	Pass	2♦	All Pass	
North HCP: 13+1	♦ QJ987	♦ T653				
South HCP: 8	♣ K5	♣ QT8				
Contract: 2♦ North						

Board: 26	♠ 4	You are dealer.
Dealer: South	♥ K653	The opponents are silent.
Vul: Both	♦ AKQ5	
HCP: 14	♣ Q763	
Board: 27	♠ 832	RHO is dealer. You bid second.
Dealer: East	♥ 764	East (RHO) opens 1♦ if possible.
Vul: None	♦ 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.
Board: 28	♠ K98	Partner is dealer.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: N-S	♦ K86	
HCP: 12	♣ QJT2	
Board: 29	♠ K54	Partner is dealer.
Dealer: North	♥ QJ8	The opponents are silent.
Vul: N-S	♦ T653	
HCP: 8	♣ QT8	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ Q72	♠ 4				1♦
Vul: Both	♥ QT7	♥ K653	Pass	1NT	Pass	2♣
North HCP: 8	♦ J632	♦ AKQ5	Pass	2♦	All Pass	
South HCP: 14	♣ K84	♣ Q763				
Contract: 2♦ North						

Board: 27	North:	South:	W	N	E	S
Dealer: East	♠ AJT974	♠ 832			1♦	Pass
Vul: None	♥ 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: 28	North:	South:	W	N	E	S
Dealer: North	♠ A42	♠ K98		1♦	Pass	2NT
Vul: N-S	♥ T632	♥ QJ4		All Pass		
North HCP: 12	♦ A974	♦ K86				
South HCP: 12	♣ A8	♣ QJT2				
Contract: 2NT South						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ K54		1♦	Pass	1NT
Vul: N-S	♥ K952	♥ QJ8	Pass	2♦	All Pass	
North HCP: 13+1	♦ QJ987	♦ T653				
South HCP: 8	♣ K5	♣ QT8				
Contract: 2♦ North						

Board: 30 ♠ 8752 You are dealer.

Dealer: North ♥ A8 The opponents are silent.

Vul: Both ♦ AKQ6

HCP: 13 ♣ 753

Board: 31 ♠ K97 Partner is dealer.

Dealer: South ♥ Q73 The opponents are silent.

Vul: N-S ♦ Q63

HCP: 8 ♣ J732

Board: 32 ♠ Q874 You are dealer.

Dealer: North ♥ 643 The opponents are silent.

Vul: N-S ♦ AKQ9

HCP: 14 ♣ K3

Board: 33 ♠ T You are dealer.

Dealer: North ♥ J7 West (RHO) bids 2♠ if possible.

Vul: E-W ♦ AQT62 East (LHO) bids 3♠ if possible.

HCP: 14+2 ♣ AKT92

Board: 34 ♠ QJ9 You are dealer.

Dealer: North ♥ A987 The opponents are silent.

Vul: Both ♦ KQJ5

HCP: 14 ♣ JT

Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ 8752	♠ Q93		1♦	Pass	1NT
Vul: Both	♥ A8	♥ KT9		All Pass		
North HCP: 13	♦ AKQ6	♦ J832				
South HCP: 8	♣ 753	♣ Q84				
Contract: 1NT South						

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ A84			1♣	
Vul: N-S	♥ Q73	♥ 5	Pass	1NT	Pass	2♦
North HCP: 8	♦ Q63	♦ AKJT	Pass	3NT	All Pass	
South HCP: 17+1	♣ J732	♣ KQT54				
Contract: 3NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ Q874	♠ A62		1♦	Pass	1NT
Vul: N-S	♥ 643	♥ Q87		All Pass		
North HCP: 14	♦ AKQ9	♦ 875				
South HCP: 8	♣ K3	♣ Q742				
Contract: 1NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ Q76		1♦	Pass	1NT
Vul: E-W	♥ J7	♥ Q42	2♠	3♣	3♠	Pass
North HCP: 14+2	♦ AQT62	♦ 875	Pass	4♣	All Pass	
South HCP: 6	♣ AKT92	♣ Q643				
Contract: 4♣ North						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ QJ9	♠ K73		1♦	Pass	1NT
Vul: Both	♥ A987	♥ QJT		All Pass		
North HCP: 14	♦ KQJ5	♦ 742				
South HCP: 8	♣ JT	♣ Q972				
Contract: 1NT South						

South hands

1m - 1|2|3 NT

Board: 30	♠ Q93	Partner is dealer.
Dealer: North	♥ KT9	The opponents are silent.
Vul: Both	♦ J832	
HCP: 8	♣ Q84	

Board: 31	♠ A84	You are dealer.
Dealer: South	♥ 5	The opponents are silent.
Vul: N-S	♦ AKJT	
HCP: 17+1	♣ KQT54	

Board: 32	♠ A62	Partner is dealer.
Dealer: North	♥ Q87	The opponents are silent.
Vul: N-S	♦ 875	
HCP: 8	♣ Q742	

Board: 33	♠ Q76	Partner is dealer.
Dealer: North	♥ Q42	West (LHO) bids 2♠ if possible.
Vul: E-W	♦ 875	East (RHO) bids 3♠ if possible.
HCP: 6	♣ Q643	

Board: 34	♠ K73	Partner is dealer.
Dealer: North	♥ QJT	The opponents are silent.
Vul: Both	♦ 742	
HCP: 8	♣ Q972	

Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ 8752	♠ Q93		1♦	Pass	1NT
Vul: Both	♥ A8	♥ KT9		All Pass		
North HCP: 13	♦ AKQ6	♦ J832				
South HCP: 8	♣ 753	♣ Q84				
Contract: 1NT South						

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ A84			1♣	
Vul: N-S	♥ Q73	♥ 5	Pass	1NT	Pass	2♦
North HCP: 8	♦ Q63	♦ AKJT	Pass	3NT	All Pass	
South HCP: 17+1	♣ J732	♣ KQT54				
Contract: 3NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ Q874	♠ A62		1♦	Pass	1NT
Vul: N-S	♥ 643	♥ Q87		All Pass		
North HCP: 14	♦ AKQ9	♦ 875				
South HCP: 8	♣ K3	♣ Q742				
Contract: 1NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ Q76		1♦	Pass	1NT
Vul: E-W	♥ J7	♥ Q42	2♠	3♣	3♠	Pass
North HCP: 14+2	♦ AQT62	♦ 875	Pass	4♣	All Pass	
South HCP: 6	♣ AKT92	♣ Q643				
Contract: 4♣ North						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ QJ9	♠ K73		1♦	Pass	1NT
Vul: Both	♥ A987	♥ QJT		All Pass		
North HCP: 14	♦ KQJ5	♦ 742				
South HCP: 8	♣ JT	♣ Q972				
Contract: 1NT South						

Board: 35	♠ Q86	Partner is dealer.
Dealer: South	♥ QJ6	East (LHO) bids 2♥ if possible.
Vul: None	♦ QT5	
HCP: 7	♣ 8632	
Board: 36	♠ 85	You are dealer.
Dealer: North	♥ AQ87	The opponents are silent.
Vul: Both	♦ AKQ84	
HCP: 18+1	♣ K4	
Board: 37	♠ K42	Partner is dealer.
Dealer: South	♥ K94	The opponents are silent.
Vul: N-S	♦ T64	
HCP: 9	♣ K863	
Board: 38	♠ AQ75	You are dealer.
Dealer: North	♥ AKJ6	The opponents are silent.
Vul: E-W	♦ A2	
HCP: 18	♣ T93	
Board: 39	♠ K65	LHO is dealer.
Dealer: East	♥ T4	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ A3	West (RHO) bids 1NT if possible.
HCP: 12+2	♣ AJT972	East (LHO) Doubles 2♣ if possible.

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ Q86	♠ AK52				1♣
Vul: None	♥ QJ6	♥ -	Pass	1NT	2♥	3♥ ¹
North HCP: 7	♦ QT5	♦ KJ62	Pass	3NT	All Pass	
South HCP: 18+1	♣ 8632	♣ AQJ75				1. strength cue bid
Contract: 3NT North						

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ 85	♠ KT4		1♦	Pass	1NT
Vul: Both	♥ AQ87	♥ KT3	Pass	2♥	Pass	3NT
North HCP: 18+1	♦ AKQ84	♦ T73		All Pass		
South HCP: 8	♣ K4	♣ Q863				
Contract: 3NT South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ K42	♠ 3			1♦	
Vul: N-S	♥ K94	♥ AJ63	Pass	1NT	Pass	2♥
North HCP: 9	♦ T64	♦ AKJ85	Pass	3NT	All Pass	
South HCP: 17+1	♣ K863	♣ A72				
Contract: 3NT North						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ AQ75	♠ K82		1♣	Pass	1NT
Vul: E-W	♥ AKJ6	♥ Q83	Pass	2NT	Pass	3NT
North HCP: 18	♦ A2	♦ QJ9		All Pass		
South HCP: 8	♣ T93	♣ 8742				
Contract: 3NT South						

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ K65	♠ J87		1♦	Pass	
Vul: N-S	♥ T4	♥ J853	1NT	2♣	X	All Pass
North HCP: 12+2	♦ A3	♦ Q752				
South HCP: 4	♣ AJT972	♣ 53				
Contract: 2♣X North						

South hands

1m - 1|2|3 NT

Board: 35	♠ AK52	You are dealer.
Dealer: South	♥ -	East (RHO) bids 2♥ if possible.
Vul: None	♦ KJ62	
HCP: 18+1	♣ AQJ75	
 Board: 36	 ♠ KT4	 Partner is dealer.
Dealer: North	♥ KT3	The opponents are silent.
Vul: Both	♦ T73	
HCP: 8	♣ Q863	
 Board: 37	 ♠ 3	 You are dealer.
Dealer: South	♥ AJ63	The opponents are silent.
Vul: N-S	♦ AKJ85	
HCP: 17+1	♣ A72	
 Board: 38	 ♠ K82	 Partner is dealer.
Dealer: North	♥ Q83	The opponents are silent.
Vul: E-W	♦ QJ9	
HCP: 8	♣ 8742	
 Board: 39	 ♠ J87	 RHO is dealer. You bid second.
Dealer: East	♥ J853	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ Q752	West (LHO) bids 1NT if possible.
HCP: 4	♣ 53	East (RHO) Doubles 2♣ if possible.

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ Q86	♠ AK52				1♣
Vul: None	♥ QJ6	♥ -	Pass	1NT	2♥	3♥ ¹
North HCP: 7	♦ QT5	♦ KJ62	Pass	3NT	All Pass	
South HCP: 18+1	♣ 8632	♣ AQJ75				1. strength cue bid
Contract: 3NT North						

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ 85	♠ KT4		1♦	Pass	1NT
Vul: Both	♥ AQ87	♥ KT3	Pass	2♥	Pass	3NT
North HCP: 18+1	♦ AKQ84	♦ T73		All Pass		
South HCP: 8	♣ K4	♣ Q863				
Contract: 3NT South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ K42	♠ 3			1♦	
Vul: N-S	♥ K94	♥ AJ63	Pass	1NT	Pass	2♥
North HCP: 9	♦ T64	♦ AKJ85	Pass	3NT	All Pass	
South HCP: 17+1	♣ K863	♣ A72				
Contract: 3NT North						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ AQ75	♠ K82		1♣	Pass	1NT
Vul: E-W	♥ AKJ6	♥ Q83	Pass	2NT	Pass	3NT
North HCP: 18	♦ A2	♦ QJ9		All Pass		
South HCP: 8	♣ T93	♣ 8742				
Contract: 3NT South						

Board: 39	North:	South:	W	N	E	S
Dealer: East	♠ K65	♠ J87		1♦	Pass	
Vul: N-S	♥ T4	♥ J853	1NT	2♣	X	All Pass
North HCP: 12+2	♦ A3	♦ Q752				
South HCP: 4	♣ AJT972	♣ 53				
Contract: 2♣X North						

Board: 40	♠ Q97	Partner is dealer.
Dealer: South	♥ A32	The opponents are silent.
Vul: None	♦ T65	
HCP: 9	♣ KT64	

Board: 41	♠ QJ7	Partner is dealer.
Dealer: South	♥ Q97	The opponents are silent.
Vul: N-S	♦ J32	
HCP: 9	♣ KT73	

Board: 42	♠ QJ97	You are dealer.
Dealer: North	♥ JT	The opponents are silent.
Vul: N-S	♦ AK9	
HCP: 18	♣ AK72	

Board: 43	♠ A62	You are dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ KQ874	
HCP: 17+1	♣ KJ97	

Board: 44	♠ AJ73	You are dealer.
Dealer: North	♥ K73	The opponents are silent.
Vul: Both	♦ 93	
HCP: 13	♣ KQ82	

Both hands (Answers Page)

Board: 40

Dealer: South
Vul: None
North HCP: 9
South HCP: 18+1
Contract: 2♦ South

North:

♠ Q97
♥ A32
♦ T65
♣ KT64

South:

♠ AJ6
♥ K5
♦ AJ942
♣ AJ3

W N E S

1♦

Pass 1NT Pass 2♦

All Pass

Board: 41

Dealer: South
Vul: N-S
North HCP: 9
South HCP: 12
Contract: 1NT North

North:

♠ QJ7
♥ Q97
♦ J32
♣ KT73

South:

♠ AT5
♥ K52
♦ AT97
♣ J95

W N E S

1♦

Pass 1NT All Pass

Board: 42

Dealer: North
Vul: N-S
North HCP: 18
South HCP: 8
Contract: 3NT South

North:

♠ QJ97
♥ JT
♦ AK9
♣ AK72

South:

♠ AT4
♥ Q83
♦ Q84
♣ 8543

W N E S

1♣ Pass 1NT

Pass 2NT Pass 3NT

All Pass

Board: 43

Dealer: North
Vul: E-W
North HCP: 17+1
South HCP: 7
Contract: 2♣ North

North:

♠ A62
♥ A
♦ KQ874
♣ KJ97

South:

♠ Q85
♥ K82
♦ 962
♣ Q632

W N E S

1♦ Pass 1NT

Pass 2♣ All Pass

Board: 44

Dealer: North
Vul: Both
North HCP: 13
South HCP: 7
Contract: 1NT South

North:

♠ AJ73
♥ K73
♦ 93
♣ KQ82

South:

♠ KT2
♥ Q85
♦ Q76
♣ 9764

W N E S

1♣ Pass 1NT

All Pass

Board: 40	♠ AJ6	You are dealer.
Dealer: South	♥ K5	The opponents are silent.
Vul: None	♦ AJ942	
HCP: 18+1	♣ AJ3	

Board: 41	♠ AT5	You are dealer.
Dealer: South	♥ K52	The opponents are silent.
Vul: N-S	♦ AT97	
HCP: 12	♣ J95	

Board: 42	♠ AT4	Partner is dealer.
Dealer: North	♥ Q83	The opponents are silent.
Vul: N-S	♦ Q84	
HCP: 8	♣ 8543	

Board: 43	♠ Q85	Partner is dealer.
Dealer: North	♥ K82	The opponents are silent.
Vul: E-W	♦ 962	
HCP: 7	♣ Q632	

Board: 44	♠ KT2	Partner is dealer.
Dealer: North	♥ Q85	The opponents are silent.
Vul: Both	♦ Q76	
HCP: 7	♣ 9764	

Both hands (Answers Page)

Board: 40

Dealer: South
Vul: None
North HCP: 9
South HCP: 18+1
Contract: 2♦ South

North:

♠ Q97
♥ A32
♦ T65
♣ KT64

South:

♠ AJ6
♥ K5
♦ AJ942
♣ AJ3

W N E S

1♦

Pass 1NT Pass 2♦

All Pass

Board: 41

Dealer: South
Vul: N-S
North HCP: 9
South HCP: 12
Contract: 1NT North

North:

♠ QJ7
♥ Q97
♦ J32
♣ KT73

South:

♠ AT5
♥ K52
♦ AT97
♣ J95

W N E S

1♦

Pass 1NT All Pass

Board: 42

Dealer: North
Vul: N-S
North HCP: 18
South HCP: 8
Contract: 3NT South

North:

♠ QJ97
♥ JT
♦ AK9
♣ AK72

South:

♠ AT4
♥ Q83
♦ Q84
♣ 8543

W N E S

1♣ Pass 1NT

Pass 2NT Pass 3NT

All Pass

Board: 43

Dealer: North
Vul: E-W
North HCP: 17+1
South HCP: 7
Contract: 2♣ North

North:

♠ A62
♥ A
♦ KQ874
♣ KJ97

South:

♠ Q85
♥ K82
♦ 962
♣ Q632

W N E S

1♦ Pass 1NT

Pass 2♣ All Pass

Board: 44

Dealer: North
Vul: Both
North HCP: 13
South HCP: 7
Contract: 1NT South

North:

♠ AJ73
♥ K73
♦ 93
♣ KQ82

South:

♠ KT2
♥ Q85
♦ Q76
♣ 9764

W N E S

1♣ Pass 1NT

All Pass

Board: 45	♠ K72	Partner is dealer.
Dealer: South	♥ Q94	The opponents are silent.
Vul: E-W	♦ J73	
HCP: 8	♣ Q762	

Board: 46	♠ Q4	You are dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: None	♦ AKQ94	
HCP: 19+2	♣ A8652	

Board: 47	♠ A6	You are dealer.
Dealer: North	♥ 72	The opponents are silent.
Vul: Both	♦ AJ752	
HCP: 13+1	♣ A864	

Board: 48	♠ Q63	Partner is dealer.
Dealer: South	♥ Q83	The opponents are silent.
Vul: N-S	♦ JT72	
HCP: 7	♣ Q75	

Board: 49	♠ KT9	Partner is dealer.
Dealer: South	♥ Q92	The opponents are silent.
Vul: E-W	♦ 873	
HCP: 8	♣ QJ82	

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ Q953				1♦
Vul: E-W	♥ Q94	♥ A865	Pass	1NT	All Pass	
North HCP: 8	♦ J73	♦ AQ8				
South HCP: 12	♣ Q762	♣ T3				
Contract: 1NT North						

Board: 46	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ KJT		1♦	Pass	1NT
Vul: None	♥ A	♥ K96	Pass	3♣	Pass	3NT
North HCP: 19+2	♦ AKQ94	♦ T872	All Pass			
South HCP: 9	♣ A8652	♣ Q74				
Contract: 3NT South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ K95		1♦	Pass	1NT
Vul: Both	♥ 72	♥ KJ6	Pass	2♣	Pass	2♦
North HCP: 13+1	♦ AJ752	♦ T643	All Pass			
South HCP: 9	♣ A864	♣ QT3				
Contract: 2♦ South						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ Q63	♠ AK72				1♦
Vul: N-S	♥ Q83	♥ 6	Pass	1NT	Pass	2♦
North HCP: 7	♦ JT72	♦ A8654	All Pass			
South HCP: 15+1	♣ Q75	♣ A42				
Contract: 2♦ South						

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ KT9	♠ AQJ				1♦
Vul: E-W	♥ Q92	♥ 3	Pass	1NT	Pass	3♣
North HCP: 8	♦ 873	♦ AKT96	Pass	3NT	All Pass	
South HCP: 18+1	♣ QJ82	♣ A743				
Contract: 3NT North						

Board: 45

♠ Q953

You are dealer.

Dealer: South

♥ A865

The opponents are silent.

Vul: E-W

♦ AQ8

HCP: 12

♣ T3

Board: 46

♠ KJT

Partner is dealer.

Dealer: North

♥ K96

The opponents are silent.

Vul: None

♦ T872

HCP: 9

♣ Q74

Board: 47

♠ K95

Partner is dealer.

Dealer: North

♥ KJ6

The opponents are silent.

Vul: Both

♦ T643

HCP: 9

♣ QT3

Board: 48

♠ AK72

You are dealer.

Dealer: South

♥ 6

The opponents are silent.

Vul: N-S

♦ A8654

HCP: 15+1

♣ A42

Board: 49

♠ AQJ

You are dealer.

Dealer: South

♥ 3

The opponents are silent.

Vul: E-W

♦ AKT96

HCP: 18+1

♣ A743

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ Q953				1♦
Vul: E-W	♥ Q94	♥ A865	Pass	1NT	All Pass	
North HCP: 8	♦ J73	♦ AQ8				
South HCP: 12	♣ Q762	♣ T3				
Contract: 1NT North						

Board: 46	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ KJT		1♦	Pass	1NT
Vul: None	♥ A	♥ K96	Pass	3♣	Pass	3NT
North HCP: 19+2	♦ AKQ94	♦ T872	All Pass			
South HCP: 9	♣ A8652	♣ Q74				
Contract: 3NT South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ K95		1♦	Pass	1NT
Vul: Both	♥ 72	♥ KJ6	Pass	2♣	Pass	2♦
North HCP: 13+1	♦ AJ752	♦ T643	All Pass			
South HCP: 9	♣ A864	♣ QT3				
Contract: 2♦ South						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ Q63	♠ AK72				1♦
Vul: N-S	♥ Q83	♥ 6	Pass	1NT	Pass	2♦
North HCP: 7	♦ JT72	♦ A8654	All Pass			
South HCP: 15+1	♣ Q75	♣ A42				
Contract: 2♦ South						

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ KT9	♠ AQJ				1♦
Vul: E-W	♥ Q92	♥ 3	Pass	1NT	Pass	3♣
North HCP: 8	♦ 873	♦ AKT96	Pass	3NT	All Pass	
South HCP: 18+1	♣ QJ82	♣ A743				
Contract: 3NT North						

Board: 50	♠ QT2	Partner is dealer.
Dealer: South	♥ KT4	The opponents are silent.
Vul: E-W	♦ T82	
HCP: 8	♣ K864	

Board: 51	♠ Q98	Partner is dealer.
Dealer: South	♥ Q83	The opponents are silent.
Vul: E-W	♦ JT65	
HCP: 9	♣ AT9	

Board: 52	♠ J74	You are dealer.
Dealer: North	♥ AJ	The opponents are silent.
Vul: E-W	♦ AKQJ42	
HCP: 17+2	♣ J6	

Board: 53	♠ T63	You are dealer.
Dealer: North	♥ K8	The opponents are silent.
Vul: Both	♦ KJ7432	
HCP: 13+2	♣ AQ	

Board: 54	♠ Q32	Partner is dealer.
Dealer: South	♥ KT4	The opponents are silent.
Vul: E-W	♦ 643	
HCP: 9	♣ A542	

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ QT2	♠ AKJ				1♦
Vul: E-W	♥ KT4	♥ 9	Pass	1NT	Pass	2♣
North HCP: 8	♦ T82	♦ Q7654		All Pass		
South HCP: 14+1	♣ K864	♣ AT72				
Contract: 2♣ South						

Board: 51	North:	South:	W	N	E	S
Dealer: South	♠ Q98	♠ A4				1♦
Vul: E-W	♥ Q83	♥ AJ	Pass	1NT	Pass	2NT
North HCP: 9	♦ JT65	♦ AQ742	Pass	3NT	All Pass	
South HCP: 19+1	♣ AT9	♣ KJ62				
Contract: 3NT North						

Board: 52	North:	South:	W	N	E	S
Dealer: North	♠ J74	♠ QT8		1♦	Pass	1NT
Vul: E-W	♥ AJ	♥ Q53	Pass	3♦	Pass	3NT
North HCP: 17+2	♦ AKQJ42	♦ T985		All Pass		
South HCP: 8	♣ J6	♣ A42				
Contract: 3NT South						

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ T63	♠ Q74		1♦	Pass	1NT
Vul: Both	♥ K8	♥ QJ5	Pass	2♦	All Pass	
North HCP: 13+2	♦ KJ7432	♦ T985				
South HCP: 8	♣ AQ	♣ KT6				
Contract: 2♦ North						

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ Q32	♠ K65				1♦
Vul: E-W	♥ KT4	♥ AJ72	Pass	1NT	Pass	2♦
North HCP: 9	♦ 643	♦ AJT82		All Pass		
South HCP: 14+1	♣ A542	♣ J				
Contract: 2♦ South						

South hands

1m - 1|2|3 NT

Board: 50	♠ AKJ	You are dealer.
Dealer: South	♥ 9	The opponents are silent.
Vul: E-W	♦ Q7654	
HCP: 14+1	♣ AT72	

Board: 51	♠ A4	You are dealer.
Dealer: South	♥ AJ	The opponents are silent.
Vul: E-W	♦ AQ742	
HCP: 19+1	♣ KJ62	

Board: 52	♠ QT8	Partner is dealer.
Dealer: North	♥ Q53	The opponents are silent.
Vul: E-W	♦ T985	
HCP: 8	♣ A42	

Board: 53	♠ Q74	Partner is dealer.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: Both	♦ T985	
HCP: 8	♣ KT6	

Board: 54	♠ K65	You are dealer.
Dealer: South	♥ AJ72	The opponents are silent.
Vul: E-W	♦ AJT82	
HCP: 14+1	♣ J	

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ QT2	♠ AKJ				1♦
Vul: E-W	♥ KT4	♥ 9	Pass	1NT	Pass	2♣
North HCP: 8	♦ T82	♦ Q7654		All Pass		
South HCP: 14+1	♣ K864	♣ AT72				
Contract: 2♣ South						

Board: 51	North:	South:	W	N	E	S
Dealer: South	♠ Q98	♠ A4				1♦
Vul: E-W	♥ Q83	♥ AJ	Pass	1NT	Pass	2NT
North HCP: 9	♦ JT65	♦ AQ742	Pass	3NT	All Pass	
South HCP: 19+1	♣ AT9	♣ KJ62				
Contract: 3NT North						

Board: 52	North:	South:	W	N	E	S
Dealer: North	♠ J74	♠ QT8		1♦	Pass	1NT
Vul: E-W	♥ AJ	♥ Q53	Pass	3♦	Pass	3NT
North HCP: 17+2	♦ AKQJ42	♦ T985		All Pass		
South HCP: 8	♣ J6	♣ A42				
Contract: 3NT South						

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ T63	♠ Q74		1♦	Pass	1NT
Vul: Both	♥ K8	♥ QJ5	Pass	2♦	All Pass	
North HCP: 13+2	♦ KJ7432	♦ T985				
South HCP: 8	♣ AQ	♣ KT6				
Contract: 2♦ North						

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ Q32	♠ K65				1♦
Vul: E-W	♥ KT4	♥ AJ72	Pass	1NT	Pass	2♦
North HCP: 9	♦ 643	♦ AJT82		All Pass		
South HCP: 14+1	♣ A542	♣ J				
Contract: 2♦ South						

Board: 55 ♠ A42 You are dealer.

Dealer: North ♥ Q76 The opponents are silent.

Vul: None ♦ AQJT84

HCP: 17+2 ♣ A

Board: 56 ♠ QJ8 Partner is dealer.

Dealer: South ♥ KJT The opponents are silent.

Vul: Both ♦ Q98

HCP: 9 ♣ T853

Board: 57 ♠ QJT Partner is dealer.

Dealer: South ♥ KT3 The opponents are silent.

Vul: N-S ♦ Q76

HCP: 12 ♣ AT64

Board: 58 ♠ AT You are dealer.

Dealer: North ♥ Q53 The opponents are silent.

Vul: Both ♦ KT865

HCP: 12+1 ♣ KT4

Board: 59 ♠ Q84 Partner is dealer.

Dealer: South ♥ Q84 The opponents are silent.

Vul: E-W ♦ K63

HCP: 7 ♣ 9743

Both hands (Answers Page)

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ A42	♠ Q53		1♦	Pass	1NT
Vul: None	♥ Q76	♥ K92	Pass	3♦	All Pass	
North HCP: 17+2	♦ AQJT84	♦ 953				
South HCP: 8	♣ A	♣ QJ64				
Contract: 3♦ North						

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ QJ8	♠ 6			1♣	
Vul: Both	♥ KJT	♥ Q9	Pass	1NT	Pass	3♣
North HCP: 9	♦ Q98	♦ KT3	All Pass			
South HCP: 13+3	♣ T853	♣ AKJ7642				
Contract: 3♣ South						

Board: 57	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ A			1♦	
Vul: N-S	♥ KT3	♥ AQ76	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q76	♦ AK92	All Pass			
South HCP: 17	♣ AT64	♣ 9753				
Contract: 3NT South						

Board: 58	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ K84		1♦	Pass	2NT
Vul: Both	♥ Q53	♥ A97	Pass	3NT	All Pass	
North HCP: 12+1	♦ KT865	♦ Q73				
South HCP: 12	♣ KT4	♣ QJ76				
Contract: 3NT North						

Board: 59	North:	South:	W	N	E	S
Dealer: South	♠ Q84	♠ J9			1♣	
Vul: E-W	♥ Q84	♥ KJ75	Pass	1NT	All Pass	
North HCP: 7	♦ K63	♦ Q7				
South HCP: 12+1	♣ 9743	♣ AJ862				
Contract: 1NT North						

South hands

1m - 1|2|3 NT

Board: 55	♠ Q53	Partner is dealer.
Dealer: North	♥ K92	The opponents are silent.
Vul: None	♦ 953	
HCP: 8	♣ QJ64	

Board: 56	♠ 6	You are dealer.
Dealer: South	♥ Q9	The opponents are silent.
Vul: Both	♦ KT3	
HCP: 13+3	♣ AKJ7642	

Board: 57	♠ A	You are dealer.
Dealer: South	♥ AQ76	The opponents are silent.
Vul: N-S	♦ AK92	
HCP: 17	♣ 9753	

Board: 58	♠ K84	Partner is dealer.
Dealer: North	♥ A97	The opponents are silent.
Vul: Both	♦ Q73	
HCP: 12	♣ QJ76	

Board: 59	♠ J9	You are dealer.
Dealer: South	♥ KJ75	The opponents are silent.
Vul: E-W	♦ Q7	
HCP: 12+1	♣ AJ862	

Both hands (Answers Page)

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ A42	♠ Q53		1♦	Pass	1NT
Vul: None	♥ Q76	♥ K92	Pass	3♦	All Pass	
North HCP: 17+2	♦ AQJT84	♦ 953				
South HCP: 8	♣ A	♣ QJ64				
Contract: 3♦ North						

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ QJ8	♠ 6			1♣	
Vul: Both	♥ KJT	♥ Q9	Pass	1NT	Pass	3♣
North HCP: 9	♦ Q98	♦ KT3	All Pass			
South HCP: 13+3	♣ T853	♣ AKJ7642				
Contract: 3♣ South						

Board: 57	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ A			1♦	
Vul: N-S	♥ KT3	♥ AQ76	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q76	♦ AK92	All Pass			
South HCP: 17	♣ AT64	♣ 9753				
Contract: 3NT South						

Board: 58	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ K84		1♦	Pass	2NT
Vul: Both	♥ Q53	♥ A97	Pass	3NT	All Pass	
North HCP: 12+1	♦ KT865	♦ Q73				
South HCP: 12	♣ KT4	♣ QJ76				
Contract: 3NT North						

Board: 59	North:	South:	W	N	E	S
Dealer: South	♠ Q84	♠ J9			1♣	
Vul: E-W	♥ Q84	♥ KJ75	Pass	1NT	All Pass	
North HCP: 7	♦ K63	♦ Q7				
South HCP: 12+1	♣ 9743	♣ AJ862				
Contract: 1NT North						

Board: 60 ♠ K842 You are dealer.

Dealer: North ♥ T3 The opponents are silent.

Vul: None ♦ QJ86

HCP: 14 ♣ AKJ

Board: 61 ♠ AK62 You are dealer.

Dealer: North ♥ T9 The opponents are silent.

Vul: Both ♦ AK865

HCP: 14+1 ♣ 95

Board: 62 ♠ AJ54 You are dealer.

Dealer: North ♥ KQJ The opponents are silent.

Vul: N-S ♦ 74

HCP: 14 ♣ K942

Board: 63 ♠ KT86 LHO is dealer.

Dealer: East ♥ AQJT763 East (LHO) opens 1♦ if possible.

Vul: N-S ♦ 9 West (RHO) bids 1NT if possible.

HCP: 10+3 ♣ T East (LHO) Doubles 3♥ if possible.

Board: 64 ♠ A92 You are dealer.

Dealer: North ♥ 932 The opponents are silent.

Vul: N-S ♦ AKJ965

HCP: 14+2 ♣ Q

Both hands (Answers Page)

Board: 60	North:	South:	W	N	E	S
Dealer: North	♠ K842	♠ AT9		1♦	Pass	1NT
Vul: None	♥ T3	♥ K85		All Pass		
North HCP: 14	♦ QJ86	♦ 942				
South HCP: 9	♣ AKJ	♣ QT92				
Contract: 1NT South						

Board: 61	North:	South:	W	N	E	S
Dealer: North	♠ AK62	♠ QT3		1♦	Pass	1NT
Vul: Both	♥ T9	♥ Q65	Pass	2♦	All Pass	
North HCP: 14+1	♦ AK865	♦ 943				
South HCP: 8	♣ 95	♣ KJ72				
Contract: 2♦ North						

Board: 62	North:	South:	W	N	E	S
Dealer: North	♠ AJ54	♠ Q97		1♣	Pass	1NT
Vul: N-S	♥ KQJ	♥ A65		All Pass		
North HCP: 14	♦ 74	♦ Q53				
South HCP: 8	♣ K942	♣ 7653				
Contract: 1NT South						

Board: 63	North:	South:	W	N	E	S
Dealer: East	♠ KT86	♠ J92			1♦	Pass
Vul: N-S	♥ AQJT763	♥ 98	1NT	3♥	X	All Pass
North HCP: 10+3	♦ 9	♦ 765				
South HCP: 5+1	♣ T	♣ A9842				
Contract: 3♥X North						

Board: 64	North:	South:	W	N	E	S
Dealer: North	♠ A92	♠ K75		1♦	Pass	2NT
Vul: N-S	♥ 932	♥ QJ5	Pass	3NT	All Pass	
North HCP: 14+2	♦ AKJ965	♦ Q83				
South HCP: 12	♣ Q	♣ KJ72				
Contract: 3NT North						

South hands

1m - 1|2|3 NT

Board: 60	♠ AT9	Partner is dealer.
Dealer: North	♥ K85	The opponents are silent.
Vul: None	♦ 942	
HCP: 9	♣ QT92	
Board: 61	♠ QT3	Partner is dealer.
Dealer: North	♥ Q65	The opponents are silent.
Vul: Both	♦ 943	
HCP: 8	♣ KJ72	
Board: 62	♠ Q97	Partner is dealer.
Dealer: North	♥ A65	The opponents are silent.
Vul: N-S	♦ Q53	
HCP: 8	♣ 7653	
Board: 63	♠ J92	RHO is dealer. You bid second.
Dealer: East	♥ 98	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ 765	West (LHO) bids 1NT if possible.
HCP: 5+1	♣ A9842	East (RHO) Doubles 3♥ if possible.
Board: 64	♠ K75	Partner is dealer.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: N-S	♦ Q83	
HCP: 12	♣ KJ72	

Both hands (Answers Page)

Board: 60	North:	South:	W	N	E	S
Dealer: North	♠ K842	♠ AT9		1♦	Pass	1NT
Vul: None	♥ T3	♥ K85		All Pass		
North HCP: 14	♦ QJ86	♦ 942				
South HCP: 9	♣ AKJ	♣ QT92				
Contract: 1NT South						

Board: 61	North:	South:	W	N	E	S
Dealer: North	♠ AK62	♠ QT3		1♦	Pass	1NT
Vul: Both	♥ T9	♥ Q65	Pass	2♦	All Pass	
North HCP: 14+1	♦ AK865	♦ 943				
South HCP: 8	♣ 95	♣ KJ72				
Contract: 2♦ North						

Board: 62	North:	South:	W	N	E	S
Dealer: North	♠ AJ54	♠ Q97		1♣	Pass	1NT
Vul: N-S	♥ KQJ	♥ A65		All Pass		
North HCP: 14	♦ 74	♦ Q53				
South HCP: 8	♣ K942	♣ 7653				
Contract: 1NT South						

Board: 63	North:	South:	W	N	E	S
Dealer: East	♠ KT86	♠ J92			1♦	Pass
Vul: N-S	♥ AQJT763	♥ 98	1NT	3♥	X	All Pass
North HCP: 10+3	♦ 9	♦ 765				
South HCP: 5+1	♣ T	♣ A9842				
Contract: 3♥X North						

Board: 64	North:	South:	W	N	E	S
Dealer: North	♠ A92	♠ K75		1♦	Pass	2NT
Vul: N-S	♥ 932	♥ QJ5	Pass	3NT	All Pass	
North HCP: 14+2	♦ AKJ965	♦ Q83				
South HCP: 12	♣ Q	♣ KJ72				
Contract: 3NT North						

Board: 65 ♠ 3 You are dealer.

Dealer: North ♥ 75 The opponents are silent.

Vul: E-W ♦ AKQJT9

HCP: 16+2 ♣ AQ86

Board: 66 ♠ QT95 You are dealer.

Dealer: North ♥ AQJ4 The opponents are silent.

Vul: E-W ♦ K98

HCP: 14 ♣ Q4

Board: 67 ♠ 7 You are dealer.

Dealer: North ♥ KJ63 West (RHO) bids 2♠ if possible.

Vul: None ♦ KQJ2 East (LHO) bids 3♠ if possible.

HCP: 13 ♣ K742

Board: 68 ♠ K543 You are dealer.

Dealer: North ♥ Q43 The opponents are silent.

Vul: Both ♦ AKT75

HCP: 16+1 ♣ A

Board: 69 ♠ QT6 Partner is dealer.

Dealer: South ♥ Q64 The opponents are silent.

Vul: None ♦ K52

HCP: 8 ♣ JT64

Both hands (Answers Page)

Board: 65	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: 66	North:	South:	W	N	E	S
Dealer: North	♠ QT95	♠ K72		1♦	Pass	1NT
Vul: E-W	♥ AQJ4	♥ K52		All Pass		
North HCP: 14	♦ K98	♦ 742				
South HCP: 9	♣ Q4	♣ K982				
Contract:	1NT South					

Board: 67	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ A86		1♦	Pass	1NT
Vul: None	♥ KJ63	♥ Q98	2♠	3♣	3♠	4♣
North HCP: 13	♦ KQJ2	♦ T97		All Pass		
South HCP: 8	♣ K742	♣ Q983				
Contract:	4♣ South					

Board: 68	North:	South:	W	N	E	S
Dealer: North	♠ K543	♠ QJT		1♦	Pass	2NT
Vul: Both	♥ Q43	♥ K97	Pass	3NT	All Pass	
North HCP: 16+1	♦ AKT75	♦ QJ3				
South HCP: 12	♣ A	♣ K764				
Contract:	3NT North					

Board: 69	North:	South:	W	N	E	S
Dealer: South	♠ QT6	♠ J7				1♣
Vul: None	♥ Q64	♥ KJ73	Pass	1NT	All Pass	
North HCP: 8	♦ K52	♦ AT7				
South HCP: 13	♣ JT64	♣ A985				
Contract:	1NT North					

Board: 65	♠ K52	Partner is dealer.
Dealer: North	♥ QT9	The opponents are silent.
Vul: E-W	♦ 7652	
HCP: 8	♣ K92	

Board: 66	♠ K72	Partner is dealer.
Dealer: North	♥ K52	The opponents are silent.
Vul: E-W	♦ 742	
HCP: 9	♣ K982	

Board: 67	♠ A86	Partner is dealer.
Dealer: North	♥ Q98	West (LHO) bids 2♠ if possible.
Vul: None	♦ T97	East (RHO) bids 3♠ if possible.
HCP: 8	♣ Q983	

Board: 68	♠ QJT	Partner is dealer.
Dealer: North	♥ K97	The opponents are silent.
Vul: Both	♦ QJ3	
HCP: 12	♣ K764	

Board: 69	♠ J7	You are dealer.
Dealer: South	♥ KJ73	The opponents are silent.
Vul: None	♦ AT7	
HCP: 13	♣ A985	

Both hands (Answers Page)

Board: 65	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: 66	North:	South:	W	N	E	S
Dealer: North	♠ QT95	♠ K72		1♦	Pass	1NT
Vul: E-W	♥ AQJ4	♥ K52		All Pass		
North HCP: 14	♦ K98	♦ 742				
South HCP: 9	♣ Q4	♣ K982				
Contract:	1NT South					

Board: 67	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ A86		1♦	Pass	1NT
Vul: None	♥ KJ63	♥ Q98	2♠	3♣	3♠	4♣
North HCP: 13	♦ KQJ2	♦ T97		All Pass		
South HCP: 8	♣ K742	♣ Q983				
Contract:	4♣ South					

Board: 68	North:	South:	W	N	E	S
Dealer: North	♠ K543	♠ QJT		1♦	Pass	2NT
Vul: Both	♥ Q43	♥ K97	Pass	3NT	All Pass	
North HCP: 16+1	♦ AKT75	♦ QJ3				
South HCP: 12	♣ A	♣ K764				
Contract:	3NT North					

Board: 69	North:	South:	W	N	E	S
Dealer: South	♠ QT6	♠ J7				1♣
Vul: None	♥ Q64	♥ KJ73	Pass	1NT	All Pass	
North HCP: 8	♦ K52	♦ AT7				
South HCP: 13	♣ JT64	♣ A985				
Contract:	1NT North					

Board: 70	♠ K76	Partner is dealer.
Dealer: South	♥ QJT	East (LHO) bids 2♥ if possible.
Vul: None	♦ T642	West (RHO) bids 3♥ if possible.
HCP: 8	♣ Q53	

Board: 71	♠ A8	You are dealer.
Dealer: North	♥ K42	The opponents are silent.
Vul: N-S	♦ AQJ72	
HCP: 14+1	♣ 642	

Board: 72	♠ A62	You are dealer.
Dealer: North	♥ T72	The opponents are silent.
Vul: Both	♦ Q432	
HCP: 13	♣ AK5	

Board: 73	♠ QT7	Partner is dealer.
Dealer: South	♥ A75	The opponents are silent.
Vul: N-S	♦ T92	
HCP: 9	♣ K983	

Board: 74	♠ 8	You are dealer.
Dealer: North	♥ KQT	The opponents are silent.
Vul: Both	♦ AKQT8	
HCP: 18+1	♣ A742	

Both hands (Answers Page)

Board: 70	North:	South:	W	N	E	S
Dealer: South	♠ K76	♠ AT3			1♦	
Vul: None	♥ QJT	♥ 4	Pass	1NT	2♥	3♣
North HCP: 8	♦ T642	♦ AKQJ3	Pass	3♦	Pass	Pass
South HCP: 15+1	♣ Q53	♣ J942	3♥	Pass	Pass	4♦
Contract: 4♦ South			All Pass			

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ KT9		1♦	Pass	1NT
Vul: N-S	♥ K42	♥ Q95	Pass	2♦	All Pass	
North HCP: 14+1	♦ AQJ72	♦ 865				
South HCP: 9	♣ 642	♣ KJ93				
Contract: 2♦ North						

Board: 72	North:	South:	W	N	E	S
Dealer: North	♠ A62	♠ K74		1♦	Pass	1NT
Vul: Both	♥ T72	♥ K94	All Pass			
North HCP: 13	♦ Q432	♦ J95				
South HCP: 9	♣ AK5	♣ QT92				
Contract: 1NT South						

Board: 73	North:	South:	W	N	E	S
Dealer: South	♠ QT7	♠ K652			1♦	
Vul: N-S	♥ A75	♥ K	Pass	1NT	Pass	2♠
North HCP: 9	♦ T92	♦ AKQ86	Pass	3NT	All Pass	
South HCP: 20+1	♣ K983	♣ AJ4				
Contract: 3NT North						

Board: 74	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ QJ9		1♦	Pass	1NT
Vul: Both	♥ KQT	♥ A95	Pass	3♣	Pass	3NT
North HCP: 18+1	♦ AKQT8	♦ 432	All Pass			
South HCP: 9	♣ A742	♣ QT63				
Contract: 3NT South						

Board: 70 ♠ AT3 You are dealer.

Dealer: South ♥ 4 East (RHO) bids 2♥ if possible.

Vul: None ♦ AKQJ3 West (LHO) bids 3♥ if possible.

HCP: 15+1 ♣ J942

Board: 71 ♠ KT9 Partner is dealer.

Dealer: North ♥ Q95 The opponents are silent.

Vul: N-S ♦ 865

HCP: 9 ♣ KJ93

Board: 72 ♠ K74 Partner is dealer.

Dealer: North ♥ K94 The opponents are silent.

Vul: Both ♦ J95

HCP: 9 ♣ QT92

Board: 73 ♠ K652 You are dealer.

Dealer: South ♥ K The opponents are silent.

Vul: N-S ♦ AKQ86

HCP: 20+1 ♣ AJ4

Board: 74 ♠ QJ9 Partner is dealer.

Dealer: North ♥ A95 The opponents are silent.

Vul: Both ♦ 432

HCP: 9 ♣ QT63

Both hands (Answers Page)

Board: 70	North:	South:	W	N	E	S
Dealer: South	♠ K76	♠ AT3			1♦	
Vul: None	♥ QJT	♥ 4	Pass	1NT	2♥	3♣
North HCP: 8	♦ T642	♦ AKQJ3	Pass	3♦	Pass	Pass
South HCP: 15+1	♣ Q53	♣ J942	3♥	Pass	Pass	4♦
Contract: 4♦ South			All Pass			

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ KT9		1♦	Pass	1NT
Vul: N-S	♥ K42	♥ Q95	Pass	2♦	All Pass	
North HCP: 14+1	♦ AQJ72	♦ 865				
South HCP: 9	♣ 642	♣ KJ93				
Contract: 2♦ North						

Board: 72	North:	South:	W	N	E	S
Dealer: North	♠ A62	♠ K74		1♦	Pass	1NT
Vul: Both	♥ T72	♥ K94	All Pass			
North HCP: 13	♦ Q432	♦ J95				
South HCP: 9	♣ AK5	♣ QT92				
Contract: 1NT South						

Board: 73	North:	South:	W	N	E	S
Dealer: South	♠ QT7	♠ K652			1♦	
Vul: N-S	♥ A75	♥ K	Pass	1NT	Pass	2♠
North HCP: 9	♦ T92	♦ AKQ86	Pass	3NT	All Pass	
South HCP: 20+1	♣ K983	♣ AJ4				
Contract: 3NT North						

Board: 74	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ QJ9		1♦	Pass	1NT
Vul: Both	♥ KQT	♥ A95	Pass	3♣	Pass	3NT
North HCP: 18+1	♦ AKQT8	♦ 432	All Pass			
South HCP: 9	♣ A742	♣ QT63				
Contract: 3NT South						

North hands

1m - 1|2|3 NT

Board: 75	♠ K95
Dealer: South	♥ Q32
Vul: None	♦ QT7
HCP: 9	♣ Q873

Partner is dealer.
The opponents are silent.

Board: 76	♠ JT
Dealer: North	♥ JT87
Vul: N-S	♦ KQJ7
HCP: 12	♣ A32

You are dealer.
The opponents are silent.

Board: 77	♠ A65
Dealer: South	♥ KT8
Vul: E-W	♦ 9653
HCP: 9	♣ QT6

Partner is dealer.
The opponents are silent.

Board: 78	♠ AQJ32
Dealer: East	♥ J9765
Vul: None	♦ A
HCP: 12+2	♣ 75

LHO is dealer.
East (LHO) opens 1♦ if possible.
West (RHO) bids 1NT if possible.

Board: 79	♠ K43
Dealer: South	♥ A76
Vul: N-S	♦ Q86
HCP: 12	♣ QJ64

Partner is dealer.
The opponents are silent.

Both hands (Answers Page)

Board: 75	North:	South:	W	N	E	S
Dealer: South	♠ K95	♠ 6			1♦	
Vul: None	♥ Q32	♥ AJ65	Pass	1NT	Pass	2♥
North HCP: 9	♦ QT7	♦ AK52	Pass	3NT	All Pass	
South HCP: 17	♣ Q873	♣ AJ62				
Contract: 3NT North						

Board: 76	North:	South:	W	N	E	S
Dealer: North	♠ JT	♠ K82		1♦	Pass	1NT
Vul: N-S	♥ JT87	♥ K96		All Pass		
North HCP: 12	♦ KQJ7	♦ 632				
South HCP: 8	♣ A32	♣ QT74				
Contract: 1NT South						

Board: 77	North:	South:	W	N	E	S
Dealer: South	♠ A65	♠ J97			1♦	
Vul: E-W	♥ KT8	♥ Q97	Pass	1NT	All Pass	
North HCP: 9	♦ 9653	♦ AJT4				
South HCP: 13	♣ QT6	♣ AJ4				
Contract: 1NT North						

Board: 78	North:	South:	W	N	E	S
Dealer: East	♠ AQJ32	♠ T65			1♦	Pass
Vul: None	♥ J9765	♥ Q843	1NT	2♦ ¹	Pass	3♥
North HCP: 12+2	♦ A	♦ KT8		All Pass		
South HCP: 6	♣ 75	♣ JT8				
Contract: 3♥ South						1. Michaels Cuebid

Board: 79	North:	South:	W	N	E	S
Dealer: South	♠ K43	♠ 52			1♦	
Vul: N-S	♥ A76	♥ KQJ	Pass	2NT	All Pass	
North HCP: 12	♦ Q86	♦ KT92				
South HCP: 12	♣ QJ64	♣ KT93				
Contract: 2NT North						

South hands

1m - 1|2|3 NT

Board: 75 ♠ 6 You are dealer.

Dealer: South ♥ AJ65 The opponents are silent.

Vul: None ♦ AK52

HCP: 17 ♣ AJ62

Board: 76 ♠ K82 Partner is dealer.

Dealer: North ♥ K96 The opponents are silent.

Vul: N-S ♦ 632

HCP: 8 ♣ QT74

Board: 77 ♠ J97 You are dealer.

Dealer: South ♥ Q97 The opponents are silent.

Vul: E-W ♦ AJT4

HCP: 13 ♣ AJ4

Board: 78 ♠ T65 RHO is dealer. You bid second.

Dealer: East ♥ Q843 East (RHO) opens 1♦ if possible.

Vul: None ♦ KT8 West (LHO) bids 1NT if possible.

HCP: 6 ♣ JT8

Board: 79 ♠ 52 You are dealer.

Dealer: South ♥ KQJ The opponents are silent.

Vul: N-S ♦ KT92

HCP: 12 ♣ KT93

Both hands (Answers Page)

Board: 75	North:	South:	W	N	E	S
Dealer: South	♠ K95	♠ 6			1♦	
Vul: None	♥ Q32	♥ AJ65	Pass	1NT	Pass	2♥
North HCP: 9	♦ QT7	♦ AK52	Pass	3NT	All Pass	
South HCP: 17	♣ Q873	♣ AJ62				
Contract: 3NT North						

Board: 76	North:	South:	W	N	E	S
Dealer: North	♠ JT	♠ K82		1♦	Pass	1NT
Vul: N-S	♥ JT87	♥ K96		All Pass		
North HCP: 12	♦ KQJ7	♦ 632				
South HCP: 8	♣ A32	♣ QT74				
Contract: 1NT South						

Board: 77	North:	South:	W	N	E	S
Dealer: South	♠ A65	♠ J97			1♦	
Vul: E-W	♥ KT8	♥ Q97	Pass	1NT	All Pass	
North HCP: 9	♦ 9653	♦ AJT4				
South HCP: 13	♣ QT6	♣ AJ4				
Contract: 1NT North						

Board: 78	North:	South:	W	N	E	S
Dealer: East	♠ AQJ32	♠ T65			1♦	Pass
Vul: None	♥ J9765	♥ Q843	1NT	2♦ ¹	Pass	3♥
North HCP: 12+2	♦ A	♦ KT8		All Pass		
South HCP: 6	♣ 75	♣ JT8				
Contract: 3♥ South			1.	Michaels Cuebid		

Board: 79	North:	South:	W	N	E	S
Dealer: South	♠ K43	♠ 52			1♦	
Vul: N-S	♥ A76	♥ KQJ	Pass	2NT	All Pass	
North HCP: 12	♦ Q86	♦ KT92				
South HCP: 12	♣ QJ64	♣ KT93				
Contract: 2NT North						

Board: 80 ♠ K5 You are dealer.

Dealer: North ♥ AJ42 The opponents are silent.

Vul: N-S ♦ AKQ864

HCP: 17+2 ♣ 5

Board: 81 ♠ KT3 Partner is dealer.

Dealer: South ♥ A74 The opponents are silent.

Vul: E-W ♦ QT6

HCP: 12 ♣ QJ96

Board: 82 ♠ 76 You are dealer.

Dealer: North ♥ A764 The opponents are silent.

Vul: E-W ♦ A973

HCP: 12 ♣ AT8

Board: 83 ♠ Q62 Partner is dealer.

Dealer: South ♥ QT9 The opponents are silent.

Vul: None ♦ K98

HCP: 9 ♣ Q832

Board: 84 ♠ A93 You are dealer.

Dealer: North ♥ KQ7 The opponents are silent.

Vul: N-S ♦ AQ74

HCP: 19 ♣ A96

Both hands (Answers Page)

Board: 80	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ Q94		1♦	Pass	1NT
Vul: N-S	♥ AJ42	♥ K86	Pass	2♥	Pass	3NT
North HCP: 17+2	♦ AKQ864	♦ T92	All Pass			
South HCP: 9	♣ 5	♣ AT72				
Contract: 3NT South						

Board: 81	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ A7			1♦	
Vul: E-W	♥ A74	♥ J832	Pass	2NT	All Pass	
North HCP: 12	♦ QT6	♦ A952				
South HCP: 12	♣ QJ96	♣ KT5				
Contract: 2NT North						

Board: 82	North:	South:	W	N	E	S
Dealer: North	♠ 76	♠ K93		1♦	Pass	1NT
Vul: E-W	♥ A764	♥ K93	All Pass			
North HCP: 12	♦ A973	♦ JT64				
South HCP: 9	♣ AT8	♣ Q74				
Contract: 1NT South						

Board: 83	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ J7			1♣	
Vul: None	♥ QT9	♥ AK42	Pass	1NT	All Pass	
North HCP: 9	♦ K98	♦ Q76				
South HCP: 14	♣ Q832	♣ A965				
Contract: 1NT North						

Board: 84	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ Q86		1♦	Pass	1NT
Vul: N-S	♥ KQ7	♥ A32	Pass	2NT	Pass	3NT
North HCP: 19	♦ AQ74	♦ T52	All Pass			
South HCP: 9	♣ A96	♣ QJ85				
Contract: 3NT South						

South hands

1m - 1|2|3 NT

Board: 80	♠ Q94	Partner is dealer.
Dealer: North	♥ K86	The opponents are silent.
Vul: N-S	♦ T92	
HCP: 9	♣ AT72	

Board: 81	♠ A7	You are dealer.
Dealer: South	♥ J832	The opponents are silent.
Vul: E-W	♦ A952	
HCP: 12	♣ KT5	

Board: 82	♠ K93	Partner is dealer.
Dealer: North	♥ K93	The opponents are silent.
Vul: E-W	♦ JT64	
HCP: 9	♣ Q74	

Board: 83	♠ J7	You are dealer.
Dealer: South	♥ AK42	The opponents are silent.
Vul: None	♦ Q76	
HCP: 14	♣ A965	

Board: 84	♠ Q86	Partner is dealer.
Dealer: North	♥ A32	The opponents are silent.
Vul: N-S	♦ T52	
HCP: 9	♣ QJ85	

Both hands (Answers Page)

Board: 80	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ Q94		1♦	Pass	1NT
Vul: N-S	♥ AJ42	♥ K86	Pass	2♥	Pass	3NT
North HCP: 17+2	♦ AKQ864	♦ T92	All Pass			
South HCP: 9	♣ 5	♣ AT72				
Contract: 3NT South						

Board: 81	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ A7			1♦	
Vul: E-W	♥ A74	♥ J832	Pass	2NT	All Pass	
North HCP: 12	♦ QT6	♦ A952				
South HCP: 12	♣ QJ96	♣ KT5				
Contract: 2NT North						

Board: 82	North:	South:	W	N	E	S
Dealer: North	♠ 76	♠ K93		1♦	Pass	1NT
Vul: E-W	♥ A764	♥ K93	All Pass			
North HCP: 12	♦ A973	♦ JT64				
South HCP: 9	♣ AT8	♣ Q74				
Contract: 1NT South						

Board: 83	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ J7			1♣	
Vul: None	♥ QT9	♥ AK42	Pass	1NT	All Pass	
North HCP: 9	♦ K98	♦ Q76				
South HCP: 14	♣ Q832	♣ A965				
Contract: 1NT North						

Board: 84	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ Q86		1♦	Pass	1NT
Vul: N-S	♥ KQ7	♥ A32	Pass	2NT	Pass	3NT
North HCP: 19	♦ AQ74	♦ T52	All Pass			
South HCP: 9	♣ A96	♣ QJ85				
Contract: 3NT South						