

# North hands

1m - 1NT

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

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**Board: 2**      ♠ KT      You are dealer.  
 Dealer: North      ♥ AQ4      The opponents are silent.  
 Vul: E-W      ♦ Q873  
 HCP: 19      ♣ AKJ9

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

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

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**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      Partner is dealer.  
 Dealer: North      ♥ QT5      The opponents are silent.  
 Vul: N-S      ♦ 8643  
 HCP: 8      ♣ Q32

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**Board: 2**      ♠ Q42      Partner is dealer.  
 Dealer: North      ♥ K62      The opponents are silent.  
 Vul: E-W      ♦ 542  
 HCP: 7      ♣ Q652

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**Board: 3**      ♠ K962      You are dealer.  
 Dealer: South      ♥ K8      The opponents are silent.  
 Vul: E-W      ♦ AQT8  
 HCP: 18      ♣ AQT

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**Board: 4**      ♠ Q65      Partner is dealer.  
 Dealer: North      ♥ QJ8      The opponents are silent.  
 Vul: N-S      ♦ J83  
 HCP: 9      ♣ KT42

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**Board: 5**      ♠ 7      RHO is dealer. You bid second.  
 Dealer: East      ♥ A9652      East (RHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ 987      West (LHO) bids 1NT if possible.  
 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						



## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: None

North HCP: 9

South HCP: 12+1

Contract: 2♦ South

North:

♠ K75

♥ A86

♦ 964

♣ Q872

South:

♠ A962

♥ K73

♦ Q8732

♣ K

W N E S

Pass 1NT Pass 1♦

Pass 1NT Pass 2♦

All Pass

### Board: 7

Dealer: South

Vul: Both

North HCP: 8

South HCP: 13

Contract: 1NT North

North:

♠ Q62

♥ A94

♦ T853

♣ QT4

South:

♠ KT87

♥ KJ5

♦ AQ92

♣ 93

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

### Board: 8

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 8

Contract: 1NT South

North:

♠ AQ54

♥ Q65

♦ K642

♣ K8

South:

♠ K86

♥ K72

♦ T53

♣ QT94

W N E S

Pass 1♦ Pass 1NT

All Pass

### Board: 9

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 9

Contract: 2♦ North

North:

♠ AQ6

♥ Q5

♦ KQT83

♣ AJ2

South:

♠ KT5

♥ K76

♦ 965

♣ KT43

W N E S

Pass 1♦ Pass 1NT

Pass 2♦ All Pass

### Board: 10

Dealer: East

Vul: Both

North HCP: 14+1

South HCP: 6

Contract: 3♥ North

North:

♠ K98

♥ A954

♦ AK965

♣ 3

South:

♠ JT43

♥ Q872

♦ 84

♣ K85

W N E S

1NT Pass 1♣ Pass

Pass X Pass 2♥

3♣ 3♥ All Pass

South hands 1m - 1NT

South hands 1m - 1NT

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

Dealer: South

Vul: None

North HCP: 9

South HCP: 12+1

Contract: 2♦ South

North:

♠ K75

♥ A86

♦ 964

♣ Q872

South:

♠ A962

♥ K73

♦ Q8732

♣ K

W N E S

Pass 1NT Pass 1♦

Pass 1NT Pass 2♦

All Pass

### Board: 7

Dealer: South

Vul: Both

North HCP: 8

South HCP: 13

Contract: 1NT North

North:

♠ Q62

♥ A94

♦ T853

♣ QT4

South:

♠ KT87

♥ KJ5

♦ AQ92

♣ 93

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

### Board: 8

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 8

Contract: 1NT South

North:

♠ AQ54

♥ Q65

♦ K642

♣ K8

South:

♠ K86

♥ K72

♦ T53

♣ QT94

W N E S

Pass 1♦ Pass 1NT

All Pass

### Board: 9

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 9

Contract: 2♦ North

North:

♠ AQ6

♥ Q5

♦ KQT83

♣ AJ2

South:

♠ KT5

♥ K76

♦ 965

♣ KT43

W N E S

Pass 1♦ Pass 1NT

Pass 2♦ All Pass

### Board: 10

Dealer: East

Vul: Both

North HCP: 14+1

South HCP: 6

Contract: 3♥ North

North:

♠ K98

♥ A954

♦ AK965

♣ 3

South:

♠ JT43

♥ Q872

♦ 84

♣ K85

W N E S

1NT Pass 1♣ Pass

Pass X Pass 2♥

3♣ 3♥ All Pass



<b>Board: 11</b>	♠ Q62	Partner is dealer.
Dealer: South	♥ K52	The opponents are silent.
Vul: None	♦ 983	
HCP: 9	♣ A875	

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<b>Board: 12</b>	♠ AJ84	You are dealer.
Dealer: North	♥ Q	The opponents are silent.
Vul: None	♦ JT2	
HCP: 17+1	♣ AKQ62	

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<b>Board: 13</b>	♠ J7	You are dealer.
Dealer: North	♥ A963	The opponents are silent.
Vul: N-S	♦ AKT53	
HCP: 12+1	♣ 95	

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<b>Board: 14</b>	♠ A8	You are dealer.
Dealer: North	♥ T862	The opponents are silent.
Vul: E-W	♦ Q963	
HCP: 13	♣ AK8	

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<b>Board: 15</b>	♠ 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**

<b>Board: 11</b>	♠ A94	You are dealer.
Dealer: South	♥ JT83	The opponents are silent.
Vul: None	♦ AKJ6	
HCP: 13	♣ 63	

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<b>Board: 12</b>	♠ QT2	Partner is dealer.
Dealer: North	♥ A95	The opponents are silent.
Vul: None	♦ K97	
HCP: 9	♣ 9743	

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<b>Board: 13</b>	♠ Q43	Partner is dealer.
Dealer: North	♥ QJT	The opponents are silent.
Vul: N-S	♦ 986	
HCP: 9	♣ AT86	

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<b>Board: 14</b>	♠ QJT	Partner is dealer.
Dealer: North	♥ K75	The opponents are silent.
Vul: E-W	♦ 872	
HCP: 9	♣ QJ93	

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<b>Board: 15</b>	♠ A97	You are dealer.
Dealer: South	♥ AJ	The opponents are silent.
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						

# North hands

1m - 1NT

## Board: 16

♠ QT3

Partner is dealer.

Dealer: South

♥ A74

The opponents are silent.

Vul: None

♦ 632

HCP: 8

♣ QT83

## Board: 17

♠ K52

Partner is dealer.

Dealer: South

♥ QT8

The opponents are silent.

Vul: E-W

♦ T95

HCP: 8

♣ K742

## Board: 18

♠ 98

LHO is dealer.

Dealer: East

♥ A9

East (LHO) opens 1♦ if possible.

Vul: N-S

♦ AK965

West (RHO) bids 1NT if possible.

HCP: 19+1

♣ AKJ7

## Board: 19

♠ KT9

Partner is dealer.

Dealer: South

♥ QT2

The opponents are silent.

Vul: None

♦ T96

HCP: 8

♣ KT83

## Board: 20

♠ AJ2

You are dealer.

Dealer: North

♥ 85

The opponents are silent.

Vul: N-S

♦ AQ96

HCP: 19

♣ AKJT

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: None

North HCP: 8

South HCP: 14+1

Contract: 2 ♦ South

North:

♠ QT3

♥ A74

♦ 632

♣ QT83

South:

♠ K862

♥ QJT

♦ AK854

♣ J

W N E S

1 ♦

Pass 1NT Pass 2 ♦

All Pass

### Board: 17

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 18

Contract: 3NT North

North:

♠ K52

♥ QT8

♦ T95

♣ K742

South:

♠ AJ63

♥ A753

♦ K42

♣ AQ

W N E S

1 ♦

Pass 1NT Pass 2NT

Pass 3NT All Pass

### Board: 18

Dealer: East

Vul: N-S

North HCP: 19+1

South HCP: 0

Contract: 2 ♥ South

North:

♠ 98

♥ A9

♦ AK965

♣ AKJ7

South:

♠ T762

♥ 5432

♦ T

♣ T864

W N E S

1 ♦ Pass

1NT X Pass 2 ♥

All Pass

### Board: 19

Dealer: South

Vul: None

North HCP: 8

South HCP: 13

Contract: 1NT North

North:

♠ KT9

♥ QT2

♦ T96

♣ KT83

South:

♠ 873

♥ KJ74

♦ AKJ7

♣ J4

W N E S

1 ♦

Pass 1NT All Pass

### Board: 20

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 9

Contract: 3NT South

North:

♠ AJ2

♥ 85

♦ AQ96

♣ AKJT

South:

♠ K75

♥ A76

♦ 874

♣ Q843

W N E S

1 ♦ Pass 1NT

Pass 2NT Pass 3NT

All Pass

## South hands

1m - 1NT

<b>Board: 16</b>	♠ K862	You are dealer.
Dealer: South	♥ QJT	The opponents are silent.
Vul: None	♦ AK854	
HCP: 14+1	♣ J	
<b>Board: 17</b>	♠ AJ63	You are dealer.
Dealer: South	♥ A753	The opponents are silent.
Vul: E-W	♦ K42	
HCP: 18	♣ AQ	
<b>Board: 18</b>	♠ T762	RHO is dealer. You bid second.
Dealer: East	♥ 5432	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ T	West (LHO) bids 1NT if possible.
HCP: 0	♣ T864	
<b>Board: 19</b>	♠ 873	You are dealer.
Dealer: South	♥ KJ74	The opponents are silent.
Vul: None	♦ AKJ7	
HCP: 13	♣ J4	
<b>Board: 20</b>	♠ K75	Partner is dealer.
Dealer: North	♥ A76	The opponents are silent.
Vul: N-S	♦ 874	
HCP: 9	♣ Q843	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: None

North HCP: 8

South HCP: 14+1

Contract: 2 ♦ South

North:

♠ QT3

♥ A74

♦ 632

♣ QT83

South:

♠ K862

♥ QJT

♦ AK854

♣ J

W N E S

1 ♦

Pass 1NT Pass 2 ♦

All Pass

### Board: 17

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 18

Contract: 3NT North

North:

♠ K52

♥ QT8

♦ T95

♣ K742

South:

♠ AJ63

♥ A753

♦ K42

♣ AQ

W N E S

1 ♦

Pass 1NT Pass 2NT

Pass 3NT All Pass

### Board: 18

Dealer: East

Vul: N-S

North HCP: 19+1

South HCP: 0

Contract: 2 ♥ South

North:

♠ 98

♥ A9

♦ AK965

♣ AKJ7

South:

♠ T762

♥ 5432

♦ T

♣ T864

W N E S

1 ♦ Pass

1NT X Pass 2 ♥

All Pass

### Board: 19

Dealer: South

Vul: None

North HCP: 8

South HCP: 13

Contract: 1NT North

North:

♠ KT9

♥ QT2

♦ T96

♣ KT83

South:

♠ 873

♥ KJ74

♦ AKJ7

♣ J4

W N E S

1 ♦

Pass 1NT All Pass

### Board: 20

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 9

Contract: 3NT South

North:

♠ AJ2

♥ 85

♦ AQ96

♣ AKJT

South:

♠ K75

♥ A76

♦ 874

♣ Q843

W N E S

1 ♦ Pass 1NT

Pass 2NT Pass 3NT

All Pass



**Board: 21**

♠ A42

Partner is dealer.

Dealer: South

♥ Q63

The opponents are silent.

Vul: E-W

♦ T42

HCP: 8

♣ QT72

**Board: 22**

♠ Q84

Partner is dealer.

Dealer: South

♥ K85

East (LHO) bids 2NT if possible.

Vul: N-S

♦ 965

HCP: 9

♣ AT42

**Board: 23**

♠ Q43

Partner is dealer.

Dealer: South

♥ Q54

The opponents are silent.

Vul: E-W

♦ Q95

HCP: 8

♣ Q953

**Board: 24**

♠ Q72

Partner is dealer.

Dealer: South

♥ QT7

The opponents are silent.

Vul: N-S

♦ J632

HCP: 8

♣ K84

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: South	♠ A42	♠ T6				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

	North:	South:	W	N	E	S
Dealer: South	♠ Q84	♠ KJ9				1 ♦
Vul: N-S	♥ K85	♥ Q96	Pass	1NT	2NT <sup>1</sup>	3 ♦
North HCP: 9	♦ 965	♦ AKQT72	All Pass			
South HCP: 16+2	♣ AT42	♣ J				
Contract: 3 ♦ South					1. Unusual 2NT	

### Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ Q43	♠ K7				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

	North:	South:	W	N	E	S
Dealer: South	♠ Q72	♠ 4				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

	North:	South:	W	N	E	S
Dealer: South	♠ A42	♠ T6				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

	North:	South:	W	N	E	S
Dealer: South	♠ Q84	♠ KJ9				1 ♦
Vul: N-S	♥ K85	♥ Q96	Pass	1NT	2NT <sup>1</sup>	3 ♦
North HCP: 9	♦ 965	♦ AKQT72	All Pass			
South HCP: 16+2	♣ AT42	♣ J				
Contract: 3 ♦ South					1. Unusual 2NT	

### Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ Q43	♠ K7				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

	North:	South:	W	N	E	S
Dealer: South	♠ Q72	♠ 4				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						

## North hands

1m - 1NT

## 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  $2\spadesuit$  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

Dealer: East

Vul: N-S

North HCP: 11+2

South HCP: 8

Contract: 3 ♠ X South

North:

♠ AJT974

♥ Q83

♦ -

♣ A876

South:

♠ 832

♥ 764

♦ AT73

♣ KJ3

W	N	E	S
		1 ♦	Pass
1NT	2 ♠	X	Pass
2NT	Pass	Pass	3 ♠
X	All Pass		

### Board: 26

Dealer: South

Vul: Both

North HCP: 8

South HCP: 13+1

Contract: 2 ♦ South

North:

♠ K54

♥ QJ8

♦ T653

♣ QT8

South:

♠ AT

♥ K952

♦ QJ987

♣ K5

W	N	E	S
			1 ♦
Pass	1NT	Pass	2 ♦
All Pass			

### Board: 27

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 13

Contract: 1NT North

North:

♠ Q93

♥ KT9

♦ J832

♣ Q84

South:

♠ 8752

♥ A8

♦ AKQ6

♣ 753

W	N	E	S
			1 ♦
Pass	1NT	All Pass	

### Board: 28

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 8

Contract: 3NT South

North:

♠ A84

♥ 5

♦ AKJT

♣ KQT54

South:

♠ K97

♥ Q73

♦ Q63

♣ J732

W	N	E	S
	1 ♣	Pass	1NT
Pass	2 ♦	Pass	3NT
All Pass			

**South hands****1m - 1NT**

<b>Board: 25</b>	♠ 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.

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 25

Dealer: East

Vul: N-S

North HCP: 11+2

South HCP: 8

Contract: 3 ♠ X South

North:

♠ AJT974

♥ Q83

♦ -

♣ A876

South:

♠ 832

♥ 764

♦ AT73

♣ KJ3

W

N

E

S

1 ♦ Pass

1NT 2 ♠ X Pass

2NT Pass Pass 3 ♠

X All Pass

### Board: 26

Dealer: South

Vul: Both

North HCP: 8

South HCP: 13+1

Contract: 2 ♦ South

North:

♠ K54

♥ QJ8

♦ T653

♣ QT8

South:

♠ AT

♥ K952

♦ QJ987

♣ K5

W

N

E

S

1 ♦

Pass 1NT Pass 2 ♦

All Pass

### Board: 27

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 13

Contract: 1NT North

North:

♠ Q93

♥ KT9

♦ J832

♣ Q84

South:

♠ 8752

♥ A8

♦ AKQ6

♣ 753

W

N

E

S

1 ♦

Pass 1NT All Pass

### Board: 28

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 8

Contract: 3NT South

North:

♠ A84

♥ 5

♦ AKJT

♣ KQT54

South:

♠ K97

♥ Q73

♦ Q63

♣ J732

W

N

E

S

1 ♣ Pass 1NT

Pass 2 ♦ Pass 3NT

All Pass



# North hands

1m - 1NT

<b>Board: 29</b>	♠ A62	Partner is dealer.
Dealer: South	♥ Q87	The opponents are silent.
Vul: Both	♦ 875	
HCP: 8	♣ Q742	

<b>Board: 30</b>	♠ Q76	Partner is dealer.
Dealer: South	♥ Q42	East (LHO) bids 2♠ if possible.
Vul: N-S	♦ 875	West (RHO) bids 3♠ if possible.
HCP: 6	♣ Q643	

<b>Board: 31</b>	♠ K73	Partner is dealer.
Dealer: South	♥ QJT	The opponents are silent.
Vul: Both	♦ 742	
HCP: 8	♣ Q972	

<b>Board: 32</b>	♠ AK52	You are dealer.
Dealer: North	♥ -	West (RHO) bids 2♥ if possible.
Vul: None	♦ KJ62	
HCP: 18+1	♣ AQJ75	

<b>Board: 33</b>	♠ KT4	Partner is dealer.
Dealer: South	♥ KT3	The opponents are silent.
Vul: N-S	♦ T73	
HCP: 8	♣ Q863	

## Both hands (Answers Page)

### Board: 29

Dealer: South

Vul: Both

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ A62

♥ Q87

♦ 875

♣ Q742

South:

♠ Q874

♥ 643

♦ AKQ9

♣ K3

W N E S

1 ♦

Pass 1NT All Pass

### Board: 30

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 14+2

Contract: 4 ♣ South

North:

♠ Q76

♥ Q42

♦ 875

♣ Q643

South:

♠ T

♥ J7

♦ AQT62

♣ AKT92

W N E S

1 ♦

Pass 1NT 2 ♠ 3 ♣

3 ♠ Pass Pass 4 ♣

All Pass

### Board: 31

Dealer: South

Vul: Both

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ K73

♥ QJT

♦ 742

♣ Q972

South:

♠ QJ9

♥ A987

♦ KQJ5

♣ JT

W N E S

1 ♦

Pass 1NT All Pass

### Board: 32

Dealer: North

Vul: None

North HCP: 18+1

South HCP: 7

Contract: 3NT South

North:

♠ AK52

♥ -

♦ KJ62

♣ AQJ75

South:

♠ Q86

♥ QJ6

♦ QT5

♣ 8632

W N E S

1 ♣ Pass 1NT

2 ♥ 3 ♥<sup>1</sup> Pass 3NT

All Pass

1. strength cue bid

### Board: 33

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 18+1

Contract: 3NT North

North:

♠ KT4

♥ KT3

♦ T73

♣ Q863

South:

♠ 85

♥ AQ87

♦ AKQ84

♣ K4

W N E S

1 ♦

Pass 1NT Pass 2 ♥

Pass 3NT All Pass

# South hands

1m - 1NT

## Board: 29

♠ Q874

You are dealer.

Dealer: South

♥ 643

The opponents are silent.

Vul: Both

♦ AKQ9

HCP: 14

♣ K3

## Board: 30

♠ T

You are dealer.

Dealer: South

♥ J7

East (RHO) bids 2♠ if possible.

Vul: N-S

♦ AQT62

West (LHO) bids 3♠ if possible.

HCP: 14+2

♣ AKT92

## Board: 31

♠ QJ9

You are dealer.

Dealer: South

♥ A987

The opponents are silent.

Vul: Both

♦ KQJ5

HCP: 14

♣ JT

## Board: 32

♠ Q86

Partner is dealer.

Dealer: North

♥ QJ6

West (LHO) bids 2♥ if possible.

Vul: None

♦ QT5

HCP: 7

♣ 8632

## Board: 33

♠ 85

You are dealer.

Dealer: South

♥ AQ87

The opponents are silent.

Vul: N-S

♦ AKQ84

HCP: 18+1

♣ K4

## 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 ♥ <sup>1</sup>	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						

# North hands

1m - 1NT

## Board: 34

♠ 3

You are dealer.

Dealer: North

♥ AJ63

The opponents are silent.

Vul: E-W

♦ AKJ85

HCP: 17+1

♣ A72

## Board: 35

♠ K82

Partner is dealer.

Dealer: South

♥ Q83

The opponents are silent.

Vul: Both

♦ QJ9

HCP: 8

♣ 8742

## Board: 36

♠ AT93

You are dealer.

Dealer: North

♥ KQ62

West (RHO) bids 2♣ if possible.

Vul: N-S

♦ KT98

HCP: 15

♣ K

## Board: 37

♠ AJ6

You are dealer.

Dealer: North

♥ K5

The opponents are silent.

Vul: Both

♦ AJ942

HCP: 18+1

♣ AJ3

## Board: 38

♠ AT5

You are dealer.

Dealer: North

♥ K52

The opponents are silent.

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**

<b>Board: 34</b>	♠ K42	Partner is dealer.
Dealer: North	♥ K94	The opponents are silent.
Vul: E-W	♦ T64	
HCP: 9	♣ K863	

---

<b>Board: 35</b>	♠ AQ75	You are dealer.
Dealer: South	♥ AKJ6	The opponents are silent.
Vul: Both	♦ A2	
HCP: 18	♣ T93	

---

<b>Board: 36</b>	♠ Q42	Partner is dealer.
Dealer: North	♥ A97	West (LHO) bids 2♣ if possible.
Vul: N-S	♦ J64	
HCP: 9	♣ Q864	

---

<b>Board: 37</b>	♠ Q97	Partner is dealer.
Dealer: North	♥ A32	The opponents are silent.
Vul: Both	♦ T65	
HCP: 9	♣ KT64	

---

<b>Board: 38</b>	♠ QJ7	Partner is dealer.
Dealer: North	♥ Q97	The opponents are silent.
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						



<b>Board: 39</b>	♠ AT4	Partner is dealer.
Dealer: South	♥ Q83	The opponents are silent.
Vul: None	♦ Q84	
HCP: 8	♣ 8543	

---

<b>Board: 40</b>	♠ Q85	Partner is dealer.
Dealer: South	♥ K82	The opponents are silent.
Vul: N-S	♦ 962	
HCP: 7	♣ Q632	

---

<b>Board: 41</b>	♠ KT2	Partner is dealer.
Dealer: South	♥ Q85	The opponents are silent.
Vul: E-W	♦ Q76	
HCP: 7	♣ 9764	

---

<b>Board: 42</b>	♠ Q953	You are dealer.
Dealer: North	♥ A865	The opponents are silent.
Vul: N-S	♦ AQ8	
HCP: 12	♣ T3	

---

<b>Board: 43</b>	♠ KJT	Partner is dealer.
Dealer: South	♥ K96	The opponents are silent.
Vul: E-W	♦ T872	
HCP: 9	♣ Q74	

## Both hands (Answers Page)

### Board: 39

Dealer: South

Vul: None

North HCP: 8

South HCP: 18

Contract: 3NT North

North:

♠ AT4

♥ Q83

♦ Q84

♣ 8543

South:

♠ QJ97

♥ JT

♦ AK9

♣ AK72

W N E S

Pass 1NT Pass 2NT

Pass 3NT All Pass

### Board: 40

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 17+1

Contract: 2♣ South

North:

♠ Q85

♥ K82

♦ 962

♣ Q632

South:

♠ A62

♥ A

♦ KQ874

♣ KJ97

W N E S

Pass 1NT Pass 2♣

All Pass

### Board: 41

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 13

Contract: 1NT North

North:

♠ KT2

♥ Q85

♦ Q76

♣ 9764

South:

♠ AJ73

♥ K73

♦ 93

♣ KQ82

W N E S

Pass 1NT All Pass

### Board: 42

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 8

Contract: 1NT South

North:

♠ Q953

♥ A865

♦ AQ8

♣ T3

South:

♠ K72

♥ Q94

♦ J73

♣ Q762

W N E S

Pass 1NT

All Pass

### Board: 43

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 19+2

Contract: 3NT North

North:

♠ KJT

♥ K96

♦ T872

♣ Q74

South:

♠ Q4

♥ A

♦ AKQ94

♣ A8652

W N E S

Pass 1NT Pass 3♣

Pass 3NT All Pass

**South hands****1m - 1NT**

<b>Board: 39</b>	♠ QJ97	You are dealer.
Dealer: South	♥ JT	The opponents are silent.
Vul: None	♦ AK9	
HCP: 18	♣ AK72	

---

<b>Board: 40</b>	♠ A62	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ KQ874	
HCP: 17+1	♣ KJ97	

---

<b>Board: 41</b>	♠ AJ73	You are dealer.
Dealer: South	♥ K73	The opponents are silent.
Vul: E-W	♦ 93	
HCP: 13	♣ KQ82	

---

<b>Board: 42</b>	♠ K72	Partner is dealer.
Dealer: North	♥ Q94	The opponents are silent.
Vul: N-S	♦ J73	
HCP: 8	♣ Q762	

---

<b>Board: 43</b>	♠ Q4	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: E-W	♦ AKQ94	
HCP: 19+2	♣ A8652	

## Both hands (Answers Page)

### Board: 39

Dealer: South

Vul: None

North HCP: 8

South HCP: 18

Contract: 3NT North

North:

♠ AT4

♥ Q83

♦ Q84

♣ 8543

South:

♠ QJ97

♥ JT

♦ AK9

♣ AK72

W N E S

Pass 1NT Pass 2NT

Pass 3NT All Pass

### Board: 40

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 17+1

Contract: 2♣ South

North:

♠ Q85

♥ K82

♦ 962

♣ Q632

South:

♠ A62

♥ A

♦ KQ874

♣ KJ97

W N E S

Pass 1NT Pass 2♣

All Pass

### Board: 41

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 13

Contract: 1NT North

North:

♠ KT2

♥ Q85

♦ Q76

♣ 9764

South:

♠ AJ73

♥ K73

♦ 93

♣ KQ82

W N E S

Pass 1NT All Pass

### Board: 42

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 8

Contract: 1NT South

North:

♠ Q953

♥ A865

♦ AQ8

♣ T3

South:

♠ K72

♥ Q94

♦ J73

♣ Q762

W N E S

Pass 1♦ Pass 1NT

All Pass

### Board: 43

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 19+2

Contract: 3NT North

North:

♠ KJT

♥ K96

♦ T872

♣ Q74

South:

♠ Q4

♥ A

♦ AKQ94

♣ A8652

W N E S

Pass 1NT Pass 3♣

Pass 3NT All Pass

# North hands

1m - 1NT

<b>Board: 44</b>	♠ K95	Partner is dealer.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: None	♦ T643	
HCP: 9	♣ QT3	

---

<b>Board: 45</b>	♠ AK72	You are dealer.
Dealer: North	♥ 6	The opponents are silent.
Vul: Both	♦ A8654	
HCP: 15+1	♣ A42	

---

<b>Board: 46</b>	♠ AQJ	You are dealer.
Dealer: North	♥ 3	The opponents are silent.
Vul: Both	♦ AKT96	
HCP: 18+1	♣ A743	

---

<b>Board: 47</b>	♠ AKJ	You are dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: None	♦ Q7654	
HCP: 14+1	♣ AT72	

---

<b>Board: 48</b>	♠ A4	You are dealer.
Dealer: North	♥ AJ	The opponents are silent.
Vul: None	♦ AQ742	
HCP: 19+1	♣ KJ62	

## Both hands (Answers Page)

### Board: 44

Dealer: South

Vul: None

North HCP: 9

South HCP: 13+1

Contract: 2 ♦ North

North:

♠ K95

♥ KJ6

♦ T643

♣ QT3

South:

♠ A6

♥ 72

♦ AJ752

♣ A864

W	N	E	S
---	---	---	---

1 ♦

Pass	1NT	Pass	2 ♣
------	-----	------	-----

Pass	2 ♦	All Pass	
------	-----	----------	--

### Board: 45

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 7

Contract: 2 ♦ North

North:

♠ AK72

♥ 6

♦ A8654

♣ A42

South:

♠ Q63

♥ Q83

♦ JT72

♣ Q75

W	N	E	S
---	---	---	---

1 ♦ Pass 1NT

Pass	2 ♦	All Pass	
------	-----	----------	--

### Board: 46

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 8

Contract: 3NT South

North:

♠ AQJ

♥ 3

♦ AKT96

♣ A743

South:

♠ KT9

♥ Q92

♦ 873

♣ QJ82

W	N	E	S
---	---	---	---

1 ♦ Pass 1NT

Pass	3 ♣	Pass	3NT
------	-----	------	-----

All Pass

### Board: 47

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 8

Contract: 2 ♣ North

North:

♠ AKJ

♥ 9

♦ Q7654

♣ AT72

South:

♠ QT2

♥ KT4

♦ T82

♣ K864

W	N	E	S
---	---	---	---

1 ♦ Pass 1NT

Pass	2 ♣	All Pass	
------	-----	----------	--

### Board: 48

Dealer: North

Vul: None

North HCP: 19+1

South HCP: 9

Contract: 3NT South

North:

♠ A4

♥ AJ

♦ AQ742

♣ KJ62

South:

♠ Q98

♥ Q83

♦ JT65

♣ AT9

W	N	E	S
---	---	---	---

1 ♦ Pass 1NT

Pass	2NT	Pass	3NT
------	-----	------	-----

All Pass

**South hands****1m - 1NT**

<b>Board: 44</b>	♠ A6	You are dealer.
Dealer: South	♥ 72	The opponents are silent.
Vul: None	♦ AJ752	
HCP: 13+1	♣ A864	

---

<b>Board: 45</b>	♠ Q63	Partner is dealer.
Dealer: North	♥ Q83	The opponents are silent.
Vul: Both	♦ JT72	
HCP: 7	♣ Q75	

---

<b>Board: 46</b>	♠ KT9	Partner is dealer.
Dealer: North	♥ Q92	The opponents are silent.
Vul: Both	♦ 873	
HCP: 8	♣ QJ82	

---

<b>Board: 47</b>	♠ QT2	Partner is dealer.
Dealer: North	♥ KT4	The opponents are silent.
Vul: None	♦ T82	
HCP: 8	♣ K864	

---

<b>Board: 48</b>	♠ Q98	Partner is dealer.
Dealer: North	♥ Q83	The opponents are silent.
Vul: None	♦ JT65	
HCP: 9	♣ AT9	

## Both hands (Answers Page)

### Board: 44

Dealer: South

Vul: None

North HCP: 9

South HCP: 13+1

Contract: 2 ♦ North

North:

♠ K95

♥ KJ6

♦ T643

♣ QT3

South:

♠ A6

♥ 72

♦ AJ752

♣ A864

W N E S

1 ♦

Pass 1NT Pass 2 ♣

Pass 2 ♦ All Pass

### Board: 45

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 7

Contract: 2 ♦ North

North:

♠ AK72

♥ 6

♦ A8654

♣ A42

South:

♠ Q63

♥ Q83

♦ JT72

♣ Q75

W N E S

1 ♦ Pass 1NT

Pass 2 ♦ All Pass

### Board: 46

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 8

Contract: 3NT South

North:

♠ AQJ

♥ 3

♦ AKT96

♣ A743

South:

♠ KT9

♥ Q92

♦ 873

♣ QJ82

W N E S

1 ♦ Pass 1NT

Pass 3 ♣ Pass 3NT

All Pass

### Board: 47

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 8

Contract: 2 ♣ North

North:

♠ AKJ

♥ 9

♦ Q7654

♣ AT72

South:

♠ QT2

♥ KT4

♦ T82

♣ K864

W N E S

1 ♦ Pass 1NT

Pass 2 ♣ All Pass

### Board: 48

Dealer: North

Vul: None

North HCP: 19+1

South HCP: 9

Contract: 3NT South

North:

♠ A4

♥ AJ

♦ AQ742

♣ KJ62

South:

♠ Q98

♥ Q83

♦ JT65

♣ AT9

W N E S

1 ♦ Pass 1NT

Pass 2NT Pass 3NT

All Pass



**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

<b>Board: 49</b>	♠ J74	You are dealer.
Dealer: South	♥ AJ	The opponents are silent.
Vul: E-W	♦ AKQJ42	
HCP: 17+2	♣ J6	

---

<b>Board: 50</b>	♠ T63	You are dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: N-S	♦ KJ7432	
HCP: 13+2	♣ AQ	

---

<b>Board: 51</b>	♠ Q32	Partner is dealer.
Dealer: North	♥ KT4	The opponents are silent.
Vul: E-W	♦ 643	
HCP: 9	♣ A542	

---

<b>Board: 52</b>	♠ A42	You are dealer.
Dealer: South	♥ Q76	The opponents are silent.
Vul: Both	♦ AQJT84	
HCP: 17+2	♣ A	

---

<b>Board: 53</b>	♠ QJ8	Partner is dealer.
Dealer: North	♥ KJT	The opponents are silent.
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						

# North hands

1m - 1NT

## Board: 54

♠ J9

You are dealer.

Dealer: North

♥ KJ75

The opponents are silent.

Vul: E-W

♦ Q7

HCP: 12+1

♣ AJ862

## Board: 55

♠ AT9

Partner is dealer.

Dealer: South

♥ K85

The opponents are silent.

Vul: Both

♦ 942

HCP: 9

♣ QT92

## Board: 56

♠ QT3

Partner is dealer.

Dealer: South

♥ Q65

The opponents are silent.

Vul: N-S

♦ 943

HCP: 8

♣ KJ72

## Board: 57

♠ Q97

Partner is dealer.

Dealer: South

♥ A65

The opponents are silent.

Vul: Both

♦ Q53

HCP: 8

♣ 7653

## Board: 58

♠ J92

RHO is dealer. You bid second.

Dealer: West

♥ 98

West (RHO) opens 1 ♦ if possible.

Vul: Both

♦ 765

East (LHO) bids 1NT if possible.

HCP: 5+1

♣ A9842

West (RHO) Doubles 3 ♥ if possible.

## Both hands (Answers Page)

### Board: 54

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 7

Contract: 1NT South

North:

♠ J9

♥ KJ75

♦ Q7

♣ AJ862

South:

♠ Q84

♥ Q84

♦ K63

♣ 9743

W	N	E	S
	1 ♣	Pass	1NT
All Pass			

### Board: 55

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14

Contract: 1NT North

North:

♠ AT9

♥ K85

♦ 942

♣ QT92

South:

♠ K842

♥ T3

♦ QJ86

♣ AKJ

W	N	E	S
			1 ♦
Pass	1NT	All Pass	

### Board: 56

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14+1

Contract: 2 ♦ South

North:

♠ QT3

♥ Q65

♦ 943

♣ KJ72

South:

♠ AK62

♥ T9

♦ AK865

♣ 95

W	N	E	S
			1 ♦
Pass	1NT	Pass	2 ♦
All Pass			

### Board: 57

Dealer: South

Vul: Both

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ Q97

♥ A65

♦ Q53

♣ 7653

South:

♠ AJ54

♥ KQJ

♦ 74

♣ K942

W	N	E	S
			1 ♣
Pass	1NT	All Pass	

### Board: 58

Dealer: West

Vul: Both

North HCP: 5+1

South HCP: 10+3

Contract: 3 ♥ X South

North:

♠ J92

♥ 98

♦ 765

♣ A9842

South:

♠ KT86

♥ AQJT763

♦ 9

♣ T

W	N	E	S
1 ♦	Pass	1NT	3 ♥
X	All Pass		

## 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

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 7

Contract: 1NT South

North:

♠ J9

♥ KJ75

♦ Q7

♣ AJ862

South:

♠ Q84

♥ Q84

♦ K63

♣ 9743

W	N	E	S
	1 ♣	Pass	1NT
All Pass			

### Board: 55

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14

Contract: 1NT North

North:

♠ AT9

♥ K85

♦ 942

♣ QT92

South:

♠ K842

♥ T3

♦ QJ86

♣ AKJ

W	N	E	S
			1 ♦
Pass	1NT	All Pass	

### Board: 56

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14+1

Contract: 2 ♦ South

North:

♠ QT3

♥ Q65

♦ 943

♣ KJ72

South:

♠ AK62

♥ T9

♦ AK865

♣ 95

W	N	E	S
			1 ♦
Pass	1NT	Pass	2 ♦
All Pass			

### Board: 57

Dealer: South

Vul: Both

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ Q97

♥ A65

♦ Q53

♣ 7653

South:

♠ AJ54

♥ KQJ

♦ 74

♣ K942

W	N	E	S
			1 ♣
Pass	1NT	All Pass	

### Board: 58

Dealer: West

Vul: Both

North HCP: 5+1

South HCP: 10+3

Contract: 3 ♥ X South

North:

♠ J92

♥ 98

♦ 765

♣ A9842

South:

♠ KT86

♥ AQJT763

♦ 9

♣ T

W	N	E	S
1 ♦	Pass	1NT	3 ♥
X	All Pass		



**Board: 59**

♠ 3

You are dealer.

Dealer: North

♥ 75

The opponents are silent.

Vul: E-W

♦ AKQJT9

HCP: 16+2

♣ AQ86

**Board: 60**

♠ QT95

You are dealer.

Dealer: North

♥ AQJ4

The opponents are silent.

Vul: None

♦ K98

HCP: 14

♣ Q4

**Board: 61**

♠ 7

You are dealer.

Dealer: North

♥ KJ63

West (RHO) bids 2♠ if possible.

Vul: E-W

♦ KQJ2

East (LHO) bids 3♠ if possible.

HCP: 13

♣ K742

**Board: 62**

♠ J7

You are dealer.

Dealer: North

♥ KJ73

The opponents are silent.

Vul: Both

♦ AT7

HCP: 13

♣ A985

**Board: 63**

♠ AT3

You are dealer.

Dealer: North

♥ 4

West (RHO) bids 2♥ if possible.

Vul: None

♦ AKQJ3

East (LHO) bids 3♥ if possible.

HCP: 15+1

♣ J942

## Both hands (Answers Page)

### Board: 59

Dealer: North

Vul: E-W

North HCP: 16+2

South HCP: 8

Contract: 3 ♦ North

North:

♠ 3

♥ 75

♦ AKQJT9

♣ AQ86

South:

♠ K52

♥ QT9

♦ 7652

♣ K92

W

N

E

S

1 ♦

Pass

1NT

Pass

2 ♣

Pass

2 ♦

Pass

3 ♦

All Pass

### Board: 60

Dealer: North

Vul: None

North HCP: 14

South HCP: 9

Contract: 1NT South

North:

♠ QT95

♥ AQJ4

♦ K98

♣ Q4

South:

♠ K72

♥ K52

♦ 742

♣ K982

W

N

E

S

1 ♦

Pass

1NT

All Pass

### Board: 61

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 8

Contract: 4 ♣ South

North:

♠ 7

♥ KJ63

♦ KQJ2

♣ K742

South:

♠ A86

♥ Q98

♦ T97

♣ Q983

W

N

E

S

1 ♦

Pass

1NT

2 ♠

3 ♣

3 ♠

4 ♣

All Pass

### Board: 62

Dealer: North

Vul: Both

North HCP: 13

South HCP: 8

Contract: 1NT South

North:

♠ J7

♥ KJ73

♦ AT7

♣ A985

South:

♠ QT6

♥ Q64

♦ K52

♣ JT64

W

N

E

S

1 ♣

Pass

1NT

All Pass

### Board: 63

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 8

Contract: 4 ♦ North

North:

♠ AT3

♥ 4

♦ AKQJ3

♣ J942

South:

♠ K76

♥ QJT

♦ T642

♣ Q53

W

N

E

S

1 ♦

Pass

1NT

2 ♥

3 ♣

Pass

3 ♦

Pass

Pass

3 ♥

Pass

Pass

4 ♦

All Pass

# South hands

1m - 1NT

## Board: 59

♠ K52

Partner is dealer.

Dealer: North

♥ QT9

The opponents are silent.

Vul: E-W

♦ 7652

HCP: 8

♣ K92

## Board: 60

♠ K72

Partner is dealer.

Dealer: North

♥ K52

The opponents are silent.

Vul: None

♦ 742

HCP: 9

♣ K982

## Board: 61

♠ A86

Partner is dealer.

Dealer: North

♥ Q98

West (LHO) bids 2♠ if possible.

Vul: E-W

♦ T97

East (RHO) bids 3♠ if possible.

HCP: 8

♣ Q983

## Board: 62

♠ QT6

Partner is dealer.

Dealer: North

♥ Q64

The opponents are silent.

Vul: Both

♦ K52

HCP: 8

♣ JT64

## Board: 63

♠ K76

Partner is dealer.

Dealer: North

♥ QJT

West (LHO) bids 2♥ if possible.

Vul: None

♦ T642

East (RHO) bids 3♥ if possible.

HCP: 8

♣ Q53

## 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						

<b>Board: 64</b>	♠ KT9	Partner is dealer.
Dealer: South	♥ Q95	The opponents are silent.
Vul: E-W	♦ 865	
HCP: 9	♣ KJ93	

---

<b>Board: 65</b>	♠ K74	Partner is dealer.
Dealer: South	♥ K94	The opponents are silent.
Vul: N-S	♦ J95	
HCP: 9	♣ QT92	

---

<b>Board: 66</b>	♠ K652	You are dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: E-W	♦ AKQ86	
HCP: 20+1	♣ AJ4	

---

<b>Board: 67</b>	♠ QJ9	Partner is dealer.
Dealer: South	♥ A95	The opponents are silent.
Vul: Both	♦ 432	
HCP: 9	♣ QT63	

---

<b>Board: 68</b>	♠ 6	You are dealer.
Dealer: North	♥ AJ65	The opponents are silent.
Vul: None	♦ AK52	
HCP: 17	♣ AJ62	

## Both hands (Answers Page)

### Board: 64

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 14+1

Contract: 2 ♦ South

North:

♠ KT9

♥ Q95

♦ 865

♣ KJ93

South:

♠ A8

♥ K42

♦ AQJ72

♣ 642

W N E S

Pass 1NT Pass 1 ♦

Pass 1NT Pass 2 ♦

All Pass

### Board: 65

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ K74

♥ K94

♦ J95

♣ QT92

South:

♠ A62

♥ T72

♦ Q432

♣ AK5

W N E S

Pass 1NT All Pass 1 ♦

Pass 1NT All Pass

### Board: 66

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 9

Contract: 3NT South

North:

♠ K652

♥ K

♦ AKQ86

♣ AJ4

South:

♠ QT7

♥ A75

♦ T92

♣ K983

W N E S

Pass 1 ♦ Pass 1NT

Pass 2 ♠ Pass 3NT

All Pass

### Board: 67

Dealer: South

Vul: Both

North HCP: 9

South HCP: 18+1

Contract: 3NT North

North:

♠ QJ9

♥ A95

♦ 432

♣ QT63

South:

♠ 8

♥ KQT

♦ AKQT8

♣ A742

W N E S

Pass 1NT Pass 1 ♦

Pass 1NT Pass 3 ♣

Pass 3NT All Pass

### Board: 68

Dealer: North

Vul: None

North HCP: 17

South HCP: 9

Contract: 3NT South

North:

♠ 6

♥ AJ65

♦ AK52

♣ AJ62

South:

♠ K95

♥ Q32

♦ QT7

♣ Q873

W N E S

Pass 1 ♦ Pass 1NT

Pass 2 ♥ Pass 3NT

All Pass

**South hands****1m - 1NT**

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

---

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

---

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

---

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

---

<b>Board: 68</b>	♠ 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						



**Board: 69**

♠ K82

Partner is dealer.

Dealer: South

♥ K96

The opponents are silent.

Vul: N-S

♦ 632

HCP: 8

♣ QT74

**Board: 70**

♠ J97

You are dealer.

Dealer: North

♥ Q97

The opponents are silent.

Vul: None

♦ AJT4

HCP: 13

♣ AJ4

**Board: 71**

♠ Q94

Partner is dealer.

Dealer: South

♥ K86

The opponents are silent.

Vul: None

♦ T92

HCP: 9

♣ AT72

**Board: 72**

♠ 76

You are dealer.

Dealer: North

♥ A764

The opponents are silent.

Vul: N-S

♦ A973

HCP: 12

♣ AT8

**Board: 73**

♠ Q62

Partner is dealer.

Dealer: South

♥ QT9

The opponents are silent.

Vul: E-W

♦ K98

HCP: 9

♣ Q832

## Both hands (Answers Page)

### Board: 69

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 12

Contract: 1NT North

North:

♠ K82

♥ K96

♦ 632

♣ QT74

South:

♠ JT

♥ JT87

♦ KQJ7

♣ A32

W N E S

1 ♦

Pass 1NT All Pass

### Board: 70

Dealer: North

Vul: None

North HCP: 13

South HCP: 9

Contract: 1NT South

North:

♠ J97

♥ Q97

♦ AJT4

♣ AJ4

South:

♠ A65

♥ KT8

♦ 9653

♣ QT6

W N E S

1 ♦ Pass 1NT

All Pass

### Board: 71

Dealer: South

Vul: None

North HCP: 9

South HCP: 17+2

Contract: 3NT North

North:

♠ Q94

♥ K86

♦ T92

♣ AT72

South:

♠ K5

♥ AJ42

♦ AKQ864

♣ 5

W N E S

1 ♦

Pass 1NT Pass 2 ♥

Pass 3NT All Pass

### Board: 72

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 9

Contract: 1NT South

North:

♠ 76

♥ A764

♦ A973

♣ AT8

South:

♠ K93

♥ K93

♦ JT64

♣ Q74

W N E S

1 ♦ Pass 1NT

All Pass

### Board: 73

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 14

Contract: 1NT North

North:

♠ Q62

♥ QT9

♦ K98

♣ Q832

South:

♠ J7

♥ AK42

♦ Q76

♣ A965

W N E S

1 ♣

Pass 1NT All Pass

**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

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 12

Contract: 1NT North

North:

♠ K82

♥ K96

♦ 632

♣ QT74

South:

♠ JT

♥ JT87

♦ KQJ7

♣ A32

W	N	E	S
			1 ♦

Pass	1NT	All Pass	
------	-----	----------	--

### Board: 70

Dealer: North

Vul: None

North HCP: 13

South HCP: 9

Contract: 1NT South

North:

♠ J97

♥ Q97

♦ AJT4

♣ AJ4

South:

♠ A65

♥ KT8

♦ 9653

♣ QT6

W	N	E	S
	1 ♦	Pass	1NT

All Pass

### Board: 71

Dealer: South

Vul: None

North HCP: 9

South HCP: 17+2

Contract: 3NT North

North:

♠ Q94

♥ K86

♦ T92

♣ AT72

South:

♠ K5

♥ AJ42

♦ AKQ864

♣ 5

W	N	E	S
			1 ♦

Pass	1NT	Pass	2 ♥
------	-----	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 72

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 9

Contract: 1NT South

North:

♠ 76

♥ A764

♦ A973

♣ AT8

South:

♠ K93

♥ K93

♦ JT64

♣ Q74

W	N	E	S
	1 ♦	Pass	1NT

All Pass

### Board: 73

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 14

Contract: 1NT North

North:

♠ Q62

♥ QT9

♦ K98

♣ Q832

South:

♠ J7

♥ AK42

♦ Q76

♣ A965

W	N	E	S
			1 ♣

Pass	1NT	All Pass	
------	-----	----------	--

**North hands****1m - 1NT**

<b>Board: 74</b>	♠ A93	You are dealer.
Dealer: North	♥ KQ7	The opponents are silent.
Vul: Both	♦ AQ74	
HCP: 19	♣ A96	

---

<b>Board: 75</b>	♠ 98	You are dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: Both	♦ AKJ32	
HCP: 17+1	♣ AJ32	

---

<b>Board: 76</b>	♠ JT82	You are dealer.
Dealer: North	♥ 86	The opponents are silent.
Vul: None	♦ AKJT9	
HCP: 16+1	♣ AK	

---

<b>Board: 77</b>	♠ K84	Partner is dealer.
Dealer: South	♥ Q42	The opponents are silent.
Vul: N-S	♦ 9743	
HCP: 8	♣ QJ5	

---

<b>Board: 78</b>	♠ K98	Partner is dealer.
Dealer: South	♥ QJ3	The opponents are silent.
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**

<b>Board: 74</b>	♠ Q86	Partner is dealer.
Dealer: North	♥ A32	The opponents are silent.
Vul: Both	♦ T52	
HCP: 9	♣ QJ85	

---

<b>Board: 75</b>	♠ K42	Partner is dealer.
Dealer: North	♥ Q94	The opponents are silent.
Vul: Both	♦ 9765	
HCP: 8	♣ K95	

---

<b>Board: 76</b>	♠ K53	Partner is dealer.
Dealer: North	♥ Q74	The opponents are silent.
Vul: None	♦ 7643	
HCP: 8	♣ QJ6	

---

<b>Board: 77</b>	♠ A3	You are dealer.
Dealer: South	♥ K75	The opponents are silent.
Vul: N-S	♦ AKQJT6	
HCP: 20+2	♣ K8	

---

<b>Board: 78</b>	♠ QT62	You are dealer.
Dealer: South	♥ T	The opponents are silent.
Vul: N-S	♦ AQT85	
HCP: 14+1	♣ AQ6	

## Both hands (Answers Page)

### Board: 74

Dealer: North

Vul: Both

North HCP: 19

South HCP: 9

Contract: 3NT South

North:

♠ A93

♥ KQ7

♦ AQ74

♣ A96

South:

♠ Q86

♥ A32

♦ T52

♣ QJ85

W	N	E	S
	1 ♦	Pass	1NT
Pass	2NT	Pass	3NT
All Pass			

### Board: 75

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 8

Contract: 3 ♦ North

North:

♠ 98

♥ A2

♦ AKJ32

♣ AJ32

South:

♠ K42

♥ Q94

♦ 9765

♣ K95

W	N	E	S
	1 ♦	Pass	1NT
Pass	2 ♣	Pass	2 ♦
Pass	3 ♦	All Pass	

### Board: 76

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 8

Contract: 2NT South

North:

♠ JT82

♥ 86

♦ AKJT9

♣ AK

South:

♠ K53

♥ Q74

♦ 7643

♣ QJ6

W	N	E	S
	1 ♦	Pass	1NT
Pass	2 ♠	Pass	2NT
All Pass			

### Board: 77

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 20+2

Contract: 3NT North

North:

♠ K84

♥ Q42

♦ 9743

♣ QJ5

South:

♠ A3

♥ K75

♦ AKQJT6

♣ K8

W	N	E	S
			1 ♦
Pass	1NT	Pass	2NT
Pass	3NT	All Pass	

### Board: 78

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 14+1

Contract: 2 ♦ South

North:

♠ K98

♥ QJ3

♦ 7632

♣ KT9

South:

♠ QT62

♥ T

♦ AQT85

♣ AQ6

W	N	E	S
			1 ♦
Pass	1NT	Pass	2 ♦
All Pass			





## Both hands (Answers Page)

### Board: 79

Dealer: East

Vul: N-S

North HCP: 10+2

South HCP: 9

Contract: 3 ♠ X South

North:

♠ AT9765

♥ K75

♦ 8

♣ KT8

South:

♠ Q83

♥ J42

♦ KQT2

♣ J92

W

N

E

S

1 ♦ Pass

1NT 2 ♠ X Pass

3 ♣ Pass Pass 3 ♠

Pass Pass X All Pass

### Board: 80

Dealer: North

Vul: Both

North HCP: 18

South HCP: 8

Contract: 3NT South

North:

♠ AK

♥ JT8

♦ KQT7

♣ KQ63

South:

♠ Q42

♥ Q72

♦ 932

♣ AT75

W

N

E

S

1 ♦ Pass 1NT

Pass 2NT Pass 3NT

All Pass

### Board: 81

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 8

Contract: 5 ♦ X South

North:

♠ 943

♥ 9

♦ AKJT65

♣ AT6

South:

♠ QJ5

♥ Q65

♦ 874

♣ K432

W

N

E

S

1 ♦ Pass 1NT

X 2 ♦ Pass Pass

2 ♥ 3 ♦ Pass Pass

3 ♠ Pass 4 ♥ 5 ♦

X All Pass

### Board: 82

Dealer: North

Vul: Both

North HCP: 18

South HCP: 9

Contract: 3NT South

North:

♠ AJ72

♥ AQT3

♦ AK52

♣ 4

South:

♠ KT8

♥ K87

♦ 763

♣ K753

W

N

E

S

1 ♦ Pass 1NT

Pass 2 ♥ Pass 3NT

All Pass



## Both hands (Answers Page)

### Board: 79

Dealer: East

Vul: N-S

North HCP: 10+2

South HCP: 9

Contract: 3 ♠ X South

North:

♠ AT9765

♥ K75

♦ 8

♣ KT8

South:

♠ Q83

♥ J42

♦ KQT2

♣ J92

W

N

E

S

1 ♦ Pass

1NT 2 ♠ X Pass

3 ♣ Pass Pass 3 ♠

Pass Pass X All Pass

### Board: 80

Dealer: North

Vul: Both

North HCP: 18

South HCP: 8

Contract: 3NT South

North:

♠ AK

♥ JT8

♦ KQT7

♣ KQ63

South:

♠ Q42

♥ Q72

♦ 932

♣ AT75

W

N

E

S

1 ♦ Pass 1NT

Pass 2NT Pass 3NT

All Pass

### Board: 81

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 8

Contract: 5 ♦ X South

North:

♠ 943

♥ 9

♦ AKJT65

♣ AT6

South:

♠ QJ5

♥ Q65

♦ 874

♣ K432

W

N

E

S

1 ♦ Pass 1NT

X 2 ♦ Pass Pass

2 ♥ 3 ♦ Pass Pass

3 ♠ Pass 4 ♥ 5 ♦

X All Pass

### Board: 82

Dealer: North

Vul: Both

North HCP: 18

South HCP: 9

Contract: 3NT South

North:

♠ AJ72

♥ AQT3

♦ AK52

♣ 4

South:

♠ KT8

♥ K87

♦ 763

♣ K753

W

N

E

S

1 ♦ Pass 1NT

Pass 2 ♥ Pass 3NT

All Pass

**Board: 83**

♠ J

You are dealer.

Dealer: North

♥ AJ97

The opponents are silent.

Vul: N-S

♦ AQ42

HCP: 15

♣ QJ84

**Board: 84**

♠ K52

Partner is dealer.

Dealer: South

♥ KT9

The opponents are silent.

Vul: E-W

♦ J986

HCP: 9

♣ Q96

**Board: 85**

♠ Q92

Partner is dealer.

Dealer: South

♥ QT6

The opponents are silent.

Vul: N-S

♦ K842

HCP: 9

♣ Q84

**Board: 86**

♠ K875

You are dealer.

Dealer: North

♥ Q87

The opponents are silent.

Vul: Both

♦ AQJ4

HCP: 12

♣ T7

**Board: 87**

♠ K98

Partner is dealer.

Dealer: South

♥ QT7

The opponents are silent.

Vul: None

♦ J43

HCP: 9

♣ QJ42

## Both hands (Answers Page)

### Board: 83

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9

Contract: 2♣ North

North:

♠ J

♥ AJ97

♦ AQ42

♣ QJ84

South:

♠ Q96

♥ KT3

♦ 763

♣ AT73

W

N

E

S

1♦

Pass

1NT

Pass

2♣

All Pass

### Board: 84

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13+1

Contract: 2♦ South

North:

♠ K52

♥ KT9

♦ J986

♣ Q96

South:

♠ A7

♥ A862

♦ KQ752

♣ 32

W

N

E

S

1♦

Pass

1NT

Pass

2♦

All Pass

### Board: 85

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ Q92

♥ QT6

♦ K842

♣ Q84

South:

♠ AJ3

♥ 8532

♦ A765

♣ A6

W

N

E

S

1♦

Pass

1NT

All Pass

### Board: 86

Dealer: North

Vul: Both

North HCP: 12

South HCP: 9

Contract: 1NT South

North:

♠ K875

♥ Q87

♦ AQJ4

♣ T7

South:

♠ QJ3

♥ A62

♦ T972

♣ Q96

W

N

E

S

1♦

Pass

1NT

All Pass

### Board: 87

Dealer: South

Vul: None

North HCP: 9

South HCP: 16

Contract: 3NT North

North:

♠ K98

♥ QT7

♦ J43

♣ QJ42

South:

♠ QJ53

♥ 2

♦ AQ85

♣ AKT9

W

N

E

S

1♦

Pass

1NT

Pass

2♠

Pass

3NT

All Pass

**South hands****1m - 1NT**

<b>Board: 83</b>	♠ Q96	Partner is dealer.
Dealer: North	♥ KT3	The opponents are silent.
Vul: N-S	♦ 763	
HCP: 9	♣ AT73	

---

<b>Board: 84</b>	♠ A7	You are dealer.
Dealer: South	♥ A862	The opponents are silent.
Vul: E-W	♦ KQ752	
HCP: 13+1	♣ 32	

---

<b>Board: 85</b>	♠ AJ3	You are dealer.
Dealer: South	♥ 8532	The opponents are silent.
Vul: N-S	♦ A765	
HCP: 13	♣ A6	

---

<b>Board: 86</b>	♠ QJ3	Partner is dealer.
Dealer: North	♥ A62	The opponents are silent.
Vul: Both	♦ T972	
HCP: 9	♣ Q96	

---

<b>Board: 87</b>	♠ QJ53	You are dealer.
Dealer: South	♥ 2	The opponents are silent.
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

You are dealer.

Dealer: North

♥ J865

The opponents are silent.

Vul: N-S

♦ KJ2

HCP: 12

♣ 93

**Board: 89**

♠ 3

You are dealer.

Dealer: North

♥ Q982

West (RHO) bids 2♠ if possible.

Vul: E-W

♦ AK94

HCP: 15

♣ AQ94

**Board: 90**

♠ AJ82

You are dealer.

Dealer: North

♥ K4

The opponents are silent.

Vul: N-S

♦ QJ7

HCP: 14

♣ QJT9

**Board: 91**

♠ 3

You are dealer.

Dealer: North

♥ KQ96

The opponents are silent.

Vul: None

♦ AKQ53

HCP: 18+1

♣ KJ7

**Board: 92**

♠ AJ94

You are dealer.

Dealer: North

♥ Q94

The opponents are silent.

Vul: E-W

♦ AK

HCP: 18

♣ A984

## 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

Partner is dealer.

Dealer: North

♥ K92

The opponents are silent.

Vul: N-S

♦ Q943

HCP: 9

♣ QT5

### Board: 89

♠ Q92

Partner is dealer.

Dealer: North

♥ K73

West (LHO) bids 2♠ if possible.

Vul: E-W

♦ T85

HCP: 9

♣ KJ72

### Board: 90

♠ QT9

Partner is dealer.

Dealer: North

♥ Q86

The opponents are silent.

Vul: N-S

♦ AT6

HCP: 8

♣ 8653

### Board: 91

♠ Q54

Partner is dealer.

Dealer: North

♥ A53

The opponents are silent.

Vul: None

♦ 984

HCP: 8

♣ Q953

### Board: 92

♠ QT7

Partner is dealer.

Dealer: North

♥ KT3

The opponents are silent.

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						

# North hands

1m - 1NT

## Board: 93

♠ K32

Partner is dealer.

Dealer: South

♥ Q65

The opponents are silent.

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

Dealer: South

Vul: Both

North HCP: 7

South HCP: 14

Contract: 1NT North

North:

♠ K32

♥ Q65

♦ 864

♣ Q852

South:

♠ AJT

♥ KT93

♦ KT72

♣ K7

W      N      E      S

Pass   1NT   All Pass   1 ♦

Pass   1NT   All Pass

### Board: 94

Dealer: West

Vul: Both

North HCP: 1

South HCP: 17+2

Contract: 2 ♥ South

North:

♠ T52

♥ T82

♦ J96

♣ T765

South:

♠ AJ9

♥ AJ9654

♦ AT

♣ K8

W      N      E      S

1 ♦   Pass   1NT   X

2 ♦   Pass   Pass   2 ♥

All Pass

### Board: 95

Dealer: South

Vul: None

North HCP: 9

South HCP: 19

Contract: 3NT North

North:

♠ KT5

♥ QT9

♦ T732

♣ KJ2

South:

♠ AJ2

♥ J83

♦ AKQ9

♣ A93

W      N      E      S

Pass   1NT   Pass   1 ♦

Pass   1NT   Pass   2NT

Pass   3NT   All Pass

### Board: 96

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13

Contract: 2 ♣ South

North:

♠ Q84

♥ KT8

♦ 872

♣ A862

South:

♠ AK52

♥ 2

♦ AJ43

♣ JT75

W      N      E      S

Pass   1NT   Pass   1 ♦

Pass   1NT   Pass   2 ♣

All Pass

### Board: 97

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14

Contract: 1NT North

North:

♠ K83

♥ K96

♦ J65

♣ Q975

South:

♠ AJ6

♥ J54

♦ A943

♣ KJ3

W      N      E      S

Pass   1NT   All Pass   1 ♦

Pass   1NT   All Pass

**South hands****1m - 1NT**

<b>Board: 93</b>	♠ AJT	You are dealer.
Dealer: South	♥ KT93	The opponents are silent.
Vul: Both	♦ KT72	
HCP: 14	♣ K7	

---

<b>Board: 94</b>	♠ 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.

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 93

Dealer: South

Vul: Both

North HCP: 7

South HCP: 14

Contract: 1NT North

North:

♠ K32

♥ Q65

♦ 864

♣ Q852

South:

♠ AJT

♥ KT93

♦ KT72

♣ K7

W      N      E      S

Pass   1NT   All Pass   1 ♦

Pass   1NT   All Pass

### Board: 94

Dealer: West

Vul: Both

North HCP: 1

South HCP: 17+2

Contract: 2 ♥ South

North:

♠ T52

♥ T82

♦ J96

♣ T765

South:

♠ AJ9

♥ AJ9654

♦ AT

♣ K8

W      N      E      S

1 ♦   Pass   1NT   X

2 ♦   Pass   Pass   2 ♥

All Pass

### Board: 95

Dealer: South

Vul: None

North HCP: 9

South HCP: 19

Contract: 3NT North

North:

♠ KT5

♥ QT9

♦ T732

♣ KJ2

South:

♠ AJ2

♥ J83

♦ AKQ9

♣ A93

W      N      E      S

Pass   1NT   Pass   1 ♦

Pass   1NT   Pass   2NT

Pass   3NT   All Pass

### Board: 96

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13

Contract: 2 ♣ South

North:

♠ Q84

♥ KT8

♦ 872

♣ A862

South:

♠ AK52

♥ 2

♦ AJ43

♣ JT75

W      N      E      S

Pass   1NT   Pass   1 ♦

Pass   1NT   Pass   2 ♣

All Pass

### Board: 97

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14

Contract: 1NT North

North:

♠ K83

♥ K96

♦ J65

♣ Q975

South:

♠ AJ6

♥ J54

♦ A943

♣ KJ3

W      N      E      S

Pass   1NT   All Pass   1 ♦

Pass   1NT   All Pass



# North hands

1m - 1NT

## 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

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

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

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

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

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

1. both majors

## South hands

1m - 1NT

**Board: 98**      ♠ QJ7      Partner is dealer.  
 Dealer: North      ♥ K82      The opponents are silent.  
 Vul: Both      ♦ 763  
 HCP: 9      ♣ K654

---

**Board: 99**      ♠ Q86      Partner is dealer.  
 Dealer: North      ♥ Q63      The opponents are silent.  
 Vul: None      ♦ T82  
 HCP: 7      ♣ K642

---

**Board: 100**      ♠ Q84      Partner is dealer.  
 Dealer: North      ♥ KJ8      The opponents are silent.  
 Vul: None      ♦ J42  
 HCP: 9      ♣ Q732

---

**Board: 101**      ♠ K53      Partner is dealer.  
 Dealer: North      ♥ Q72      The opponents are silent.  
 Vul: N-S      ♦ 986  
 HCP: 8      ♣ KT54

---

**Board: 102**      ♠ AQT      LHO is dealer.  
 Dealer: West      ♥ AQJ52      West (LHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ AT96      East (RHO) bids 1NT if possible.  
 HCP: 17+1      ♣ 2      West (LHO) bids 2 ♣ if possible.

## Both hands (Answers Page)

### Board: 98

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

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

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

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

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

1. both majors

# North hands

1m - 1NT

## Board: 103

♠ Q52

Partner is dealer.

Dealer: South

♥ QT7

The opponents are silent.

Vul: None

♦ KT63

HCP: 9

♣ Q86

## Board: 104

♠ AJT2

You are dealer.

Dealer: North

♥ K98

The opponents are silent.

Vul: Both

♦ AJT5

HCP: 13

♣ T4

## Board: 105

♠ 54

You are dealer.

Dealer: North

♥ A2

The opponents are silent.

Vul: Both

♦ AJ742

HCP: 13+1

♣ A642

## Board: 106

♠ AK5

You are dealer.

Dealer: North

♥ A9

The opponents are silent.

Vul: None

♦ J986

HCP: 18

♣ AQT2

## Board: 107

♠ QT9

Partner is dealer.

Dealer: South

♥ KT2

East (LHO) bids 2♣ if possible.

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      You are dealer.  
 Dealer: South      ♥ J52      The opponents are silent.  
 Vul: None      ♦ AQJ2  
 HCP: 19      ♣ A3

---

**Board: 104**      ♠ K73      Partner is dealer.  
 Dealer: North      ♥ Q64      The opponents are silent.  
 Vul: Both      ♦ 8432  
 HCP: 8      ♣ K96

---

**Board: 105**      ♠ QT3      Partner is dealer.  
 Dealer: North      ♥ K65      The opponents are silent.  
 Vul: Both      ♦ 965  
 HCP: 9      ♣ KJ73

---

**Board: 106**      ♠ QT7      Partner is dealer.  
 Dealer: North      ♥ QJ5      The opponents are silent.  
 Vul: None      ♦ T752  
 HCP: 8      ♣ K94

---

**Board: 107**      ♠ K875      You are dealer.  
 Dealer: South      ♥ A764      East (RHO) bids 2♣ if possible.  
 Vul: None      ♦ AQT7  
 HCP: 14      ♣ J

## 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						



# North hands

1m - 1NT

<b>Board: 108</b>	♠ J543	You are dealer.
Dealer: North	♥ A76	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 14	♣ A843	
<b>Board: 109</b>	♠ 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.
<b>Board: 110</b>	♠ J853	You are dealer.
Dealer: North	♥ K86	The opponents are silent.
Vul: N-S	♦ AQ83	
HCP: 14	♣ KJ	
<b>Board: 111</b>	♠ Q93	Partner is dealer.
Dealer: South	♥ Q87	The opponents are silent.
Vul: None	♦ 865	
HCP: 8	♣ AT94	
<b>Board: 112</b>	♠ AJ6	You are dealer.
Dealer: North	♥ KJ84	The opponents are silent.
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

<b>Board: 108</b>	♠ QT8	Partner is dealer.
Dealer: North	♥ Q93	The opponents are silent.
Vul: N-S	♦ K97	
HCP: 8	♣ J976	
<b>Board: 109</b>	♠ QJ94	LHO is dealer.
Dealer: West	♥ J74	West (LHO) opens 1 ♦ if possible.
Vul: N-S	♦ A4	East (RHO) bids 1NT if possible.
HCP: 14	♣ AQ96	West (LHO) bids 2 ♦ if possible.
		East (RHO) Doubles 3 ♣ if possible.
<b>Board: 110</b>	♠ Q94	Partner is dealer.
Dealer: North	♥ A95	The opponents are silent.
Vul: N-S	♦ 742	
HCP: 8	♣ Q954	
<b>Board: 111</b>	♠ AJ	You are dealer.
Dealer: South	♥ AK52	The opponents are silent.
Vul: None	♦ A9432	
HCP: 17+1	♣ J5	
<b>Board: 112</b>	♠ Q54	Partner is dealer.
Dealer: North	♥ AT6	The opponents are silent.
Vul: None	♦ 952	
HCP: 9	♣ K876	

## 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						

# North hands

1m - 1NT

<b>Board: 113</b>	♠ K63	Partner is dealer.
Dealer: South	♥ K97	The opponents are silent.
Vul: Both	♦ 8543	
HCP: 8	♣ Q76	

<b>Board: 114</b>	♠ K95	You are dealer.
Dealer: North	♥ J63	The opponents are silent.
Vul: N-S	♦ A974	
HCP: 12	♣ A96	

<b>Board: 115</b>	♠ KT7	Partner is dealer.
Dealer: South	♥ QJ6	The opponents are silent.
Vul: Both	♦ 954	
HCP: 9	♣ K932	

<b>Board: 116</b>	♠ QJT	RHO is dealer. You bid second.
Dealer: West	♥ 6543	West (RHO) opens 1 ♦ if possible.
Vul: E-W	♦ K8	East (LHO) bids 1NT if possible.
HCP: 8	♣ Q943	

<b>Board: 117</b>	♠ Q86	Partner is dealer.
Dealer: South	♥ QT6	The opponents are silent.
Vul: N-S	♦ T432	
HCP: 8	♣ KJ5	

## Both hands (Answers Page)

### Board: 113

Dealer: South

Vul: Both

North HCP: 8

South HCP: 12

Contract: 1NT North

North:

♠ K63

♥ K97

♦ 8543

♣ Q76

South:

♠ A75

♥ QT

♦ QJT7

♣ KT92

W      N      E      S

Pass   1NT   All Pass   1♦

Pass   1NT   All Pass

### Board: 114

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 9

Contract: 1NT South

North:

♠ K95

♥ J63

♦ A974

♣ A96

South:

♠ QJ6

♥ K42

♦ 653

♣ KT53

W      N      E      S

Pass   1♦   Pass   1NT

All Pass

### Board: 115

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ KT7

♥ QJ6

♦ 954

♣ K932

South:

♠ J32

♥ A953

♦ AKT6

♣ J6

W      N      E      S

Pass   1NT   All Pass   1♦

Pass   1NT   All Pass

### Board: 116

Dealer: West

Vul: E-W

North HCP: 8

South HCP: 12+2

Contract: 2♠ South

North:

♠ QJT

♥ 6543

♦ K8

♣ Q943

South:

♠ A98765

♥ KJT

♦ J7

♣ K7

W      N      E      S

1♦   Pass   1NT   2♠

All Pass

### Board: 117

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 18+1

Contract: 3NT North

North:

♠ Q86

♥ QT6

♦ T432

♣ KJ5

South:

♠ KJ

♥ AKJ3

♦ AQ865

♣ 76

W      N      E      S

Pass   1NT   Pass   1♦

Pass   1NT   Pass   2♥

Pass   3NT   All Pass

## South hands

1m - 1NT

<b>Board: 113</b>	♠ A75	You are dealer.
Dealer: South	♥ QT	The opponents are silent.
Vul: Both	♦ QJT7	
HCP: 12	♣ KT92	

---

<b>Board: 114</b>	♠ QJ6	Partner is dealer.
Dealer: North	♥ K42	The opponents are silent.
Vul: N-S	♦ 653	
HCP: 9	♣ KT53	

---

<b>Board: 115</b>	♠ J32	You are dealer.
Dealer: South	♥ A953	The opponents are silent.
Vul: Both	♦ AKT6	
HCP: 13	♣ J6	

---

<b>Board: 116</b>	♠ A98765	LHO is dealer.
Dealer: West	♥ KJT	West (LHO) opens 1 ♦ if possible.
Vul: E-W	♦ J7	East (RHO) bids 1NT if possible.
HCP: 12+2	♣ K7	

---

<b>Board: 117</b>	♠ KJ	You are dealer.
Dealer: South	♥ AKJ3	The opponents are silent.
Vul: N-S	♦ AQ865	
HCP: 18+1	♣ 76	

## Both hands (Answers Page)

### Board: 113

Dealer: South

Vul: Both

North HCP: 8

South HCP: 12

Contract: 1NT North

North:

♠ K63

♥ K97

♦ 8543

♣ Q76

South:

♠ A75

♥ QT

♦ QJT7

♣ KT92

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

### Board: 114

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 9

Contract: 1NT South

North:

♠ K95

♥ J63

♦ A974

♣ A96

South:

♠ QJ6

♥ K42

♦ 653

♣ KT53

W N E S

Pass 1NT All Pass 1♦ 1NT

All Pass

### Board: 115

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ KT7

♥ QJ6

♦ 954

♣ K932

South:

♠ J32

♥ A953

♦ AKT6

♣ J6

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

### Board: 116

Dealer: West

Vul: E-W

North HCP: 8

South HCP: 12+2

Contract: 2♠ South

North:

♠ QJT

♥ 6543

♦ K8

♣ Q943

South:

♠ A98765

♥ KJT

♦ J7

♣ K7

W N E S

1♦ Pass 1NT 2♠

All Pass

### Board: 117

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 18+1

Contract: 3NT North

North:

♠ Q86

♥ QT6

♦ T432

♣ KJ5

South:

♠ KJ

♥ AKJ3

♦ AQ865

♣ 76

W N E S

Pass 1NT Pass 1♦

Pass 1NT Pass 2♥

Pass 3NT All Pass



# North hands

1m - 1NT

**Board: 118**      ♠ AK62      You are dealer.  
 Dealer: North      ♥ JT98      The opponents are silent.  
 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

<b>Board: 118</b>	♠ QJ4	Partner is dealer.
Dealer: North	♥ K64	The opponents are silent.
Vul: E-W	♦ 754	
HCP: 9	♣ QJ63	
<b>Board: 119</b>	♠ 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	
<b>Board: 120</b>	♠ 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	
<b>Board: 121</b>	♠ AK98	You are dealer.
Dealer: South	♥ KJ96	The opponents are silent.
Vul: Both	♦ T962	
HCP: 12	♣ J	
<b>Board: 122</b>	♠ 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						

<b>Board: 123</b>	♠ Q87	Partner is dealer.
Dealer: South	♥ Q83	The opponents are silent.
Vul: Both	♦ 765	
HCP: 8	♣ A986	

---

<b>Board: 124</b>	♠ Q93	Partner is dealer.
Dealer: South	♥ K62	The opponents are silent.
Vul: Both	♦ 754	
HCP: 9	♣ KJ97	

---

<b>Board: 125</b>	♠ QT9	Partner is dealer.
Dealer: South	♥ K86	The opponents are silent.
Vul: Both	♦ 864	
HCP: 8	♣ K973	

---

<b>Board: 126</b>	♠ K62	Partner is dealer.
Dealer: South	♥ K85	The opponents are silent.
Vul: Both	♦ J52	
HCP: 9	♣ Q843	

---

<b>Board: 127</b>	♠ J862	You are dealer.
Dealer: North	♥ 75	The opponents are silent.
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						

<b>Board: 123</b>	♠ AT2	You are dealer.
Dealer: South	♥ 765	The opponents are silent.
Vul: Both	♦ AJ43	
HCP: 13	♣ KJ3	

---

<b>Board: 124</b>	♠ A84	You are dealer.
Dealer: South	♥ A4	The opponents are silent.
Vul: Both	♦ KQJ3	
HCP: 14	♣ T632	

---

<b>Board: 125</b>	♠ K5	You are dealer.
Dealer: South	♥ J943	The opponents are silent.
Vul: Both	♦ AQ72	
HCP: 13	♣ QJ2	

---

<b>Board: 126</b>	♠ T9	You are dealer.
Dealer: South	♥ A73	The opponents are silent.
Vul: Both	♦ AKT93	
HCP: 14+1	♣ KT9	

---

<b>Board: 127</b>	♠ 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						



## North hands

1m - 1NT

<b>Board: 128</b>	♠ K52	Partner is dealer.
Dealer: South	♥ K84	The opponents are silent.
Vul: N-S	♦ Q86	
HCP: 8	♣ T965	

---

<b>Board: 129</b>	♠ 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	

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 128

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14+1

Contract: 3♣ South

North:

♠ K52

♥ K84

♦ Q86

♣ T965

South:

♠ A643

♥ T32

♦ K

♣ AQJ74

W N E S

Pass 1NT Pass 3♣

All Pass

### Board: 129

Dealer: East

Vul: E-W

North HCP: 15+2

South HCP: 6

Contract: 2♥ North

North:

♠ A82

♥ AK8543

♦ K

♣ J87

South:

♠ 9753

♥ 97

♦ AT86

♣ Q54

W N E S

Pass 1♥ Pass

1NT 2♥ All Pass

### Board: 130

Dealer: North

Vul: N-S

North HCP: 18+2

South HCP: 8

Contract: 3NT South

North:

♠ 4

♥ Q852

♦ AKQ954

♣ AK

South:

♠ Q63

♥ AT4

♦ T83

♣ Q975

W N E S

Pass 1♥ Pass 1NT

Pass 2♥ Pass 3NT

All Pass

### Board: 131

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 9

Contract: 2♦ North

North:

♠ K74

♥ Q

♦ AKJ532

♣ 965

South:

♠ QJ9

♥ KT6

♦ T87

♣ QJT3

W N E S

Pass 1♥ Pass 1NT

Pass 2♥ All Pass

### Board: 132

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 12+1

Contract: 2♣ South

North:

♠ QJT

♥ Q86

♦ A84

♣ 9432

South:

♠ 8654

♥ T

♦ K52

♣ AKQT6

W N E S

Pass 1NT Pass 2♣

All Pass

# South hands

1m - 1NT

**Board: 128**      ♠ A643      You are dealer.  
 Dealer: South      ♥ T32      The opponents are silent.  
 Vul: N-S      ♦ K  
 HCP: 14+1      ♣ AQJ74

---

**Board: 129**      ♠ 9753      RHO is dealer. You bid second.  
 Dealer: East      ♥ 97      East (RHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ AT86      West (LHO) bids 1NT if possible.  
 HCP: 6      ♣ Q54

---

**Board: 130**      ♠ Q63      Partner is dealer.  
 Dealer: North      ♥ AT4      The opponents are silent.  
 Vul: N-S      ♦ T83  
 HCP: 8      ♣ Q975

---

**Board: 131**      ♠ QJ9      Partner is dealer.  
 Dealer: North      ♥ KT6      The opponents are silent.  
 Vul: N-S      ♦ T87  
 HCP: 9      ♣ QJT3

---

**Board: 132**      ♠ 8654      You are dealer.  
 Dealer: South      ♥ T      The opponents are silent.  
 Vul: E-W      ♦ K52  
 HCP: 12+1      ♣ AKQT6

## Both hands (Answers Page)

### Board: 128

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14+1

Contract: 3♣ South

North:

♠ K52

♥ K84

♦ Q86

♣ T965

South:

♠ A643

♥ T32

♦ K

♣ AQJ74

W N E S

Pass 1NT Pass 3♣

All Pass

### Board: 129

Dealer: East

Vul: E-W

North HCP: 15+2

South HCP: 6

Contract: 2♥ North

North:

♠ A82

♥ AK8543

♦ K

♣ J87

South:

♠ 9753

♥ 97

♦ AT86

♣ Q54

W N E S

1NT 2♥ All Pass

All Pass

### Board: 130

Dealer: North

Vul: N-S

North HCP: 18+2

South HCP: 8

Contract: 3NT South

North:

♠ 4

♥ Q852

♦ AKQ954

♣ AK

South:

♠ Q63

♥ AT4

♦ T83

♣ Q975

W N E S

1♦ Pass 1NT

Pass 2♥ Pass 3NT

All Pass

### Board: 131

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 9

Contract: 2♦ North

North:

♠ K74

♥ Q

♦ AKJ532

♣ 965

South:

♠ QJ9

♥ KT6

♦ T87

♣ QJT3

W N E S

1♦ Pass 1NT

Pass 2♦ All Pass

### Board: 132

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 12+1

Contract: 2♣ South

North:

♠ QJT

♥ Q86

♦ A84

♣ 9432

South:

♠ 8654

♥ T

♦ K52

♣ AKQT6

W N E S

Pass 1NT Pass 2♣

All Pass

<b>Board: 133</b>	♠ 6	You are dealer.
Dealer: North	♥ A652	The opponents are silent.
Vul: E-W	♦ AJ98	
HCP: 12	♣ KT62	

---

<b>Board: 134</b>	♠ T32	You are dealer.
Dealer: North	♥ JT76	The opponents are silent.
Vul: None	♦ AQJ6	
HCP: 13	♣ AJ	

---

<b>Board: 135</b>	♠ A73	Partner is dealer.
Dealer: South	♥ Q86	The opponents are silent.
Vul: E-W	♦ Q83	
HCP: 8	♣ T987	

---

<b>Board: 136</b>	♠ AT8	Partner is dealer.
Dealer: South	♥ Q82	The opponents are silent.
Vul: N-S	♦ 965	
HCP: 9	♣ K753	

---

<b>Board: 137</b>	♠ QT6	You are dealer.
Dealer: North	♥ Q9	The opponents are silent.
Vul: N-S	♦ AQJ73	
HCP: 18+1	♣ AK3	

## 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						

<b>Board: 133</b>	♠ Q98	Partner is dealer.
Dealer: North	♥ KQT	The opponents are silent.
Vul: E-W	♦ T63	
HCP: 9	♣ Q974	

---

<b>Board: 134</b>	♠ Q84	Partner is dealer.
Dealer: North	♥ Q92	The opponents are silent.
Vul: None	♦ 982	
HCP: 6	♣ Q652	

---

<b>Board: 135</b>	♠ KQ98	You are dealer.
Dealer: South	♥ J5	The opponents are silent.
Vul: E-W	♦ 962	
HCP: 13	♣ AK64	

---

<b>Board: 136</b>	♠ QJ9	You are dealer.
Dealer: South	♥ KJ5	The opponents are silent.
Vul: N-S	♦ AJ842	
HCP: 12+1	♣ T6	

---

<b>Board: 137</b>	♠ K84	Partner is dealer.
Dealer: North	♥ KJ5	The opponents are silent.
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						



# North hands

1m - 1NT

**Board: 138**      ♠ AK2      You are dealer.  
 Dealer: North      ♥ AKT      The opponents are silent.  
 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	3NT
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	2 ♦
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      Partner is dealer.  
 Dealer: North      ♥ Q83      The opponents are silent.  
 Vul: E-W      ♦ K83  
 HCP: 8      ♣ J863

---

**Board: 139**      ♠ QT6      Partner is dealer.  
 Dealer: North      ♥ K96      West (LHO) Doubles 1NT if possible.  
 Vul: None      ♦ 842      West (LHO) Doubles 2♦ if possible.  
 HCP: 9      ♣ KJ73      East (RHO) bids 2♥ if possible.

---

**Board: 140**      ♠ 83      You are dealer.  
 Dealer: South      ♥ KT74      The opponents are silent.  
 Vul: Both      ♦ AQ863  
 HCP: 13+1      ♣ A8

---

**Board: 141**      ♠ 72      You are dealer.  
 Dealer: South      ♥ K863      The opponents are silent.  
 Vul: N-S      ♦ AQJ9  
 HCP: 14      ♣ A52

---

**Board: 142**      ♠ KJ8      Partner is dealer.  
 Dealer: North      ♥ Q64      The opponents are silent.  
 Vul: N-S      ♦ T852  
 HCP: 9      ♣ KT7

## 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	3NT
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	2 ♦
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

Partner is dealer.

Dealer: South

♥ QJ7

The opponents are silent.

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**

<b>Board: 143</b>	♠ T87	You are dealer.
Dealer: South	♥ K2	The opponents are silent.
Vul: Both	♦ KT95	
HCP: 13	♣ AKT9	

---

<b>Board: 144</b>	♠ AK2	LHO is dealer.
Dealer: West	♥ 42	West (LHO) opens 1 ♦ if possible.
Vul: E-W	♦ K7	East (RHO) bids 1NT if possible.
HCP: 11+2	♣ JT7653	

---

<b>Board: 145</b>	♠ J42	You are dealer.
Dealer: South	♥ A43	The opponents are silent.
Vul: Both	♦ KT8	
HCP: 14	♣ AQ62	

---

<b>Board: 146</b>	♠ A753	You are dealer.
Dealer: South	♥ Q95	The opponents are silent.
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						