

Board: 1	♠ K94	Partner is dealer.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: E-W	♦ QT5	
HCP: 12	♣ A942	

Board: 2	♠ J42	You are dealer.
Dealer: North	♥ AK3	The opponents are silent.
Vul: N-S	♦ QJT8	
HCP: 14	♣ K93	

Board: 3	♠ K98	Partner is dealer.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: N-S	♦ K86	
HCP: 12	♣ QJT2	

Board: 4	♠ A	You are dealer.
Dealer: North	♥ AQ76	The opponents are silent.
Vul: None	♦ AK92	
HCP: 17	♣ 9753	

Board: 5	♠ K84	Partner is dealer.
Dealer: South	♥ A97	The opponents are silent.
Vul: N-S	♦ Q73	
HCP: 12	♣ QJ76	

Both hands (Answers Page)

Board: 1

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

Board: 2

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

Board: 3

	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ A42			1♦	
Vul: N-S	♥ QJ4	♥ T632	Pass	2NT	All Pass	
North HCP: 12	♦ K86	♦ A974				
South HCP: 12	♣ QJT2	♣ A8				
Contract: 2NT North						

Board: 4

	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ QJT		1♦	Pass	2NT
Vul: None	♥ AQ76	♥ KT3	Pass	3NT	All Pass	
North HCP: 17	♦ AK92	♦ Q76				
South HCP: 12	♣ 9753	♣ AT64				
Contract: 3NT North						

Board: 5

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

South hands

1m - 2NT

Board: 1	♠ QT76	You are dealer.
Dealer: South	♥ AT7	The opponents are silent.
Vul: E-W	♦ AJ86	
HCP: 12	♣ JT	

Board: 2	♠ K87	Partner is dealer.
Dealer: North	♥ QJ2	The opponents are silent.
Vul: N-S	♦ K54	
HCP: 12	♣ QJT5	

Board: 3	♠ A42	You are dealer.
Dealer: South	♥ T632	The opponents are silent.
Vul: N-S	♦ A974	
HCP: 12	♣ A8	

Board: 4	♠ QJT	Partner is dealer.
Dealer: North	♥ KT3	The opponents are silent.
Vul: None	♦ Q76	
HCP: 12	♣ AT64	

Board: 5	♠ AT	You are dealer.
Dealer: South	♥ Q53	The opponents are silent.
Vul: N-S	♦ KT865	
HCP: 12+1	♣ KT4	

Both hands (Answers Page)

Board: 1

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

Board: 2

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

Board: 3

	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ A42			1♦	
Vul: N-S	♥ QJ4	♥ T632	Pass	2NT	All Pass	
North HCP: 12	♦ K86	♦ A974				
South HCP: 12	♣ QJT2	♣ A8				
Contract: 2NT North						

Board: 4

	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ QJT		1♦	Pass	2NT
Vul: None	♥ AQ76	♥ KT3	Pass	3NT	All Pass	
North HCP: 17	♦ AK92	♦ Q76				
South HCP: 12	♣ 9753	♣ AT64				
Contract: 3NT North						

Board: 5

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

North hands

1m - 2NT

Board: 6	♠ A92	You are dealer.
Dealer: North	♥ 932	The opponents are silent.
Vul: E-W	♦ AKJ965	
HCP: 14+2	♣ Q	

Board: 7	♠ QJT	Partner is dealer.
Dealer: South	♥ K97	The opponents are silent.
Vul: None	♦ QJ3	
HCP: 12	♣ K764	

Board: 8	♠ 52	You are dealer.
Dealer: North	♥ KQJ	The opponents are silent.
Vul: N-S	♦ KT92	
HCP: 12	♣ KT93	

Board: 9	♠ KT3	Partner is dealer.
Dealer: South	♥ A74	The opponents are silent.
Vul: E-W	♦ QT6	
HCP: 12	♣ QJ96	

Board: 10	♠ T43	You are dealer.
Dealer: North	♥ AK65	The opponents are silent.
Vul: Both	♦ AKJT3	
HCP: 15+1	♣ 3	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ A92	♠ K75		1♦	Pass	2NT
Vul: E-W	♥ 932	♥ QJ5	Pass	3NT	All Pass	
North HCP: 14+2	♦ AKJ965	♦ Q83				
South HCP: 12	♣ Q	♣ KJ72				
Contract: 3NT North						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ K543			1♦	
Vul: None	♥ K97	♥ Q43	Pass	2NT	Pass	3NT
North HCP: 12	♦ QJ3	♦ AKT75	All Pass			
South HCP: 16+1	♣ K764	♣ A				
Contract: 3NT South						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ 52	♠ K43		1♦	Pass	2NT
Vul: N-S	♥ KQJ	♥ A76	All Pass			
North HCP: 12	♦ KT92	♦ Q86				
South HCP: 12	♣ KT93	♣ QJ64				
Contract: 2NT South						

Board: 9	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: 10	North:	South:	W	N	E	S
Dealer: North	♠ T43	♠ KJ7		1♦	Pass	2NT
Vul: Both	♥ AK65	♥ QJT	Pass	3NT	All Pass	
North HCP: 15+1	♦ AKJT3	♦ Q76				
South HCP: 12	♣ 3	♣ K654				
Contract: 3NT North						

South hands

1m - 2NT

Board: 6	♠ K75	Partner is dealer.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: E-W	♦ Q83	
HCP: 12	♣ KJ72	

Board: 7	♠ K543	You are dealer.
Dealer: South	♥ Q43	The opponents are silent.
Vul: None	♦ AKT75	
HCP: 16+1	♣ A	

Board: 8	♠ K43	Partner is dealer.
Dealer: North	♥ A76	The opponents are silent.
Vul: N-S	♦ Q86	
HCP: 12	♣ QJ64	

Board: 9	♠ A7	You are dealer.
Dealer: South	♥ J832	The opponents are silent.
Vul: E-W	♦ A952	
HCP: 12	♣ KT5	

Board: 10	♠ KJ7	Partner is dealer.
Dealer: North	♥ QJT	The opponents are silent.
Vul: Both	♦ Q76	
HCP: 12	♣ K654	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ A92	♠ K75		1♦	Pass	2NT
Vul: E-W	♥ 932	♥ QJ5	Pass	3NT	All Pass	
North HCP: 14+2	♦ AKJ965	♦ Q83				
South HCP: 12	♣ Q	♣ KJ72				
Contract: 3NT North						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ K543			1♦	
Vul: None	♥ K97	♥ Q43	Pass	2NT	Pass	3NT
North HCP: 12	♦ QJ3	♦ AKT75	All Pass			
South HCP: 16+1	♣ K764	♣ A				
Contract: 3NT South						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ 52	♠ K43		1♦	Pass	2NT
Vul: N-S	♥ KQJ	♥ A76	All Pass			
North HCP: 12	♦ KT92	♦ Q86				
South HCP: 12	♣ KT93	♣ QJ64				
Contract: 2NT South						

Board: 9	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: 10	North:	South:	W	N	E	S
Dealer: North	♠ T43	♠ KJ7		1♦	Pass	2NT
Vul: Both	♥ AK65	♥ QJT	Pass	3NT	All Pass	
North HCP: 15+1	♦ AKJT3	♦ Q76				
South HCP: 12	♣ 3	♣ K654				
Contract: 3NT North						

Board: 11	♠ KT6	Partner is dealer.
Dealer: South	♥ AT4	The opponents are silent.
Vul: Both	♦ Q72	
HCP: 12	♣ K863	

Board: 12	♠ 763	You are dealer.
Dealer: North	♥ K62	The opponents are silent.
Vul: None	♦ AJT83	
HCP: 12+1	♣ A4	

Board: 13	♠ K53	Partner is dealer.
Dealer: South	♥ AT8	The opponents are silent.
Vul: N-S	♦ Q87	
HCP: 12	♣ K942	

Board: 14	♠ AJ43	You are dealer.
Dealer: North	♥ A4	The opponents are silent.
Vul: Both	♦ AKT64	
HCP: 16+1	♣ 65	

Board: 15	♠ KJ7	Partner is dealer.
Dealer: South	♥ KT3	The opponents are silent.
Vul: None	♦ Q43	
HCP: 12	♣ QJ93	

Both hands (Answers Page)

Board: 11

Dealer: South **North:** ♠ KT6
 Vul: Both **South:** ♠ A
 North HCP: 12 **W:** 1♦
 South HCP: 12+1 **N:** Pass
 Contract: 2NT North **E:** 2NT
S: All Pass

South:

W: N **E:** S

Pass 2NT All Pass

Contract: 2NT North

Board: 12

Dealer: North **North:** ♠ 763
 Vul: None **South:** ♠ K95
 North HCP: 12+1 **W:** 1♦
 South HCP: 12 **N:** Pass
 Contract: 2NT South **E:** 2NT
S: All Pass

South:

W: N **E:** S

1♦ Pass 2NT

Contract: 2NT South

Board: 13

Dealer: South **North:** ♠ K53
 Vul: N-S **South:** ♠ J4
 North HCP: 12 **W:** 1♦
 South HCP: 13+1 **N:** Pass
 Contract: 3NT North **E:** 2NT
S: 3♥

South:

W: N **E:** S

Pass 2NT Pass

Contract: 3NT North

Board: 14

Dealer: North **North:** ♠ AJ43
 Vul: Both **South:** ♠ K82
 North HCP: 16+1 **W:** 1♦
 South HCP: 12 **N:** Pass
 Contract: 3NT North **E:** 2NT
S: 3NT

South:

W: N **E:** S

Pass 3NT All Pass

Contract: 3NT North

Board: 15

Dealer: South **North:** ♠ KJ7
 Vul: None **South:** ♠ A6
 North HCP: 12 **W:** 1♦
 South HCP: 13 **N:** Pass
 Contract: 3NT South **E:** 3NT
S: 3NT

South:

W: N **E:** S

Pass 2NT Pass

Contract: 3NT South

South hands

1m - 2NT

Board: 11 ♠ A You are dealer.

Dealer: South ♥ K965 The opponents are silent.

Vul: Both ♦ AJ865

HCP: 12+1 ♣ T42

Board: 12 ♠ K95 Partner is dealer.

Dealer: North ♥ A83 The opponents are silent.

Vul: None ♦ Q96

HCP: 12 ♣ KT86

Board: 13 ♠ J4 You are dealer.

Dealer: South ♥ KJ64 The opponents are silent.

Vul: N-S ♦ AKJT2

HCP: 13+1 ♣ 76

Board: 14 ♠ K82 Partner is dealer.

Dealer: North ♥ K52 The opponents are silent.

Vul: Both ♦ Q87

HCP: 12 ♣ AT74

Board: 15 ♠ A6 You are dealer.

Dealer: South ♥ J95 The opponents are silent.

Vul: None ♦ AJT5

HCP: 13 ♣ K754

Both hands (Answers Page)

Board: 11

Dealer: South **North:** ♠ KT6
 Vul: Both **South:** ♠ A
 North HCP: 12 **W:** 1♦
 South HCP: 12+1 **N:** Pass
 Contract: 2NT North **E:** 2NT
S: All Pass

South:

W: N **E:** S

Pass 2NT All Pass

Contract: 2NT North

Board: 12

Dealer: North **North:** ♠ 763
 Vul: None **South:** ♠ K95
 North HCP: 12+1 **W:** 1♦
 South HCP: 12 **N:** Pass
 Contract: 2NT South **E:** 2NT
S: All Pass

South:

W: N **E:** S

1♦ Pass 2NT

Contract: 2NT South

Board: 13

Dealer: South **North:** ♠ K53
 Vul: N-S **South:** ♠ J4
 North HCP: 12 **W:** 1♦
 South HCP: 13+1 **N:** Pass
 Contract: 3NT North **E:** 2NT
S: 3♥

South:

W: N **E:** S

Pass 2NT Pass 3♥

Contract: 3NT North

Board: 14

Dealer: North **North:** ♠ AJ43
 Vul: Both **South:** ♠ K82
 North HCP: 16+1 **W:** 1♦
 South HCP: 12 **N:** Pass
 Contract: 3NT North **E:** 2NT
S: All Pass

South:

W: N **E:** S

1♦ Pass 2NT

Contract: 3NT North

Board: 15

Dealer: South **North:** ♠ KJ7
 Vul: None **South:** ♠ A6
 North HCP: 12 **W:** 1♦
 South HCP: 13 **N:** Pass
 Contract: 3NT South **E:** 2NT
S: 3NT

South:

W: N **E:** S

Pass 2NT Pass 3NT

Contract: 3NT South

Board: 16	♠ Q754	You are dealer.
Dealer: North	♥ J642	The opponents are silent.
Vul: None	♦ KJ5	
HCP: 14	♣ AK	

Board: 17	♠ K92	Partner is dealer.
Dealer: South	♥ K52	The opponents are silent.
Vul: N-S	♦ Q84	
HCP: 12	♣ AT98	

Board: 18	♠ AQJ	You are dealer.
Dealer: North	♥ AT5	The opponents are silent.
Vul: Both	♦ 75432	
HCP: 14+1	♣ K5	

Board: 19	♠ AT6	Partner is dealer.
Dealer: South	♥ QJ2	The opponents are silent.
Vul: None	♦ Q98	
HCP: 12	♣ K942	

Board: 20	♠ A863	You are dealer.
Dealer: North	♥ K5	The opponents are silent.
Vul: None	♦ AJ653	
HCP: 16+1	♣ AT	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ Q754	♠ K82		1♦	Pass	2NT
Vul: None	♥ J642	♥ AT8	Pass	3NT	All Pass	
North HCP: 14	♦ KJ5	♦ Q94				
South HCP: 12	♣ AK	♣ QJ74				
Contract: 3NT North						

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ K92	♠ JT83			1♦	
Vul: N-S	♥ K52	♥ AJ	Pass	2NT	All Pass	
North HCP: 12	♦ Q84	♦ AT75				
South HCP: 12	♣ AT98	♣ Q63				
Contract: 2NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ AQJ	♠ K97		1♦	Pass	2NT
Vul: Both	♥ AT5	♥ K76	Pass	3NT	All Pass	
North HCP: 14+1	♦ 75432	♦ QJ9				
South HCP: 12	♣ K5	♣ QJ93				
Contract: 3NT North						

Board: 19	North:	South:	W	N	E	S
Dealer: South	♠ AT6	♠ Q543			1♦	
Vul: None	♥ QJ2	♥ A	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q98	♦ K7652	All Pass			
South HCP: 13+1	♣ K942	♣ A73				
Contract: 3NT South						

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ A863	♠ QJT		1♦	Pass	2NT
Vul: None	♥ K5	♥ A74	Pass	3NT	All Pass	
North HCP: 16+1	♦ AJ653	♦ Q82				
South HCP: 12	♣ AT	♣ K864				
Contract: 3NT North						

South hands

1m - 2NT

Board: 16	♠ K82	Partner is dealer.
Dealer: North	♥ AT8	The opponents are silent.
Vul: None	♦ Q94	
HCP: 12	♣ QJ74	

Board: 17	♠ JT83	You are dealer.
Dealer: South	♥ AJ	The opponents are silent.
Vul: N-S	♦ AT75	
HCP: 12	♣ Q63	

Board: 18	♠ K97	Partner is dealer.
Dealer: North	♥ K76	The opponents are silent.
Vul: Both	♦ QJ9	
HCP: 12	♣ QJ93	

Board: 19	♠ Q543	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: None	♦ K7652	
HCP: 13+1	♣ A73	

Board: 20	♠ QJT	Partner is dealer.
Dealer: North	♥ A74	The opponents are silent.
Vul: None	♦ Q82	
HCP: 12	♣ K864	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ Q754	♠ K82		1♦	Pass	2NT
Vul: None	♥ J642	♥ AT8	Pass	3NT	All Pass	
North HCP: 14	♦ KJ5	♦ Q94				
South HCP: 12	♣ AK	♣ QJ74				
Contract: 3NT North						

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ K92	♠ JT83			1♦	
Vul: N-S	♥ K52	♥ AJ	Pass	2NT	All Pass	
North HCP: 12	♦ Q84	♦ AT75				
South HCP: 12	♣ AT98	♣ Q63				
Contract: 2NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ AQJ	♠ K97		1♦	Pass	2NT
Vul: Both	♥ AT5	♥ K76	Pass	3NT	All Pass	
North HCP: 14+1	♦ 75432	♦ QJ9				
South HCP: 12	♣ K5	♣ QJ93				
Contract: 3NT North						

Board: 19	North:	South:	W	N	E	S
Dealer: South	♠ AT6	♠ Q543			1♦	
Vul: None	♥ QJ2	♥ A	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q98	♦ K7652	All Pass			
South HCP: 13+1	♣ K942	♣ A73				
Contract: 3NT South						

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ A863	♠ QJT		1♦	Pass	2NT
Vul: None	♥ K5	♥ A74	Pass	3NT	All Pass	
North HCP: 16+1	♦ AJ653	♦ Q82				
South HCP: 12	♣ AT	♣ K864				
Contract: 3NT North						

Board: 21 ♠ 8 You are dealer.

Dealer: North ♥ 64 The opponents are silent.

Vul: None ♦ AK732

HCP: 12+2 ♣ AJT43

Board: 22 ♠ KJ You are dealer.

Dealer: North ♥ 654 The opponents are silent.

Vul: N-S ♦ AJ63

HCP: 13 ♣ A532

Board: 23 ♠ K72 Partner is dealer.

Dealer: South ♥ KT2 The opponents are silent.

Vul: N-S ♦ K85

HCP: 12 ♣ K532

Board: 24 ♠ K97 Partner is dealer.

Dealer: South ♥ K65 The opponents are silent.

Vul: N-S ♦ Q75

HCP: 12 ♣ AT96

Board: 25 ♠ KT5 Partner is dealer.

Dealer: South ♥ K95 The opponents are silent.

Vul: N-S ♦ K53

HCP: 12 ♣ QJ86

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ K95		1♦	Pass	2NT
Vul: None	♥ 64	♥ A95	Pass	5♣	All Pass	
North HCP: 12+2	♦ AK732	♦ QT6				
South HCP: 12	♣ AJT43	♣ K965				
Contract: 5♣ North						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ A98		1♦	Pass	2NT
Vul: N-S	♥ 654	♥ QJ3	Pass	3NT	All Pass	
North HCP: 13	♦ AJ63	♦ Q72				
South HCP: 12	♣ A532	♣ K974				
Contract: 3NT North						

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ J63			1♦	
Vul: N-S	♥ KT2	♥ QJ9	Pass	2NT	All Pass	
North HCP: 12	♦ K85	♦ AQ432				
South HCP: 12+1	♣ K532	♣ Q9				
Contract: 2NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ AJT8			1♦	
Vul: N-S	♥ K65	♥ T	Pass	2NT	Pass	5♦
North HCP: 12	♦ Q75	♦ AKT863	All Pass			
South HCP: 12+2	♣ AT96	♣ 32				
Contract: 5♦ South						

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ J983			1♦	
Vul: N-S	♥ K95	♥ AJ	Pass	2NT	Pass	3♠
North HCP: 12	♦ K53	♦ A874	Pass	3NT	All Pass	
South HCP: 13	♣ QJ86	♣ KT5				
Contract: 3NT North						

South hands

1m - 2NT

Board: 21	♠ K95	Partner is dealer.
Dealer: North	♥ A95	The opponents are silent.
Vul: None	♦ QT6	
HCP: 12	♣ K965	

Board: 22	♠ A98	Partner is dealer.
Dealer: North	♥ QJ3	The opponents are silent.
Vul: N-S	♦ Q72	
HCP: 12	♣ K974	

Board: 23	♠ J63	You are dealer.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: N-S	♦ AQ432	
HCP: 12+1	♣ Q9	

Board: 24	♠ AJT8	You are dealer.
Dealer: South	♥ T	The opponents are silent.
Vul: N-S	♦ AKT863	
HCP: 12+2	♣ 32	

Board: 25	♠ J983	You are dealer.
Dealer: South	♥ AJ	The opponents are silent.
Vul: N-S	♦ A874	
HCP: 13	♣ KT5	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ K95		1♦	Pass	2NT
Vul: None	♥ 64	♥ A95	Pass	5♣	All Pass	
North HCP: 12+2	♦ AK732	♦ QT6				
South HCP: 12	♣ AJT43	♣ K965				
Contract: 5♣ North						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ A98		1♦	Pass	2NT
Vul: N-S	♥ 654	♥ QJ3	Pass	3NT	All Pass	
North HCP: 13	♦ AJ63	♦ Q72				
South HCP: 12	♣ A532	♣ K974				
Contract: 3NT North						

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ J63			1♦	
Vul: N-S	♥ KT2	♥ QJ9	Pass	2NT	All Pass	
North HCP: 12	♦ K85	♦ AQ432				
South HCP: 12+1	♣ K532	♣ Q9				
Contract: 2NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ AJT8			1♦	
Vul: N-S	♥ K65	♥ T	Pass	2NT	Pass	5♦
North HCP: 12	♦ Q75	♦ AKT863	All Pass			
South HCP: 12+2	♣ AT96	♣ 32				
Contract: 5♦ South						

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ J983			1♦	
Vul: N-S	♥ K95	♥ AJ	Pass	2NT	Pass	3♠
North HCP: 12	♦ K53	♦ A874	Pass	3NT	All Pass	
South HCP: 13	♣ QJ86	♣ KT5				
Contract: 3NT North						

Board: 26	♠ KQ4	You are dealer.
Dealer: North	♥ Q43	The opponents are silent.
Vul: N-S	♦ AJ632	
HCP: 14+1	♣ Q2	

Board: 27	♠ K94	Partner is dealer.
Dealer: South	♥ QJ7	The opponents are silent.
Vul: Both	♦ K75	
HCP: 12	♣ QJ94	

Board: 28	♠ JT5	You are dealer.
Dealer: North	♥ A875	The opponents are silent.
Vul: N-S	♦ AJT4	
HCP: 12	♣ QT	

Board: 29	♠ A2	You are dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: Both	♦ QJ87652	
HCP: 17+3	♣ AQ	

Board: 30	♠ 3	You are dealer.
Dealer: North	♥ AK87	The opponents are silent.
Vul: E-W	♦ AQ43	
HCP: 14	♣ J975	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ KQ4	♠ AT3		1♦	Pass	2NT
Vul: N-S	♥ Q43	♥ K52	Pass	3NT	All Pass	
North HCP: 14+1	♦ AJ632	♦ QT9				
South HCP: 12	♣ Q2	♣ KT65				
Contract: 3NT North						

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ A872			1♦	
Vul: Both	♥ QJ7	♥ A962	Pass	2NT	Pass	3NT
North HCP: 12	♦ K75	♦ AQ9		All Pass		
South HCP: 14	♣ QJ94	♣ 65				
Contract: 3NT South						

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ JT5	♠ K42		1♦	Pass	2NT
Vul: N-S	♥ A875	♥ QJT		All Pass		
North HCP: 12	♦ AJT4	♦ K65				
South HCP: 12	♣ QT	♣ K952				
Contract: 2NT South						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ K75		1♦	Pass	2NT
Vul: Both	♥ A6	♥ K72	Pass	4♦	Pass	5♦
North HCP: 17+3	♦ QJ87652	♦ K93	Pass	6♦	All Pass	
South HCP: 12	♣ AQ	♣ K764				
Contract: 6♦ North						

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ K94		1♦	Pass	2NT
Vul: E-W	♥ AK87	♥ QJ9		All Pass		
North HCP: 14	♦ AQ43	♦ K65				
South HCP: 12	♣ J975	♣ KT32				
Contract: 2NT South						

South hands

1m - 2NT

Board: 26	♠ AT3	Partner is dealer.
Dealer: North	♥ K52	The opponents are silent.
Vul: N-S	♦ QT9	
HCP: 12	♣ KT65	

Board: 27	♠ A872	You are dealer.
Dealer: South	♥ A962	The opponents are silent.
Vul: Both	♦ AQ9	
HCP: 14	♣ 65	

Board: 28	♠ K42	Partner is dealer.
Dealer: North	♥ QJT	The opponents are silent.
Vul: N-S	♦ K65	
HCP: 12	♣ K952	

Board: 29	♠ K75	Partner is dealer.
Dealer: North	♥ K72	The opponents are silent.
Vul: Both	♦ K93	
HCP: 12	♣ K764	

Board: 30	♠ K94	Partner is dealer.
Dealer: North	♥ QJ9	The opponents are silent.
Vul: E-W	♦ K65	
HCP: 12	♣ KT32	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ KQ4	♠ AT3		1♦	Pass	2NT
Vul: N-S	♥ Q43	♥ K52	Pass	3NT	All Pass	
North HCP: 14+1	♦ AJ632	♦ QT9				
South HCP: 12	♣ Q2	♣ KT65				
Contract: 3NT North						

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ A872			1♦	
Vul: Both	♥ QJ7	♥ A962	Pass	2NT	Pass	3NT
North HCP: 12	♦ K75	♦ AQ9		All Pass		
South HCP: 14	♣ QJ94	♣ 65				
Contract: 3NT South						

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ JT5	♠ K42		1♦	Pass	2NT
Vul: N-S	♥ A875	♥ QJT		All Pass		
North HCP: 12	♦ AJT4	♦ K65				
South HCP: 12	♣ QT	♣ K952				
Contract: 2NT South						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ K75		1♦	Pass	2NT
Vul: Both	♥ A6	♥ K72	Pass	4♦	Pass	5♦
North HCP: 17+3	♦ QJ87652	♦ K93	Pass	6♦	All Pass	
South HCP: 12	♣ AQ	♣ K764				
Contract: 6♦ North						

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ K94		1♦	Pass	2NT
Vul: E-W	♥ AK87	♥ QJ9		All Pass		
North HCP: 14	♦ AQ43	♦ K65				
South HCP: 12	♣ J975	♣ KT32				
Contract: 2NT South						

Board: 31 ♠ A7 You are dealer.

Dealer: North ♥ T The opponents are silent.

Vul: N-S ♦ KJT72

HCP: 12+2 ♣ KJ832

Board: 32 ♠ K63 Partner is dealer.

Dealer: South ♥ K53 The opponents are silent.

Vul: None ♦ K72

HCP: 12 ♣ QJ86

Board: 33 ♠ K96 Partner is dealer.

Dealer: South ♥ KT6 The opponents are silent.

Vul: N-S ♦ Q85

HCP: 12 ♣ KJT4

Board: 34 ♠ QJ74 You are dealer.

Dealer: North ♥ QJ4 The opponents are silent.

Vul: None ♦ AJT95

HCP: 14+1 ♣ K

Board: 35 ♠ K96 Partner is dealer.

Dealer: South ♥ K43 The opponents are silent.

Vul: None ♦ K83

HCP: 12 ♣ K862

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ K94		1♦	Pass	2NT
Vul: N-S	♥ T	♥ K76	Pass	5♣	All Pass	
North HCP: 12+2	♦ KJT72	♦ Q63				
South HCP: 12	♣ KJ832	♣ AT96				
Contract: 5♣ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ K63	♠ 2			1♦	
Vul: None	♥ K53	♥ AT7	Pass	2NT	Pass	3♣
North HCP: 12	♦ K72	♦ AJT84	All Pass			
South HCP: 13+1	♣ QJ86	♣ AT97				
Contract: 3♣ South						

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ QJ7			1♦	
Vul: N-S	♥ KT6	♥ AQ5	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q85	♦ AJ43	All Pass			
South HCP: 18	♣ KJT4	♣ A87				
Contract: 3NT South						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ QJ74	♠ K65		1♦	Pass	2NT
Vul: None	♥ QJ4	♥ KT2	Pass	3NT	All Pass	
North HCP: 14+1	♦ AJT95	♦ Q43				
South HCP: 12	♣ K	♣ A763				
Contract: 3NT North						

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ AQT3			1♦	
Vul: None	♥ K43	♥ QJ5	Pass	2NT	Pass	3NT
North HCP: 12	♦ K83	♦ AJ752	All Pass			
South HCP: 14+1	♣ K862	♣ 3				
Contract: 3NT South						

South hands

1m - 2NT

Board: 31	♠ K94	Partner is dealer.
Dealer: North	♥ K76	The opponents are silent.
Vul: N-S	♦ Q63	
HCP: 12	♣ AT96	

Board: 32	♠ 2	You are dealer.
Dealer: South	♥ AT7	The opponents are silent.
Vul: None	♦ AJT84	
HCP: 13+1	♣ AT97	

Board: 33	♠ QJ7	You are dealer.
Dealer: South	♥ AQ5	The opponents are silent.
Vul: N-S	♦ AJ43	
HCP: 18	♣ A87	

Board: 34	♠ K65	Partner is dealer.
Dealer: North	♥ KT2	The opponents are silent.
Vul: None	♦ Q43	
HCP: 12	♣ A763	

Board: 35	♠ AQT3	You are dealer.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: None	♦ AJ752	
HCP: 14+1	♣ 3	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ K94		1♦	Pass	2NT
Vul: N-S	♥ T	♥ K76	Pass	5♣	All Pass	
North HCP: 12+2	♦ KJT72	♦ Q63				
South HCP: 12	♣ KJ832	♣ AT96				
Contract: 5♣ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ K63	♠ 2			1♦	
Vul: None	♥ K53	♥ AT7	Pass	2NT	Pass	3♣
North HCP: 12	♦ K72	♦ AJT84	All Pass			
South HCP: 13+1	♣ QJ86	♣ AT97				
Contract: 3♣ South						

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ QJ7			1♦	
Vul: N-S	♥ KT6	♥ AQ5	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q85	♦ AJ43	All Pass			
South HCP: 18	♣ KJT4	♣ A87				
Contract: 3NT South						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ QJ74	♠ K65		1♦	Pass	2NT
Vul: None	♥ QJ4	♥ KT2	Pass	3NT	All Pass	
North HCP: 14+1	♦ AJT95	♦ Q43				
South HCP: 12	♣ K	♣ A763				
Contract: 3NT North						

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ AQT3			1♦	
Vul: None	♥ K43	♥ QJ5	Pass	2NT	Pass	3NT
North HCP: 12	♦ K83	♦ AJ752	All Pass			
South HCP: 14+1	♣ K862	♣ 3				
Contract: 3NT South						

Board: 36	♠ A84	Partner is dealer.
Dealer: South	♥ K52	The opponents are silent.
Vul: Both	♦ Q65	
HCP: 12	♣ QJ83	

Board: 37	♠ QJ5	Partner is dealer.
Dealer: South	♥ QJ7	The opponents are silent.
Vul: N-S	♦ K85	
HCP: 12	♣ K876	

Board: 38	♠ AK54	You are dealer.
Dealer: North	♥ QJ98	The opponents are silent.
Vul: None	♦ KJ9	
HCP: 18	♣ A5	

Board: 39	♠ KT7	Partner is dealer.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: E-W	♦ Q97	
HCP: 12	♣ A976	

Board: 40	♠ 65	You are dealer.
Dealer: North	♥ QT96	The opponents are silent.
Vul: N-S	♦ AK74	
HCP: 13	♣ KJ8	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ 6			1 ♦	
Vul: Both	♥ K52	♥ QJT63	Pass	2NT	Pass	4 ♥
North HCP: 12	♦ Q65	♦ AJ9743	Pass	5 ♦	All Pass	
South HCP: 12+3	♣ QJ83	♣ A				
Contract:	5 ♦ North					

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ QJ5	♠ A4			1 ♦	
Vul: N-S	♥ QJ7	♥ KT4	Pass	2NT	All Pass	
North HCP: 12	♦ K85	♦ QJ62				
South HCP: 12	♣ K876	♣ QT42				
Contract:	2NT North					

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ AK54	♠ QJ6		1 ♦	Pass	2NT
Vul: None	♥ QJ98	♥ A72	Pass	3NT	All Pass	
North HCP: 18	♦ KJ9	♦ Q75				
South HCP: 12	♣ A5	♣ QJ84				
Contract:	3NT North					

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ KT7	♠ Q962			1 ♦	
Vul: E-W	♥ QJ9	♥ A6	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q97	♦ AKT6	All Pass			
South HCP: 14	♣ A976	♣ JT4				
Contract:	3NT South					

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ 65	♠ K42		1 ♦	Pass	2NT
Vul: N-S	♥ QT96	♥ K43	Pass	3 ♥	Pass	3NT
North HCP: 13	♦ AK74	♦ QT5	All Pass			
South HCP: 12	♣ KJ8	♣ AT43				
Contract:	3NT South					

South hands

1m - 2NT

Board: 36 ♠ 6 You are dealer.

Dealer: South ♥ QJT63 The opponents are silent.

Vul: Both ♦ AJ9743

HCP: 12+3 ♣ A

Board: 37 ♠ A4 You are dealer.

Dealer: South ♥ KT4 The opponents are silent.

Vul: N-S ♦ QJ62

HCP: 12 ♣ QT42

Board: 38 ♠ QJ6 Partner is dealer.

Dealer: North ♥ A72 The opponents are silent.

Vul: None ♦ Q75

HCP: 12 ♣ QJ84

Board: 39 ♠ Q962 You are dealer.

Dealer: South ♥ A6 The opponents are silent.

Vul: E-W ♦ AKT6

HCP: 14 ♣ JT4

Board: 40 ♠ K42 Partner is dealer.

Dealer: North ♥ K43 The opponents are silent.

Vul: N-S ♦ QT5

HCP: 12 ♣ AT43

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ 6			1 ♦	
Vul: Both	♥ K52	♥ QJT63	Pass	2NT	Pass	4 ♥
North HCP: 12	♦ Q65	♦ AJ9743	Pass	5 ♦	All Pass	
South HCP: 12+3	♣ QJ83	♣ A				
Contract:	5 ♦ North					

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ QJ5	♠ A4			1 ♦	
Vul: N-S	♥ QJ7	♥ KT4	Pass	2NT	All Pass	
North HCP: 12	♦ K85	♦ QJ62				
South HCP: 12	♣ K876	♣ QT42				
Contract:	2NT North					

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ AK54	♠ QJ6		1 ♦	Pass	2NT
Vul: None	♥ QJ98	♥ A72	Pass	3NT	All Pass	
North HCP: 18	♦ KJ9	♦ Q75				
South HCP: 12	♣ A5	♣ QJ84				
Contract:	3NT North					

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ KT7	♠ Q962			1 ♦	
Vul: E-W	♥ QJ9	♥ A6	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q97	♦ AKT6	All Pass			
South HCP: 14	♣ A976	♣ JT4				
Contract:	3NT South					

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ 65	♠ K42		1 ♦	Pass	2NT
Vul: N-S	♥ QT96	♥ K43	Pass	3 ♥	Pass	3NT
North HCP: 13	♦ AK74	♦ QT5	All Pass			
South HCP: 12	♣ KJ8	♣ AT43				
Contract:	3NT South					

Board: 41 ♠ A96 Partner is dealer.

Dealer: South ♥ K94 The opponents are silent.

Vul: None ♦ Q96

HCP: 12 ♣ KT42

Board: 42 ♠ A82 You are dealer.

Dealer: North ♥ K84 The opponents are silent.

Vul: Both ♦ KT632

HCP: 12+1 ♣ Q6

Board: 43 ♠ K72 Partner is dealer.

Dealer: South ♥ K65 The opponents are silent.

Vul: Both ♦ Q64

HCP: 12 ♣ A932

Board: 44 ♠ 964 You are dealer.

Dealer: North ♥ AQJT The opponents are silent.

Vul: None ♦ AT53

HCP: 12 ♣ J4

Board: 45 ♠ QJ5 Partner is dealer.

Dealer: South ♥ KT6 The opponents are silent.

Vul: E-W ♦ K86

HCP: 12 ♣ QJT8

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ A96	♠ KQJ7				1♦
Vul: None	♥ K94	♥ 872	Pass	2NT	Pass	3♠
North HCP: 12	♦ Q96	♦ AJT7	Pass	3NT	All Pass	
South HCP: 13	♣ KT42	♣ Q6				
Contract: 3NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ A82	♠ KJT		1♦	Pass	2NT
Vul: Both	♥ K84	♥ QJ9		All Pass		
North HCP: 12+1	♦ KT632	♦ Q74				
South HCP: 12	♣ Q6	♣ K832				
Contract: 2NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ AQJ4				1♦
Vul: Both	♥ K65	♥ A3	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q64	♦ AK532		All Pass		
South HCP: 18+1	♣ A932	♣ 65				
Contract: 3NT South						

Board: 44	North:	South:	W	N	E	S
Dealer: North	♠ 964	♠ QJ2		1♦	Pass	2NT
Vul: None	♥ AQJT	♥ K86		All Pass		
North HCP: 12	♦ AT53	♦ K76				
South HCP: 12	♣ J4	♣ K753				
Contract: 2NT South						

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ QJ5	♠ K84				1♦
Vul: E-W	♥ KT6	♥ A8	Pass	2NT	All Pass	
North HCP: 12	♦ K86	♦ AJT92				
South HCP: 12+1	♣ QJT8	♣ 642				
Contract: 2NT North						

South hands

1m - 2NT

Board: 41	♠ KQJ7	You are dealer.
Dealer: South	♥ 872	The opponents are silent.
Vul: None	♦ AJT7	
HCP: 13	♣ Q6	

Board: 42	♠ KJT	Partner is dealer.
Dealer: North	♥ QJ9	The opponents are silent.
Vul: Both	♦ Q74	
HCP: 12	♣ K832	

Board: 43	♠ AQJ4	You are dealer.
Dealer: South	♥ A3	The opponents are silent.
Vul: Both	♦ AK532	
HCP: 18+1	♣ 65	

Board: 44	♠ QJ2	Partner is dealer.
Dealer: North	♥ K86	The opponents are silent.
Vul: None	♦ K76	
HCP: 12	♣ K753	

Board: 45	♠ K84	You are dealer.
Dealer: South	♥ A8	The opponents are silent.
Vul: E-W	♦ AJT92	
HCP: 12+1	♣ 642	

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ A96	♠ KQJ7				1♦
Vul: None	♥ K94	♥ 872	Pass	2NT	Pass	3♠
North HCP: 12	♦ Q96	♦ AJT7	Pass	3NT	All Pass	
South HCP: 13	♣ KT42	♣ Q6				
Contract: 3NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ A82	♠ KJT		1♦	Pass	2NT
Vul: Both	♥ K84	♥ QJ9		All Pass		
North HCP: 12+1	♦ KT632	♦ Q74				
South HCP: 12	♣ Q6	♣ K832				
Contract: 2NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ AQJ4				1♦
Vul: Both	♥ K65	♥ A3	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q64	♦ AK532		All Pass		
South HCP: 18+1	♣ A932	♣ 65				
Contract: 3NT South						

Board: 44	North:	South:	W	N	E	S
Dealer: North	♠ 964	♠ QJ2		1♦	Pass	2NT
Vul: None	♥ AQJT	♥ K86		All Pass		
North HCP: 12	♦ AT53	♦ K76				
South HCP: 12	♣ J4	♣ K753				
Contract: 2NT South						

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ QJ5	♠ K84				1♦
Vul: E-W	♥ KT6	♥ A8	Pass	2NT	All Pass	
North HCP: 12	♦ K86	♦ AJT92				
South HCP: 12+1	♣ QJT8	♣ 642				
Contract: 2NT North						

Board: 46	♠ K92	Partner is dealer.
Dealer: South	♥ QJ2	The opponents are silent.
Vul: None	♦ Q84	
HCP: 12	♣ AT74	

Board: 47	♠ A62	Partner is dealer.
Dealer: South	♥ K95	The opponents are silent.
Vul: None	♦ Q92	
HCP: 12	♣ KT87	

Board: 48	♠ K83	Partner is dealer.
Dealer: South	♥ K63	The opponents are silent.
Vul: N-S	♦ K43	
HCP: 12	♣ QJ85	

Board: 49	♠ 8	You are dealer.
Dealer: North	♥ J87	The opponents are silent.
Vul: None	♦ AK9854	
HCP: 12+2	♣ AT6	

Board: 50	♠ AJ3	You are dealer.
Dealer: North	♥ AT	The opponents are silent.
Vul: N-S	♦ 8752	
HCP: 12	♣ K982	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ K92	♠ T				1♦
Vul: None	♥ QJ2	♥ AK83	Pass	2NT	Pass	5♣
North HCP: 12	♦ Q84	♦ AJ72		All Pass		
South HCP: 17	♣ AT74	♣ KQ92				
Contract: 5♣ South						

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ A62	♠ KJT8				1♦
Vul: None	♥ K95	♥ J6	Pass	2NT	All Pass	
North HCP: 12	♦ Q92	♦ AT54				
South HCP: 12	♣ KT87	♣ QJ6				
Contract: 2NT North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ K83	♠ Q75				1♦
Vul: N-S	♥ K63	♥ Q9	Pass	2NT	Pass	3♦
North HCP: 12	♦ K43	♦ AQJ985		All Pass		
South HCP: 15+2	♣ QJ85	♣ A9				
Contract: 3♦ South						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ AT3		1♦	Pass	2NT
Vul: None	♥ J87	♥ KT5	Pass	3♦	All Pass	
North HCP: 12+2	♦ AK9854	♦ QT2				
South HCP: 12	♣ AT6	♣ K985				
Contract: 3♦ North						

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ KT7		1♦	Pass	2NT
Vul: N-S	♥ AT	♥ QJ5		All Pass		
North HCP: 12	♦ 8752	♦ K43				
South HCP: 12	♣ K982	♣ QJ63				
Contract: 2NT South						

South hands

1m - 2NT

Board: 46 ♠ T You are dealer.

Dealer: South ♥ AK83 The opponents are silent.

Vul: None ♦ AJ72

HCP: 17 ♣ KQ92

Board: 47 ♠ KJT8 You are dealer.

Dealer: South ♥ J6 The opponents are silent.

Vul: None ♦ AT54

HCP: 12 ♣ QJ6

Board: 48 ♠ Q75 You are dealer.

Dealer: South ♥ Q9 The opponents are silent.

Vul: N-S ♦ AQJ985

HCP: 15+2 ♣ A9

Board: 49 ♠ AT3 Partner is dealer.

Dealer: North ♥ KT5 The opponents are silent.

Vul: None ♦ QT2

HCP: 12 ♣ K985

Board: 50 ♠ KT7 Partner is dealer.

Dealer: North ♥ QJ5 The opponents are silent.

Vul: N-S ♦ K43

HCP: 12 ♣ QJ63

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ K92	♠ T			1 ♦	
Vul: None	♥ QJ2	♥ AK83	Pass	2NT	Pass	5 ♣
North HCP: 12	♦ Q84	♦ AJ72		All Pass		
South HCP: 17	♣ AT74	♣ KQ92				
Contract: 5 ♣ South						

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ A62	♠ KJT8			1 ♦	
Vul: None	♥ K95	♥ J6	Pass	2NT	All Pass	
North HCP: 12	♦ Q92	♦ AT54				
South HCP: 12	♣ KT87	♣ QJ6				
Contract: 2NT North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ K83	♠ Q75			1 ♦	
Vul: N-S	♥ K63	♥ Q9	Pass	2NT	Pass	3 ♦
North HCP: 12	♦ K43	♦ AQJ985		All Pass		
South HCP: 15+2	♣ QJ85	♣ A9				
Contract: 3 ♦ South						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ AT3		1 ♦	Pass	2NT
Vul: None	♥ J87	♥ KT5	Pass	3 ♦	All Pass	
North HCP: 12+2	♦ AK9854	♦ QT2				
South HCP: 12	♣ AT6	♣ K985				
Contract: 3 ♦ North						

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ KT7		1 ♦	Pass	2NT
Vul: N-S	♥ AT	♥ QJ5		All Pass		
North HCP: 12	♦ 8752	♦ K43				
South HCP: 12	♣ K982	♣ QJ63				
Contract: 2NT South						

Board: 51	♠ K65	Partner is dealer.
Dealer: South	♥ K84	The opponents are silent.
Vul: None	♦ Q72	
HCP: 12	♣ AT97	

Board: 52	♠ 943	You are dealer.
Dealer: North	♥ Q9	The opponents are silent.
Vul: Both	♦ AJ986	
HCP: 12+1	♣ AJ2	

Board: 53	♠ Q9	You are dealer.
Dealer: North	♥ K8754	The opponents are silent.
Vul: N-S	♦ AKJ864	
HCP: 13+3	♣ -	

Board: 54	♠ A86	You are dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ K65432	
HCP: 14+2	♣ QJT	

Board: 55	♠ 9	You are dealer.
Dealer: North	♥ AQ5	The opponents are silent.
Vul: E-W	♦ AQ7654	
HCP: 14+2	♣ Q97	

Both hands (Answers Page)

Board: 51

Dealer: South

Vul: None

North HCP: 12

South HCP: 13

Contract: 2NT North

North:

♠ K65

♥ K84

♦ Q72

♣ AT97

South:

♠ QT3

♥ AT3

♦ A964

♣ K83

W N E S

1 ♦

Pass 2NT All Pass

Board: 52

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 12

Contract: 2NT South

North:

♠ 943

♥ Q9

♦ AJ986

♣ AJ2

South:

♠ K76

♥ K73

♦ K53

♣ K653

W N E S

1 ♦ Pass 2NT

All Pass

Board: 53

Dealer: North

Vul: N-S

North HCP: 13+3

South HCP: 12

Contract: 5 ♦ South

North:

♠ Q9

♥ K8754

♦ AKJ864

♣ -

South:

♠ K65

♥ QJ6

♦ Q92

♣ KJ75

W N E S

1 ♦ Pass 2NT

Pass 4 ♥ Pass 5 ♦

All Pass

Board: 54

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 12

Contract: 3NT North

North:

♠ A86

♥ A

♦ K65432

♣ QJT

South:

♠ KT4

♥ QJ9

♦ Q87

♣ A872

W N E S

1 ♦ Pass 2NT

Pass 3NT All Pass

Board: 55

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 12

Contract: 5 ♦ North

North:

♠ 9

♥ AQ5

♦ AQ7654

♣ Q97

South:

♠ K53

♥ KT4

♦ KT9

♣ KT84

W N E S

1 ♦ Pass 2NT

Pass 5 ♦ All Pass

South hands

1m - 2NT

Board: 51	♠ QT3	You are dealer.
Dealer: South	♥ AT3	The opponents are silent.
Vul: None	♦ A964	
HCP: 13	♣ K83	

Board: 52	♠ K76	Partner is dealer.
Dealer: North	♥ K73	The opponents are silent.
Vul: Both	♦ K53	
HCP: 12	♣ K653	

Board: 53	♠ K65	Partner is dealer.
Dealer: North	♥ QJ6	The opponents are silent.
Vul: N-S	♦ Q92	
HCP: 12	♣ KJ75	

Board: 54	♠ KT4	Partner is dealer.
Dealer: North	♥ QJ9	The opponents are silent.
Vul: E-W	♦ Q87	
HCP: 12	♣ A872	

Board: 55	♠ K53	Partner is dealer.
Dealer: North	♥ KT4	The opponents are silent.
Vul: E-W	♦ KT9	
HCP: 12	♣ KT84	

Both hands (Answers Page)

Board: 51

Dealer: South

Vul: None

North HCP: 12

South HCP: 13

Contract: 2NT North

North:

♠ K65

♥ K84

♦ Q72

♣ AT97

South:

♠ QT3

♥ AT3

♦ A964

♣ K83

W N E S

1 ♦

Pass 2NT All Pass

Board: 52

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 12

Contract: 2NT South

North:

♠ 943

♥ Q9

♦ AJ986

♣ AJ2

South:

♠ K76

♥ K73

♦ K53

♣ K653

W N E S

1 ♦ Pass 2NT

All Pass

Board: 53

Dealer: North

Vul: N-S

North HCP: 13+3

South HCP: 12

Contract: 5 ♦ South

North:

♠ Q9

♥ K8754

♦ AKJ864

♣ -

South:

♠ K65

♥ QJ6

♦ Q92

♣ KJ75

W N E S

1 ♦ Pass 2NT

Pass 4 ♥ Pass 5 ♦

All Pass

Board: 54

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 12

Contract: 3NT North

North:

♠ A86

♥ A

♦ K65432

♣ QJT

South:

♠ KT4

♥ QJ9

♦ Q87

♣ A872

W N E S

1 ♦ Pass 2NT

Pass 3NT All Pass

Board: 55

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 12

Contract: 5 ♦ North

North:

♠ 9

♥ AQ5

♦ AQ7654

♣ Q97

South:

♠ K53

♥ KT4

♦ KT9

♣ KT84

W N E S

1 ♦ Pass 2NT

Pass 5 ♦ All Pass

Board: 56	♠ QJ9	Partner is dealer.
Dealer: South	♥ K83	The opponents are silent.
Vul: Both	♦ K43	
HCP: 12	♣ KT84	

Board: 57	♠ KT4	Partner is dealer.
Dealer: South	♥ K74	The opponents are silent.
Vul: N-S	♦ QT7	
HCP: 12	♣ AT52	

Board: 58	♠ A87	You are dealer.
Dealer: North	♥ AT74	The opponents are silent.
Vul: E-W	♦ AJT5	
HCP: 14	♣ J9	

Board: 59	♠ KT5	Partner is dealer.
Dealer: South	♥ KT8	The opponents are silent.
Vul: N-S	♦ K74	
HCP: 12	♣ K943	

Board: 60	♠ AQ9	You are dealer.
Dealer: North	♥ 74	The opponents are silent.
Vul: None	♦ A87643	
HCP: 17+2	♣ AK	

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ QJ9	♠ T76			1 ♦	
Vul: Both	♥ K83	♥ AJ	Pass	2NT	Pass	3♣
North HCP: 12	♦ K43	♦ AJT8		All Pass		
South HCP: 12	♣ KT84	♣ Q763				
Contract: 3♣ South						

Board: 57	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ AQJ9			1 ♦	
Vul: N-S	♥ K74	♥ A985	Pass	2NT	Pass	3NT
North HCP: 12	♦ QT7	♦ K86		All Pass		
South HCP: 14	♣ AT52	♣ 84				
Contract: 3NT South						

Board: 58	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ K32		1 ♦	Pass	2NT
Vul: E-W	♥ AT74	♥ QJ5	Pass	3NT	All Pass	
North HCP: 14	♦ AJT5	♦ Q63				
South HCP: 12	♣ J9	♣ AT64				
Contract: 3NT North						

Board: 59	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ AQ7			1 ♦	
Vul: N-S	♥ KT8	♥ J742	Pass	2NT	Pass	3♥
North HCP: 12	♦ K74	♦ AT53	Pass	3NT	All Pass	
South HCP: 13	♣ K943	♣ Q7				
Contract: 3NT North						

Board: 60	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ K74		1 ♦	Pass	2NT
Vul: None	♥ 74	♥ K95	Pass	3NT	All Pass	
North HCP: 17+2	♦ A87643	♦ KT2				
South HCP: 12	♣ AK	♣ QJ86				
Contract: 3NT North						

South hands

1m - 2NT

Board: 56 ♠ T76 You are dealer.

Dealer: South ♥ AJ The opponents are silent.

Vul: Both ♦ AJT8

HCP: 12 ♣ Q763

Board: 57 ♠ AQJ9 You are dealer.

Dealer: South ♥ A985 The opponents are silent.

Vul: N-S ♦ K86

HCP: 14 ♣ 84

Board: 58 ♠ K32 Partner is dealer.

Dealer: North ♥ QJ5 The opponents are silent.

Vul: E-W ♦ Q63

HCP: 12 ♣ AT64

Board: 59 ♠ AQ7 You are dealer.

Dealer: South ♥ J742 The opponents are silent.

Vul: N-S ♦ AT53

HCP: 13 ♣ Q7

Board: 60 ♠ K74 Partner is dealer.

Dealer: North ♥ K95 The opponents are silent.

Vul: None ♦ KT2

HCP: 12 ♣ QJ86

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ QJ9	♠ T76			1 ♦	
Vul: Both	♥ K83	♥ AJ	Pass	2NT	Pass	3♣
North HCP: 12	♦ K43	♦ AJT8		All Pass		
South HCP: 12	♣ KT84	♣ Q763				
Contract: 3♣ South						

Board: 57	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ AQJ9			1 ♦	
Vul: N-S	♥ K74	♥ A985	Pass	2NT	Pass	3NT
North HCP: 12	♦ QT7	♦ K86		All Pass		
South HCP: 14	♣ AT52	♣ 84				
Contract: 3NT South						

Board: 58	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ K32		1 ♦	Pass	2NT
Vul: E-W	♥ AT74	♥ QJ5	Pass	3NT	All Pass	
North HCP: 14	♦ AJT5	♦ Q63				
South HCP: 12	♣ J9	♣ AT64				
Contract: 3NT North						

Board: 59	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ AQ7			1 ♦	
Vul: N-S	♥ KT8	♥ J742	Pass	2NT	Pass	3♥
North HCP: 12	♦ K74	♦ AT53	Pass	3NT	All Pass	
South HCP: 13	♣ K943	♣ Q7				
Contract: 3NT North						

Board: 60	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ K74		1 ♦	Pass	2NT
Vul: None	♥ 74	♥ K95	Pass	3NT	All Pass	
North HCP: 17+2	♦ A87643	♦ KT2				
South HCP: 12	♣ AK	♣ QJ86				
Contract: 3NT North						

Board: 61	♠ QJ9	Partner is dealer.
Dealer: South	♥ KT9	The opponents are silent.
Vul: N-S	♦ K64	
HCP: 12	♣ KT83	

Board: 62	♠ AJ82	You are dealer.
Dealer: North	♥ AQ64	The opponents are silent.
Vul: E-W	♦ Q874	
HCP: 17	♣ A	

Board: 63	♠ K42	Partner is dealer.
Dealer: South	♥ AT7	The opponents are silent.
Vul: N-S	♦ Q82	
HCP: 12	♣ QJ42	

Board: 64	♠ KT86	You are dealer.
Dealer: North	♥ QT65	The opponents are silent.
Vul: E-W	♦ K85	
HCP: 12	♣ A3	

Board: 65	♠ K52	Partner is dealer.
Dealer: South	♥ K98	The opponents are silent.
Vul: Both	♦ Q93	
HCP: 12	♣ A864	

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: South	♠ QJ9	♠ AK				1♦
Vul: N-S	♥ KT9	♥ J832	Pass	2NT	Pass	3NT
North HCP: 12	♦ K64	♦ JT972	All Pass			
South HCP: 13+1	♣ KT83	♣ A9				
Contract: 3NT South						

Board: 62	North:	South:	W	N	E	S
Dealer: North	♠ AJ82	♠ K93		1♦	Pass	2NT
Vul: E-W	♥ AQ64	♥ K75	Pass	3NT	All Pass	
North HCP: 17	♦ Q874	♦ K62				
South HCP: 12	♣ A	♣ QJ54				
Contract: 3NT North						

Board: 63	North:	South:	W	N	E	S
Dealer: South	♠ K42	♠ AJ86			1♦	
Vul: N-S	♥ AT7	♥ 65	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q82	♦ AJ976	All Pass			
South HCP: 14+1	♣ QJ42	♣ A9				
Contract: 3NT South						

Board: 64	North:	South:	W	N	E	S
Dealer: North	♠ KT86	♠ QJ9		1♦	Pass	2NT
Vul: E-W	♥ QT65	♥ KJ4	All Pass			
North HCP: 12	♦ K85	♦ Q73				
South HCP: 12	♣ A3	♣ KT75				
Contract: 2NT South						

Board: 65	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ 976			1♦	
Vul: Both	♥ K98	♥ AQ7	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q93	♦ KT84	All Pass			
South HCP: 14	♣ A864	♣ KQT				
Contract: 3NT South						

South hands

1m - 2NT

Board: 61 ♠ AK You are dealer.

Dealer: South ♥ J832 The opponents are silent.

Vul: N-S ♦ JT972

HCP: 13+1 ♣ A9

Board: 62 ♠ K93 Partner is dealer.

Dealer: North ♥ K75 The opponents are silent.

Vul: E-W ♦ K62

HCP: 12 ♣ QJ54

Board: 63 ♠ AJ86 You are dealer.

Dealer: South ♥ 65 The opponents are silent.

Vul: N-S ♦ AJ976

HCP: 14+1 ♣ A9

Board: 64 ♠ QJ9 Partner is dealer.

Dealer: North ♥ KJ4 The opponents are silent.

Vul: E-W ♦ Q73

HCP: 12 ♣ KT75

Board: 65 ♠ 976 You are dealer.

Dealer: South ♥ AQ7 The opponents are silent.

Vul: Both ♦ KT84

HCP: 14 ♣ KQT

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: South	♠ QJ9	♠ AK				1♦
Vul: N-S	♥ KT9	♥ J832	Pass	2NT	Pass	3NT
North HCP: 12	♦ K64	♦ JT972	All Pass			
South HCP: 13+1	♣ KT83	♣ A9				
Contract: 3NT South						

Board: 62	North:	South:	W	N	E	S
Dealer: North	♠ AJ82	♠ K93		1♦	Pass	2NT
Vul: E-W	♥ AQ64	♥ K75	Pass	3NT	All Pass	
North HCP: 17	♦ Q874	♦ K62				
South HCP: 12	♣ A	♣ QJ54				
Contract: 3NT North						

Board: 63	North:	South:	W	N	E	S
Dealer: South	♠ K42	♠ AJ86			1♦	
Vul: N-S	♥ AT7	♥ 65	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q82	♦ AJ976	All Pass			
South HCP: 14+1	♣ QJ42	♣ A9				
Contract: 3NT South						

Board: 64	North:	South:	W	N	E	S
Dealer: North	♠ KT86	♠ QJ9		1♦	Pass	2NT
Vul: E-W	♥ QT65	♥ KJ4	All Pass			
North HCP: 12	♦ K85	♦ Q73				
South HCP: 12	♣ A3	♣ KT75				
Contract: 2NT South						

Board: 65	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ 976			1♦	
Vul: Both	♥ K98	♥ AQ7	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q93	♦ KT84	All Pass			
South HCP: 14	♣ A864	♣ KQT				
Contract: 3NT South						

Board: 66 ♠ QJ5 You are dealer.

Dealer: North ♥ 54 The opponents are silent.

Vul: None ♦ AK972

HCP: 13+1 ♣ QJT

Board: 67 ♠ KJ2 Partner is dealer.

Dealer: South ♥ K93 The opponents are silent.

Vul: N-S ♦ Q86

HCP: 12 ♣ QJ96

Board: 68 ♠ AJ72 You are dealer.

Dealer: North ♥ J73 The opponents are silent.

Vul: N-S ♦ AKJ32

HCP: 14+1 ♣ 8

Board: 69 ♠ AJ You are dealer.

Dealer: North ♥ Q2 The opponents are silent.

Vul: N-S ♦ JT6432

HCP: 12+2 ♣ A94

Board: 70 ♠ AQT6 You are dealer.

Dealer: North ♥ QJ94 The opponents are silent.

Vul: Both ♦ A952

HCP: 13 ♣ 5

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ AT8		1♦	Pass	2NT
Vul: None	♥ 54	♥ K82		All Pass		
North HCP: 13+1	♦ AK972	♦ Q54				
South HCP: 12	♣ QJT	♣ K642				
Contract: 2NT South						

Board: 67	North:	South:	W	N	E	S
Dealer: South	♠ KJ2	♠ Q3			1♦	
Vul: N-S	♥ K93	♥ 854	Pass	2NT	All Pass	
North HCP: 12	♦ Q86	♦ AKT75				
South HCP: 13+1	♣ QJ96	♣ A42				
Contract: 2NT North						

Board: 68	North:	South:	W	N	E	S
Dealer: North	♠ AJ72	♠ K54		1♦	Pass	2NT
Vul: N-S	♥ J73	♥ AT2	Pass	3♠	Pass	3NT
North HCP: 14+1	♦ AKJ32	♦ Q96		All Pass		
South HCP: 12	♣ 8	♣ K653				
Contract: 3NT South						

Board: 69	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ K74		1♦	Pass	2NT
Vul: N-S	♥ Q2	♥ K85	Pass	3♦	All Pass	
North HCP: 12+2	♦ JT6432	♦ K75				
South HCP: 12	♣ A94	♣ K873				
Contract: 3♦ North						

Board: 70	North:	South:	W	N	E	S
Dealer: North	♠ AQT6	♠ K92		1♦	Pass	2NT
Vul: Both	♥ QJ94	♥ KT3	Pass	3♥	Pass	3NT
North HCP: 13	♦ A952	♦ K43		All Pass		
South HCP: 12	♣ 5	♣ KT97				
Contract: 3NT South						

South hands

1m - 2NT

Board: 66	♠ AT8	Partner is dealer.
Dealer: North	♥ K82	The opponents are silent.
Vul: None	♦ Q54	
HCP: 12	♣ K642	

Board: 67	♠ Q3	You are dealer.
Dealer: South	♥ 854	The opponents are silent.
Vul: N-S	♦ AKT75	
HCP: 13+1	♣ A42	

Board: 68	♠ K54	Partner is dealer.
Dealer: North	♥ AT2	The opponents are silent.
Vul: N-S	♦ Q96	
HCP: 12	♣ K653	

Board: 69	♠ K74	Partner is dealer.
Dealer: North	♥ K85	The opponents are silent.
Vul: N-S	♦ K75	
HCP: 12	♣ K873	

Board: 70	♠ K92	Partner is dealer.
Dealer: North	♥ KT3	The opponents are silent.
Vul: Both	♦ K43	
HCP: 12	♣ KT97	

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ AT8		1♦	Pass	2NT
Vul: None	♥ 54	♥ K82		All Pass		
North HCP: 13+1	♦ AK972	♦ Q54				
South HCP: 12	♣ QJT	♣ K642				
Contract: 2NT South						

Board: 67	North:	South:	W	N	E	S
Dealer: South	♠ KJ2	♠ Q3			1♦	
Vul: N-S	♥ K93	♥ 854	Pass	2NT	All Pass	
North HCP: 12	♦ Q86	♦ AKT75				
South HCP: 13+1	♣ QJ96	♣ A42				
Contract: 2NT North						

Board: 68	North:	South:	W	N	E	S
Dealer: North	♠ AJ72	♠ K54		1♦	Pass	2NT
Vul: N-S	♥ J73	♥ AT2	Pass	3♠	Pass	3NT
North HCP: 14+1	♦ AKJ32	♦ Q96		All Pass		
South HCP: 12	♣ 8	♣ K653				
Contract: 3NT South						

Board: 69	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ K74		1♦	Pass	2NT
Vul: N-S	♥ Q2	♥ K85	Pass	3♦	All Pass	
North HCP: 12+2	♦ JT6432	♦ K75				
South HCP: 12	♣ A94	♣ K873				
Contract: 3♦ North						

Board: 70	North:	South:	W	N	E	S
Dealer: North	♠ AQT6	♠ K92		1♦	Pass	2NT
Vul: Both	♥ QJ94	♥ KT3	Pass	3♥	Pass	3NT
North HCP: 13	♦ A952	♦ K43		All Pass		
South HCP: 12	♣ 5	♣ KT97				
Contract: 3NT South						

Board: 71	♠ K32	Partner is dealer.
Dealer: South	♥ KT2	The opponents are silent.
Vul: None	♦ K96	
HCP: 12	♣ K964	

Board: 72	♠ A94	You are dealer.
Dealer: North	♥ Q2	The opponents are silent.
Vul: E-W	♦ AJ76	
HCP: 14	♣ K876	

Board: 73	♠ AT4	Partner is dealer.
Dealer: South	♥ KT5	The opponents are silent.
Vul: E-W	♦ Q53	
HCP: 12	♣ QJT3	

Board: 74	♠ KQT	You are dealer.
Dealer: North	♥ AK3	The opponents are silent.
Vul: N-S	♦ KT8743	
HCP: 15+2	♣ 7	

Board: 75	♠ A95	Partner is dealer.
Dealer: South	♥ K73	The opponents are silent.
Vul: None	♦ Q73	
HCP: 12	♣ QJ42	

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: South	♠ K32	♠ A9				1♦
Vul: None	♥ KT2	♥ QJ6	Pass	2NT	Pass	3NT
North HCP: 12	♦ K96	♦ AQ8743	All Pass			
South HCP: 15+2	♣ K964	♣ Q8				
Contract: 3NT South						

Board: 72	North:	South:	W	N	E	S
Dealer: North	♠ A94	♠ QJ6		1♦	Pass	2NT
Vul: E-W	♥ Q2	♥ KT8	Pass	3NT	All Pass	
North HCP: 14	♦ AJ76	♦ QT5				
South HCP: 12	♣ K876	♣ AT53				
Contract: 3NT North						

Board: 73	North:	South:	W	N	E	S
Dealer: South	♠ AT4	♠ QJ6			1♦	
Vul: E-W	♥ KT5	♥ A76	Pass	2NT	All Pass	
North HCP: 12	♦ Q53	♦ KT76				
South HCP: 13	♣ QJT3	♣ K92				
Contract: 2NT North						

Board: 74	North:	South:	W	N	E	S
Dealer: North	♠ KQT	♠ A72		1♦	Pass	2NT
Vul: N-S	♥ AK3	♥ QJT	Pass	3NT	All Pass	
North HCP: 15+2	♦ KT8743	♦ Q96				
South HCP: 12	♣ 7	♣ K984				
Contract: 3NT North						

Board: 75	North:	South:	W	N	E	S
Dealer: South	♠ A95	♠ Q6			1♦	
Vul: None	♥ K73	♥ Q986	Pass	2NT	All Pass	
North HCP: 12	♦ Q73	♦ AJ94				
South HCP: 12	♣ QJ42	♣ K96				
Contract: 2NT North						

South hands

1m - 2NT

Board: 71	♠ A9	You are dealer.
Dealer: South	♥ QJ6	The opponents are silent.
Vul: None	♦ AQ8743	
HCP: 15+2	♣ Q8	

Board: 72	♠ QJ6	Partner is dealer.
Dealer: North	♥ KT8	The opponents are silent.
Vul: E-W	♦ QT5	
HCP: 12	♣ AT53	

Board: 73	♠ QJ6	You are dealer.
Dealer: South	♥ A76	The opponents are silent.
Vul: E-W	♦ KT76	
HCP: 13	♣ K92	

Board: 74	♠ A72	Partner is dealer.
Dealer: North	♥ QJT	The opponents are silent.
Vul: N-S	♦ Q96	
HCP: 12	♣ K984	

Board: 75	♠ Q6	You are dealer.
Dealer: South	♥ Q986	The opponents are silent.
Vul: None	♦ AJ94	
HCP: 12	♣ K96	

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: South	♠ K32	♠ A9				1♦
Vul: None	♥ KT2	♥ QJ6	Pass	2NT	Pass	3NT
North HCP: 12	♦ K96	♦ AQ8743	All Pass			
South HCP: 15+2	♣ K964	♣ Q8				
Contract: 3NT South						

Board: 72	North:	South:	W	N	E	S
Dealer: North	♠ A94	♠ QJ6		1♦	Pass	2NT
Vul: E-W	♥ Q2	♥ KT8	Pass	3NT	All Pass	
North HCP: 14	♦ AJ76	♦ QT5				
South HCP: 12	♣ K876	♣ AT53				
Contract: 3NT North						

Board: 73	North:	South:	W	N	E	S
Dealer: South	♠ AT4	♠ QJ6			1♦	
Vul: E-W	♥ KT5	♥ A76	Pass	2NT	All Pass	
North HCP: 12	♦ Q53	♦ KT76				
South HCP: 13	♣ QJT3	♣ K92				
Contract: 2NT North						

Board: 74	North:	South:	W	N	E	S
Dealer: North	♠ KQT	♠ A72		1♦	Pass	2NT
Vul: N-S	♥ AK3	♥ QJT	Pass	3NT	All Pass	
North HCP: 15+2	♦ KT8743	♦ Q96				
South HCP: 12	♣ 7	♣ K984				
Contract: 3NT North						

Board: 75	North:	South:	W	N	E	S
Dealer: South	♠ A95	♠ Q6			1♦	
Vul: None	♥ K73	♥ Q986	Pass	2NT	All Pass	
North HCP: 12	♦ Q73	♦ AJ94				
South HCP: 12	♣ QJ42	♣ K96				
Contract: 2NT North						