

Board: 1	♠ AT83	You are dealer.
Dealer: North	♥ A932	The opponents are silent.
Vul: N-S	♦ AKQJ	
HCP: 18	♣ 7	
Board: 2	♠ KT	You are dealer.
Dealer: North	♥ AQ4	The opponents are silent.
Vul: E-W	♦ Q873	
HCP: 19	♣ AKJ9	
Board: 3	♠ Q75	Partner is dealer.
Dealer: South	♥ QT5	The opponents are silent.
Vul: E-W	♦ 7543	
HCP: 7	♣ K94	
Board: 4	♠ KJ93	You are dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: N-S	♦ K752	
HCP: 14	♣ QJ9	
Board: 5	♠ KJT432	LHO is dealer.
Dealer: East	♥ Q	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ KQ2	West (RHO) bids 1NT if possible.
HCP: 14+2	♣ QJ3	

Both hands (Answers Page)

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

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

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

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

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

South hands**1m - 1NT**

Board: 1	♠ KJ9
Dealer: North	♥ QT5
Vul: N-S	♦ 8643
HCP: 8	♣ Q32

Board: 2	♠ Q42
Dealer: North	♥ K62
Vul: E-W	♦ 542
HCP: 7	♣ Q652

Board: 3	♠ K962
Dealer: South	♥ K8
Vul: E-W	♦ AQT8
HCP: 18	♣ AQT

Board: 4	♠ Q65
Dealer: North	♥ QJ8
Vul: N-S	♦ J83
HCP: 9	♣ KT42

Board: 5	♠ 7
Dealer: East	♥ A9652
Vul: N-S	♦ 987
HCP: 4+1	♣ T984

Both hands (Answers Page)

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

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

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

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

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

Board: 6	♠ K75	Partner is dealer.
Dealer: South	♥ A86	The opponents are silent.
Vul: None	♦ 964	
HCP: 9	♣ Q872	

Board: 7	♠ Q62	Partner is dealer.
Dealer: South	♥ A94	The opponents are silent.
Vul: Both	♦ T853	
HCP: 8	♣ QT4	

Board: 8	♠ AQ54	You are dealer.
Dealer: North	♥ Q65	The opponents are silent.
Vul: N-S	♦ K642	
HCP: 14	♣ K8	

Board: 9	♠ AQ6	You are dealer.
Dealer: North	♥ Q5	The opponents are silent.
Vul: Both	♦ KQT83	
HCP: 18+1	♣ AJ2	

Board: 10	♠ K98	LHO is dealer.
Dealer: East	♥ A954	East (LHO) opens 1♣ if possible.
Vul: Both	♦ AK965	West (RHO) bids 1NT if possible.
HCP: 14+1	♣ 3	East (LHO) bids 2♣ if possible. West (RHO) bids 3♣ if possible.

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ K75	♠ A962				1♦
Vul: None	♥ A86	♥ K73	Pass	1NT	Pass	2♦
North HCP: 9	♦ 964	♦ Q8732	All Pass			
South HCP: 12+1	♣ Q872	♣ K				
Contract: 2♦ South						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ KT87				1♦
Vul: Both	♥ A94	♥ KJ5	Pass	1NT	All Pass	
North HCP: 8	♦ T853	♦ AQ92				
South HCP: 13	♣ QT4	♣ 93				
Contract: 1NT North						

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

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ KT5		1♦	Pass	1NT
Vul: Both	♥ Q5	♥ K76	Pass	2♦	All Pass	
North HCP: 18+1	♦ KQT83	♦ 965				
South HCP: 9	♣ AJ2	♣ KT43				
Contract: 2♦ North						

Board: 10	North:	South:	W	N	E	S
Dealer: East	♠ K98	♠ JT43			1♣	Pass
Vul: Both	♥ A954	♥ Q872	1NT	Pass	2♣	Pass
North HCP: 14+1	♦ AK965	♦ 84	Pass	X	Pass	2♥
South HCP: 6	♣ 3	♣ K85	3♣	3♥	All Pass	
Contract: 3♥ North						

South hands

1m - 1NT

Board: 6	♠ A962
Dealer: South	♥ K73
Vul: None	♦ Q8732
HCP: 12+1	♣ K

Board: 7	♠ KT87
Dealer: South	♥ KJ5
Vul: Both	♦ AQ92
HCP: 13	♣ 93

Board: 8	♠ K86
Dealer: North	♥ K72
Vul: N-S	♦ T53
HCP: 8	♣ QT94

Board: 9	♠ KT5
Dealer: North	♥ K76
Vul: Both	♦ 965
HCP: 9	♣ KT43

Board: 10	♠ JT43
Dealer: East	♥ Q872
Vul: Both	♦ 84
HCP: 6	♣ K85

You are dealer.
The opponents are silent.

You are dealer.
The opponents are silent.

Partner is dealer.
The opponents are silent.

Partner is dealer.
The opponents are silent.

RHO is dealer. You bid second.
East (RHO) opens 1♣ if possible.
West (LHO) bids 1NT if possible.
East (RHO) bids 2♣ if possible.
West (LHO) bids 3♣ if possible.

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ K75	♠ A962				1♦
Vul: None	♥ A86	♥ K73	Pass	1NT	Pass	2♦
North HCP: 9	♦ 964	♦ Q8732	All Pass			
South HCP: 12+1	♣ Q872	♣ K				
Contract: 2♦ South						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ KT87				1♦
Vul: Both	♥ A94	♥ KJ5	Pass	1NT	All Pass	
North HCP: 8	♦ T853	♦ AQ92				
South HCP: 13	♣ QT4	♣ 93				
Contract: 1NT North						

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

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ KT5		1♦	Pass	1NT
Vul: Both	♥ Q5	♥ K76	Pass	2♦	All Pass	
North HCP: 18+1	♦ KQT83	♦ 965				
South HCP: 9	♣ AJ2	♣ KT43				
Contract: 2♦ North						

Board: 10	North:	South:	W	N	E	S
Dealer: East	♠ K98	♠ JT43			1♣	Pass
Vul: Both	♥ A954	♥ Q872	1NT	Pass	2♣	Pass
North HCP: 14+1	♦ AK965	♦ 84	Pass	X	Pass	2♥
South HCP: 6	♣ 3	♣ K85	3♣	3♥	All Pass	
Contract: 3♥ North						

Board: 11 ♠ Q62 Partner is dealer.

Dealer: South ♥ K52 The opponents are silent.

Vul: None ♦ 983

HCP: 9 ♣ A875

Board: 12 ♠ AJ84 You are dealer.

Dealer: North ♥ Q The opponents are silent.

Vul: None ♦ JT2

HCP: 17+1 ♣ AKQ62

Board: 13 ♠ J7 You are dealer.

Dealer: North ♥ A963 The opponents are silent.

Vul: N-S ♦ AKT53

HCP: 12+1 ♣ 95

Board: 14 ♠ A8 You are dealer.

Dealer: North ♥ T862 The opponents are silent.

Vul: E-W ♦ Q963

HCP: 13 ♣ AK8

Board: 15 ♠ Q85 Partner is dealer.

Dealer: South ♥ Q92 The opponents are silent.

Vul: Both ♦ 7642

HCP: 8 ♣ A94

Both hands (Answers Page)

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

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

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

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

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

South hands

1m - 1NT

Board: 11	♠ A94
Dealer: South	♥ JT83
Vul: None	♦ AKJ6
HCP: 13	♣ 63

Board: 12	♠ QT2
Dealer: North	♥ A95
Vul: None	♦ K97
HCP: 9	♣ 9743

Board: 13	♠ Q43
Dealer: North	♥ QJT
Vul: N-S	♦ 986
HCP: 9	♣ AT86

Board: 14	♠ QJT
Dealer: North	♥ K75
Vul: E-W	♦ 872
HCP: 9	♣ QJ93

Board: 15	♠ A97
Dealer: South	♥ AJ
Vul: Both	♦ KQT983
HCP: 17+2	♣ QJ

Both hands (Answers Page)

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

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

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

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

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

Board: 16	♠ QT3
Dealer: South	♥ A74
Vul: None	♦ 632
HCP: 8	♣ QT83

Board: 17	♠ K52
Dealer: South	♥ QT8
Vul: E-W	♦ T95
HCP: 8	♣ K742

Board: 18	♠ 98
Dealer: East	♥ A9
Vul: N-S	♦ AK965
HCP: 19+1	♣ AKJ7

Board: 19	♠ KT9
Dealer: South	♥ QT2
Vul: None	♦ T96
HCP: 8	♣ KT83

Board: 20	♠ AJ2
Dealer: North	♥ 85
Vul: N-S	♦ AQ96
HCP: 19	♣ AKJT

Both hands (Answers Page)

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

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

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

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

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

South hands

1m - 1NT

Board: 16	♠ K862
Dealer: South	♥ QJT
Vul: None	♦ AK854
HCP: 14+1	♣ J

Board: 17	♠ AJ63
Dealer: South	♥ A753
Vul: E-W	♦ K42
HCP: 18	♣ AQ

Board: 18	♠ T762
Dealer: East	♥ 5432
Vul: N-S	♦ T
HCP: 0	♣ T864

Board: 19	♠ 873
Dealer: South	♥ KJ74
Vul: None	♦ AKJ7
HCP: 13	♣ J4

Board: 20	♠ K75
Dealer: North	♥ A76
Vul: N-S	♦ 874
HCP: 9	♣ Q843

Both hands (Answers Page)

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

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

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

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

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

North hands

1m - 1NT

Board: 21	♠ A42
Dealer: South	♥ Q63
Vul: E-W	♦ T42
HCP: 8	♣ QT72

Board: 22	♠ Q84
Dealer: South	♥ K85
Vul: N-S	♦ 965
HCP: 9	♣ AT42

Board: 23	♠ Q43
Dealer: South	♥ Q54
Vul: E-W	♦ Q95
HCP: 8	♣ Q953

Board: 24	♠ Q72
Dealer: South	♥ QT7
Vul: N-S	♦ J632
HCP: 8	♣ K84

Both hands (Answers Page)

Board: 21

Dealer: South

North:

♠ A42

South:

♠ T6

W N E S

1♦

Vul: E-W

♥ Q63

♥ AKT4

Pass 1NT All Pass

North HCP: 8

♦ T42

♦ QJ96

South HCP: 14

♣ QT72

♣ KJ6

Contract: 1NT North

Board: 22

Dealer: South

North:

♠ Q84

South:

♠ KJ9

W N E S

1♦

Vul: N-S

♥ K85

♥ Q96

 Pass 1NT 2NT¹ 3♦

North HCP: 9

♦ 965

♦ AKQT72

All Pass

South HCP: 16+2

♣ AT42

♣ J

1. Unusual 2NT

Contract: 3♦ South

Board: 23

Dealer: South

North:

♠ Q43

South:

♠ K7

W N E S

1♦

Vul: E-W

♥ Q54

♥ AT32

Pass 1NT Pass 2NT

North HCP: 8

♦ Q95

♦ KJ86

Pass 3NT All Pass

South HCP: 18

♣ Q953

♣ AK6

Contract: 3NT North

Board: 24

Dealer: South

North:

♠ Q72

South:

♠ 4

W N E S

1♦

Vul: N-S

♥ QT7

♥ K653

Pass 1NT Pass 2♣

North HCP: 8

♦ J632

♦ AKQ5

Pass 2♦ All Pass

South HCP: 14

♣ K84

♣ Q763

Contract: 2♦ North

South hands

1m - 1NT

Board: 21 ♠ T6 You are dealer.

Dealer: South ♥ AKT4 The opponents are silent.

Vul: E-W ♦ QJ96

HCP: 14 ♣ KJ6

Board: 22 ♠ KJ9 You are dealer.

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

Vul: N-S ♦ AKQT72

HCP: 16+2 ♣ J

Board: 23 ♠ K7 You are dealer.

Dealer: South ♥ AT32 The opponents are silent.

Vul: E-W ♦ KJ86

HCP: 18 ♣ AK6

Board: 24 ♠ 4 You are dealer.

Dealer: South ♥ K653 The opponents are silent.

Vul: N-S ♦ AKQ5

HCP: 14 ♣ Q763

Both hands (Answers Page)

Board: 21

Dealer: South

North:

♠ A42

South:

♠ T6

W N E S

1♦

Vul: E-W

♥ Q63

♥ AKT4

Pass 1NT All Pass

North HCP: 8

♦ T42

♦ QJ96

South HCP: 14

♣ QT72

♣ KJ6

Contract: 1NT North

Board: 22

Dealer: South

North:

♠ Q84

South:

♠ KJ9

W N E S

1♦

Vul: N-S

♥ K85

♥ Q96

 Pass 1NT 2NT¹ 3♦

North HCP: 9

♦ 965

♦ AKQT72

All Pass

South HCP: 16+2

♣ AT42

♣ J

1. Unusual 2NT

Contract: 3♦ South

Board: 23

Dealer: South

North:

♠ Q43

South:

♠ K7

W N E S

1♦

Vul: E-W

♥ Q54

♥ AT32

Pass 1NT Pass 2NT

North HCP: 8

♦ Q95

♦ KJ86

Pass 3NT All Pass

South HCP: 18

♣ Q953

♣ AK6

Contract: 3NT North

Board: 24

Dealer: South

North:

♠ Q72

South:

♠ 4

W N E S

1♦

Vul: N-S

♥ QT7

♥ K653

Pass 1NT Pass 2♣

North HCP: 8

♦ J632

♦ AKQ5

Pass 2♦ All Pass

South HCP: 14

♣ K84

♣ Q763

Contract: 2♦ North

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

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

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

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

Both hands (Answers Page)

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

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

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

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

South hands

1m - 1NT

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

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

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

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

Both hands (Answers Page)

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

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

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

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

North hands

1m - 1NT

Board: 29	♠ A62
Dealer: South	♥ Q87
Vul: Both	♦ 875
HCP: 8	♣ Q742

Partner is dealer.
The opponents are silent.

Board: 30	♠ Q76
Dealer: South	♥ Q42
Vul: N-S	♦ 875
HCP: 6	♣ Q643

Partner is dealer.
East (LHO) bids 2♠ if possible.
West (RHO) bids 3♠ if possible.

Board: 31	♠ K73
Dealer: South	♥ QJT
Vul: Both	♦ 742
HCP: 8	♣ Q972

Partner is dealer.
The opponents are silent.

Board: 32	♠ AK52
Dealer: North	♥ -
Vul: None	♦ KJ62
HCP: 18+1	♣ AQJ75

You are dealer.
West (RHO) bids 2♥ if possible.

Board: 33	♠ KT4
Dealer: South	♥ KT3
Vul: N-S	♦ T73
HCP: 8	♣ Q863

Partner is dealer.
The opponents are silent.

Both hands (Answers Page)

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

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

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

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

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

South hands

1m - 1NT

Board: 29 ♠ Q874

Dealer: South ♥ 643

Vul: Both ♦ AKQ9

HCP: 14 ♣ K3

Board: 30 ♠ T

Dealer: South ♥ J7

Vul: N-S ♦ AQT62

HCP: 14+2 ♣ AKT92

Board: 31 ♠ QJ9

Dealer: South ♥ A987

Vul: Both ♦ KQJ5

HCP: 14 ♣ JT

Board: 32 ♠ Q86

Dealer: North ♥ QJ6

Vul: None ♦ QT5

HCP: 7 ♣ 8632

Board: 33 ♠ 85

Dealer: South ♥ AQ87

Vul: N-S ♦ AKQ84

HCP: 18+1 ♣ K4

You are dealer.

The opponents are silent.

You are dealer.

East (RHO) bids 2♠ if possible.

West (LHO) bids 3♠ if possible.

You are dealer.

The opponents are silent.

Partner is dealer.

West (LHO) bids 2♥ if possible.

You are dealer.

The opponents are silent.

Both hands (Answers Page)

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

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

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

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

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

Board: 34	♠ 3
Dealer: North	♥ AJ63
Vul: E-W	♦ AKJ85
HCP: 17+1	♣ A72

Board: 35	♠ K82
Dealer: South	♥ Q83
Vul: Both	♦ QJ9
HCP: 8	♣ 8742

Board: 36	♠ AT93
Dealer: North	♥ KQ62
Vul: N-S	♦ KT98
HCP: 15	♣ K

Board: 37	♠ AJ6
Dealer: North	♥ K5
Vul: Both	♦ AJ942
HCP: 18+1	♣ AJ3

Board: 38	♠ AT5
Dealer: North	♥ K52
Vul: E-W	♦ AT97
HCP: 12	♣ J95

Both hands (Answers Page)

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

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

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

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

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

South hands

1m - 1NT

Board: 34	♠ K42
Dealer: North	♥ K94
Vul: E-W	♦ T64
HCP: 9	♣ K863

Board: 35	♠ AQ75
Dealer: South	♥ AKJ6
Vul: Both	♦ A2
HCP: 18	♣ T93

Board: 36	♠ Q42
Dealer: North	♥ A97
Vul: N-S	♦ J64
HCP: 9	♣ Q864

Board: 37	♠ Q97
Dealer: North	♥ A32
Vul: Both	♦ T65
HCP: 9	♣ KT64

Board: 38	♠ QJ7
Dealer: North	♥ Q97
Vul: E-W	♦ J32
HCP: 9	♣ KT73

Both hands (Answers Page)

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

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

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

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

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

North hands

1m - 1NT

Board: 39 ♠ AT4

Partner is dealer.

Dealer: South ♥ Q83

The opponents are silent.

Vul: None ♦ Q84

HCP: 8 ♣ 8543

Board: 40 ♠ Q85

Partner is dealer.

Dealer: South ♥ K82

The opponents are silent.

Vul: N-S ♦ 962

HCP: 7 ♣ Q632

Board: 41 ♠ KT2

Partner is dealer.

Dealer: South ♥ Q85

The opponents are silent.

Vul: E-W ♦ Q76

HCP: 7 ♣ 9764

Board: 42 ♠ Q953

You are dealer.

Dealer: North ♥ A865

The opponents are silent.

Vul: N-S ♦ AQ8

HCP: 12 ♣ T3

Board: 43 ♠ KJT

Partner is dealer.

Dealer: South ♥ K96

The opponents are silent.

Vul: E-W ♦ T872

HCP: 9 ♣ Q74

Both hands (Answers Page)

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

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

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

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

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

South hands

1m - 1NT

Board: 39 ♠ QJ97

Dealer: South ♥ JT

Vul: None ♦ AK9

HCP: 18 ♣ AK72

You are dealer.

The opponents are silent.

Board: 40 ♠ A62

Dealer: South ♥ A

Vul: N-S ♦ KQ874

HCP: 17+1 ♣ KJ97

You are dealer.

The opponents are silent.

Board: 41 ♠ AJ73

Dealer: South ♥ K73

Vul: E-W ♦ 93

HCP: 13 ♣ KQ82

You are dealer.

The opponents are silent.

Board: 42 ♠ K72

Dealer: North ♥ Q94

Vul: N-S ♦ J73

HCP: 8 ♣ Q762

Partner is dealer.

The opponents are silent.

Board: 43 ♠ Q4

Dealer: South ♥ A

Vul: E-W ♦ AKQ94

HCP: 19+2 ♣ A8652

You are dealer.

The opponents are silent.

Both hands (Answers Page)

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

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

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

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

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

Board: 44

♠ K95

Partner is dealer.

Dealer: South

♥ KJ6

The opponents are silent.

Vul: None

♦ T643

HCP: 9

♣ QT3

Board: 45

♠ AK72

You are dealer.

Dealer: North

♥ 6

The opponents are silent.

Vul: Both

♦ A8654

HCP: 15+1

♣ A42

Board: 46

♠ AQJ

You are dealer.

Dealer: North

♥ 3

The opponents are silent.

Vul: Both

♦ AKT96

HCP: 18+1

♣ A743

Board: 47

♠ AKJ

You are dealer.

Dealer: North

♥ 9

The opponents are silent.

Vul: None

♦ Q7654

HCP: 14+1

♣ AT72

Board: 48

♠ A4

You are dealer.

Dealer: North

♥ AJ

The opponents are silent.

Vul: None

♦ AQ742

HCP: 19+1

♣ KJ62

Both hands (Answers Page)

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

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

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

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

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

South hands

1m - 1NT

Board: 44	♠ A6
Dealer: South	♥ 72
Vul: None	♦ AJ752
HCP: 13+1	♣ A864

You are dealer.
The opponents are silent.

Board: 45	♠ Q63
Dealer: North	♥ Q83
Vul: Both	♦ JT72
HCP: 7	♣ Q75

Partner is dealer.
The opponents are silent.

Board: 46	♠ KT9
Dealer: North	♥ Q92
Vul: Both	♦ 873
HCP: 8	♣ QJ82

Partner is dealer.
The opponents are silent.

Board: 47	♠ QT2
Dealer: North	♥ KT4
Vul: None	♦ T82
HCP: 8	♣ K864

Partner is dealer.
The opponents are silent.

Board: 48	♠ Q98
Dealer: North	♥ Q83
Vul: None	♦ JT65
HCP: 9	♣ AT9

Partner is dealer.
The opponents are silent.

Both hands (Answers Page)

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

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

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

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

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

North hands

1m - 1NT

Board: 49 ♠ QT8

Partner is dealer.

Dealer: South ♥ Q53

The opponents are silent.

Vul: E-W ♦ T985

HCP: 8 ♣ A42

Board: 50 ♠ Q74

Partner is dealer.

Dealer: South ♥ QJ5

The opponents are silent.

Vul: N-S ♦ T985

HCP: 8 ♣ KT6

Board: 51 ♠ K65

You are dealer.

Dealer: North ♥ AJ72

The opponents are silent.

Vul: E-W ♦ AJT82

HCP: 14+1 ♣ J

Board: 52 ♠ Q53

Partner is dealer.

Dealer: South ♥ K92

The opponents are silent.

Vul: Both ♦ 953

HCP: 8 ♣ QJ64

Board: 53 ♠ 6

You are dealer.

Dealer: North ♥ Q9

The opponents are silent.

Vul: None ♦ KT3

HCP: 13+3 ♣ AKJ7642

Both hands (Answers Page)

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

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

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

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

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

South hands

1m - 1NT

Board: 49	♠ J74
Dealer: South	♥ AJ
Vul: E-W	♦ AKQJ42
HCP: 17+2	♣ J6

Board: 50	♠ T63
Dealer: South	♥ K8
Vul: N-S	♦ KJ7432
HCP: 13+2	♣ AQ

Board: 51	♠ Q32
Dealer: North	♥ KT4
Vul: E-W	♦ 643
HCP: 9	♣ A542

Board: 52	♠ A42
Dealer: South	♥ Q76
Vul: Both	♦ AQJT84
HCP: 17+2	♣ A

Board: 53	♠ QJ8
Dealer: North	♥ KJT
Vul: None	♦ Q98
HCP: 9	♣ T853

Both hands (Answers Page)

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

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

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

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

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

Board: 54	♠ J9
Dealer: North	♥ KJ75
Vul: E-W	♦ Q7
HCP: 12+1	♣ AJ862

Board: 55	♠ AT9
Dealer: South	♥ K85
Vul: Both	♦ 942
HCP: 9	♣ QT92

Board: 56	♠ QT3
Dealer: South	♥ Q65
Vul: N-S	♦ 943
HCP: 8	♣ KJ72

Board: 57	♠ Q97
Dealer: South	♥ A65
Vul: Both	♦ Q53
HCP: 8	♣ 7653

Board: 58	♠ J92
Dealer: West	♥ 98
Vul: Both	♦ 765
HCP: 5+1	♣ A9842

Both hands (Answers Page)

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

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

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

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

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

South hands

1m - 1NT

Board: 54	♠ Q84	Partner is dealer.
Dealer: North	♥ Q84	The opponents are silent.
Vul: E-W	♦ K63	
HCP: 7	♣ 9743	
Board: 55	♠ K842	You are dealer.
Dealer: South	♥ T3	The opponents are silent.
Vul: Both	♦ QJ86	
HCP: 14	♣ AKJ	
Board: 56	♠ AK62	You are dealer.
Dealer: South	♥ T9	The opponents are silent.
Vul: N-S	♦ AK865	
HCP: 14+1	♣ 95	
Board: 57	♠ AJ54	You are dealer.
Dealer: South	♥ KQJ	The opponents are silent.
Vul: Both	♦ 74	
HCP: 14	♣ K942	
Board: 58	♠ KT86	LHO is dealer.
Dealer: West	♥ AQJT763	West (LHO) opens 1♦ if possible.
Vul: Both	♦ 9	East (RHO) bids 1NT if possible.
HCP: 10+3	♣ T	West (LHO) Doubles 3♥ if possible.

Both hands (Answers Page)

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

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

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

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

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

Board: 59	♠ 3
Dealer: North	♥ 75
Vul: E-W	♦ AKQJT9
HCP: 16+2	♣ AQ86

Board: 60	♠ QT95
Dealer: North	♥ AQJ4
Vul: None	♦ K98
HCP: 14	♣ Q4

Board: 61	♠ 7
Dealer: North	♥ KJ63
Vul: E-W	♦ KQJ2
HCP: 13	♣ K742

Board: 62	♠ J7
Dealer: North	♥ KJ73
Vul: Both	♦ AT7
HCP: 13	♣ A985

Board: 63	♠ AT3
Dealer: North	♥ 4
Vul: None	♦ AKQJ3
HCP: 15+1	♣ J942

Both hands (Answers Page)

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

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

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

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

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

South hands

1m - 1NT

Board: 59 ♠ K52

Dealer: North ♥ QT9

Vul: E-W ♦ 7652

HCP: 8 ♣ K92

Partner is dealer.

The opponents are silent.

Board: 60 ♠ K72

Dealer: North ♥ K52

Vul: None ♦ 742

HCP: 9 ♣ K982

Partner is dealer.

The opponents are silent.

Board: 61 ♠ A86

Dealer: North ♥ Q98

Vul: E-W ♦ T97

HCP: 8 ♣ Q983

Partner is dealer.

West (LHO) bids 2♠ if possible.

East (RHO) bids 3♠ if possible.

Board: 62 ♠ QT6

Dealer: North ♥ Q64

Vul: Both ♦ K52

HCP: 8 ♣ JT64

Partner is dealer.

The opponents are silent.

Board: 63 ♠ K76

Dealer: North ♥ QJT

Vul: None ♦ T642

HCP: 8 ♣ Q53

Partner is dealer.

West (LHO) bids 2♥ if possible.

East (RHO) bids 3♥ if possible.

Both hands (Answers Page)

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

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

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

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

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

North hands

1m - 1NT

Board: 64 ♠ KT9

Dealer: South ♥ Q95

Vul: E-W ♦ 865

HCP: 9 ♣ KJ93

Board: 65 ♠ K74

Dealer: South ♥ K94

Vul: N-S ♦ J95

HCP: 9 ♣ QT92

Board: 66 ♠ K652

Dealer: North ♥ K

Vul: E-W ♦ AKQ86

HCP: 20+1 ♣ AJ4

Board: 67 ♠ QJ9

Dealer: South ♥ A95

Vul: Both ♦ 432

HCP: 9 ♣ QT63

Board: 68 ♠ 6

Dealer: North ♥ AJ65

Vul: None ♦ AK52

HCP: 17 ♣ AJ62

Partner is dealer.

The opponents are silent.

Partner is dealer.

The opponents are silent.

You are dealer.

The opponents are silent.

Partner is dealer.

The opponents are silent.

You are dealer.

The opponents are silent.

Both hands (Answers Page)

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

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

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

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

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

South hands

1m - 1NT

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

North hands

1m - 1NT

Board: 69	♠ K82
Dealer: South	♥ K96
Vul: N-S	♦ 632
HCP: 8	♣ QT74

Board: 70	♠ J97
Dealer: North	♥ Q97
Vul: None	♦ AJT4
HCP: 13	♣ AJ4

Board: 71	♠ Q94
Dealer: South	♥ K86
Vul: None	♦ T92
HCP: 9	♣ AT72

Board: 72	♠ 76
Dealer: North	♥ A764
Vul: N-S	♦ A973
HCP: 12	♣ AT8

Board: 73	♠ Q62
Dealer: South	♥ QT9
Vul: E-W	♦ K98
HCP: 9	♣ Q832

Both hands (Answers Page)

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

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

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

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

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

South hands

1m - 1NT

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

Board: 74 ♠ A93
Dealer: North ♥ KQ7
Vul: Both ♦ AQ74
HCP: 19 ♣ A96

Board: 75 ♠ 98
Dealer: North ♥ A2
Vul: Both ♦ AKJ32
HCP: 17+1 ♣ AJ32

Board: 76 ♠ JT82
Dealer: North ♥ 86
Vul: None ♦ AKJT9
HCP: 16+1 ♣ AK

Board: 77 ♠ K84
Dealer: South ♥ Q42
Vul: N-S ♦ 9743
HCP: 8 ♣ QJ5

Board: 78 ♠ K98
Dealer: South ♥ QJ3
Vul: N-S ♦ 7632
HCP: 9 ♣ KT9

Both hands (Answers Page)

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

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

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

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

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

South hands

1m - 1NT

Board: 74	♠ Q86
Dealer: North	♥ A32
Vul: Both	♦ T52
HCP: 9	♣ QJ85

Board: 75	♠ K42
Dealer: North	♥ Q94
Vul: Both	♦ 9765
HCP: 8	♣ K95

Board: 76	♠ K53
Dealer: North	♥ Q74
Vul: None	♦ 7643
HCP: 8	♣ QJ6

Board: 77	♠ A3
Dealer: South	♥ K75
Vul: N-S	♦ AKQJT6
HCP: 20+2	♣ K8

Board: 78	♠ QT62
Dealer: South	♥ T
Vul: N-S	♦ AQT85
HCP: 14+1	♣ AQ6

Both hands (Answers Page)

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

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

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

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

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

Board: 79	♠ AT9765	LHO is dealer.
Dealer: East	♥ K75	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ 8	West (RHO) bids 1NT if possible.
HCP: 10+2	♣ KT8	East (LHO) Doubles 2♣ if possible.
		West (RHO) bids 3♣ if possible.
		East (LHO) Doubles 3♣ if possible.

Board: 80	♠ AK	You are dealer.
Dealer: North	♥ JT8	The opponents are silent.
Vul: Both	♦ KQT7	
HCP: 18	♣ KQ63	

Board: 81	♠ 943	You are dealer.
Dealer: North	♥ 9	West (RHO) Doubles 1NT if possible.
Vul: E-W	♦ AKJT65	West (RHO) bids 2♥ if possible.
HCP: 12+2	♣ AT6	West (RHO) bids 3♣ if possible.
		East (LHO) bids 4♥ if possible.
		West (RHO) Doubles 5♦ if possible.

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

Both hands (Answers Page)

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

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

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

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

South hands

1m - 1NT

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

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

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

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

Both hands (Answers Page)

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

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

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

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

North hands

1m - 1NT

Board: 83	♠ J
Dealer: North	♥ AJ97
Vul: N-S	♦ AQ42
HCP: 15	♣ QJ84

Board: 84	♠ K52
Dealer: South	♥ KT9
Vul: E-W	♦ J986
HCP: 9	♣ Q96

Board: 85	♠ Q92
Dealer: South	♥ QT6
Vul: N-S	♦ K842
HCP: 9	♣ Q84

Board: 86	♠ K875
Dealer: North	♥ Q87
Vul: Both	♦ AQJ4
HCP: 12	♣ T7

Board: 87	♠ K98
Dealer: South	♥ QT7
Vul: None	♦ J43
HCP: 9	♣ QJ42

Both hands (Answers Page)

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

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

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

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

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

South hands

1m - 1NT

Board: 83	♠ Q96
Dealer: North	♥ KT3
Vul: N-S	♦ 763
HCP: 9	♣ AT73

Board: 84	♠ A7
Dealer: South	♥ A862
Vul: E-W	♦ KQ752
HCP: 13+1	♣ 32

Board: 85	♠ AJ3
Dealer: South	♥ 8532
Vul: N-S	♦ A765
HCP: 13	♣ A6

Board: 86	♠ QJ3
Dealer: North	♥ A62
Vul: Both	♦ T972
HCP: 9	♣ Q96

Board: 87	♠ QJ53
Dealer: South	♥ 2
Vul: None	♦ AQ85
HCP: 16	♣ AKT9

Both hands (Answers Page)

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

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

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

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

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

Board: 88 ♠ AK43

Dealer: North ♥ J865

Vul: N-S ♦ KJ2

HCP: 12 ♣ 93

You are dealer.

The opponents are silent.

Board: 89 ♠ 3

Dealer: North ♥ Q982

Vul: E-W ♦ AK94

HCP: 15 ♣ AQ94

You are dealer.

West (RHO) bids 2♠ if possible.

Board: 90 ♠ AJ82

Dealer: North ♥ K4

Vul: N-S ♦ QJ7

HCP: 14 ♣ QJT9

You are dealer.

The opponents are silent.

Board: 91 ♠ 3

Dealer: North ♥ KQ96

Vul: None ♦ AKQ53

HCP: 18+1 ♣ KJ7

You are dealer.

The opponents are silent.

Board: 92 ♠ AJ94

Dealer: North ♥ Q94

Vul: E-W ♦ AK

HCP: 18 ♣ A984

You are dealer.

The opponents are silent.

Both hands (Answers Page)

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

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

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

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

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

South hands

1m - 1NT

Board: 88	♠ Q98
Dealer: North	♥ K92
Vul: N-S	♦ Q943
HCP: 9	♣ QT5

Board: 89	♠ Q92
Dealer: North	♥ K73
Vul: E-W	♦ T85
HCP: 9	♣ KJ72

Board: 90	♠ QT9
Dealer: North	♥ Q86
Vul: N-S	♦ AT6
HCP: 8	♣ 8653

Board: 91	♠ Q54
Dealer: North	♥ A53
Vul: None	♦ 984
HCP: 8	♣ Q953

Board: 92	♠ QT7
Dealer: North	♥ KT3
Vul: E-W	♦ Q86
HCP: 7	♣ 7532

Both hands (Answers Page)

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

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

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

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

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

Board: 93	♠ K32
Dealer: South	♥ Q65
Vul: Both	♦ 864
HCP: 7	♣ Q852

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

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

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

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

Both hands (Answers Page)

Board: 93	North:	South:	W	N	E	S
Dealer: South	♠ K32	♠ AJT				1♦
Vul: Both	♥ Q65	♥ KT93	Pass	1NT	All Pass	
North HCP: 7	♦ 864	♦ KT72				
South HCP: 14	♣ Q852	♣ K7				
Contract: 1NT North						

Board: 94	North:	South:	W	N	E	S
Dealer: West	♠ T52	♠ AJ9	1♦	Pass	1NT	X
Vul: Both	♥ T82	♥ AJ9654	2♦	Pass	Pass	2♥
North HCP: 1	♦ J96	♦ AT	All Pass			
South HCP: 17+2	♣ T765	♣ K8				
Contract: 2♥ South						

Board: 95	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ AJ2				1♦
Vul: None	♥ QT9	♥ J83	Pass	1NT	Pass	2NT
North HCP: 9	♦ T732	♦ AKQ9	Pass	3NT	All Pass	
South HCP: 19	♣ KJ2	♣ A93				
Contract: 3NT North						

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ Q84	♠ AK52				1♦
Vul: E-W	♥ KT8	♥ 2	Pass	1NT	Pass	2♣
North HCP: 9	♦ 872	♦ AJ43	All Pass			
South HCP: 13	♣ A862	♣ JT75				
Contract: 2♣ South						

Board: 97	North:	South:	W	N	E	S
Dealer: South	♠ K83	♠ AJ6				1♦
Vul: Both	♥ K96	♥ J54	Pass	1NT	All Pass	
North HCP: 9	♦ J65	♦ A943				
South HCP: 14	♣ Q975	♣ KJ3				
Contract: 1NT North						

South hands

1m - 1NT

Board: 93	♠ AJT
Dealer: South	♥ KT93
Vul: Both	♦ KT72
HCP: 14	♣ K7

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

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

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

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

Both hands (Answers Page)

Board: 93	North:	South:	W	N	E	S
Dealer: South	♠ K32	♠ AJT				1♦
Vul: Both	♥ Q65	♥ KT93	Pass	1NT	All Pass	
North HCP: 7	♦ 864	♦ KT72				
South HCP: 14	♣ Q852	♣ K7				
Contract: 1NT North						

Board: 94	North:	South:	W	N	E	S
Dealer: West	♠ T52	♠ AJ9	1♦	Pass	1NT	X
Vul: Both	♥ T82	♥ AJ9654	2♦	Pass	Pass	2♥
North HCP: 1	♦ J96	♦ AT	All Pass			
South HCP: 17+2	♣ T765	♣ K8				
Contract: 2♥ South						

Board: 95	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ AJ2				1♦
Vul: None	♥ QT9	♥ J83	Pass	1NT	Pass	2NT
North HCP: 9	♦ T732	♦ AKQ9	Pass	3NT	All Pass	
South HCP: 19	♣ KJ2	♣ A93				
Contract: 3NT North						

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ Q84	♠ AK52				1♦
Vul: E-W	♥ KT8	♥ 2	Pass	1NT	Pass	2♣
North HCP: 9	♦ 872	♦ AJ43	All Pass			
South HCP: 13	♣ A862	♣ JT75				
Contract: 2♣ South						

Board: 97	North:	South:	W	N	E	S
Dealer: South	♠ K83	♠ AJ6				1♦
Vul: Both	♥ K96	♥ J54	Pass	1NT	All Pass	
North HCP: 9	♦ J65	♦ A943				
South HCP: 14	♣ Q975	♣ KJ3				
Contract: 1NT North						

Board: 98	♠ A86	You are dealer.
Dealer: North	♥ AQT9	The opponents are silent.
Vul: Both	♦ AJ82	
HCP: 19	♣ A2	
Board: 99	♠ T2	You are dealer.
Dealer: North	♥ AJT7	The opponents are silent.
Vul: None	♦ K9643	
HCP: 12+1	♣ A7	
Board: 100	♠ A5	You are dealer.
Dealer: North	♥ 9743	The opponents are silent.
Vul: None	♦ A983	
HCP: 12	♣ A85	
Board: 101	♠ A96	You are dealer.
Dealer: North	♥ KJ3	The opponents are silent.
Vul: N-S	♦ AQ754	
HCP: 18+1	♣ A2	
Board: 102	♠ 6532	RHO is dealer. You bid second.
Dealer: West	♥ 7643	West (RHO) opens 1♦ if possible.
Vul: Both	♦ 2	East (LHO) bids 1NT if possible.
HCP: 3	♣ K743	West (RHO) bids 2♣ if possible.

Both hands (Answers Page)

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

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

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

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

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

South hands**1m - 1NT**

Board: 98	♠ QJ7
Dealer: North	♥ K82
Vul: Both	♦ 763
HCP: 9	♣ K654

Board: 99	♠ Q86
Dealer: North	♥ Q63
Vul: None	♦ T82
HCP: 7	♣ K642

Board: 100	♠ Q84
Dealer: North	♥ KJ8
Vul: None	♦ J42
HCP: 9	♣ Q732

Board: 101	♠ K53
Dealer: North	♥ Q72
Vul: N-S	♦ 986
HCP: 8	♣ KT54

Board: 102	♠ AQT
Dealer: West	♥ AQJ52
Vul: Both	♦ AT96
HCP: 17+1	♣ 2

Partner is dealer.

The opponents are silent.

LHO is dealer.

West (LHO) opens 1♦ if possible.

East (RHO) bids 1NT if possible.

West (LHO) bids 2♣ if possible.

Both hands (Answers Page)

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

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

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

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

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

Board: 103	♠ Q52
Dealer: South	♥ QT7
Vul: None	♦ KT63
HCP: 9	♣ Q86

Board: 104	♠ AJT2
Dealer: North	♥ K98
Vul: Both	♦ AJT5
HCP: 13	♣ T4

Board: 105	♠ 54
Dealer: North	♥ A2
Vul: Both	♦ AJ742
HCP: 13+1	♣ A642

Board: 106	♠ AK5
Dealer: North	♥ A9
Vul: None	♦ J986
HCP: 18	♣ AQT2

Board: 107	♠ QT9
Dealer: South	♥ KT2
Vul: None	♦ 954
HCP: 9	♣ AT73

Both hands (Answers Page)

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

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

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

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

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

South hands

1m - 1NT

Board: 103 ♠ AK87

Dealer: South ♥ J52

Vul: None ♦ AQJ2

HCP: 19 ♣ A3

Board: 104 ♠ K73

Dealer: North ♥ Q64

Vul: Both ♦ 8432

HCP: 8 ♣ K96

Board: 105 ♠ QT3

Dealer: North ♥ K65

Vul: Both ♦ 965

HCP: 9 ♣ KJ73

Board: 106 ♠ QT7

Dealer: North ♥ QJ5

Vul: None ♦ T752

HCP: 8 ♣ K94

Board: 107 ♠ K875

Dealer: South ♥ A764

Vul: None ♦ AQT7

HCP: 14 ♣ J

You are dealer.

The opponents are silent.

Partner is dealer.

The opponents are silent.

Partner is dealer.

The opponents are silent.

Partner is dealer.

The opponents are silent.

You are dealer.

East (RHO) bids 2♣ if possible.

Both hands (Answers Page)

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

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

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

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

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

Board: 108	♠ J543
Dealer: North	♥ A76
Vul: N-S	♦ AJ
HCP: 14	♣ A843

Board: 109	♠ AT6	RHO is dealer. You bid second.
Dealer: West	♥ T32	West (RHO) opens 1♦ if possible.
Vul: N-S	♦ J95	East (LHO) bids 1NT if possible.
HCP: 5	♣ T842	West (RHO) bids 2♦ if possible. East (LHO) Doubles 3♣ if possible.

Board: 110	♠ J853
Dealer: North	♥ K86
Vul: N-S	♦ AQ83
HCP: 14	♣ KJ

Board: 111	♠ Q93
Dealer: South	♥ Q87
Vul: None	♦ 865
HCP: 8	♣ AT94

Board: 112	♠ AJ6
Dealer: North	♥ KJ84
Vul: None	♦ QJ84
HCP: 13	♣ J4

Both hands (Answers Page)

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

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

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

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

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

South hands

1m - 1NT

Board: 108	♠ QT8
Dealer: North	♥ Q93
Vul: N-S	♦ K97
HCP: 8	♣ J976

Partner is dealer.

Board: 109	♠ QJ94
Dealer: West	♥ J74
Vul: N-S	♦ A4
HCP: 14	♣ AQ96

LHO is dealer.

Board: 110	♠ Q94
Dealer: North	♥ A95
Vul: N-S	♦ 742
HCP: 8	♣ Q954

Partner is dealer.

Board: 111	♠ AJ
Dealer: South	♥ AK52
Vul: None	♦ A9432
HCP: 17+1	♣ J5

You are dealer.

Board: 112	♠ Q54
Dealer: North	♥ AT6
Vul: None	♦ 952
HCP: 9	♣ K876

Partner is dealer.

The opponents are silent.

Both hands (Answers Page)

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

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

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

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

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

Board: 113	♠ K63
Dealer: South	♥ K97
Vul: Both	♦ 8543
HCP: 8	♣ Q76

Board: 114	♠ K95
Dealer: North	♥ J63
Vul: N-S	♦ A974
HCP: 12	♣ A96

Board: 115	♠ KT7
Dealer: South	♥ QJ6
Vul: Both	♦ 954
HCP: 9	♣ K932

Board: 116	♠ QJT
Dealer: West	♥ 6543
Vul: E-W	♦ K8
HCP: 8	♣ Q943

Board: 117	♠ Q86
Dealer: South	♥ QT6
Vul: N-S	♦ T432
HCP: 8	♣ KJ5

Both hands (Answers Page)

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

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

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

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

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

South hands

1m - 1NT

Board: 113	♠ A75
Dealer: South	♥ QT
Vul: Both	♦ QJT7
HCP: 12	♣ KT92

Board: 114	♠ QJ6
Dealer: North	♥ K42
Vul: N-S	♦ 653
HCP: 9	♣ KT53

Board: 115	♠ J32
Dealer: South	♥ A953
Vul: Both	♦ AKT6
HCP: 13	♣ J6

Board: 116	♠ A98765
Dealer: West	♥ KJT
Vul: E-W	♦ J7
HCP: 12+2	♣ K7

Board: 117	♠ KJ
Dealer: South	♥ AKJ3
Vul: N-S	♦ AQ865
HCP: 18+1	♣ 76

Both hands (Answers Page)

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

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

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

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

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

Board: 118	♠ AK62
Dealer: North	♥ JT98
Vul: E-W	♦ AK98
HCP: 18	♣ K

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

South hands

1m - 1NT

Board: 118	♠ QJ4
Dealer: North	♥ K64
Vul: E-W	♦ 754
HCP: 9	♣ QJ63

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

North hands

1m - 1NT

Board: 123	♠ Q87
Dealer: South	♥ Q83
Vul: Both	♦ 765
HCP: 8	♣ A986

Board: 124	♠ Q93
Dealer: South	♥ K62
Vul: Both	♦ 754
HCP: 9	♣ KJ97

Board: 125	♠ QT9
Dealer: South	♥ K86
Vul: Both	♦ 864
HCP: 8	♣ K973

Board: 126	♠ K62
Dealer: South	♥ K85
Vul: Both	♦ J52
HCP: 9	♣ Q843

Board: 127	♠ J862
Dealer: North	♥ 75
Vul: None	♦ AKQJ92
HCP: 11+2	♣ 3

Both hands (Answers Page)

Board: 123	North:	South:	W	N	E	S
Dealer: South	♠ Q87	♠ AT2				1♦
Vul: Both	♥ Q83	♥ 765	Pass	1NT	All Pass	
North HCP: 8	♦ 765	♦ AJ43				
South HCP: 13	♣ A986	♣ KJ3				
Contract: 1NT North						

Board: 124	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ A84				1♦
Vul: Both	♥ K62	♥ A4	Pass	1NT	Pass	2♣
North HCP: 9	♦ 754	♦ KQJ3	All Pass			
South HCP: 14	♣ KJ97	♣ T632				
Contract: 2♣ South						

Board: 125	North:	South:	W	N	E	S
Dealer: South	♠ QT9	♠ K5				1♦
Vul: Both	♥ K86	♥ J943	Pass	1NT	All Pass	
North HCP: 8	♦ 864	♦ AQ72				
South HCP: 13	♣ K973	♣ QJ2				
Contract: 1NT North						

Board: 126	North:	South:	W	N	E	S
Dealer: South	♠ K62	♠ T9				1♦
Vul: Both	♥ K85	♥ A73	Pass	1NT	Pass	2♦
North HCP: 9	♦ J52	♦ AKT93	All Pass			
South HCP: 14+1	♣ Q843	♣ KT9				
Contract: 2♦ South						

Board: 127	North:	South:	W	N	E	S
Dealer: North	♠ J862	♠ AT7		1♦	Pass	1NT
Vul: None	♥ 75	♥ QJ4	Pass	2♦	All Pass	
North HCP: 11+2	♦ AKQJ92	♦ T53				
South HCP: 9	♣ 3	♣ QT76				
Contract: 2♦ North						

South hands

1m - 1NT

Board: 123 ♠ AT2

You are dealer.

Dealer: South ♥ 765

The opponents are silent.

Vul: Both ♦ AJ43

HCP: 13 ♣ KJ3

Board: 124 ♠ A84

You are dealer.

Dealer: South ♥ A4

The opponents are silent.

Vul: Both ♦ KQJ3

HCP: 14 ♣ T632

Board: 125 ♠ K5

You are dealer.

Dealer: South ♥ J943

The opponents are silent.

Vul: Both ♦ AQ72

HCP: 13 ♣ QJ2

Board: 126 ♠ T9

You are dealer.

Dealer: South ♥ A73

The opponents are silent.

Vul: Both ♦ AKT93

HCP: 14+1 ♣ KT9

Board: 127 ♠ AT7

Partner is dealer.

Dealer: North ♥ QJ4

The opponents are silent.

Vul: None ♦ T53

HCP: 9 ♣ QT76

Both hands (Answers Page)

Board: 123	North:	South:	W	N	E	S
Dealer: South	♠ Q87	♠ AT2				1♦
Vul: Both	♥ Q83	♥ 765	Pass	1NT	All Pass	
North HCP: 8	♦ 765	♦ AJ43				
South HCP: 13	♣ A986	♣ KJ3				
Contract: 1NT North						

Board: 124	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ A84				1♦
Vul: Both	♥ K62	♥ A4	Pass	1NT	Pass	2♣
North HCP: 9	♦ 754	♦ KQJ3	All Pass			
South HCP: 14	♣ KJ97	♣ T632				
Contract: 2♣ South						

Board: 125	North:	South:	W	N	E	S
Dealer: South	♠ QT9	♠ K5				1♦
Vul: Both	♥ K86	♥ J943	Pass	1NT	All Pass	
North HCP: 8	♦ 864	♦ AQ72				
South HCP: 13	♣ K973	♣ QJ2				
Contract: 1NT North						

Board: 126	North:	South:	W	N	E	S
Dealer: South	♠ K62	♠ T9				1♦
Vul: Both	♥ K85	♥ A73	Pass	1NT	Pass	2♦
North HCP: 9	♦ J52	♦ AKT93	All Pass			
South HCP: 14+1	♣ Q843	♣ KT9				
Contract: 2♦ South						

Board: 127	North:	South:	W	N	E	S
Dealer: North	♠ J862	♠ AT7		1♦	Pass	1NT
Vul: None	♥ 75	♥ QJ4	Pass	2♦	All Pass	
North HCP: 11+2	♦ AKQJ92	♦ T53				
South HCP: 9	♣ 3	♣ QT76				
Contract: 2♦ North						

Board: 128	♠ K52
Dealer: South	♥ K84
Vul: N-S	♦ Q86
HCP: 8	♣ T965

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

South hands

1m - 1NT

Board: 128	♠ A643
Dealer: South	♥ T32
Vul: N-S	♦ K
HCP: 14+1	♣ AQJ74

Board: 129	♠ 9753
Dealer: East	♥ 97
Vul: E-W	♦ AT86
HCP: 6	♣ Q54

Board: 130	♠ Q63
Dealer: North	♥ AT4
Vul: N-S	♦ T83
HCP: 8	♣ Q975

Board: 131	♠ QJ9
Dealer: North	♥ KT6
Vul: N-S	♦ T87
HCP: 9	♣ QJT3

Board: 132	♠ 8654
Dealer: South	♥ T
Vul: E-W	♦ K52
HCP: 12+1	♣ AKQT6

Both hands (Answers Page)

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

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

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

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

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

Board: 133 ♠ 6
Dealer: North ♥ A652
Vul: E-W ♦ AJ98
HCP: 12 ♣ KT62

Board: 134 ♠ T32
Dealer: North ♥ JT76
Vul: None ♦ AQJ6
HCP: 13 ♣ AJ

Board: 135 ♠ A73
Dealer: South ♥ Q86
Vul: E-W ♦ Q83
HCP: 8 ♣ T987

Board: 136 ♠ AT8
Dealer: South ♥ Q82
Vul: N-S ♦ 965
HCP: 9 ♣ K753

Board: 137 ♠ QT6
Dealer: North ♥ Q9
Vul: N-S ♦ AQJ73
HCP: 18+1 ♣ AK3

You are dealer.
The opponents are silent.

You are dealer.
The opponents are silent.

Partner is dealer.
The opponents are silent.

Partner is dealer.
The opponents are silent.

You are dealer.
The opponents are silent.

Both hands (Answers Page)

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

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

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

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

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

South hands

1m - 1NT

Board: 133	♠ Q98
Dealer: North	♥ KQT
Vul: E-W	♦ T63
HCP: 9	♣ Q974

Board: 134	♠ Q84
Dealer: North	♥ Q92
Vul: None	♦ 982
HCP: 6	♣ Q652

Board: 135	♠ KQ98
Dealer: South	♥ J5
Vul: E-W	♦ 962
HCP: 13	♣ AK64

Board: 136	♠ QJ9
Dealer: South	♥ KJ5
Vul: N-S	♦ AJ842
HCP: 12+1	♣ T6

Board: 137	♠ K84
Dealer: North	♥ KJ5
Vul: N-S	♦ 642
HCP: 9	♣ Q876

Both hands (Answers Page)

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

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

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

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

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

Board: 138	♠ AK2
Dealer: North	♥ AKT
Vul: E-W	♦ 762
HCP: 18	♣ AT94

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

South hands

1m - 1NT

Board: 138	♠ Q53
Dealer: North	♥ Q83
Vul: E-W	♦ K83
HCP: 8	♣ J863

Partner is dealer.

Board: 139	♠ QT6
Dealer: North	♥ K96
Vul: None	♦ 842
HCP: 9	♣ KJ73

Partner is dealer.

West (LHO) Doubles 1NT if possible.

West (LHO) Doubles 2♦ if possible.

East (RHO) bids 2♥ if possible.

Board: 140	♠ 83
Dealer: South	♥ KT74
Vul: Both	♦ AQ863
HCP: 13+1	♣ A8

You are dealer.

Board: 141	♠ 72
Dealer: South	♥ K863
Vul: N-S	♦ AQJ9
HCP: 14	♣ A52

You are dealer.

The opponents are silent.

Board: 142	♠ KJ8
Dealer: North	♥ Q64
Vul: N-S	♦ T852
HCP: 9	♣ KT7

Partner is dealer.

The opponents are silent.

Both hands (Answers Page)

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

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

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

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

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

Board: 143	♠ Q54
Dealer: South	♥ QJ7
Vul: Both	♦ Q73
HCP: 9	♣ Q632

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

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

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

Both hands (Answers Page)

Board: 143	North:	South:	W	N	E	S
Dealer: South	♠ Q54	♠ T87				1♦
Vul: Both	♥ QJ7	♥ K2	Pass	1NT	All Pass	
North HCP: 9	♦ Q73	♦ KT95				
South HCP: 13	♣ Q632	♣ AKT9				
Contract: 1NT North						

Board: 144	North:	South:	W	N	E	S
Dealer: West	♠ 964	♠ AK2	1♦	Pass	1NT	2♣
Vul: E-W	♥ AJT8	♥ 42		All Pass		
North HCP: 8	♦ 6432	♦ K7				
South HCP: 11+2	♣ K9	♣ JT7653				
Contract: 2♣ South						

Board: 145	North:	South:	W	N	E	S
Dealer: South	♠ Q87	♠ J42				1♣
Vul: Both	♥ Q75	♥ A43	Pass	1NT	All Pass	
North HCP: 8	♦ A62	♦ KT8				
South HCP: 14	♣ T754	♣ AQ62				
Contract: 1NT North						

Board: 146	North:	South:	W	N	E	S
Dealer: South	♠ Q42	♠ A753				1♦
Vul: Both	♥ K76	♥ Q95	Pass	1NT	Pass	2♦
North HCP: 9	♦ 532	♦ AQJ97	All Pass			
South HCP: 13+1	♣ KJ72	♣ 6				
Contract: 2♦ South						

South hands

1m - 1NT

Board: 143	♠ T87
Dealer: South	♥ K2
Vul: Both	♦ KT95
HCP: 13	♣ AKT9

Board: 144	♠ AK2
Dealer: West	♥ 42
Vul: E-W	♦ K7
HCP: 11+2	♣ JT7653

Board: 145	♠ J42
Dealer: South	♥ A43
Vul: Both	♦ KT8
HCP: 14	♣ AQ62

Board: 146	♠ A753
Dealer: South	♥ Q95
Vul: Both	♦ AQJ97
HCP: 13+1	♣ 6

Both hands (Answers Page)

Board: 143	North:	South:	W	N	E	S
Dealer: South	♠ Q54	♠ T87				1♦
Vul: Both	♥ QJ7	♥ K2	Pass	1NT	All Pass	
North HCP: 9	♦ Q73	♦ KT95				
South HCP: 13	♣ Q632	♣ AKT9				
Contract: 1NT North						

Board: 144	North:	South:	W	N	E	S
Dealer: West	♠ 964	♠ AK2	1♦	Pass	1NT	2♣
Vul: E-W	♥ AJT8	♥ 42		All Pass		
North HCP: 8	♦ 6432	♦ K7				
South HCP: 11+2	♣ K9	♣ JT7653				
Contract: 2♣ South						

Board: 145	North:	South:	W	N	E	S
Dealer: South	♠ Q87	♠ J42				1♣
Vul: Both	♥ Q75	♥ A43	Pass	1NT	All Pass	
North HCP: 8	♦ A62	♦ KT8				
South HCP: 14	♣ T754	♣ AQ62				
Contract: 1NT North						

Board: 146	North:	South:	W	N	E	S
Dealer: South	♠ Q42	♠ A753				1♦
Vul: Both	♥ K76	♥ Q95	Pass	1NT	Pass	2♦
North HCP: 9	♦ 532	♦ AQJ97	All Pass			
South HCP: 13+1	♣ KJ72	♣ 6				
Contract: 2♦ South						