

**Board: 1**      ♠ J87      You bid first.

Dealer: North      ♥ AKQJ      The opponents are silent.

Vul: None      ♦ AJT2

HCP: 16      ♣ 52

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**Board: 2**      ♠ KJ3      Partner bids first.

Dealer: South      ♥ K      The opponents are silent.

Vul: N-S      ♦ QJ87

HCP: 15+1      ♣ AJ654

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**Board: 3**      ♠ KQ95      You bid first.

Dealer: North      ♥ KQ65      The opponents are silent.

Vul: E-W      ♦ AJ3

HCP: 17      ♣ QT

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**Board: 4**      ♠ 4      Partner bids first.

Dealer: South      ♥ K52      The opponents are silent.

Vul: Both      ♦ T9652

HCP: 10+1      ♣ AK52

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**Board: 5**      ♠ QT7      You bid first.

Dealer: North      ♥ KJ52      The opponents are silent.

Vul: E-W      ♦ A93

HCP: 15      ♣ KQ2

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J87	♠ AK2		1NT	Pass	3♥ <sup>1</sup>
Vul: None	♥ AKQJ	♥ -	Pass	4♦	Pass	7♦
North HCP: 16	♦ AJT2	♦ KQ9754	All Pass			
South HCP: 20+2	♣ 52	♣ AKJ8				
Contract: 7♦ South			1. 5431 after 1NT			

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ3	♠ A76				1NT
Vul: N-S	♥ K	♥ AJ652	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 15+1	♦ QJ87	♦ A5	Pass	4NT	Pass	6NT
South HCP: 16+1	♣ AJ654	♣ KT3	All Pass			
Contract: 6NT South			1. 5431 after 1NT			

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ95	♠ 8		1NT	Pass	3♠ <sup>1</sup>
Vul: E-W	♥ KQ65	♥ A32	Pass	3NT	All Pass	
North HCP: 17	♦ AJ3	♦ KQT85				
South HCP: 10+1	♣ QT	♣ J765	1. 5431 after 1NT			
Contract: 3NT North						

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 4	♠ AKT72				1NT
Vul: Both	♥ K52	♥ Q86	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 10+1	♦ T9652	♦ KQ8	All Pass			
South HCP: 16+1	♣ AK52	♣ Q8				
Contract: 3NT South			1. 5431 after 1NT			

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QT7	♠ A83		1NT	Pass	3♥ <sup>1</sup>
Vul: E-W	♥ KJ52	♥ A	Pass	3NT	All Pass	
North HCP: 15	♦ A93	♦ QT84				
South HCP: 14+1	♣ KQ2	♣ AT876	1. 5431 after 1NT			
Contract: 3NT North						

<b>Board: 1</b>	♠ AK2	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: None	♦ KQ9754	
HCP: 20+2	♣ AKJ8	

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<b>Board: 2</b>	♠ A76	You bid first.
Dealer: South	♥ AJ652	The opponents are silent.
Vul: N-S	♦ A5	
HCP: 16+1	♣ KT3	

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<b>Board: 3</b>	♠ 8	Partner bids first.
Dealer: North	♥ A32	The opponents are silent.
Vul: E-W	♦ KQT85	
HCP: 10+1	♣ J765	

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<b>Board: 4</b>	♠ AKT72	You bid first.
Dealer: South	♥ Q86	The opponents are silent.
Vul: Both	♦ KQ8	
HCP: 16+1	♣ Q8	

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<b>Board: 5</b>	♠ A83	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ QT84	
HCP: 14+1	♣ AT876	

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J87	♠ AK2		1NT	Pass	3♥ <sup>1</sup>
Vul: None	♥ AKQJ	♥ -	Pass	4♦	Pass	7♦
North HCP: 16	♦ AJT2	♦ KQ9754	All Pass			
South HCP: 20+2	♣ 52	♣ AKJ8				
Contract: 7♦ South			1. 5431 after 1NT			

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ3	♠ A76				1NT
Vul: N-S	♥ K	♥ AJ652	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 15+1	♦ QJ87	♦ A5	Pass	4NT	Pass	6NT
South HCP: 16+1	♣ AJ654	♣ KT3	All Pass			
Contract: 6NT South			1. 5431 after 1NT			

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ95	♠ 8		1NT	Pass	3♠ <sup>1</sup>
Vul: E-W	♥ KQ65	♥ A32	Pass	3NT	All Pass	
North HCP: 17	♦ AJ3	♦ KQT85				
South HCP: 10+1	♣ QT	♣ J765	1. 5431 after 1NT			
Contract: 3NT North						

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 4	♠ AKT72				1NT
Vul: Both	♥ K52	♥ Q86	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 10+1	♦ T9652	♦ KQ8	All Pass			
South HCP: 16+1	♣ AK52	♣ Q8				
Contract: 3NT South			1. 5431 after 1NT			

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QT7	♠ A83		1NT	Pass	3♥ <sup>1</sup>
Vul: E-W	♥ KJ52	♥ A	Pass	3NT	All Pass	
North HCP: 15	♦ A93	♦ QT84				
South HCP: 14+1	♣ KQ2	♣ AT876	1. 5431 after 1NT			
Contract: 3NT North						

**Board: 6**      ♠ JT8      Partner bids first.

Dealer: South      ♥ 3      The opponents are silent.

Vul: Both      ♦ KQ63

HCP: 10+1      ♣ KJ963

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**Board: 7**      ♠ AJ96      You bid first.

Dealer: North      ♥ AQ      The opponents are silent.

Vul: None      ♦ Q73

HCP: 16      ♣ KT84

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**Board: 8**      ♠ QJT      Partner bids first.

Dealer: South      ♥ 2      The opponents are silent.

Vul: E-W      ♦ A973

HCP: 12+1      ♣ AJ976

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**Board: 9**      ♠ A87      You bid first.

Dealer: North      ♥ AK87      The opponents are silent.

Vul: Both      ♦ 85

HCP: 15      ♣ A974

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**Board: 10**      ♠ Q83      Partner bids first.

Dealer: South      ♥ 6      The opponents are silent.

Vul: None      ♦ A975

HCP: 9+1      ♣ QJ975

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT8	♠ KQ62				1NT
Vul: Both	♥ 3	♥ AQ86	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 10+1	♦ KQ63	♦ J52		All Pass		
South HCP: 16	♣ KJ963	♣ A2				
Contract: 3NT South			1.	5431 after 1NT		

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ96	♠ Q		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ AQ	♥ K96	Pass	3NT	All Pass	
North HCP: 16	♦ Q73	♦ KJT95				
South HCP: 13+1	♣ KT84	♣ A975	1.	5431 after 1NT		
Contract: 3NT North						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJT	♠ A762				1NT
Vul: E-W	♥ 2	♥ AK73	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 12+1	♦ A973	♦ J2		All Pass		
South HCP: 15	♣ AJ976	♣ K43				
Contract: 3NT South			1.	5431 after 1NT		

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A87	♠ QJ4		1NT	Pass	3♥ <sup>1</sup>
Vul: Both	♥ AK87	♥ 6	Pass	3NT	Pass	4NT
North HCP: 15	♦ 85	♦ AK763	Pass	6♣	All Pass	
South HCP: 15+1	♣ A974	♣ KQT6				
Contract: 6♣ North			1.	5431 after 1NT		

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q83	♠ AKJ				1NT
Vul: None	♥ 6	♥ AJ7	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 9+1	♦ A975	♦ 86		All Pass		
South HCP: 17+1	♣ QJ975	♣ A8642				
Contract: 3NT South			1.	5431 after 1NT		

<b>Board: 6</b>	♠ KQ62	You bid first.
Dealer: South	♥ AQ86	The opponents are silent.
Vul: Both	♦ J52	
HCP: 16	♣ A2	

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<b>Board: 7</b>	♠ Q	Partner bids first.
Dealer: North	♥ K96	The opponents are silent.
Vul: None	♦ KJT95	
HCP: 13+1	♣ A975	

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<b>Board: 8</b>	♠ A762	You bid first.
Dealer: South	♥ AK73	The opponents are silent.
Vul: E-W	♦ J2	
HCP: 15	♣ K43	

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<b>Board: 9</b>	♠ QJ4	Partner bids first.
Dealer: North	♥ 6	The opponents are silent.
Vul: Both	♦ AK763	
HCP: 15+1	♣ KQT6	

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<b>Board: 10</b>	♠ AKJ	You bid first.
Dealer: South	♥ AJ7	The opponents are silent.
Vul: None	♦ 86	
HCP: 17+1	♣ A8642	

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT8	♠ KQ62				1NT
Vul: Both	♥ 3	♥ AQ86	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 10+1	♦ KQ63	♦ J52		All Pass		
South HCP: 16	♣ KJ963	♣ A2				
Contract: 3NT South			1.	5431 after 1NT		

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ96	♠ Q		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ AQ	♥ K96	Pass	3NT	All Pass	
North HCP: 16	♦ Q73	♦ KJT95				
South HCP: 13+1	♣ KT84	♣ A975	1.	5431 after 1NT		
Contract: 3NT North						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJT	♠ A762				1NT
Vul: E-W	♥ 2	♥ AK73	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 12+1	♦ A973	♦ J2		All Pass		
South HCP: 15	♣ AJ976	♣ K43				
Contract: 3NT South			1.	5431 after 1NT		

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A87	♠ QJ4		1NT	Pass	3♥ <sup>1</sup>
Vul: Both	♥ AK87	♥ 6	Pass	3NT	Pass	4NT
North HCP: 15	♦ 85	♦ AK763	Pass	6♣	All Pass	
South HCP: 15+1	♣ A974	♣ KQT6				
Contract: 6♣ North			1.	5431 after 1NT		

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q83	♠ AKJ				1NT
Vul: None	♥ 6	♥ AJ7	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 9+1	♦ A975	♦ 86		All Pass		
South HCP: 17+1	♣ QJ975	♣ A8642				
Contract: 3NT South			1.	5431 after 1NT		

**Board: 11**      ♠ KJ3      You bid first.

Dealer: North      ♥ A72      West (RHO) Doubles 3♠ if possible.

Vul: N-S      ♦ AJ

HCP: 15+1      ♣ Q8632

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**Board: 12**      ♠ 972      Partner bids first.

Dealer: South      ♥ A      The opponents are silent.

Vul: Both      ♦ AJ95

HCP: 12+1      ♣ QJT93

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**Board: 13**      ♠ KQ3      You bid first.

Dealer: North      ♥ K87      The opponents are silent.

Vul: None      ♦ KT9

HCP: 17      ♣ AQT6

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**Board: 14**      ♠ J83      Partner bids first.

Dealer: South      ♥ 9      The opponents are silent.

Vul: N-S      ♦ AQ975

HCP: 13+1      ♣ KQJ6

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**Board: 15**      ♠ Q953      You bid first.

Dealer: North      ♥ AKQ8      The opponents are silent.

Vul: E-W      ♦ Q6

HCP: 17      ♣ A86

## Both hands (Answers Page)

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ3	♠ 4		1NT	Pass	3♠ <sup>1</sup>
Vul: N-S	♥ A72	♥ QJ6	X	5♣	All Pass	
North HCP: 15+1	♦ AJ	♦ KQT94				
South HCP: 12+1	♣ Q8632	♣ KJ97				1. 5431 after 1NT
Contract: 5♣ North						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 972	♠ QJ5				1NT
Vul: Both	♥ A	♥ KT8	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 12+1	♦ AJ95	♦ Q42				All Pass
South HCP: 15	♣ QJT93	♣ AK86				1. 5431 after 1NT
Contract: 3NT South						

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ3	♠ A		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ K87	♥ AQ2	Pass	3NT	Pass	6NT
North HCP: 17	♦ KT9	♦ AQ752				All Pass
South HCP: 16+1	♣ AQT6	♣ 8532				1. 5431 after 1NT
Contract: 6NT South						

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J83	♠ A965				1NT
Vul: N-S	♥ 9	♥ KQJ6	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 13+1	♦ AQ975	♦ J8				All Pass
South HCP: 15	♣ KQJ6	♣ A95				1. 5431 after 1NT
Contract: 3NT South						

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q953	♠ K82		1NT	Pass	3♥ <sup>1</sup>
Vul: E-W	♥ AKQ8	♥ T	Pass	3NT	All Pass	
North HCP: 17	♦ Q6	♦ KJT5				
South HCP: 10+1	♣ A86	♣ QJ954				1. 5431 after 1NT
Contract: 3NT North						

**Board: 11**      ♠ 4      Partner bids first.

Dealer: North      ♥ QJ6      West (LHO) Doubles 3♠ if possible.

Vul: N-S      ♦ KQT94

HCP: 12+1      ♣ KJ97

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**Board: 12**      ♠ QJ5      You bid first.

Dealer: South      ♥ KT8      The opponents are silent.

Vul: Both      ♦ Q42

HCP: 15      ♣ AK86

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**Board: 13**      ♠ A      Partner bids first.

Dealer: North      ♥ AQ2      The opponents are silent.

Vul: None      ♦ AQ752

HCP: 16+1      ♣ 8532

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**Board: 14**      ♠ A965      You bid first.

Dealer: South      ♥ KQJ6      The opponents are silent.

Vul: N-S      ♦ J8

HCP: 15      ♣ A95

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**Board: 15**      ♠ K82      Partner bids first.

Dealer: North      ♥ T      The opponents are silent.

Vul: E-W      ♦ KJT5

HCP: 10+1      ♣ QJ954

## Both hands (Answers Page)

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ3	♠ 4		1NT	Pass	3♠ <sup>1</sup>
Vul: N-S	♥ A72	♥ QJ6	X	5♣	All Pass	
North HCP: 15+1	♦ AJ	♦ KQT94				
South HCP: 12+1	♣ Q8632	♣ KJ97				1. 5431 after 1NT
Contract: 5♣ North						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 972	♠ QJ5				1NT
Vul: Both	♥ A	♥ KT8	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 12+1	♦ AJ95	♦ Q42	All Pass			
South HCP: 15	♣ QJT93	♣ AK86				1. 5431 after 1NT
Contract: 3NT South						

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ3	♠ A		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ K87	♥ AQ2	Pass	3NT	Pass	6NT
North HCP: 17	♦ KT9	♦ AQ752	All Pass			
South HCP: 16+1	♣ AQT6	♣ 8532				1. 5431 after 1NT
Contract: 6NT South						

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J83	♠ A965				1NT
Vul: N-S	♥ 9	♥ KQJ6	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 13+1	♦ AQ975	♦ J8	All Pass			
South HCP: 15	♣ KQJ6	♣ A95				1. 5431 after 1NT
Contract: 3NT South						

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q953	♠ K82		1NT	Pass	3♥ <sup>1</sup>
Vul: E-W	♥ AKQ8	♥ T	Pass	3NT	All Pass	
North HCP: 17	♦ Q6	♦ KJT5				
South HCP: 10+1	♣ A86	♣ QJ954				1. 5431 after 1NT
Contract: 3NT North						

<b>Board: 16</b>	♠ 2	Partner bids first.
Dealer: South	♥ Q93	The opponents are silent.
Vul: N-S	♦ A9765	
HCP: 9+1	♣ QJ53	

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<b>Board: 17</b>	♠ AJ52	You bid first.
Dealer: North	♥ 853	The opponents are silent.
Vul: E-W	♦ AT3	
HCP: 15	♣ AQ6	

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<b>Board: 18</b>	♠ K	Partner bids first.
Dealer: South	♥ J64	The opponents are silent.
Vul: Both	♦ QT875	
HCP: 14+1	♣ AKJ6	

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<b>Board: 19</b>	♠ Q8	You bid first.
Dealer: North	♥ AKJ7	The opponents are silent.
Vul: N-S	♦ JT8	
HCP: 15	♣ KJ53	

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<b>Board: 20</b>	♠ 7	Partner bids first.
Dealer: South	♥ T75	The opponents are silent.
Vul: E-W	♦ AJ98	
HCP: 9+1	♣ KJT95	

## Both hands (Answers Page)

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 2	♠ AJ96				1NT
Vul: N-S	♥ Q93	♥ K54	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 9+1	♦ A9765	♦ KQ32	All Pass			
South HCP: 17	♣ QJ53	♣ A2				
Contract: 3NT South			1. 5431 after 1NT			

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ52	♠ Q		1NT	Pass	3♦ <sup>1</sup>
Vul: E-W	♥ 853	♥ AK2	Pass	3NT	Pass	4NT
North HCP: 15	♦ AT3	♦ K764	All Pass			
South HCP: 15+1	♣ AQ6	♣ K9852				
Contract: 4NT South			1. 5431 after 1NT			

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K	♠ AJ9				1NT
Vul: Both	♥ J64	♥ K953	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 14+1	♦ QT875	♦ AK9	All Pass			
South HCP: 15	♣ AKJ6	♣ 854				
Contract: 3NT South			1. 5431 after 1NT			

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q8	♠ KJ9		1NT	Pass	3♥ <sup>1</sup>
Vul: N-S	♥ AKJ7	♥ Q	Pass	4♣	Pass	6♣
North HCP: 15	♦ JT8	♦ Q974	All Pass			
South HCP: 14+1	♣ KJ53	♣ AQT72				
Contract: 6♣ South			1. 5431 after 1NT			

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 7	♠ KJ84				1NT
Vul: E-W	♥ T75	♥ J42	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 9+1	♦ AJ98	♦ KQ42	All Pass			
South HCP: 16	♣ KJT95	♣ AQ				
Contract: 3NT South			1. 5431 after 1NT			

**Board: 16**      ♠ AJ96      You bid first.

Dealer: South      ♥ K54      The opponents are silent.

Vul: N-S      ♦ KQ32

HCP: 17      ♣ A2

---

**Board: 17**      ♠ Q      Partner bids first.

Dealer: North      ♥ AK2      The opponents are silent.

Vul: E-W      ♦ K764

HCP: 15+1      ♣ K9852

---

**Board: 18**      ♠ AJ9      You bid first.

Dealer: South      ♥ K953      The opponents are silent.

Vul: Both      ♦ AK9

HCP: 15      ♣ 854

---

**Board: 19**      ♠ KJ9      Partner bids first.

Dealer: North      ♥ Q      The opponents are silent.

Vul: N-S      ♦ Q974

HCP: 14+1      ♣ AQT72

---

**Board: 20**      ♠ KJ84      You bid first.

Dealer: South      ♥ J42      The opponents are silent.

Vul: E-W      ♦ KQ42

HCP: 16      ♣ AQ

## Both hands (Answers Page)

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 2	♠ AJ96				1NT
Vul: N-S	♥ Q93	♥ K54	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 9+1	♦ A9765	♦ KQ32	All Pass			
South HCP: 17	♣ QJ53	♣ A2				
Contract: 3NT South			1. 5431 after 1NT			

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ52	♠ Q		1NT	Pass	3♦ <sup>1</sup>
Vul: E-W	♥ 853	♥ AK2	Pass	3NT	Pass	4NT
North HCP: 15	♦ AT3	♦ K764	All Pass			
South HCP: 15+1	♣ AQ6	♣ K9852				
Contract: 4NT South			1. 5431 after 1NT			

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K	♠ AJ9				1NT
Vul: Both	♥ J64	♥ K953	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 14+1	♦ QT875	♦ AK9	All Pass			
South HCP: 15	♣ AKJ6	♣ 854				
Contract: 3NT South			1. 5431 after 1NT			

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q8	♠ KJ9		1NT	Pass	3♥ <sup>1</sup>
Vul: N-S	♥ AKJ7	♥ Q	Pass	4♣	Pass	6♣
North HCP: 15	♦ JT8	♦ Q974	All Pass			
South HCP: 14+1	♣ KJ53	♣ AQT72				
Contract: 6♣ South			1. 5431 after 1NT			

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 7	♠ KJ84				1NT
Vul: E-W	♥ T75	♥ J42	Pass	3♦ <sup>1</sup>	Pass	3NT
North HCP: 9+1	♦ AJ98	♦ KQ42	All Pass			
South HCP: 16	♣ KJT95	♣ AQ				
Contract: 3NT South			1. 5431 after 1NT			

**Board: 21**      ♠ AK3      You bid first.

Dealer: North      ♥ KJ72      The opponents are silent.

Vul: Both      ♦ KT84

HCP: 16      ♣ Q8

---

**Board: 22**      ♠ A87      Partner bids first.

Dealer: South      ♥ 2      The opponents are silent.

Vul: None      ♦ A762

HCP: 12+1      ♣ KJ953

---

**Board: 23**      ♠ Q74      You bid first.

Dealer: North      ♥ AT87      The opponents are silent.

Vul: E-W      ♦ AJ

HCP: 16      ♣ AJ95

---

**Board: 24**      ♠ K54      Partner bids first.

Dealer: South      ♥ 7      The opponents are silent.

Vul: Both      ♦ AQJ52

HCP: 13+1      ♣ QJ95

---

**Board: 25**      ♠ KQ9      You bid first.

Dealer: North      ♥ KQT92      The opponents are silent.

Vul: None      ♦ J7

HCP: 15+1      ♣ A65

## Both hands (Answers Page)

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK3	♠ QJ2		1NT	Pass	3♥ <sup>1</sup>
Vul: Both	♥ KJ72	♥ -	Pass	3NT	All Pass	
North HCP: 16	♦ KT84	♦ QJ652				
South HCP: 14+2	♣ Q8	♣ AKJ53	1.	5431	after 1NT	
Contract: 3NT North						

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A87	♠ Q6				1NT
Vul: None	♥ 2	♥ AQT5	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 12+1	♦ A762	♦ QJ43	All Pass			
South HCP: 17	♣ KJ953	♣ AQ8	1.	5431	after 1NT	
Contract: 3NT South						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q74	♠ AJ5		1NT	Pass	3♥ <sup>1</sup>
Vul: E-W	♥ AT87	♥ Q	Pass	3NT	Pass	6NT
North HCP: 16	♦ AJ	♦ KQ972	All Pass			
South HCP: 17+1	♣ AJ95	♣ KQT2	1.	5431	after 1NT	
Contract: 6NT South						

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K54	♠ A6				1NT
Vul: Both	♥ 7	♥ KJ65	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 13+1	♦ AQJ52	♦ K83	All Pass			
South HCP: 15	♣ QJ95	♣ AT73	1.	5431	after 1NT	
Contract: 3NT South						

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ9	♠ 6		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ KQT92	♥ J86	Pass	4♥	All Pass	
North HCP: 15+1	♦ J7	♦ AKQ83	1.	5431	after 1NT	
South HCP: 13+1	♣ A65	♣ K943				
Contract: 4♥ North						

<b>Board: 21</b>	♠ QJ2	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: Both	♦ QJ652	
HCP: 14+2	♣ AKJ53	

---

<b>Board: 22</b>	♠ Q6	You bid first.
Dealer: South	♥ AQT5	The opponents are silent.
Vul: None	♦ QJ43	
HCP: 17	♣ AQ8	

---

<b>Board: 23</b>	♠ AJ5	Partner bids first.
Dealer: North	♥ Q	The opponents are silent.
Vul: E-W	♦ KQ972	
HCP: 17+1	♣ KQT2	

---

<b>Board: 24</b>	♠ A6	You bid first.
Dealer: South	♥ KJ65	The opponents are silent.
Vul: Both	♦ K83	
HCP: 15	♣ AT73	

---

<b>Board: 25</b>	♠ 6	Partner bids first.
Dealer: North	♥ J86	The opponents are silent.
Vul: None	♦ AKQ83	
HCP: 13+1	♣ K943	

## Both hands (Answers Page)

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK3	♠ QJ2		1NT	Pass	3♥ <sup>1</sup>
Vul: Both	♥ KJ72	♥ -	Pass	3NT	All Pass	
North HCP: 16	♦ KT84	♦ QJ652				
South HCP: 14+2	♣ Q8	♣ AKJ53	1.	5431	after 1NT	
Contract: 3NT North						

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A87	♠ Q6				1NT
Vul: None	♥ 2	♥ AQT5	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 12+1	♦ A762	♦ QJ43	All Pass			
South HCP: 17	♣ KJ953	♣ AQ8	1.	5431	after 1NT	
Contract: 3NT South						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q74	♠ AJ5		1NT	Pass	3♥ <sup>1</sup>
Vul: E-W	♥ AT87	♥ Q	Pass	3NT	Pass	6NT
North HCP: 16	♦ AJ	♦ KQ972	All Pass			
South HCP: 17+1	♣ AJ95	♣ KQT2	1.	5431	after 1NT	
Contract: 6NT South						

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K54	♠ A6				1NT
Vul: Both	♥ 7	♥ KJ65	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 13+1	♦ AQJ52	♦ K83	All Pass			
South HCP: 15	♣ QJ95	♣ AT73	1.	5431	after 1NT	
Contract: 3NT South						

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ9	♠ 6		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ KQT92	♥ J86	Pass	4♥	All Pass	
North HCP: 15+1	♦ J7	♦ AKQ83	1.	5431	after 1NT	
South HCP: 13+1	♣ A65	♣ K943				
Contract: 4♥ North						

<b>Board: 26</b>	♠ KJ4	Partner bids first.
Dealer: South	♥ 6	The opponents are silent.
Vul: N-S	♦ AJT64	
HCP: 11+1	♣ QT74	

---

<b>Board: 27</b>	♠ AKT6	You bid first.
Dealer: North	♥ J4	The opponents are silent.
Vul: Both	♦ K65	
HCP: 16	♣ AJ72	

---

<b>Board: 28</b>	♠ AQ64	You bid first.
Dealer: North	♥ KT8	The opponents are silent.
Vul: None	♦ K5	
HCP: 15	♣ K965	

---

<b>Board: 29</b>	♠ Q762	You bid first.
Dealer: North	♥ AK2	The opponents are silent.
Vul: N-S	♦ A7	
HCP: 17	♣ A954	

---

<b>Board: 30</b>	♠ A65	Partner bids first.
Dealer: South	♥ 5	The opponents are silent.
Vul: E-W	♦ K654	
HCP: 12+1	♣ KQ975	

## Both hands (Answers Page)

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ4	♠ AQ9				1NT
Vul: N-S	♥ 6	♥ KQ52	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 11+1	♦ AJT64	♦ 972		All Pass		
South HCP: 15	♣ QT74	♣ KJ5				
Contract: 3NT South			1.	5431 after 1NT		

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKT6	♠ J		1NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ J4	♥ KQT	Pass	3NT	All Pass	
North HCP: 16	♦ K65	♦ AT982				
South HCP: 13+1	♣ AJ72	♣ K543	1.	5431 after 1NT		
Contract: 3NT North						

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ64	♠ -		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ KT8	♥ AJ2	Pass	3NT	Pass	4♣
North HCP: 15	♦ K5	♦ AQ72	Pass	5♣	Pass	6♣
South HCP: 17+2	♣ K965	♣ AQ8743	All Pass			
Contract: 6♣ South			1.	5431 after 1NT		

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q762	♠ AT5		1NT	Pass	3♥ <sup>1</sup>
Vul: N-S	♥ AK2	♥ 8	Pass	3NT	All Pass	
North HCP: 17	♦ A7	♦ KJ865				
South HCP: 10+1	♣ A954	♣ Q763	1.	5431 after 1NT		
Contract: 3NT North						

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A65	♠ QJ9				1NT
Vul: E-W	♥ 5	♥ AT742	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 12+1	♦ K654	♦ A8		All Pass		
South HCP: 15+1	♣ KQ975	♣ AT6				
Contract: 3NT South			1.	5431 after 1NT		

<b>Board: 26</b>	♠ AQ9	You bid first.
Dealer: South	♥ KQ52	The opponents are silent.
Vul: N-S	♦ 972	
HCP: 15	♣ KJ5	

---

<b>Board: 27</b>	♠ J	Partner bids first.
Dealer: North	♥ KQT	The opponents are silent.
Vul: Both	♦ AT982	
HCP: 13+1	♣ K543	

---

<b>Board: 28</b>	♠ -	Partner bids first.
Dealer: North	♥ AJ2	The opponents are silent.
Vul: None	♦ AQ72	
HCP: 17+2	♣ AQ8743	

---

<b>Board: 29</b>	♠ AT5	Partner bids first.
Dealer: North	♥ 8	The opponents are silent.
Vul: N-S	♦ KJ865	
HCP: 10+1	♣ Q763	

---

<b>Board: 30</b>	♠ QJ9	You bid first.
Dealer: South	♥ AT742	The opponents are silent.
Vul: E-W	♦ A8	
HCP: 15+1	♣ AT6	

## Both hands (Answers Page)

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ4	♠ AQ9				1NT
Vul: N-S	♥ 6	♥ KQ52	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 11+1	♦ AJT64	♦ 972		All Pass		
South HCP: 15	♣ QT74	♣ KJ5				
Contract: 3NT South			1.	5431 after 1NT		

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKT6	♠ J		1NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ J4	♥ KQT	Pass	3NT	All Pass	
North HCP: 16	♦ K65	♦ AT982				
South HCP: 13+1	♣ AJ72	♣ K543	1.	5431 after 1NT		
Contract: 3NT North						

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ64	♠ -		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ KT8	♥ AJ2	Pass	3NT	Pass	4♣
North HCP: 15	♦ K5	♦ AQ72	Pass	5♣	Pass	6♣
South HCP: 17+2	♣ K965	♣ AQ8743	All Pass			
Contract: 6♣ South			1.	5431 after 1NT		

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q762	♠ AT5		1NT	Pass	3♥ <sup>1</sup>
Vul: N-S	♥ AK2	♥ 8	Pass	3NT	All Pass	
North HCP: 17	♦ A7	♦ KJ865				
South HCP: 10+1	♣ A954	♣ Q763	1.	5431 after 1NT		
Contract: 3NT North						

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A65	♠ QJ9				1NT
Vul: E-W	♥ 5	♥ AT742	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 12+1	♦ K654	♦ A8		All Pass		
South HCP: 15+1	♣ KQ975	♣ AT6				
Contract: 3NT South			1.	5431 after 1NT		

**Board: 31**      ♠ Q832      You bid first.

Dealer: North      ♥ AQ8      The opponents are silent.

Vul: None      ♦ A73

HCP: 15      ♣ QJT

---

**Board: 32**      ♠ KQ8      Partner bids first.

Dealer: South      ♥ 4      The opponents are silent.

Vul: N-S      ♦ A7542

HCP: 13+1      ♣ KJ98

---

**Board: 33**      ♠ AK52      You bid first.

Dealer: North      ♥ K63      The opponents are silent.

Vul: E-W      ♦ KJ72

HCP: 16      ♣ Q8

---

**Board: 34**      ♠ AQJ7      You bid first.

Dealer: North      ♥ Q642      The opponents are silent.

Vul: Both      ♦ KT6

HCP: 15      ♣ QJ

---

**Board: 35**      ♠ AQ53      You bid first.

Dealer: North      ♥ K986      The opponents are silent.

Vul: N-S      ♦ AT

HCP: 15      ♣ QT6

## Both hands (Answers Page)

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q832	♠ 9		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ AQ8	♥ K54		Pass	3NT	All Pass
North HCP: 15	♦ A73	♦ QT62				
South HCP: 12+1	♣ QJT	♣ AK963				1. 5431 after 1NT
Contract: 3NT North						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ8	♠ A74				1NT
Vul: N-S	♥ 4	♥ AJ9		Pass	3♥ <sup>1</sup>	Pass
North HCP: 13+1	♦ A7542	♦ QT8				All Pass
South HCP: 15	♣ KJ98	♣ A542				1. 5431 after 1NT
Contract: 3NT South						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK52	♠ 8		1NT	Pass	3♠ <sup>1</sup>
Vul: E-W	♥ K63	♥ AJQ		Pass	3NT	Pass
North HCP: 16	♦ KJ72	♦ AQ86				All Pass
South HCP: 21+1	♣ Q8	♣ AKJ32				1. 5431 after 1NT
Contract: 6NT South						

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ7	♠ -		1NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ Q642	♥ KT8		Pass	3NT	Pass
North HCP: 15	♦ KT6	♦ AQ73		Pass	4♥	Pass
South HCP: 16+2	♣ QJ	♣ AKT963				All Pass
Contract: 6♣ South						1. 5431 after 1NT

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ53	♠ 7		1NT	Pass	3♠ <sup>1</sup>
Vul: N-S	♥ K986	♥ Q73		Pass	3NT	All Pass
North HCP: 15	♦ AT	♦ KQ982				
South HCP: 10+1	♣ QT6	♣ K842				1. 5431 after 1NT
Contract: 3NT North						

<b>Board: 31</b>	♠ 9	Partner bids first.
Dealer: North	♥ K54	The opponents are silent.
Vul: None	♦ QT62	
HCP: 12+1	♣ AK963	

---

<b>Board: 32</b>	♠ A74	You bid first.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: N-S	♦ QT8	
HCP: 15	♣ A542	

---

<b>Board: 33</b>	♠ 8	Partner bids first.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: E-W	♦ AQ86	
HCP: 21+1	♣ AKJ32	

---

<b>Board: 34</b>	♠ -	Partner bids first.
Dealer: North	♥ KT8	The opponents are silent.
Vul: Both	♦ AQ73	
HCP: 16+2	♣ AKT963	

---

<b>Board: 35</b>	♠ 7	Partner bids first.
Dealer: North	♥ Q73	The opponents are silent.
Vul: N-S	♦ KQ982	
HCP: 10+1	♣ K842	

## Both hands (Answers Page)

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q832	♠ 9		1NT	Pass	3♠ <sup>1</sup>
Vul: None	♥ AQ8	♥ K54		Pass	3NT	All Pass
North HCP: 15	♦ A73	♦ QT62				
South HCP: 12+1	♣ QJT	♣ AK963				1. 5431 after 1NT
Contract: 3NT North						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQ8	♠ A74				1NT
Vul: N-S	♥ 4	♥ AJ9		Pass	3♥ <sup>1</sup>	Pass
North HCP: 13+1	♦ A7542	♦ QT8				All Pass
South HCP: 15	♣ KJ98	♣ A542				1. 5431 after 1NT
Contract: 3NT South						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK52	♠ 8		1NT	Pass	3♠ <sup>1</sup>
Vul: E-W	♥ K63	♥ AJQ		Pass	3NT	Pass
North HCP: 16	♦ KJ72	♦ AQ86				All Pass
South HCP: 21+1	♣ Q8	♣ AKJ32				1. 5431 after 1NT
Contract: 6NT South						

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ7	♠ -		1NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ Q642	♥ KT8		Pass	3NT	Pass
North HCP: 15	♦ KT6	♦ AQ73		Pass	4♥	Pass
South HCP: 16+2	♣ QJ	♣ AKT963				All Pass
Contract: 6♣ South						1. 5431 after 1NT

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ53	♠ 7		1NT	Pass	3♠ <sup>1</sup>
Vul: N-S	♥ K986	♥ Q73		Pass	3NT	All Pass
North HCP: 15	♦ AT	♦ KQ982				
South HCP: 10+1	♣ QT6	♣ K842				1. 5431 after 1NT
Contract: 3NT North						

<b>Board: 36</b>	♠ -	Partner bids first.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: E-W	♦ 98764	
HCP: 11+2	♣ AJT87	

---

<b>Board: 37</b>	♠ AK96	You bid first.
Dealer: North	♥ A2	The opponents are silent.
Vul: Both	♦ A642	
HCP: 15	♣ 873	

---

<b>Board: 38</b>	♠ J	Partner bids first.
Dealer: South	♥ KQ2	The opponents are silent.
Vul: None	♦ AT95	
HCP: 12+1	♣ QT632	

---

<b>Board: 39</b>	♠ AJ43	You bid first.
Dealer: North	♥ QJ7	The opponents are silent.
Vul: E-W	♦ KQ4	
HCP: 17	♣ A72	

---

<b>Board: 40</b>	♠ KT9	Partner bids first.
Dealer: South	♥ 7	The opponents are silent.
Vul: Both	♦ KQ84	
HCP: 10+1	♣ Q8653	

## Both hands (Answers Page)

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ K864				1NT
Vul: E-W	♥ AQ9	♥ KJ2	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 11+2	♦ 98764	♦ AQJ	All Pass			
South HCP: 16	♣ AJT87	♣ Q42				
Contract: 3NT South			1. 5431 after 1NT			

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK96	♠ T		1NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ A2	♥ K63	Pass	3NT	All Pass	
North HCP: 15	♦ A642	♦ KJT5				
South HCP: 13+1	♣ 873	♣ AQ654	1. 5431 after 1NT			
Contract: 3NT North						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J	♠ AK86				1NT
Vul: None	♥ KQ2	♥ T65	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 12+1	♦ AT95	♦ KQ4	All Pass			
South HCP: 16	♣ QT632	♣ A75				
Contract: 3NT South			1. 5431 after 1NT			

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ43	♠ T		1NT	Pass	3♠ <sup>1</sup>
Vul: E-W	♥ QJ7	♥ AKT	Pass	3NT	All Pass	
North HCP: 17	♦ KQ4	♦ AT985				
South HCP: 12+1	♣ A72	♣ J985	1. 5431 after 1NT			
Contract: 3NT North						

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT9	♠ AJ73				1NT
Vul: Both	♥ 7	♥ AQ95	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 10+1	♦ KQ84	♦ AJ5	All Pass			
South HCP: 16	♣ Q8653	♣ T4				
Contract: 3NT South			1. 5431 after 1NT			

**Board: 36**      ♠ K864      You bid first.

Dealer: South      ♥ KJ2      The opponents are silent.

Vul: E-W      ♦ AQJ

HCP: 16      ♣ Q42

---

**Board: 37**      ♠ T      Partner bids first.

Dealer: North      ♥ K63      The opponents are silent.

Vul: Both      ♦ KJT5

HCP: 13+1      ♣ AQ654

---

**Board: 38**      ♠ AK86      You bid first.

Dealer: South      ♥ T65      The opponents are silent.

Vul: None      ♦ KQ4

HCP: 16      ♣ A75

---

**Board: 39**      ♠ T      Partner bids first.

Dealer: North      ♥ AKT      The opponents are silent.

Vul: E-W      ♦ AT985

HCP: 12+1      ♣ J985

---

**Board: 40**      ♠ AJ73      You bid first.

Dealer: South      ♥ AQ95      The opponents are silent.

Vul: Both      ♦ AJ5

HCP: 16      ♣ T4

## Both hands (Answers Page)

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ K864				1NT
Vul: E-W	♥ AQ9	♥ KJ2	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 11+2	♦ 98764	♦ AQJ	All Pass			
South HCP: 16	♣ AJT87	♣ Q42				
Contract: 3NT South			1. 5431 after 1NT			

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK96	♠ T		1NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ A2	♥ K63	Pass	3NT	All Pass	
North HCP: 15	♦ A642	♦ KJT5				
South HCP: 13+1	♣ 873	♣ AQ654	1. 5431 after 1NT			
Contract: 3NT North						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J	♠ AK86				1NT
Vul: None	♥ KQ2	♥ T65	Pass	3♠ <sup>1</sup>	Pass	3NT
North HCP: 12+1	♦ AT95	♦ KQ4	All Pass			
South HCP: 16	♣ QT632	♣ A75				
Contract: 3NT South			1. 5431 after 1NT			

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ43	♠ T		1NT	Pass	3♠ <sup>1</sup>
Vul: E-W	♥ QJ7	♥ AKT	Pass	3NT	All Pass	
North HCP: 17	♦ KQ4	♦ AT985				
South HCP: 12+1	♣ A72	♣ J985	1. 5431 after 1NT			
Contract: 3NT North						

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT9	♠ AJ73				1NT
Vul: Both	♥ 7	♥ AQ95	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 10+1	♦ KQ84	♦ AJ5	All Pass			
South HCP: 16	♣ Q8653	♣ T4				
Contract: 3NT South			1. 5431 after 1NT			

**Board: 41**      ♠ AKQT      You bid first.

Dealer: North      ♥ AJT2      The opponents are silent.

Vul: None      ♦ 72

HCP: 16      ♣ Q82

---

**Board: 42**      ♠ AT93      You bid first.

Dealer: North      ♥ A84      The opponents are silent.

Vul: N-S      ♦ AJ95

HCP: 17      ♣ A7

---

**Board: 43**      ♠ AK73      You bid first.

Dealer: North      ♥ AT74      The opponents are silent.

Vul: Both      ♦ KT4

HCP: 15      ♣ J2

---

**Board: 44**      ♠ K32      Partner bids first.

Dealer: South      ♥ A      The opponents are silent.

Vul: None      ♦ K972

HCP: 17+1      ♣ AK876

---

**Board: 45**      ♠ AJ854      You bid first.

Dealer: North      ♥ KQ7      The opponents are silent.

Vul: N-S      ♦ AJ

HCP: 16+1      ♣ J97

## Both hands (Answers Page)

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQT	♠ 532		1NT	Pass	3♥ <sup>1</sup>
Vul: None	♥ AJT2	♥ K		Pass	3NT	All Pass
North HCP: 16	♦ 72	♦ AKT3				
South HCP: 14+1	♣ Q82	♣ AT943				1. 5431 after 1NT
Contract: 3NT North						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT93	♠ J		1NT	Pass	3♠ <sup>1</sup>
Vul: N-S	♥ A84	♥ K76		Pass	4NT	Pass
North HCP: 17	♦ AJ95	♦ KQ763				All Pass
South HCP: 12+1	♣ A7	♣ KT84				1. 5431 after 1NT
Contract: 5♦ South						2. A=1/5 or 4/5

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK73	♠ J		1NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ AT74	♥ J62		Pass	3NT	All Pass
North HCP: 15	♦ KT4	♦ Q765				
South HCP: 13+1	♣ J2	♣ AKQ63				1. 5431 after 1NT
Contract: 3NT North						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K32	♠ AQ4				1NT
Vul: None	♥ A	♥ KQ95		Pass	3♥ <sup>1</sup>	Pass
North HCP: 17+1	♦ K972	♦ A4		Pass	6NT	All Pass
South HCP: 15	♣ AK876	♣ T952				1. 5431 after 1NT
Contract: 6NT North						

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ854	♠ KQ2		1NT	Pass	3♥ <sup>1</sup>
Vul: N-S	♥ KQ7	♥ T		Pass	4♠	All Pass
North HCP: 16+1	♦ AJ	♦ QT983				
South HCP: 11+1	♣ J97	♣ A543				1. 5431 after 1NT
Contract: 4♠ North						

<b>Board: 41</b>	♠ 532	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: None	♦ AKT3	
HCP: 14+1	♣ AT943	

---

<b>Board: 42</b>	♠ J	Partner bids first.
Dealer: North	♥ K76	The opponents are silent.
Vul: N-S	♦ KQ763	
HCP: 12+1	♣ KT84	

---

<b>Board: 43</b>	♠ J	Partner bids first.
Dealer: North	♥ J62	The opponents are silent.
Vul: Both	♦ Q765	
HCP: 13+1	♣ AKQ63	

---

<b>Board: 44</b>	♠ AQ4	You bid first.
Dealer: South	♥ KQ95	The opponents are silent.
Vul: None	♦ A4	
HCP: 15	♣ T952	

---

<b>Board: 45</b>	♠ KQ2	Partner bids first.
Dealer: North	♥ T	The opponents are silent.
Vul: N-S	♦ QT983	
HCP: 11+1	♣ A543	

## Both hands (Answers Page)

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQT	♠ 532		1NT	Pass	3♥ <sup>1</sup>
Vul: None	♥ AJT2	♥ K		Pass	3NT	All Pass
North HCP: 16	♦ 72	♦ AKT3				
South HCP: 14+1	♣ Q82	♣ AT943				1. 5431 after 1NT
Contract: 3NT North						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT93	♠ J		1NT	Pass	3♠ <sup>1</sup>
Vul: N-S	♥ A84	♥ K76		Pass	4NT	Pass
North HCP: 17	♦ AJ95	♦ KQ763				All Pass
South HCP: 12+1	♣ A7	♣ KT84				1. 5431 after 1NT
Contract: 5♦ South						2. A=1/5 or 4/5

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK73	♠ J		1NT	Pass	3♠ <sup>1</sup>
Vul: Both	♥ AT74	♥ J62		Pass	3NT	All Pass
North HCP: 15	♦ KT4	♦ Q765				
South HCP: 13+1	♣ J2	♣ AKQ63				1. 5431 after 1NT
Contract: 3NT North						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K32	♠ AQ4				1NT
Vul: None	♥ A	♥ KQ95		Pass	3♥ <sup>1</sup>	Pass
North HCP: 17+1	♦ K972	♦ A4		Pass	6NT	All Pass
South HCP: 15	♣ AK876	♣ T952				1. 5431 after 1NT
Contract: 6NT North						

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ854	♠ KQ2		1NT	Pass	3♥ <sup>1</sup>
Vul: N-S	♥ KQ7	♥ T		Pass	4♠	All Pass
North HCP: 16+1	♦ AJ	♦ QT983				
South HCP: 11+1	♣ J97	♣ A543				1. 5431 after 1NT
Contract: 4♠ North						

<b>Board: 46</b>	♠ J86	Partner bids first.
Dealer: South	♥ Q	The opponents are silent.
Vul: E-W	♦ QJ965	
HCP: 11+1	♣ AJ54	

---

<b>Board: 47</b>	♠ Q5	You bid first.
Dealer: North	♥ AKJT6	The opponents are silent.
Vul: None	♦ AT2	
HCP: 15+1	♣ J74	

---

<b>Board: 48</b>	♠ A87	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: N-S	♦ AKQJ8	
HCP: 14+2	♣ 97652	

---

<b>Board: 49</b>	♠ A976	You bid first.
Dealer: North	♥ AQ76	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 15	♣ JT4	

---

<b>Board: 50</b>	♠ Q75	Partner bids first.
Dealer: South	♥ 4	The opponents are silent.
Vul: Both	♦ AK852	
HCP: 11+1	♣ QT76	

## Both hands (Answers Page)

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J86	♠ KQ9				1NT
Vul: E-W	♥ Q	♥ AJ74	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 11+1	♦ QJ965	♦ A32		All Pass		
South HCP: 17	♣ AJ54	♣ KT7				
Contract: 3NT South			1.	5431 after 1NT		

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q5	♠ 976		1NT	Pass	3♥ <sup>1</sup>
Vul: None	♥ AKJT6	♥ 2	Pass	3NT	All Pass	
North HCP: 15+1	♦ AT2	♦ KJ543				
South HCP: 11+1	♣ J74	♣ AK98	1.	5431 after 1NT		
Contract: 3NT North						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A87	♠ K965				1NT
Vul: N-S	♥ -	♥ AJT7	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 14+2	♦ AKQJ8	♦ 93		All Pass		
South HCP: 15	♣ 97652	♣ AKT	1.	5431 after 1NT		
Contract: 3NT South						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A976	♠ K53		1NT	Pass	3♥ <sup>1</sup>
Vul: E-W	♥ AQ76	♥ 2	Pass	3NT	Pass	4NT
North HCP: 15	♦ KJ	♦ AQ732		All Pass		
South HCP: 16+1	♣ JT4	♣ AK86	1.	5431 after 1NT		
Contract: 4NT South						

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q75	♠ AK8				1NT
Vul: Both	♥ 4	♥ K853	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 11+1	♦ AK852	♦ Q64		All Pass		
South HCP: 16	♣ QT76	♣ A53	1.	5431 after 1NT		
Contract: 3NT South						

**Board: 46**      ♠ KQ9      You bid first.

Dealer: South      ♥ AJ74      The opponents are silent.

Vul: E-W      ♦ A32

HCP: 17      ♣ KT7

---

**Board: 47**      ♠ 976      Partner bids first.

Dealer: North      ♥ 2      The opponents are silent.

Vul: None      ♦ KJ543

HCP: 11+1      ♣ AK98

---

**Board: 48**      ♠ K965      You bid first.

Dealer: South      ♥ AJT7      The opponents are silent.

Vul: N-S      ♦ 93

HCP: 15      ♣ AKT

---

**Board: 49**      ♠ K53      Partner bids first.

Dealer: North      ♥ 2      The opponents are silent.

Vul: E-W      ♦ AQ732

HCP: 16+1      ♣ AK86

---

**Board: 50**      ♠ AK8      You bid first.

Dealer: South      ♥ K853      The opponents are silent.

Vul: Both      ♦ Q64

HCP: 16      ♣ A53

## Both hands (Answers Page)

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J86	♠ KQ9				1NT
Vul: E-W	♥ Q	♥ AJ74	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 11+1	♦ QJ965	♦ A32		All Pass		
South HCP: 17	♣ AJ54	♣ KT7				
Contract: 3NT South			1.	5431 after 1NT		

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q5	♠ 976		1NT	Pass	3♥ <sup>1</sup>
Vul: None	♥ AKJT6	♥ 2	Pass	3NT	All Pass	
North HCP: 15+1	♦ AT2	♦ KJ543				
South HCP: 11+1	♣ J74	♣ AK98	1.	5431 after 1NT		
Contract: 3NT North						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A87	♠ K965				1NT
Vul: N-S	♥ -	♥ AJT7	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 14+2	♦ AKQJ8	♦ 93		All Pass		
South HCP: 15	♣ 97652	♣ AKT	1.	5431 after 1NT		
Contract: 3NT South						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A976	♠ K53		1NT	Pass	3♥ <sup>1</sup>
Vul: E-W	♥ AQ76	♥ 2	Pass	3NT	Pass	4NT
North HCP: 15	♦ KJ	♦ AQ732		All Pass		
South HCP: 16+1	♣ JT4	♣ AK86	1.	5431 after 1NT		
Contract: 4NT South						

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q75	♠ AK8				1NT
Vul: Both	♥ 4	♥ K853	Pass	3♥ <sup>1</sup>	Pass	3NT
North HCP: 11+1	♦ AK852	♦ Q64		All Pass		
South HCP: 16	♣ QT76	♣ A53	1.	5431 after 1NT		
Contract: 3NT South						