

Board: 1	♠ Q97	Partner bids first.
Dealer: South	♥ QJ52	The opponents are silent.
Vul: N-S	♦ T3	
HCP: 12	♣ AK84	

Board: 2	♠ A63	You bid first.
Dealer: North	♥ KT43	The opponents are silent.
Vul: E-W	♦ K943	
HCP: 13	♣ QJ	

Board: 3	♠ K952	Partner bids first.
Dealer: South	♥ 754	The opponents are silent.
Vul: None	♦ K98	
HCP: 13	♣ AKT	

Board: 4	♠ KQ94	You bid first.
Dealer: North	♥ A86	The opponents are silent.
Vul: Both	♦ 97	
HCP: 14	♣ KQ54	

Board: 5	♠ T972	Partner bids first.
Dealer: South	♥ QT42	The opponents are silent.
Vul: None	♦ AQ	
HCP: 12	♣ A64	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ Q97	♠ AK2				1 ♣
Vul: N-S	♥ QJ52	♥ KT76	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ T3	♦ KJ	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ AK84	♣ T532	All Pass			
Contract: 4 ♥ South						

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ A63	♠ T74		1 ♦	Pass	1 ♥
Vul: E-W	♥ KT43	♥ AJ72	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ K943	♦ A75	Pass	4 ♥	All Pass	
South HCP: 12	♣ QJ	♣ K72				
Contract: 4 ♥ North						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ K952	♠ AQ74				1 ♦
Vul: None	♥ 754	♥ QJ8	Pass	1 ♠	Pass	2 ♠
North HCP: 13	♦ K98	♦ AJT4	Pass	3 ♠	Pass	4 ♠
South HCP: 14	♣ AKT	♣ 72	All Pass			
Contract: 4 ♠ South						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ KQ94	♠ AT32		1 ♣	Pass	1 ♠
Vul: Both	♥ A86	♥ K53	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ 97	♦ AJ3	Pass	4 ♠	All Pass	
South HCP: 13	♣ KQ54	♣ J63				
Contract: 4 ♠ North						

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ T972	♠ AK3				1 ♦
Vul: None	♥ QT42	♥ A763	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ AQ	♦ J876	Pass	3 ♥	All Pass	
South HCP: 13	♣ A64	♣ J9				
Contract: 3 ♥ North						

Board: 1	♠ AK2	You bid first.
Dealer: South	♥ KT76	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 14	♣ T532	

Board: 2	♠ T74	Partner bids first.
Dealer: North	♥ AJ72	The opponents are silent.
Vul: E-W	♦ A75	
HCP: 12	♣ K72	

Board: 3	♠ AQ74	You bid first.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: None	♦ AJT4	
HCP: 14	♣ 72	

Board: 4	♠ AT32	Partner bids first.
Dealer: North	♥ K53	The opponents are silent.
Vul: Both	♦ AJ3	
HCP: 13	♣ J63	

Board: 5	♠ AK3	You bid first.
Dealer: South	♥ A763	The opponents are silent.
Vul: None	♦ J876	
HCP: 13	♣ J9	

Both hands (Answers Page)

Board: 1

	North:	South:	W	N	E	S
Dealer: South	♠ Q97	♠ AK2				1 ♣
Vul: N-S	♥ QJ52	♥ KT76	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ T3	♦ KJ	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ AK84	♣ T532	All Pass			
Contract: 4 ♥ South						

Board: 2

	North:	South:	W	N	E	S
Dealer: North	♠ A63	♠ T74		1 ♦	Pass	1 ♥
Vul: E-W	♥ KT43	♥ AJ72	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ K943	♦ A75	Pass	4 ♥	All Pass	
South HCP: 12	♣ QJ	♣ K72				
Contract: 4 ♥ North						

Board: 3

	North:	South:	W	N	E	S
Dealer: South	♠ K952	♠ AQ74				1 ♦
Vul: None	♥ 754	♥ QJ8	Pass	1 ♠	Pass	2 ♠
North HCP: 13	♦ K98	♦ AJT4	Pass	3 ♠	Pass	4 ♠
South HCP: 14	♣ AKT	♣ 72	All Pass			
Contract: 4 ♠ South						

Board: 4

	North:	South:	W	N	E	S
Dealer: North	♠ KQ94	♠ AT32		1 ♣	Pass	1 ♠
Vul: Both	♥ A86	♥ K53	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ 97	♦ AJ3	Pass	4 ♠	All Pass	
South HCP: 13	♣ KQ54	♣ J63				
Contract: 4 ♠ North						

Board: 5

	North:	South:	W	N	E	S
Dealer: South	♠ T972	♠ AK3				1 ♦
Vul: None	♥ QT42	♥ A763	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ AQ	♦ J876	Pass	3 ♥	All Pass	
South HCP: 13	♣ A64	♣ J9				
Contract: 3 ♥ North						

Board: 6	♠ T853	You bid first.
Dealer: North	♥ AK6	The opponents are silent.
Vul: None	♦ KT4	
HCP: 12	♣ Q76	

Board: 7	♠ AKT5	Partner bids first.
Dealer: South	♥ J95	The opponents are silent.
Vul: E-W	♦ AT2	
HCP: 13	♣ J98	

Board: 8	♠ QJ63	You bid first.
Dealer: North	♥ KQ86	The opponents are silent.
Vul: E-W	♦ K3	
HCP: 14	♣ QJT	

Board: 9	♠ KQ96	Partner bids first.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: Both	♦ Q5	
HCP: 12	♣ QT96	

Board: 10	♠ A52	You bid first.
Dealer: North	♥ A754	The opponents are silent.
Vul: None	♦ KJ63	
HCP: 12	♣ T3	

Both hands (Answers Page)

Board: 6

	North:	South:	W	N	E	S
Dealer: North	♠ T853	♠ AK94		1 ♣	Pass	1 ♠
Vul: None	♥ AK6	♥ 982	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ KT4	♦ A62	All Pass			
South HCP: 11	♣ Q76	♣ 853				
Contract: 3 ♠ South						

Board: 7

	North:	South:	W	N	E	S
Dealer: South	♠ AKT5	♠ J742				1 ♣
Vul: E-W	♥ J95	♥ A63	Pass	1 ♠	Pass	2 ♠
North HCP: 13	♦ AT2	♦ K4	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ J98	♣ KQ65	All Pass			
Contract: 4 ♠ South						

Board: 8

	North:	South:	W	N	E	S
Dealer: North	♠ QJ63	♠ AKT		1 ♣	Pass	1 ♥
Vul: E-W	♥ KQ86	♥ J752	Pass	2 ♥	Pass	3 ♥
North HCP: 14	♦ K3	♦ AJ94	Pass	4 ♥	All Pass	
South HCP: 13	♣ QJT	♣ 84				
Contract: 4 ♥ North						

Board: 9

	North:	South:	W	N	E	S
Dealer: South	♠ KQ96	♠ AJ84				1 ♦
Vul: Both	♥ QJ5	♥ T72	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ Q5	♦ AJ74	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ QT96	♣ K3	All Pass			
Contract: 4 ♠ South						

Board: 10

	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ J98		1 ♦	Pass	1 ♥
Vul: None	♥ A754	♥ KJ92	Pass	2 ♥	Pass	3 ♥
North HCP: 12	♦ KJ63	♦ AT2	All Pass			
South HCP: 13	♣ T3	♣ KJ5				
Contract: 3 ♥ South						

Board: 6	♠ AK94	Partner bids first.
Dealer: North	♥ 982	The opponents are silent.
Vul: None	♦ A62	
HCP: 11	♣ 853	

Board: 7	♠ J742	You bid first.
Dealer: South	♥ A63	The opponents are silent.
Vul: E-W	♦ K4	
HCP: 13	♣ KQ65	

Board: 8	♠ AKT	Partner bids first.
Dealer: North	♥ J752	The opponents are silent.
Vul: E-W	♦ AJ94	
HCP: 13	♣ 84	

Board: 9	♠ AJ84	You bid first.
Dealer: South	♥ T72	The opponents are silent.
Vul: Both	♦ AJ74	
HCP: 13	♣ K3	

Board: 10	♠ J98	Partner bids first.
Dealer: North	♥ KJ92	The opponents are silent.
Vul: None	♦ AT2	
HCP: 13	♣ KJ5	

Both hands (Answers Page)

Board: 6

	North:	South:	W	N	E	S
Dealer: North	♠ T853	♠ AK94		1 ♣	Pass	1 ♠
Vul: None	♥ AK6	♥ 982	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ KT4	♦ A62	All Pass			
South HCP: 11	♣ Q76	♣ 853				
Contract: 3 ♠ South						

Board: 7

	North:	South:	W	N	E	S
Dealer: South	♠ AKT5	♠ J742				1 ♣
Vul: E-W	♥ J95	♥ A63	Pass	1 ♠	Pass	2 ♠
North HCP: 13	♦ AT2	♦ K4	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ J98	♣ KQ65	All Pass			
Contract: 4 ♠ South						

Board: 8

	North:	South:	W	N	E	S
Dealer: North	♠ QJ63	♠ AKT		1 ♣	Pass	1 ♥
Vul: E-W	♥ KQ86	♥ J752	Pass	2 ♥	Pass	3 ♥
North HCP: 14	♦ K3	♦ AJ94	Pass	4 ♥	All Pass	
South HCP: 13	♣ QJT	♣ 84				
Contract: 4 ♥ North						

Board: 9

	North:	South:	W	N	E	S
Dealer: South	♠ KQ96	♠ AJ84				1 ♦
Vul: Both	♥ QJ5	♥ T72	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ Q5	♦ AJ74	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ QT96	♣ K3	All Pass			
Contract: 4 ♠ South						

Board: 10

	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ J98		1 ♦	Pass	1 ♥
Vul: None	♥ A754	♥ KJ92	Pass	2 ♥	Pass	3 ♥
North HCP: 12	♦ KJ63	♦ AT2	All Pass			
South HCP: 13	♣ T3	♣ KJ5				
Contract: 3 ♥ South						

Board: 11	♠ J97	Partner bids first.
Dealer: South	♥ AK76	The opponents are silent.
Vul: E-W	♦ A98	
HCP: 12	♣ 975	

Board: 12	♠ QJT4	You bid first.
Dealer: North	♥ 974	The opponents are silent.
Vul: None	♦ A65	
HCP: 14	♣ AK5	

Board: 13	♠ A753	Partner bids first.
Dealer: South	♥ Q65	The opponents are silent.
Vul: Both	♦ Q83	
HCP: 12	♣ A62	

Board: 14	♠ AT84	You bid first.
Dealer: North	♥ A96	The opponents are silent.
Vul: None	♦ K82	
HCP: 14	♣ K75	

Board: 15	♠ AQJ7	Partner bids first.
Dealer: South	♥ 642	The opponents are silent.
Vul: Both	♦ AJ7	
HCP: 13	♣ JT2	

Both hands (Answers Page)

Board: 11

	North:	South:	W	N	E	S
Dealer: South	♠ J97	♠ AK2				1 ♣
Vul: E-W	♥ AK76	♥ J983	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ A98	♦ 643	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ 975	♣ AQ6	All Pass			
Contract: 4 ♥ South						

Board: 12

	North:	South:	W	N	E	S
Dealer: North	♠ QJT4	♠ A963		1 ♣	Pass	1 ♠
Vul: None	♥ 974	♥ AJ6	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ A65	♦ K984	Pass	4 ♠	All Pass	
South HCP: 12	♣ AK5	♣ 82				
Contract: 4 ♠ North						

Board: 13

	North:	South:	W	N	E	S
Dealer: South	♠ A753	♠ T982				1 ♦
Vul: Both	♥ Q65	♥ AK92	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ Q83	♦ KT4	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ A62	♣ K4	All Pass			
Contract: 4 ♠ South						

Board: 14

	North:	South:	W	N	E	S
Dealer: North	♠ AT84	♠ KQ76		1 ♣	Pass	1 ♠
Vul: None	♥ A96	♥ KT3	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ K82	♦ QT43	Pass	4 ♠	All Pass	
South HCP: 12	♣ K75	♣ Q8				
Contract: 4 ♠ North						

Board: 15

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ7	♠ K632				1 ♣
Vul: Both	♥ 642	♥ KQ9	Pass	1 ♠	Pass	2 ♠
North HCP: 13	♦ AJ7	♦ T5	Pass	3 ♠	Pass	4 ♠
South HCP: 12	♣ JT2	♣ A963	All Pass			
Contract: 4 ♠ South						

Board: 11	♠ AK2	You bid first.
Dealer: South	♥ J983	The opponents are silent.
Vul: E-W	♦ 643	
HCP: 14	♣ AQ6	

Board: 12	♠ A963	Partner bids first.
Dealer: North	♥ AJ6	The opponents are silent.
Vul: None	♦ K984	
HCP: 12	♣ 82	

Board: 13	♠ T982	You bid first.
Dealer: South	♥ AK92	The opponents are silent.
Vul: Both	♦ KT4	
HCP: 13	♣ K4	

Board: 14	♠ KQ76	Partner bids first.
Dealer: North	♥ KT3	The opponents are silent.
Vul: None	♦ QT43	
HCP: 12	♣ Q8	

Board: 15	♠ K632	You bid first.
Dealer: South	♥ KQ9	The opponents are silent.
Vul: Both	♦ T5	
HCP: 12	♣ A963	

Both hands (Answers Page)

Board: 11

	North:	South:	W	N	E	S
Dealer: South	♠ J97	♠ AK2				1 ♣
Vul: E-W	♥ AK76	♥ J983	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ A98	♦ 643	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ 975	♣ AQ6	All Pass			
Contract: 4 ♥ South						

Board: 12

	North:	South:	W	N	E	S
Dealer: North	♠ QJT4	♠ A963		1 ♣	Pass	1 ♠
Vul: None	♥ 974	♥ AJ6	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ A65	♦ K984	Pass	4 ♠	All Pass	
South HCP: 12	♣ AK5	♣ 82				
Contract: 4 ♠ North						

Board: 13

	North:	South:	W	N	E	S
Dealer: South	♠ A753	♠ T982				1 ♦
Vul: Both	♥ Q65	♥ AK92	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ Q83	♦ KT4	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ A62	♣ K4	All Pass			
Contract: 4 ♠ South						

Board: 14

	North:	South:	W	N	E	S
Dealer: North	♠ AT84	♠ KQ76		1 ♣	Pass	1 ♠
Vul: None	♥ A96	♥ KT3	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ K82	♦ QT43	Pass	4 ♠	All Pass	
South HCP: 12	♣ K75	♣ Q8				
Contract: 4 ♠ North						

Board: 15

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ7	♠ K632				1 ♣
Vul: Both	♥ 642	♥ KQ9	Pass	1 ♠	Pass	2 ♠
North HCP: 13	♦ AJ7	♦ T5	Pass	3 ♠	Pass	4 ♠
South HCP: 12	♣ JT2	♣ A963	All Pass			
Contract: 4 ♠ South						

Board: 16	♠ A87	You bid first.
Dealer: North	♥ J976	The opponents are silent.
Vul: None	♦ 632	
HCP: 12	♣ AK4	

Board: 17	♠ A653	Partner bids first.
Dealer: South	♥ QJ54	The opponents are silent.
Vul: E-W	♦ K2	
HCP: 12	♣ Q73	

Board: 18	♠ KQ94	You bid first.
Dealer: North	♥ K754	The opponents are silent.
Vul: Both	♦ K62	
HCP: 13	♣ Q7	

Board: 19	♠ QJ72	Partner bids first.
Dealer: South	♥ K83	The opponents are silent.
Vul: None	♦ 943	
HCP: 13	♣ AKT	

Board: 20	♠ KQJ5	You bid first.
Dealer: North	♥ T62	The opponents are silent.
Vul: N-S	♦ A5	
HCP: 14	♣ A763	

Both hands (Answers Page)

Board: 16

	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ T52		1 ♣	Pass	1 ♥
Vul: None	♥ J976	♥ KQT4	Pass	2 ♥	Pass	3 ♥
North HCP: 12	♦ 632	♦ KQ	All Pass			
South HCP: 12	♣ AK4	♣ Q872				
Contract: 3 ♥ South						

Board: 17

	North:	South:	W	N	E	S
Dealer: South	♠ A653	♠ K97				1 ♣
Vul: E-W	♥ QJ54	♥ AKT8	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ K2	♦ 654	Pass	3 ♥	All Pass	
South HCP: 13	♣ Q73	♣ K96				
Contract: 3 ♥ North						

Board: 18

	North:	South:	W	N	E	S
Dealer: North	♠ KQ94	♠ J52		1 ♦	Pass	1 ♥
Vul: Both	♥ K754	♥ AQ93	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ K62	♦ QJ85	Pass	4 ♥	All Pass	
South HCP: 13	♣ Q7	♣ K5				
Contract: 4 ♥ North						

Board: 19

	North:	South:	W	N	E	S
Dealer: South	♠ QJ72	♠ KT83				1 ♣
Vul: None	♥ K83	♥ A92	Pass	1 ♠	Pass	2 ♠
North HCP: 13	♦ 943	♦ AJ7	Pass	3 ♠	All Pass	
South HCP: 12	♣ AKT	♣ 754				
Contract: 3 ♠ North						

Board: 20

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ5	♠ T732		1 ♣	Pass	1 ♠
Vul: N-S	♥ T62	♥ AQ8	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ A5	♦ K942	Pass	4 ♠	All Pass	
South HCP: 11	♣ A763	♣ Q8				
Contract: 4 ♠ North						

Board: 16	♠ T52	Partner bids first.
Dealer: North	♥ KQT4	The opponents are silent.
Vul: None	♦ KQ	
HCP: 12	♣ Q872	

Board: 17	♠ K97	You bid first.
Dealer: South	♥ AKT8	The opponents are silent.
Vul: E-W	♦ 654	
HCP: 13	♣ K96	

Board: 18	♠ J52	Partner bids first.
Dealer: North	♥ AQ93	The opponents are silent.
Vul: Both	♦ QJ85	
HCP: 13	♣ K5	

Board: 19	♠ KT83	You bid first.
Dealer: South	♥ A92	The opponents are silent.
Vul: None	♦ AJ7	
HCP: 12	♣ 754	

Board: 20	♠ T732	Partner bids first.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: N-S	♦ K942	
HCP: 11	♣ Q8	

Both hands (Answers Page)

Board: 16

	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ T52		1 ♣	Pass	1 ♥
Vul: None	♥ J976	♥ KQT4	Pass	2 ♥	Pass	3 ♥
North HCP: 12	♦ 632	♦ KQ	All Pass			
South HCP: 12	♣ AK4	♣ Q872				
Contract: 3 ♥ South						

Board: 17

	North:	South:	W	N	E	S
Dealer: South	♠ A653	♠ K97				1 ♣
Vul: E-W	♥ QJ54	♥ AKT8	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ K2	♦ 654	Pass	3 ♥	All Pass	
South HCP: 13	♣ Q73	♣ K96				
Contract: 3 ♥ North						

Board: 18

	North:	South:	W	N	E	S
Dealer: North	♠ KQ94	♠ J52		1 ♦	Pass	1 ♥
Vul: Both	♥ K754	♥ AQ93	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ K62	♦ QJ85	Pass	4 ♥	All Pass	
South HCP: 13	♣ Q7	♣ K5				
Contract: 4 ♥ North						

Board: 19

	North:	South:	W	N	E	S
Dealer: South	♠ QJ72	♠ KT83				1 ♣
Vul: None	♥ K83	♥ A92	Pass	1 ♠	Pass	2 ♠
North HCP: 13	♦ 943	♦ AJ7	Pass	3 ♠	All Pass	
South HCP: 12	♣ AKT	♣ 754				
Contract: 3 ♠ North						

Board: 20

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ5	♠ T732		1 ♣	Pass	1 ♠
Vul: N-S	♥ T62	♥ AQ8	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ A5	♦ K942	Pass	4 ♠	All Pass	
South HCP: 11	♣ A763	♣ Q8				
Contract: 4 ♠ North						

Board: 21	♠ J93	Partner bids first.
Dealer: South	♥ KT82	The opponents are silent.
Vul: None	♦ QJ6	
HCP: 12	♣ AJT	

Board: 22	♠ KT6	You bid first.
Dealer: North	♥ AK72	The opponents are silent.
Vul: Both	♦ Q94	
HCP: 14	♣ Q74	

Board: 23	♠ AJ74	Partner bids first.
Dealer: South	♥ J852	The opponents are silent.
Vul: None	♦ 98	
HCP: 11	♣ KQ5	

Board: 24	♠ J963	You bid first.
Dealer: North	♥ Q97	The opponents are silent.
Vul: N-S	♦ AQ9	
HCP: 14	♣ KQ3	

Board: 25	♠ KQ73	Partner bids first.
Dealer: South	♥ 852	The opponents are silent.
Vul: None	♦ T92	
HCP: 12	♣ AKT	

Both hands (Answers Page)

Board: 21

	North:	South:	W	N	E	S
Dealer: South	♠ J93	♠ AT86				1 ♣
Vul: None	♥ KT82	♥ AJ65	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ QJ6	♦ 83	Pass	3 ♥	Pass	4 ♥
South HCP: 12	♣ AJT	♣ K85	All Pass			
Contract: 4 ♥ South						

Board: 22

	North:	South:	W	N	E	S
Dealer: North	♠ KT6	♠ Q93		1 ♣	Pass	1 ♥
Vul: Both	♥ AK72	♥ QT53	Pass	2 ♥	Pass	3 ♥
North HCP: 14	♦ Q94	♦ K873	Pass	4 ♥	All Pass	
South HCP: 11	♣ Q74	♣ A9				
Contract: 4 ♥ North						

Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ AJ74	♠ K53				1 ♣
Vul: None	♥ J852	♥ AQ74	Pass	1 ♥	Pass	2 ♥
North HCP: 11	♦ 98	♦ KJT	Pass	3 ♥	All Pass	
South HCP: 13	♣ KQ5	♣ T62				
Contract: 3 ♥ North						

Board: 24

	North:	South:	W	N	E	S
Dealer: North	♠ J963	♠ QT85		1 ♣	Pass	1 ♠
Vul: N-S	♥ Q97	♥ A85	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ AQ9	♦ T54	Pass	4 ♠	All Pass	
South HCP: 11	♣ KQ3	♣ AJ8				
Contract: 4 ♠ North						

Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ KQ73	♠ A952				1 ♣
Vul: None	♥ 852	♥ AQT	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ T92	♦ J75	Pass	3 ♠	All Pass	
South HCP: 13	♣ AKT	♣ Q75				
Contract: 3 ♠ North						

Board: 21	♠ AT86	You bid first.
Dealer: South	♥ AJ65	The opponents are silent.
Vul: None	♦ 83	
HCP: 12	♣ K85	

Board: 22	♠ Q93	Partner bids first.
Dealer: North	♥ QT53	The opponents are silent.
Vul: Both	♦ K873	
HCP: 11	♣ A9	

Board: 23	♠ K53	You bid first.
Dealer: South	♥ AQ74	The opponents are silent.
Vul: None	♦ KJT	
HCP: 13	♣ T62	

Board: 24	♠ QT85	Partner bids first.
Dealer: North	♥ A85	The opponents are silent.
Vul: N-S	♦ T54	
HCP: 11	♣ AJ8	

Board: 25	♠ A952	You bid first.
Dealer: South	♥ AQT	The opponents are silent.
Vul: None	♦ J75	
HCP: 13	♣ Q75	

Both hands (Answers Page)

Board: 21

	North:	South:	W	N	E	S
Dealer: South	♠ J93	♠ AT86				1 ♣
Vul: None	♥ KT82	♥ AJ65	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ QJ6	♦ 83	Pass	3 ♥	Pass	4 ♥
South HCP: 12	♣ AJT	♣ K85	All Pass			
Contract: 4 ♥ South						

Board: 22

	North:	South:	W	N	E	S
Dealer: North	♠ KT6	♠ Q93		1 ♣	Pass	1 ♥
Vul: Both	♥ AK72	♥ QT53	Pass	2 ♥	Pass	3 ♥
North HCP: 14	♦ Q94	♦ K873	Pass	4 ♥	All Pass	
South HCP: 11	♣ Q74	♣ A9				
Contract: 4 ♥ North						

Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ AJ74	♠ K53				1 ♣
Vul: None	♥ J852	♥ AQ74	Pass	1 ♥	Pass	2 ♥
North HCP: 11	♦ 98	♦ KJT	Pass	3 ♥	All Pass	
South HCP: 13	♣ KQ5	♣ T62				
Contract: 3 ♥ North						

Board: 24

	North:	South:	W	N	E	S
Dealer: North	♠ J963	♠ QT85		1 ♣	Pass	1 ♠
Vul: N-S	♥ Q97	♥ A85	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ AQ9	♦ T54	Pass	4 ♠	All Pass	
South HCP: 11	♣ KQ3	♣ AJ8				
Contract: 4 ♠ North						

Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ KQ73	♠ A952				1 ♣
Vul: None	♥ 852	♥ AQT	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ T92	♦ J75	Pass	3 ♠	All Pass	
South HCP: 13	♣ AKT	♣ Q75				
Contract: 3 ♠ North						

Board: 26	♠ KQJ2	You bid first.
Dealer: North	♥ QT97	The opponents are silent.
Vul: None	♦ K82	
HCP: 13	♣ Q3	

Board: 27	♠ AT76	Partner bids first.
Dealer: South	♥ KJ5	The opponents are silent.
Vul: E-W	♦ AJT	
HCP: 13	♣ 985	

Board: 28	♠ AT63	You bid first.
Dealer: North	♥ AT3	The opponents are silent.
Vul: N-S	♦ K843	
HCP: 14	♣ K2	

Board: 29	♠ AQ2	Partner bids first.
Dealer: South	♥ KJ72	The opponents are silent.
Vul: Both	♦ Q984	
HCP: 12	♣ 43	

Board: 30	♠ A85	You bid first.
Dealer: North	♥ A954	The opponents are silent.
Vul: N-S	♦ T4	
HCP: 14	♣ KQJT	

Both hands (Answers Page)

Board: 26

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ2	♠ A76		1 ♦	Pass	1 ♥
Vul: None	♥ QT97	♥ KJ85	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ K82	♦ T4	All Pass			
South HCP: 12	♣ Q3	♣ A976				
Contract: 3 ♥ South						

Board: 27

	North:	South:	W	N	E	S
Dealer: South	♠ AT76	♠ QJ85				1 ♦
Vul: E-W	♥ KJ5	♥ T842	Pass	1 ♠	Pass	2 ♠
North HCP: 13	♦ AJT	♦ Q83	Pass	3 ♠	All Pass	
South HCP: 12	♣ 985	♣ AK				
Contract: 3 ♠ North						

Board: 28

	North:	South:	W	N	E	S
Dealer: North	♠ AT63	♠ Q942		1 ♦	Pass	1 ♠
Vul: N-S	♥ AT3	♥ J87	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ K843	♦ AQ7	Pass	4 ♠	All Pass	
South HCP: 11	♣ K2	♣ Q65				
Contract: 4 ♠ North						

Board: 29

	North:	South:	W	N	E	S
Dealer: South	♠ AQ2	♠ JT98				1 ♣
Vul: Both	♥ KJ72	♥ AQ93	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ Q984	♦ A7	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ 43	♣ QJ8	All Pass			
Contract: 4 ♥ South						

Board: 30

	North:	South:	W	N	E	S
Dealer: North	♠ A85	♠ KQT2		1 ♣	Pass	1 ♥
Vul: N-S	♥ A954	♥ Q632	Pass	2 ♥	Pass	3 ♥
North HCP: 14	♦ T4	♦ 832	Pass	4 ♥	All Pass	
South HCP: 11	♣ KQJT	♣ A5				
Contract: 4 ♥ North						

Board: 26	♠ A76	Partner bids first.
Dealer: North	♥ KJ85	The opponents are silent.
Vul: None	♦ T4	
HCP: 12	♣ A976	

Board: 27	♠ QJ85	You bid first.
Dealer: South	♥ T842	The opponents are silent.
Vul: E-W	♦ Q83	
HCP: 12	♣ AK	

Board: 28	♠ Q942	Partner bids first.
Dealer: North	♥ J87	The opponents are silent.
Vul: N-S	♦ AQ7	
HCP: 11	♣ Q65	

Board: 29	♠ JT98	You bid first.
Dealer: South	♥ AQ93	The opponents are silent.
Vul: Both	♦ A7	
HCP: 14	♣ QJ8	

Board: 30	♠ KQT2	Partner bids first.
Dealer: North	♥ Q632	The opponents are silent.
Vul: N-S	♦ 832	
HCP: 11	♣ A5	

Both hands (Answers Page)

Board: 26

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ2	♠ A76		1 ♦	Pass	1 ♥
Vul: None	♥ QT97	♥ KJ85	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ K82	♦ T4	All Pass			
South HCP: 12	♣ Q3	♣ A976				
Contract: 3 ♥ South						

Board: 27

	North:	South:	W	N	E	S
Dealer: South	♠ AT76	♠ QJ85				1 ♦
Vul: E-W	♥ KJ5	♥ T842	Pass	1 ♠	Pass	2 ♠
North HCP: 13	♦ AJT	♦ Q83	Pass	3 ♠	All Pass	
South HCP: 12	♣ 985	♣ AK				
Contract: 3 ♠ North						

Board: 28

	North:	South:	W	N	E	S
Dealer: North	♠ AT63	♠ Q942		1 ♦	Pass	1 ♠
Vul: N-S	♥ AT3	♥ J87	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ K843	♦ AQ7	Pass	4 ♠	All Pass	
South HCP: 11	♣ K2	♣ Q65				
Contract: 4 ♠ North						

Board: 29

	North:	South:	W	N	E	S
Dealer: South	♠ AQ2	♠ JT98				1 ♣
Vul: Both	♥ KJ72	♥ AQ93	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ Q984	♦ A7	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ 43	♣ QJ8	All Pass			
Contract: 4 ♥ South						

Board: 30

	North:	South:	W	N	E	S
Dealer: North	♠ A85	♠ KQT2		1 ♣	Pass	1 ♥
Vul: N-S	♥ A954	♥ Q632	Pass	2 ♥	Pass	3 ♥
North HCP: 14	♦ T4	♦ 832	Pass	4 ♥	All Pass	
South HCP: 11	♣ KQJT	♣ A5				
Contract: 4 ♥ North						

Board: 31	♠ AQ83	Partner bids first.
Dealer: South	♥ KJ75	The opponents are silent.
Vul: None	♦ 543	
HCP: 12	♣ Q4	

Board: 32	♠ A742	You bid first.
Dealer: North	♥ AT72	The opponents are silent.
Vul: N-S	♦ Q95	
HCP: 13	♣ K5	

Board: 33	♠ K42	Partner bids first.
Dealer: South	♥ KJT8	The opponents are silent.
Vul: E-W	♦ KQ7	
HCP: 12	♣ 853	

Board: 34	♠ AJ63	You bid first.
Dealer: North	♥ K876	The opponents are silent.
Vul: None	♦ KJ2	
HCP: 12	♣ 76	

Board: 35	♠ AT4	Partner bids first.
Dealer: South	♥ K864	The opponents are silent.
Vul: None	♦ J8	
HCP: 12	♣ A832	

Both hands (Answers Page)

Board: 31

	North:	South:	W	N	E	S
Dealer: South	♠ AQ83	♠ K64				1 ♣
Vul: None	♥ KJ75	♥ Q862	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ 543	♦ KQ9	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ Q4	♣ KJT	All Pass			
Contract: 4 ♥ South						

Board: 32

	North:	South:	W	N	E	S
Dealer: North	♠ A742	♠ KJT		1 ♦	Pass	1 ♥
Vul: N-S	♥ AT72	♥ KJ65	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ Q95	♦ K2	Pass	4 ♥	All Pass	
South HCP: 12	♣ K5	♣ JT84				
Contract: 4 ♥ North						

Board: 33

	North:	South:	W	N	E	S
Dealer: South	♠ K42	♠ A63				1 ♣
Vul: E-W	♥ KJT8	♥ AQ72	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ KQ7	♦ J43	Pass	3 ♥	All Pass	
South HCP: 13	♣ 853	♣ Q72				
Contract: 3 ♥ North						

Board: 34

	North:	South:	W	N	E	S
Dealer: North	♠ AJ63	♠ QT82		1 ♦	Pass	1 ♠
Vul: None	♥ K876	♥ A53	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ KJ2	♦ AQ6	All Pass			
South HCP: 13	♣ 76	♣ JT5				
Contract: 3 ♠ South						

Board: 35

	North:	South:	W	N	E	S
Dealer: South	♠ AT4	♠ Q63				1 ♣
Vul: None	♥ K864	♥ AT93	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ J8	♦ A43	Pass	3 ♥	Pass	4 ♥
South HCP: 13	♣ A832	♣ K94	All Pass			
Contract: 4 ♥ South						

Board: 31	♠ K64	You bid first.
Dealer: South	♥ Q862	The opponents are silent.
Vul: None	♦ KQ9	
HCP: 14	♣ KJT	

Board: 32	♠ KJT	Partner bids first.
Dealer: North	♥ KJ65	The opponents are silent.
Vul: N-S	♦ K2	
HCP: 12	♣ JT84	

Board: 33	♠ A63	You bid first.
Dealer: South	♥ AQ72	The opponents are silent.
Vul: E-W	♦ J43	
HCP: 13	♣ Q72	

Board: 34	♠ QT82	Partner bids first.
Dealer: North	♥ A53	The opponents are silent.
Vul: None	♦ AQ6	
HCP: 13	♣ JT5	

Board: 35	♠ Q63	You bid first.
Dealer: South	♥ AT93	The opponents are silent.
Vul: None	♦ A43	
HCP: 13	♣ K94	

Both hands (Answers Page)

Board: 31

	North:	South:	W	N	E	S
Dealer: South	♠ AQ83	♠ K64				1 ♣
Vul: None	♥ KJ75	♥ Q862	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ 543	♦ KQ9	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ Q4	♣ KJT	All Pass			
Contract: 4 ♥ South						

Board: 32

	North:	South:	W	N	E	S
Dealer: North	♠ A742	♠ KJT		1 ♦	Pass	1 ♥
Vul: N-S	♥ AT72	♥ KJ65	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ Q95	♦ K2	Pass	4 ♥	All Pass	
South HCP: 12	♣ K5	♣ JT84				
Contract: 4 ♥ North						

Board: 33

	North:	South:	W	N	E	S
Dealer: South	♠ K42	♠ A63				1 ♣
Vul: E-W	♥ KJT8	♥ AQ72	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ KQ7	♦ J43	Pass	3 ♥	All Pass	
South HCP: 13	♣ 853	♣ Q72				
Contract: 3 ♥ North						

Board: 34

	North:	South:	W	N	E	S
Dealer: North	♠ AJ63	♠ QT82		1 ♦	Pass	1 ♠
Vul: None	♥ K876	♥ A53	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ KJ2	♦ AQ6	All Pass			
South HCP: 13	♣ 76	♣ JT5				
Contract: 3 ♠ South						

Board: 35

	North:	South:	W	N	E	S
Dealer: South	♠ AT4	♠ Q63				1 ♣
Vul: None	♥ K864	♥ AT93	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ J8	♦ A43	Pass	3 ♥	Pass	4 ♥
South HCP: 13	♣ A832	♣ K94	All Pass			
Contract: 4 ♥ South						

Board: 36	♠ AQ94	You bid first.
Dealer: North	♥ KJT3	The opponents are silent.
Vul: N-S	♦ T5	
HCP: 13	♣ K64	

Board: 37	♠ QT8	Partner bids first.
Dealer: South	♥ AK84	The opponents are silent.
Vul: N-S	♦ 652	
HCP: 12	♣ K83	

Board: 38	♠ KJT7	You bid first.
Dealer: North	♥ K76	The opponents are silent.
Vul: E-W	♦ 642	
HCP: 14	♣ AK5	

Board: 39	♠ 872	Partner bids first.
Dealer: South	♥ AQ83	The opponents are silent.
Vul: None	♦ QT93	
HCP: 11	♣ K4	

Board: 40	♠ J95	You bid first.
Dealer: North	♥ AQJ3	The opponents are silent.
Vul: E-W	♦ 9732	
HCP: 12	♣ A6	

Both hands (Answers Page)

Board: 36

	North:	South:	W	N	E	S
Dealer: North	♠ AQ94	♠ JT52		1 ♣	Pass	1 ♠
Vul: N-S	♥ KJT3	♥ 542	Pass	2 ♠	Pass	3 ♠
North HCP: 13	♦ T5	♦ AK62	Pass	4 ♠	All Pass	
South HCP: 11	♣ K64	♣ QJ				
Contract: 4 ♠ North						

Board: 37

	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ AK3				1 ♣
Vul: N-S	♥ AK84	♥ J963	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ 652	♦ A83	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ K83	♣ QT5	All Pass			
Contract: 4 ♥ South						

Board: 38

	North:	South:	W	N	E	S
Dealer: North	♠ KJT7	♠ A983		1 ♣	Pass	1 ♠
Vul: E-W	♥ K76	♥ QJ8	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ 642	♦ AJ	Pass	4 ♠	All Pass	
South HCP: 12	♣ AK5	♣ T743				
Contract: 4 ♠ North						

Board: 39

	North:	South:	W	N	E	S
Dealer: South	♠ 872	♠ AJ3				1 ♣
Vul: None	♥ AQ83	♥ K764	Pass	1 ♥	Pass	2 ♥
North HCP: 11	♦ QT93	♦ K72	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ K4	♣ QJ6	All Pass			
Contract: 4 ♥ South						

Board: 40

	North:	South:	W	N	E	S
Dealer: North	♠ J95	♠ K62		1 ♦	Pass	1 ♥
Vul: E-W	♥ AQJ3	♥ 9765	Pass	2 ♥	Pass	3 ♥
North HCP: 12	♦ 9732	♦ K4	All Pass			
South HCP: 12	♣ A6	♣ KQJ9				
Contract: 3 ♥ South						

Board: 36	♠ JT52	Partner bids first.
Dealer: North	♥ 542	The opponents are silent.
Vul: N-S	♦ AK62	
HCP: 11	♣ QJ	

Board: 37	♠ AK3	You bid first.
Dealer: South	♥ J963	The opponents are silent.
Vul: N-S	♦ A83	
HCP: 14	♣ QT5	

Board: 38	♠ A983	Partner bids first.
Dealer: North	♥ QJ8	The opponents are silent.
Vul: E-W	♦ AJ	
HCP: 12	♣ T743	

Board: 39	♠ AJ3	You bid first.
Dealer: South	♥ K764	The opponents are silent.
Vul: None	♦ K72	
HCP: 14	♣ QJ6	

Board: 40	♠ K62	Partner bids first.
Dealer: North	♥ 9765	The opponents are silent.
Vul: E-W	♦ K4	
HCP: 12	♣ KQJ9	

Both hands (Answers Page)

Board: 36

	North:	South:	W	N	E	S
Dealer: North	♠ AQ94	♠ JT52		1 ♣	Pass	1 ♠
Vul: N-S	♥ KJT3	♥ 542	Pass	2 ♠	Pass	3 ♠
North HCP: 13	♦ T5	♦ AK62	Pass	4 ♠	All Pass	
South HCP: 11	♣ K64	♣ QJ				
Contract: 4 ♠ North						

Board: 37

	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ AK3				1 ♣
Vul: N-S	♥ AK84	♥ J963	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ 652	♦ A83	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ K83	♣ QT5	All Pass			
Contract: 4 ♥ South						

Board: 38

	North:	South:	W	N	E	S
Dealer: North	♠ KJT7	♠ A983		1 ♣	Pass	1 ♠
Vul: E-W	♥ K76	♥ QJ8	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ 642	♦ AJ	Pass	4 ♠	All Pass	
South HCP: 12	♣ AK5	♣ T743				
Contract: 4 ♠ North						

Board: 39

	North:	South:	W	N	E	S
Dealer: South	♠ 872	♠ AJ3				1 ♣
Vul: None	♥ AQ83	♥ K764	Pass	1 ♥	Pass	2 ♥
North HCP: 11	♦ QT93	♦ K72	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ K4	♣ QJ6	All Pass			
Contract: 4 ♥ South						

Board: 40

	North:	South:	W	N	E	S
Dealer: North	♠ J95	♠ K62		1 ♦	Pass	1 ♥
Vul: E-W	♥ AQJ3	♥ 9765	Pass	2 ♥	Pass	3 ♥
North HCP: 12	♦ 9732	♦ K4	All Pass			
South HCP: 12	♣ A6	♣ KQJ9				
Contract: 3 ♥ South						

Board: 41	♠ JT8	Partner bids first.
Dealer: South	♥ KJ53	The opponents are silent.
Vul: Both	♦ KJ87	
HCP: 11	♣ Q7	

Board: 42	♠ A974	You bid first.
Dealer: North	♥ K965	The opponents are silent.
Vul: None	♦ J53	
HCP: 13	♣ KQ	

Board: 43	♠ K984	Partner bids first.
Dealer: South	♥ K864	The opponents are silent.
Vul: N-S	♦ Q9	
HCP: 12	♣ AT5	

Board: 44	♠ K652	You bid first.
Dealer: North	♥ QJ7	The opponents are silent.
Vul: Both	♦ AJ2	
HCP: 13	♣ Q94	

Board: 45	♠ J982	Partner bids first.
Dealer: South	♥ AK3	The opponents are silent.
Vul: N-S	♦ 32	
HCP: 13	♣ AJ84	

Both hands (Answers Page)

Board: 41

Dealer: South

Vul: Both

North HCP: 11

South HCP: 13

Contract: 4♥ South

North:

♠ JT8

♥ KJ53

♦ KJ87

♣ Q7

South:

♠ AK7

♥ QT92

♦ 65

♣ KJ82

W N E S

Pass 1♥ Pass 1♣

Pass 3♥ Pass 2♥

Pass 4♥

All Pass

Board: 42

Dealer: North

Vul: None

North HCP: 13

South HCP: 13

Contract: 4♠ North

North:

♠ A974

♥ K965

♦ J53

♣ KQ

South:

♠ KQJ8

♥ A73

♦ KT9

♣ 862

W N E S

Pass 1♦ Pass 1♠

Pass 2♠ Pass 3♠

Pass 4♠ All Pass

Board: 43

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 4♥ South

North:

♠ K984

♥ K864

♦ Q9

♣ AT5

South:

♠ AJ2

♥ AQT2

♦ KT42

♣ 64

W N E S

Pass 1♥ Pass 1♦

Pass 2♥

Pass 3♥ Pass 4♥

All Pass

Board: 44

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12

Contract: 3♠ South

North:

♠ K652

♥ QJ7

♦ AJ2

♣ Q94

South:

♠ AQ97

♥ AT4

♦ Q95

♣ 752

W N E S

Pass 1♣ Pass 1♠

Pass 2♠ Pass 3♠

All Pass

Board: 45

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 12

Contract: 3♠ North

North:

♠ J982

♥ AK3

♦ 32

♣ AJ84

South:

♠ AT43

♥ J75

♦ AT76

♣ KT

W N E S

Pass 1♠ Pass 1♦

Pass 2♠

Pass 3♠ All Pass

Board: 41	♠ AK7	You bid first.
Dealer: South	♥ QT92	The opponents are silent.
Vul: Both	♦ 65	
HCP: 13	♣ KJ82	

Board: 42	♠ KQJ8	Partner bids first.
Dealer: North	♥ A73	The opponents are silent.
Vul: None	♦ KT9	
HCP: 13	♣ 862	

Board: 43	♠ AJ2	You bid first.
Dealer: South	♥ AQT2	The opponents are silent.
Vul: N-S	♦ KT42	
HCP: 14	♣ 64	

Board: 44	♠ AQ97	Partner bids first.
Dealer: North	♥ AT4	The opponents are silent.
Vul: Both	♦ Q95	
HCP: 12	♣ 752	

Board: 45	♠ AT43	You bid first.
Dealer: South	♥ J75	The opponents are silent.
Vul: N-S	♦ AT76	
HCP: 12	♣ KT	

Both hands (Answers Page)

Board: 41

Dealer: South

Vul: Both

North HCP: 11

South HCP: 13

Contract: 4♥ South

North:

♠ JT8

♥ KJ53

♦ KJ87

♣ Q7

South:

♠ AK7

♥ QT92

♦ 65

♣ KJ82

W N E S

Pass 1♥ Pass 1♣

Pass 3♥ Pass 2♥

Pass 4♥

All Pass

Board: 42

Dealer: North

Vul: None

North HCP: 13

South HCP: 13

Contract: 4♠ North

North:

♠ A974

♥ K965

♦ J53

♣ KQ

South:

♠ KQJ8

♥ A73

♦ KT9

♣ 862

W N E S

Pass 1♦ Pass 1♠

Pass 2♠ Pass 3♠

Pass 4♠ All Pass

Board: 43

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 4♥ South

North:

♠ K984

♥ K864

♦ Q9

♣ AT5

South:

♠ AJ2

♥ AQT2

♦ KT42

♣ 64

W N E S

Pass 1♥ Pass 1♦

Pass 2♥

Pass 3♥ 4♥

All Pass

Board: 44

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12

Contract: 3♠ South

North:

♠ K652

♥ QJ7

♦ AJ2

♣ Q94

South:

♠ AQ97

♥ AT4

♦ Q95

♣ 752

W N E S

Pass 1♣ Pass 1♠

Pass 2♠ Pass 3♠

All Pass

Board: 45

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 12

Contract: 3♠ North

North:

♠ J982

♥ AK3

♦ 32

♣ AJ84

South:

♠ AT43

♥ J75

♦ AT76

♣ KT

W N E S

Pass 1♠ Pass 1♦

Pass 2♠

Pass 3♠ All Pass

Board: 46	♠ KJ4	You bid first.
Dealer: North	♥ 9753	The opponents are silent.
Vul: Both	♦ A2	
HCP: 13	♣ KQ92	

Board: 47	♠ K83	Partner bids first.
Dealer: South	♥ KQJT	The opponents are silent.
Vul: None	♦ KJT	
HCP: 13	♣ 873	

Board: 48	♠ Q762	You bid first.
Dealer: North	♥ AKT2	The opponents are silent.
Vul: E-W	♦ 83	
HCP: 12	♣ K93	

Board: 49	♠ 543	Partner bids first.
Dealer: South	♥ AK93	The opponents are silent.
Vul: None	♦ AJ3	
HCP: 12	♣ 863	

Board: 50	♠ KQ76	You bid first.
Dealer: North	♥ AQ6	The opponents are silent.
Vul: None	♦ J95	
HCP: 12	♣ 754	

Both hands (Answers Page)

Board: 46

	North:	South:	W	N	E	S
Dealer: North	♠ KJ4	♠ QT2		1 ♣	Pass	1 ♥
Vul: Both	♥ 9753	♥ KQ82	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ A2	♦ KQ8	Pass	4 ♥	All Pass	
South HCP: 13	♣ KQ92	♣ JT7				
Contract: 4 ♥ North						

Board: 47

	North:	South:	W	N	E	S
Dealer: South	♠ K83	♠ AJ2				1 ♣
Vul: None	♥ KQJT	♥ 7643	Pass	1 ♥	Pass	2 ♥
North HCP: 13	♦ KJT	♦ A43	Pass	3 ♥	All Pass	
South HCP: 12	♣ 873	♣ K62				
Contract: 3 ♥ North						

Board: 48

	North:	South:	W	N	E	S
Dealer: North	♠ Q762	♠ AK93		1 ♣	Pass	1 ♠
Vul: E-W	♥ AKT2	♥ 953	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ 83	♦ AT5	Pass	4 ♠	All Pass	
South HCP: 12	♣ K93	♣ J62				
Contract: 4 ♠ North						

Board: 49

	North:	South:	W	N	E	S
Dealer: South	♠ 543	♠ AQJ				1 ♣
Vul: None	♥ AK93	♥ JT85	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ AJ3	♦ KT4	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ 863	♣ KT9	All Pass			
Contract: 4 ♥ South						

Board: 50

	North:	South:	W	N	E	S
Dealer: North	♠ KQ76	♠ AT92		1 ♣	Pass	1 ♠
Vul: None	♥ AQ6	♥ J97	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ J95	♦ K2	All Pass			
South HCP: 12	♣ 754	♣ A983				
Contract: 3 ♠ South						

Board: 46	♠ QT2	Partner bids first.
Dealer: North	♥ KQ82	The opponents are silent.
Vul: Both	♦ KQ8	
HCP: 13	♣ JT7	

Board: 47	♠ AJ2	You bid first.
Dealer: South	♥ 7643	The opponents are silent.
Vul: None	♦ A43	
HCP: 12	♣ K62	

Board: 48	♠ AK93	Partner bids first.
Dealer: North	♥ 953	The opponents are silent.
Vul: E-W	♦ AT5	
HCP: 12	♣ J62	

Board: 49	♠ AQJ	You bid first.
Dealer: South	♥ JT85	The opponents are silent.
Vul: None	♦ KT4	
HCP: 14	♣ KT9	

Board: 50	♠ AT92	Partner bids first.
Dealer: North	♥ J97	The opponents are silent.
Vul: None	♦ K2	
HCP: 12	♣ A983	

Both hands (Answers Page)

Board: 46

	North:	South:	W	N	E	S
Dealer: North	♠ KJ4	♠ QT2		1 ♣	Pass	1 ♥
Vul: Both	♥ 9753	♥ KQ82	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ A2	♦ KQ8	Pass	4 ♥	All Pass	
South HCP: 13	♣ KQ92	♣ JT7				
Contract: 4 ♥ North						

Board: 47

	North:	South:	W	N	E	S
Dealer: South	♠ K83	♠ AJ2				1 ♣
Vul: None	♥ KQJT	♥ 7643	Pass	1 ♥	Pass	2 ♥
North HCP: 13	♦ KJT	♦ A43	Pass	3 ♥	All Pass	
South HCP: 12	♣ 873	♣ K62				
Contract: 3 ♥ North						

Board: 48

	North:	South:	W	N	E	S
Dealer: North	♠ Q762	♠ AK93		1 ♣	Pass	1 ♠
Vul: E-W	♥ AKT2	♥ 953	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ 83	♦ AT5	Pass	4 ♠	All Pass	
South HCP: 12	♣ K93	♣ J62				
Contract: 4 ♠ North						

Board: 49

	North:	South:	W	N	E	S
Dealer: South	♠ 543	♠ AQJ				1 ♣
Vul: None	♥ AK93	♥ JT85	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ AJ3	♦ KT4	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ 863	♣ KT9	All Pass			
Contract: 4 ♥ South						

Board: 50

	North:	South:	W	N	E	S
Dealer: North	♠ KQ76	♠ AT92		1 ♣	Pass	1 ♠
Vul: None	♥ AQ6	♥ J97	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ J95	♦ K2	All Pass			
South HCP: 12	♣ 754	♣ A983				
Contract: 3 ♠ South						

Board: 51	♠ A52	Partner bids first.
Dealer: South	♥ 6432	The opponents are silent.
Vul: N-S	♦ QJ9	
HCP: 11	♣ KJ3	

Board: 52	♠ KT93	You bid first.
Dealer: North	♥ J43	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 13	♣ KJT9	

Board: 53	♠ JT63	Partner bids first.
Dealer: South	♥ 842	The opponents are silent.
Vul: None	♦ KQ87	
HCP: 12	♣ AQ	

Board: 54	♠ 843	You bid first.
Dealer: North	♥ AKJ7	The opponents are silent.
Vul: E-W	♦ QJ2	
HCP: 12	♣ J93	

Board: 55	♠ KQ4	Partner bids first.
Dealer: South	♥ 8653	The opponents are silent.
Vul: N-S	♦ K62	
HCP: 12	♣ A62	

Both hands (Answers Page)

Board: 51

	North:	South:	W	N	E	S
Dealer: South	♠ A52	♠ 876				1 ♣
Vul: N-S	♥ 6432	♥ KQ75	Pass	1 ♥	Pass	2 ♥
North HCP: 11	♦ QJ9	♦ A5	Pass	3 ♥	All Pass	
South HCP: 13	♣ KJ3	♣ A652				
Contract: 3 ♥ North						

Board: 52

	North:	South:	W	N	E	S
Dealer: North	♠ KT93	♠ AJ42		1 ♣	Pass	1 ♠
Vul: Both	♥ J43	♥ A97	Pass	2 ♠	Pass	3 ♠
North HCP: 13	♦ KQ	♦ JT4	All Pass			
South HCP: 12	♣ KJT9	♣ Q42				
Contract: 3 ♠ South						

Board: 53

	North:	South:	W	N	E	S
Dealer: South	♠ JT63	♠ AKQ4				1 ♣
Vul: None	♥ 842	♥ KQ97	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ KQ87	♦ T5	Pass	3 ♠	Pass	4 ♠
South HCP: 14	♣ AQ	♣ 742	All Pass			
Contract: 4 ♠ South						

Board: 54

	North:	South:	W	N	E	S
Dealer: North	♠ 843	♠ KQ2		1 ♣	Pass	1 ♥
Vul: E-W	♥ AKJ7	♥ 9654	Pass	2 ♥	Pass	3 ♥
North HCP: 12	♦ QJ2	♦ 85	All Pass			
South HCP: 12	♣ J93	♣ AK72				
Contract: 3 ♥ South						

Board: 55

	North:	South:	W	N	E	S
Dealer: South	♠ KQ4	♠ JT7				1 ♣
Vul: N-S	♥ 8653	♥ AKQJ	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ K62	♦ T94	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ A62	♣ K87	All Pass			
Contract: 4 ♥ South						

Board: 51	♠ 876	You bid first.
Dealer: South	♥ KQ75	The opponents are silent.
Vul: N-S	♦ A5	
HCP: 13	♣ A652	

Board: 52	♠ AJ42	Partner bids first.
Dealer: North	♥ A97	The opponents are silent.
Vul: Both	♦ JT4	
HCP: 12	♣ Q42	

Board: 53	♠ AKQ4	You bid first.
Dealer: South	♥ KQ97	The opponents are silent.
Vul: None	♦ T5	
HCP: 14	♣ 742	

Board: 54	♠ KQ2	Partner bids first.
Dealer: North	♥ 9654	The opponents are silent.
Vul: E-W	♦ 85	
HCP: 12	♣ AK72	

Board: 55	♠ JT7	You bid first.
Dealer: South	♥ AKQJ	The opponents are silent.
Vul: N-S	♦ T94	
HCP: 14	♣ K87	

Both hands (Answers Page)

Board: 51

	North:	South:	W	N	E	S
Dealer: South	♠ A52	♠ 876				1 ♣
Vul: N-S	♥ 6432	♥ KQ75	Pass	1 ♥	Pass	2 ♥
North HCP: 11	♦ QJ9	♦ A5	Pass	3 ♥	All Pass	
South HCP: 13	♣ KJ3	♣ A652				
Contract: 3 ♥ North						

Board: 52

	North:	South:	W	N	E	S
Dealer: North	♠ KT93	♠ AJ42		1 ♣	Pass	1 ♠
Vul: Both	♥ J43	♥ A97	Pass	2 ♠	Pass	3 ♠
North HCP: 13	♦ KQ	♦ JT4	All Pass			
South HCP: 12	♣ KJT9	♣ Q42				
Contract: 3 ♠ South						

Board: 53

	North:	South:	W	N	E	S
Dealer: South	♠ JT63	♠ AKQ4				1 ♣
Vul: None	♥ 842	♥ KQ97	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ KQ87	♦ T5	Pass	3 ♠	Pass	4 ♠
South HCP: 14	♣ AQ	♣ 742	All Pass			
Contract: 4 ♠ South						

Board: 54

	North:	South:	W	N	E	S
Dealer: North	♠ 843	♠ KQ2		1 ♣	Pass	1 ♥
Vul: E-W	♥ AKJ7	♥ 9654	Pass	2 ♥	Pass	3 ♥
North HCP: 12	♦ QJ2	♦ 85	All Pass			
South HCP: 12	♣ J93	♣ AK72				
Contract: 3 ♥ South						

Board: 55

	North:	South:	W	N	E	S
Dealer: South	♠ KQ4	♠ JT7				1 ♣
Vul: N-S	♥ 8653	♥ AKQJ	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ K62	♦ T94	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ A62	♣ K87	All Pass			
Contract: 4 ♥ South						

Board: 56	♠ KQ6	You bid first.
Dealer: North	♥ QJT5	The opponents are silent.
Vul: None	♦ Q74	
HCP: 14	♣ KJ7	

Board: 57	♠ K743	Partner bids first.
Dealer: South	♥ Q75	The opponents are silent.
Vul: Both	♦ AT93	
HCP: 11	♣ Q5	

Board: 58	♠ 8764	You bid first.
Dealer: North	♥ AT2	The opponents are silent.
Vul: E-W	♦ KT9	
HCP: 13	♣ AQ5	

Board: 59	♠ A986	Partner bids first.
Dealer: South	♥ 952	The opponents are silent.
Vul: Both	♦ QJ54	
HCP: 11	♣ A6	

Board: 60	♠ QJ54	You bid first.
Dealer: North	♥ AK93	The opponents are silent.
Vul: None	♦ 432	
HCP: 13	♣ KT	

Both hands (Answers Page)

Board: 56

	North:	South:	W	N	E	S
Dealer: North	♠ KQ6	♠ 8542		1 ♣	Pass	1 ♥
Vul: None	♥ QJT5	♥ AK86	Pass	2 ♥	Pass	3 ♥
North HCP: 14	♦ Q74	♦ J2	Pass	4 ♥	All Pass	
South HCP: 12	♣ KJ7	♣ A52				
Contract: 4 ♥ North						

Board: 57

	North:	South:	W	N	E	S
Dealer: South	♠ K743	♠ Q865				1 ♣
Vul: Both	♥ Q75	♥ A83	Pass	1 ♠	Pass	2 ♠
North HCP: 11	♦ AT93	♦ J64	Pass	3 ♠	All Pass	
South HCP: 12	♣ Q5	♣ AJ6				
Contract: 3 ♠ North						

Board: 58

	North:	South:	W	N	E	S
Dealer: North	♠ 8764	♠ QT92		1 ♣	Pass	1 ♠
Vul: E-W	♥ AT2	♥ KJ4	Pass	2 ♠	Pass	3 ♠
North HCP: 13	♦ KT9	♦ Q8	Pass	4 ♠	All Pass	
South HCP: 12	♣ AQ5	♣ KJ97				
Contract: 4 ♠ North						

Board: 59

	North:	South:	W	N	E	S
Dealer: South	♠ A986	♠ KJ53				1 ♣
Vul: Both	♥ 952	♥ AK6	Pass	1 ♠	Pass	2 ♠
North HCP: 11	♦ QJ54	♦ 87	Pass	3 ♠	All Pass	
South HCP: 12	♣ A6	♣ J943				
Contract: 3 ♠ North						

Board: 60

	North:	South:	W	N	E	S
Dealer: North	♠ QJ54	♠ AK86		1 ♦	Pass	1 ♥
Vul: None	♥ AK93	♥ Q852	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ 432	♦ T5	Pass	4 ♥	All Pass	
South HCP: 11	♣ KT	♣ Q54				
Contract: 4 ♥ North						

Board: 56	♠ 8542	Partner bids first.
Dealer: North	♥ AK86	The opponents are silent.
Vul: None	♦ J2	
HCP: 12	♣ A52	

Board: 57	♠ Q865	You bid first.
Dealer: South	♥ A83	The opponents are silent.
Vul: Both	♦ J64	
HCP: 12	♣ AJ6	

Board: 58	♠ QT92	Partner bids first.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: E-W	♦ Q8	
HCP: 12	♣ KJ97	

Board: 59	♠ KJ53	You bid first.
Dealer: South	♥ AK6	The opponents are silent.
Vul: Both	♦ 87	
HCP: 12	♣ J943	

Board: 60	♠ AK86	Partner bids first.
Dealer: North	♥ Q852	The opponents are silent.
Vul: None	♦ T5	
HCP: 11	♣ Q54	

Both hands (Answers Page)

Board: 56

	North:	South:	W	N	E	S
Dealer: North	♠ KQ6	♠ 8542		1 ♣	Pass	1 ♥
Vul: None	♥ QJT5	♥ AK86	Pass	2 ♥	Pass	3 ♥
North HCP: 14	♦ Q74	♦ J2	Pass	4 ♥	All Pass	
South HCP: 12	♣ KJ7	♣ A52				
Contract: 4 ♥ North						

Board: 57

	North:	South:	W	N	E	S
Dealer: South	♠ K743	♠ Q865				1 ♣
Vul: Both	♥ Q75	♥ A83	Pass	1 ♠	Pass	2 ♠
North HCP: 11	♦ AT93	♦ J64	Pass	3 ♠	All Pass	
South HCP: 12	♣ Q5	♣ AJ6				
Contract: 3 ♠ North						

Board: 58

	North:	South:	W	N	E	S
Dealer: North	♠ 8764	♠ QT92		1 ♣	Pass	1 ♠
Vul: E-W	♥ AT2	♥ KJ4	Pass	2 ♠	Pass	3 ♠
North HCP: 13	♦ KT9	♦ Q8	Pass	4 ♠	All Pass	
South HCP: 12	♣ AQ5	♣ KJ97				
Contract: 4 ♠ North						

Board: 59

	North:	South:	W	N	E	S
Dealer: South	♠ A986	♠ KJ53				1 ♣
Vul: Both	♥ 952	♥ AK6	Pass	1 ♠	Pass	2 ♠
North HCP: 11	♦ QJ54	♦ 87	Pass	3 ♠	All Pass	
South HCP: 12	♣ A6	♣ J943				
Contract: 3 ♠ North						

Board: 60

	North:	South:	W	N	E	S
Dealer: North	♠ QJ54	♠ AK86		1 ♦	Pass	1 ♥
Vul: None	♥ AK93	♥ Q852	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ 432	♦ T5	Pass	4 ♥	All Pass	
South HCP: 11	♣ KT	♣ Q54				
Contract: 4 ♥ North						

Board: 61	♠ K62	Partner bids first.
Dealer: South	♥ K765	The opponents are silent.
Vul: E-W	♦ AK4	
HCP: 13	♣ 943	

Board: 62	♠ K872	You bid first.
Dealer: North	♥ T743	The opponents are silent.
Vul: Both	♦ KQ6	
HCP: 12	♣ AT	

Board: 63	♠ AT72	Partner bids first.
Dealer: South	♥ KQ7	The opponents are silent.
Vul: None	♦ 972	
HCP: 13	♣ A97	

Board: 64	♠ AQ9	You bid first.
Dealer: North	♥ QT64	The opponents are silent.
Vul: Both	♦ Q93	
HCP: 12	♣ Q74	

Board: 65	♠ A975	Partner bids first.
Dealer: South	♥ 854	The opponents are silent.
Vul: N-S	♦ AQ42	
HCP: 12	♣ Q4	

Both hands (Answers Page)

Board: 61

	North:	South:	W	N	E	S
Dealer: South	♠ K62	♠ AQT				1 ♦
Vul: E-W	♥ K765	♥ QJT9	Pass	1 ♥	Pass	2 ♥
North HCP: 13	♦ AK4	♦ QJT9	Pass	3 ♥	All Pass	
South HCP: 13	♣ 943	♣ J8				
Contract: 3 ♥ North						

Board: 62

	North:	South:	W	N	E	S
Dealer: North	♠ K872	♠ Q965		1 ♦	Pass	1 ♠
Vul: Both	♥ T743	♥ AK2	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ KQ6	♦ 853	All Pass			
South HCP: 11	♣ AT	♣ Q76				
Contract: 3 ♠ South						

Board: 63

	North:	South:	W	N	E	S
Dealer: South	♠ AT72	♠ K863				1 ♦
Vul: None	♥ KQ7	♥ AJ94	Pass	1 ♠	Pass	2 ♠
North HCP: 13	♦ 972	♦ KJ3	Pass	3 ♠	All Pass	
South HCP: 12	♣ A97	♣ T3				
Contract: 3 ♠ North						

Board: 64

	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ J32		1 ♣	Pass	1 ♥
Vul: Both	♥ QT64	♥ KJ97	Pass	2 ♥	Pass	3 ♥
North HCP: 12	♦ Q93	♦ AK2	All Pass			
South HCP: 13	♣ Q74	♣ J62				
Contract: 3 ♥ South						

Board: 65

	North:	South:	W	N	E	S
Dealer: South	♠ A975	♠ QJ63				1 ♦
Vul: N-S	♥ 854	♥ AQ76	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ AQ42	♦ T53	Pass	3 ♠	Pass	4 ♠
South HCP: 12	♣ Q4	♣ K3	All Pass			
Contract: 4 ♠ South						

Board: 61	♠ AQT	You bid first.
Dealer: South	♥ QJT9	The opponents are silent.
Vul: E-W	♦ QJT9	
HCP: 13	♣ J8	

Board: 62	♠ Q965	Partner bids first.
Dealer: North	♥ AK2	The opponents are silent.
Vul: Both	♦ 853	
HCP: 11	♣ Q76	

Board: 63	♠ K863	You bid first.
Dealer: South	♥ AJ94	The opponents are silent.
Vul: None	♦ KJ3	
HCP: 12	♣ T3	

Board: 64	♠ J32	Partner bids first.
Dealer: North	♥ KJ97	The opponents are silent.
Vul: Both	♦ AK2	
HCP: 13	♣ J62	

Board: 65	♠ QJ63	You bid first.
Dealer: South	♥ AQ76	The opponents are silent.
Vul: N-S	♦ T53	
HCP: 12	♣ K3	

Both hands (Answers Page)

Board: 61

	North:	South:	W	N	E	S
Dealer: South	♠ K62	♠ AQT				1 ♦
Vul: E-W	♥ K765	♥ QJT9	Pass	1 ♥	Pass	2 ♥
North HCP: 13	♦ AK4	♦ QJT9	Pass	3 ♥	All Pass	
South HCP: 13	♣ 943	♣ J8				
Contract: 3 ♥ North						

Board: 62

	North:	South:	W	N	E	S
Dealer: North	♠ K872	♠ Q965		1 ♦	Pass	1 ♠
Vul: Both	♥ T743	♥ AK2	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ KQ6	♦ 853	All Pass			
South HCP: 11	♣ AT	♣ Q76				
Contract: 3 ♠ South						

Board: 63

	North:	South:	W	N	E	S
Dealer: South	♠ AT72	♠ K863				1 ♦
Vul: None	♥ KQ7	♥ AJ94	Pass	1 ♠	Pass	2 ♠
North HCP: 13	♦ 972	♦ KJ3	Pass	3 ♠	All Pass	
South HCP: 12	♣ A97	♣ T3				
Contract: 3 ♠ North						

Board: 64

	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ J32		1 ♣	Pass	1 ♥
Vul: Both	♥ QT64	♥ KJ97	Pass	2 ♥	Pass	3 ♥
North HCP: 12	♦ Q93	♦ AK2	All Pass			
South HCP: 13	♣ Q74	♣ J62				
Contract: 3 ♥ South						

Board: 65

	North:	South:	W	N	E	S
Dealer: South	♠ A975	♠ QJ63				1 ♦
Vul: N-S	♥ 854	♥ AQ76	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ AQ42	♦ T53	Pass	3 ♠	Pass	4 ♠
South HCP: 12	♣ Q4	♣ K3	All Pass			
Contract: 4 ♠ South						

Board: 66	♠ AJ5	You bid first.
Dealer: North	♥ T743	The opponents are silent.
Vul: None	♦ AJ87	
HCP: 12	♣ Q2	

Board: 67	♠ Q765	Partner bids first.
Dealer: South	♥ K76	The opponents are silent.
Vul: Both	♦ AK84	
HCP: 12	♣ 96	

Board: 68	♠ A53	You bid first.
Dealer: North	♥ KQ83	The opponents are silent.
Vul: E-W	♦ AJ	
HCP: 14	♣ T963	

Board: 69	♠ A953	Partner bids first.
Dealer: South	♥ QJ2	The opponents are silent.
Vul: N-S	♦ A75	
HCP: 12	♣ J42	

Board: 70	♠ QT63	You bid first.
Dealer: North	♥ KT82	The opponents are silent.
Vul: E-W	♦ K4	
HCP: 13	♣ KQ6	

Both hands (Answers Page)

Board: 66

Board: 66	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ KQ4		1 ♦	Pass	1 ♥
Vul: None	♥ T743	♥ A952	Pass	2 ♥	Pass	3 ♥
North HCP: 12	♦ AJ87	♦ K42	All Pass			
South HCP: 13	♣ Q2	♣ J73				
Contract: 3 ♥ South						

Board: 67

Board: 67	North:	South:	W	N	E	S
Dealer: South	♠ Q765	♠ KJT4				1 ♦
Vul: Both	♥ K76	♥ AJ85	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ AK84	♦ Q32	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ 96	♣ Q7	All Pass			
Contract: 4 ♠ South						

Board: 68

Board: 68	North:	South:	W	N	E	S
Dealer: North	♠ A53	♠ K862		1 ♣	Pass	1 ♥
Vul: E-W	♥ KQ83	♥ A965	Pass	2 ♥	Pass	3 ♥
North HCP: 14	♦ AJ	♦ T62	Pass	4 ♥	All Pass	
South HCP: 11	♣ T963	♣ KJ				
Contract: 4 ♥ North						

Board: 69

Board: 69	North:	South:	W	N	E	S
Dealer: South	♠ A953	♠ KQJ6				1 ♣
Vul: N-S	♥ QJ2	♥ 976	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ A75	♦ 42	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ J42	♣ AKT7	All Pass			
Contract: 4 ♠ South						

Board: 70

Board: 70	North:	South:	W	N	E	S
Dealer: North	♠ QT63	♠ AJ95		1 ♣	Pass	1 ♥
Vul: E-W	♥ KT82	♥ QJ53	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ K4	♦ T98	All Pass			
South HCP: 12	♣ KQ6	♣ A9				
Contract: 3 ♥ South						

Board: 66	♠ KQ4	Partner bids first.
Dealer: North	♥ A952	The opponents are silent.
Vul: None	♦ K42	
HCP: 13	♣ J73	

Board: 67	♠ KJT4	You bid first.
Dealer: South	♥ AJ85	The opponents are silent.
Vul: Both	♦ Q32	
HCP: 13	♣ Q7	

Board: 68	♠ K862	Partner bids first.
Dealer: North	♥ A965	The opponents are silent.
Vul: E-W	♦ T62	
HCP: 11	♣ KJ	

Board: 69	♠ KQJ6	You bid first.
Dealer: South	♥ 976	The opponents are silent.
Vul: N-S	♦ 42	
HCP: 13	♣ AKT7	

Board: 70	♠ AJ95	Partner bids first.
Dealer: North	♥ QJ53	The opponents are silent.
Vul: E-W	♦ T98	
HCP: 12	♣ A9	

Both hands (Answers Page)

Board: 66

Board: 66	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ KQ4		1 ♦	Pass	1 ♥
Vul: None	♥ T743	♥ A952	Pass	2 ♥	Pass	3 ♥
North HCP: 12	♦ AJ87	♦ K42	All Pass			
South HCP: 13	♣ Q2	♣ J73				
Contract: 3 ♥ South						

Board: 67

Board: 67	North:	South:	W	N	E	S
Dealer: South	♠ Q765	♠ KJT4				1 ♦
Vul: Both	♥ K76	♥ AJ85	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ AK84	♦ Q32	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ 96	♣ Q7	All Pass			
Contract: 4 ♠ South						

Board: 68

Board: 68	North:	South:	W	N	E	S
Dealer: North	♠ A53	♠ K862		1 ♣	Pass	1 ♥
Vul: E-W	♥ KQ83	♥ A965	Pass	2 ♥	Pass	3 ♥
North HCP: 14	♦ AJ	♦ T62	Pass	4 ♥	All Pass	
South HCP: 11	♣ T963	♣ KJ				
Contract: 4 ♥ North						

Board: 69

Board: 69	North:	South:	W	N	E	S
Dealer: South	♠ A953	♠ KQJ6				1 ♣
Vul: N-S	♥ QJ2	♥ 976	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ A75	♦ 42	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ J42	♣ AKT7	All Pass			
Contract: 4 ♠ South						

Board: 70

Board: 70	North:	South:	W	N	E	S
Dealer: North	♠ QT63	♠ AJ95		1 ♣	Pass	1 ♥
Vul: E-W	♥ KT82	♥ QJ53	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ K4	♦ T98	All Pass			
South HCP: 12	♣ KQ6	♣ A9				
Contract: 3 ♥ South						

Board: 71	♠ KJ62	Partner bids first.
Dealer: South	♥ A972	The opponents are silent.
Vul: N-S	♦ Q9	
HCP: 12	♣ Q62	

Board: 72	♠ AKJ9	You bid first.
Dealer: North	♥ J962	The opponents are silent.
Vul: E-W	♦ 96	
HCP: 13	♣ A94	

Board: 73	♠ K82	Partner bids first.
Dealer: South	♥ K532	The opponents are silent.
Vul: None	♦ A985	
HCP: 11	♣ J4	

Board: 74	♠ J95	You bid first.
Dealer: North	♥ AJ74	The opponents are silent.
Vul: Both	♦ KQ8	
HCP: 13	♣ Q62	

Board: 75	♠ K954	Partner bids first.
Dealer: South	♥ K73	The opponents are silent.
Vul: None	♦ 974	
HCP: 12	♣ AQ9	

Both hands (Answers Page)

Board: 71

	North:	South:	W	N	E	S
Dealer: South	♠ KJ62	♠ AT98				1 ♦
Vul: N-S	♥ A972	♥ KQJ5	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ Q9	♦ T74	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ Q62	♣ A4	All Pass			
Contract: 4 ♥ South						

Board: 72

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ9	♠ QT85		1 ♣	Pass	1 ♠
Vul: E-W	♥ J962	♥ K83	Pass	2 ♠	Pass	3 ♠
North HCP: 13	♦ 96	♦ AT53	Pass	4 ♠	All Pass	
South HCP: 11	♣ A94	♣ Q6				
Contract: 4 ♠ North						

Board: 73

	North:	South:	W	N	E	S
Dealer: South	♠ K82	♠ Q43				1 ♣
Vul: None	♥ K532	♥ AQ64	Pass	1 ♥	Pass	2 ♥
North HCP: 11	♦ A985	♦ QT2	Pass	3 ♥	All Pass	
South HCP: 13	♣ J4	♣ K96				
Contract: 3 ♥ North						

Board: 74

	North:	South:	W	N	E	S
Dealer: North	♠ J95	♠ K83		1 ♣	Pass	1 ♥
Vul: Both	♥ AJ74	♥ KT83	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ KQ8	♦ AJ52	Pass	4 ♥	All Pass	
South HCP: 11	♣ Q62	♣ 94				
Contract: 4 ♥ North						

Board: 75

	North:	South:	W	N	E	S
Dealer: South	♠ K954	♠ AT82				1 ♦
Vul: None	♥ K73	♥ A542	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ 974	♦ K52	Pass	3 ♠	All Pass	
South HCP: 12	♣ AQ9	♣ J6				
Contract: 3 ♠ North						

Board: 71	♠ AT98	You bid first.
Dealer: South	♥ KQJ5	The opponents are silent.
Vul: N-S	♦ T74	
HCP: 14	♣ A4	

Board: 72	♠ QT85	Partner bids first.
Dealer: North	♥ K83	The opponents are silent.
Vul: E-W	♦ AT53	
HCP: 11	♣ Q6	

Board: 73	♠ Q43	You bid first.
Dealer: South	♥ AQ64	The opponents are silent.
Vul: None	♦ QT2	
HCP: 13	♣ K96	

Board: 74	♠ K83	Partner bids first.
Dealer: North	♥ KT83	The opponents are silent.
Vul: Both	♦ AJ52	
HCP: 11	♣ 94	

Board: 75	♠ AT82	You bid first.
Dealer: South	♥ A542	The opponents are silent.
Vul: None	♦ K52	
HCP: 12	♣ J6	

Both hands (Answers Page)

Board: 71

	North:	South:	W	N	E	S
Dealer: South	♠ KJ62	♠ AT98				1 ♦
Vul: N-S	♥ A972	♥ KQJ5	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ Q9	♦ T74	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ Q62	♣ A4	All Pass			
Contract: 4 ♥ South						

Board: 72

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ9	♠ QT85		1 ♣	Pass	1 ♠
Vul: E-W	♥ J962	♥ K83	Pass	2 ♠	Pass	3 ♠
North HCP: 13	♦ 96	♦ AT53	Pass	4 ♠	All Pass	
South HCP: 11	♣ A94	♣ Q6				
Contract: 4 ♠ North						

Board: 73

	North:	South:	W	N	E	S
Dealer: South	♠ K82	♠ Q43				1 ♣
Vul: None	♥ K532	♥ AQ64	Pass	1 ♥	Pass	2 ♥
North HCP: 11	♦ A985	♦ QT2	Pass	3 ♥	All Pass	
South HCP: 13	♣ J4	♣ K96				
Contract: 3 ♥ North						

Board: 74

	North:	South:	W	N	E	S
Dealer: North	♠ J95	♠ K83		1 ♣	Pass	1 ♥
Vul: Both	♥ AJ74	♥ KT83	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ KQ8	♦ AJ52	Pass	4 ♥	All Pass	
South HCP: 11	♣ Q62	♣ 94				
Contract: 4 ♥ North						

Board: 75

	North:	South:	W	N	E	S
Dealer: South	♠ K954	♠ AT82				1 ♦
Vul: None	♥ K73	♥ A542	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ 974	♦ K52	Pass	3 ♠	All Pass	
South HCP: 12	♣ AQ9	♣ J6				
Contract: 3 ♠ North						

Board: 76	♠ QT72	You bid first.
Dealer: North	♥ 9762	The opponents are silent.
Vul: None	♦ KQ	
HCP: 13	♣ AQ7	

Board: 77	♠ J52	Partner bids first.
Dealer: South	♥ J852	The opponents are silent.
Vul: N-S	♦ AQT7	
HCP: 11	♣ QJ	

Board: 78	♠ 964	You bid first.
Dealer: North	♥ AKT8	The opponents are silent.
Vul: Both	♦ AJ4	
HCP: 12	♣ T87	

Board: 79	♠ QJ7	Partner bids first.
Dealer: South	♥ AQ84	The opponents are silent.
Vul: E-W	♦ T9	
HCP: 12	♣ KT32	

Board: 80	♠ QJT	You bid first.
Dealer: North	♥ 9876	The opponents are silent.
Vul: E-W	♦ KJ96	
HCP: 14	♣ AK	

Both hands (Answers Page)

Board: 76

	North:	South:	W	N	E	S
Dealer: North	♠ QT72	♠ K986		1 ♣	Pass	1 ♠
Vul: None	♥ 9762	♥ QJ3	Pass	2 ♠	Pass	3 ♠
North HCP: 13	♦ KQ	♦ A52	Pass	4 ♠	All Pass	
South HCP: 13	♣ AQ7	♣ K42				
Contract: 4 ♠ North						

Board: 77

	North:	South:	W	N	E	S
Dealer: South	♠ J52	♠ KT94				1 ♣
Vul: N-S	♥ J852	♥ AK97	Pass	1 ♥	Pass	2 ♥
North HCP: 11	♦ AQT7	♦ 65	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ QJ	♣ AT4	All Pass			
Contract: 4 ♥ South						

Board: 78

	North:	South:	W	N	E	S
Dealer: North	♠ 964	♠ KQ83		1 ♣	Pass	1 ♥
Vul: Both	♥ AKT8	♥ QJ96	Pass	2 ♥	Pass	3 ♥
North HCP: 12	♦ AJ4	♦ T72	All Pass			
South HCP: 12	♣ T87	♣ A2				
Contract: 3 ♥ South						

Board: 79

	North:	South:	W	N	E	S
Dealer: South	♠ QJ7	♠ AT3				1 ♣
Vul: E-W	♥ AQ84	♥ T953	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ T9	♦ KQ	Pass	3 ♥	All Pass	
South HCP: 12	♣ KT32	♣ QJ86				
Contract: 3 ♥ North						

Board: 80

	North:	South:	W	N	E	S
Dealer: North	♠ QJT	♠ K92		1 ♦	Pass	1 ♥
Vul: E-W	♥ 9876	♥ QJ54	Pass	2 ♥	Pass	3 ♥
North HCP: 14	♦ KJ96	♦ A5	Pass	4 ♥	All Pass	
South HCP: 12	♣ AK	♣ Q764				
Contract: 4 ♥ North						

Board: 76	♠ K986	Partner bids first.
Dealer: North	♥ QJ3	The opponents are silent.
Vul: None	♦ A52	
HCP: 13	♣ K42	

Board: 77	♠ KT94	You bid first.
Dealer: South	♥ AK97	The opponents are silent.
Vul: N-S	♦ 65	
HCP: 14	♣ AT4	

Board: 78	♠ KQ83	Partner bids first.
Dealer: North	♥ QJ96	The opponents are silent.
Vul: Both	♦ T72	
HCP: 12	♣ A2	

Board: 79	♠ AT3	You bid first.
Dealer: South	♥ T953	The opponents are silent.
Vul: E-W	♦ KQ	
HCP: 12	♣ QJ86	

Board: 80	♠ K92	Partner bids first.
Dealer: North	♥ QJ54	The opponents are silent.
Vul: E-W	♦ A5	
HCP: 12	♣ Q764	

Both hands (Answers Page)

Board: 76

	North:	South:	W	N	E	S
Dealer: North	♠ QT72	♠ K986		1 ♣	Pass	1 ♠
Vul: None	♥ 9762	♥ QJ3	Pass	2 ♠	Pass	3 ♠
North HCP: 13	♦ KQ	♦ A52	Pass	4 ♠	All Pass	
South HCP: 13	♣ AQ7	♣ K42				
Contract: 4 ♠ North						

Board: 77

	North:	South:	W	N	E	S
Dealer: South	♠ J52	♠ KT94				1 ♣
Vul: N-S	♥ J852	♥ AK97	Pass	1 ♥	Pass	2 ♥
North HCP: 11	♦ AQT7	♦ 65	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ QJ	♣ AT4	All Pass			
Contract: 4 ♥ South						

Board: 78

	North:	South:	W	N	E	S
Dealer: North	♠ 964	♠ KQ83		1 ♣	Pass	1 ♥
Vul: Both	♥ AKT8	♥ QJ96	Pass	2 ♥	Pass	3 ♥
North HCP: 12	♦ AJ4	♦ T72	All Pass			
South HCP: 12	♣ T87	♣ A2				
Contract: 3 ♥ South						

Board: 79

	North:	South:	W	N	E	S
Dealer: South	♠ QJ7	♠ AT3				1 ♣
Vul: E-W	♥ AQ84	♥ T953	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ T9	♦ KQ	Pass	3 ♥	All Pass	
South HCP: 12	♣ KT32	♣ QJ86				
Contract: 3 ♥ North						

Board: 80

	North:	South:	W	N	E	S
Dealer: North	♠ QJT	♠ K92		1 ♦	Pass	1 ♥
Vul: E-W	♥ 9876	♥ QJ54	Pass	2 ♥	Pass	3 ♥
North HCP: 14	♦ KJ96	♦ A5	Pass	4 ♥	All Pass	
South HCP: 12	♣ AK	♣ Q764				
Contract: 4 ♥ North						

Board: 81	♠ A873	Partner bids first.
Dealer: South	♥ T965	The opponents are silent.
Vul: None	♦ AQ	
HCP: 11	♣ J95	

Board: 82	♠ A987	You bid first.
Dealer: North	♥ JT2	The opponents are silent.
Vul: None	♦ K97	
HCP: 14	♣ AQ4	

Board: 83	♠ KQ7	Partner bids first.
Dealer: South	♥ J763	The opponents are silent.
Vul: Both	♦ 42	
HCP: 11	♣ AJ95	

Board: 84	♠ A43	You bid first.
Dealer: North	♥ AJ82	The opponents are silent.
Vul: Both	♦ K62	
HCP: 13	♣ J83	

Board: 85	♠ A82	Partner bids first.
Dealer: South	♥ QJT8	The opponents are silent.
Vul: None	♦ Q95	
HCP: 12	♣ K72	

Both hands (Answers Page)

Board: 81

	North:	South:	W	N	E	S
Dealer: South	♠ A873	♠ KQ6				1 ♣
Vul: None	♥ T965	♥ KQ43	Pass	1 ♥	Pass	2 ♥
North HCP: 11	♦ AQ	♦ 842	Pass	3 ♥	All Pass	
South HCP: 12	♣ J95	♣ QT8				
Contract: 3 ♥ North						

Board: 82

	North:	South:	W	N	E	S
Dealer: North	♠ A987	♠ KQJ4		1 ♣	Pass	1 ♠
Vul: None	♥ JT2	♥ Q65	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ K97	♦ AT83	Pass	4 ♠	All Pass	
South HCP: 12	♣ AQ4	♣ 76				
Contract: 4 ♠ North						

Board: 83

	North:	South:	W	N	E	S
Dealer: South	♠ KQ7	♠ 543				1 ♦
Vul: Both	♥ J763	♥ AQ42	Pass	1 ♥	Pass	2 ♥
North HCP: 11	♦ 42	♦ AK98	Pass	3 ♥	Pass	4 ♥
South HCP: 13	♣ AJ95	♣ 87	All Pass			
Contract: 4 ♥ South						

Board: 84

	North:	South:	W	N	E	S
Dealer: North	♠ A43	♠ KJT		1 ♣	Pass	1 ♥
Vul: Both	♥ AJ82	♥ KT93	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ K62	♦ Q3	All Pass			
South HCP: 13	♣ J83	♣ A754				
Contract: 3 ♥ South						

Board: 85

	North:	South:	W	N	E	S
Dealer: South	♠ A82	♠ K43				1 ♣
Vul: None	♥ QJT8	♥ A963	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ Q95	♦ A7	Pass	3 ♥	Pass	4 ♥
South HCP: 13	♣ K72	♣ Q853	All Pass			
Contract: 4 ♥ South						

Board: 81	♠ KQ6	You bid first.
Dealer: South	♥ KQ43	The opponents are silent.
Vul: None	♦ 842	
HCP: 12	♣ QT8	

Board: 82	♠ KQJ4	Partner bids first.
Dealer: North	♥ Q65	The opponents are silent.
Vul: None	♦ AT83	
HCP: 12	♣ 76	

Board: 83	♠ 543	You bid first.
Dealer: South	♥ AQ42	The opponents are silent.
Vul: Both	♦ AK98	
HCP: 13	♣ 87	

Board: 84	♠ KJT	Partner bids first.
Dealer: North	♥ KT93	The opponents are silent.
Vul: Both	♦ Q3	
HCP: 13	♣ A754	

Board: 85	♠ K43	You bid first.
Dealer: South	♥ A963	The opponents are silent.
Vul: None	♦ A7	
HCP: 13	♣ Q853	

Both hands (Answers Page)

Board: 81

	North:	South:	W	N	E	S
Dealer: South	♠ A873	♠ KQ6				1 ♣
Vul: None	♥ T965	♥ KQ43	Pass	1 ♥	Pass	2 ♥
North HCP: 11	♦ AQ	♦ 842	Pass	3 ♥	All Pass	
South HCP: 12	♣ J95	♣ QT8				
Contract: 3 ♥ North						

Board: 82

	North:	South:	W	N	E	S
Dealer: North	♠ A987	♠ KQJ4		1 ♣	Pass	1 ♠
Vul: None	♥ JT2	♥ Q65	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ K97	♦ AT83	Pass	4 ♠	All Pass	
South HCP: 12	♣ AQ4	♣ 76				
Contract: 4 ♠ North						

Board: 83

	North:	South:	W	N	E	S
Dealer: South	♠ KQ7	♠ 543				1 ♦
Vul: Both	♥ J763	♥ AQ42	Pass	1 ♥	Pass	2 ♥
North HCP: 11	♦ 42	♦ AK98	Pass	3 ♥	Pass	4 ♥
South HCP: 13	♣ AJ95	♣ 87	All Pass			
Contract: 4 ♥ South						

Board: 84

	North:	South:	W	N	E	S
Dealer: North	♠ A43	♠ KJT		1 ♣	Pass	1 ♥
Vul: Both	♥ AJ82	♥ KT93	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ K62	♦ Q3	All Pass			
South HCP: 13	♣ J83	♣ A754				
Contract: 3 ♥ South						

Board: 85

	North:	South:	W	N	E	S
Dealer: South	♠ A82	♠ K43				1 ♣
Vul: None	♥ QJT8	♥ A963	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ Q95	♦ A7	Pass	3 ♥	Pass	4 ♥
South HCP: 13	♣ K72	♣ Q853	All Pass			
Contract: 4 ♥ South						

Board: 86	♠ AQ63	You bid first.
Dealer: North	♥ QT98	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 13	♣ J85	

Board: 87	♠ AT85	Partner bids first.
Dealer: South	♥ K52	The opponents are silent.
Vul: None	♦ Q85	
HCP: 12	♣ K97	

Board: 88	♠ KQ2	You bid first.
Dealer: North	♥ 5432	The opponents are silent.
Vul: N-S	♦ AQJ3	
HCP: 12	♣ 83	

Board: 89	♠ Q874	Partner bids first.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: N-S	♦ 542	
HCP: 12	♣ J42	

Board: 90	♠ Q753	You bid first.
Dealer: North	♥ KQJ9	The opponents are silent.
Vul: E-W	♦ AT7	
HCP: 12	♣ 42	

Both hands (Answers Page)

Board: 86

	North:	South:	W	N	E	S
Dealer: North	♠ AQ63	♠ 842		1 ♣	Pass	1 ♥
Vul: N-S	♥ QT98	♥ J762	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ A4	♦ KQJ5	Pass	4 ♥	All Pass	
South HCP: 13	♣ J85	♣ AQ				
Contract: 4 ♥ North						

Board: 87

	North:	South:	W	N	E	S
Dealer: South	♠ AT85	♠ J974				1 ♣
Vul: None	♥ K52	♥ AJ3	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ Q85	♦ AK	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ K97	♣ T652	All Pass			
Contract: 4 ♠ South						

Board: 88

	North:	South:	W	N	E	S
Dealer: North	♠ KQ2	♠ T654		1 ♦	Pass	1 ♥
Vul: N-S	♥ 5432	♥ AKT6	Pass	2 ♥	Pass	3 ♥
North HCP: 12	♦ AQJ3	♦ T85	All Pass			
South HCP: 12	♣ 83	♣ AJ				
Contract: 3 ♥ South						

Board: 89

	North:	South:	W	N	E	S
Dealer: South	♠ Q874	♠ KT93				1 ♦
Vul: N-S	♥ AKQ	♥ 972	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ 542	♦ AQJ8	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ J42	♣ K8	All Pass			
Contract: 4 ♠ South						

Board: 90

	North:	South:	W	N	E	S
Dealer: North	♠ Q753	♠ AKT9		1 ♦	Pass	1 ♠
Vul: E-W	♥ KQJ9	♥ T62	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ AT7	♦ 52	All Pass			
South HCP: 12	♣ 42	♣ AJ83				
Contract: 3 ♠ South						

Board: 86	♠ 842	Partner bids first.
Dealer: North	♥ J762	The opponents are silent.
Vul: N-S	♦ KQJ5	
HCP: 13	♣ AQ	

Board: 87	♠ J974	You bid first.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: None	♦ AK	
HCP: 13	♣ T652	

Board: 88	♠ T654	Partner bids first.
Dealer: North	♥ AKT6	The opponents are silent.
Vul: N-S	♦ T85	
HCP: 12	♣ AJ	

Board: 89	♠ KT93	You bid first.
Dealer: South	♥ 972	The opponents are silent.
Vul: N-S	♦ AQJ8	
HCP: 13	♣ K8	

Board: 90	♠ AKT9	Partner bids first.
Dealer: North	♥ T62	The opponents are silent.
Vul: E-W	♦ 52	
HCP: 12	♣ AJ83	

Both hands (Answers Page)

Board: 86

	North:	South:	W	N	E	S
Dealer: North	♠ AQ63	♠ 842		1 ♣	Pass	1 ♥
Vul: N-S	♥ QT98	♥ J762	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ A4	♦ KQJ5	Pass	4 ♥	All Pass	
South HCP: 13	♣ J85	♣ AQ				
Contract: 4 ♥ North						

Board: 87

	North:	South:	W	N	E	S
Dealer: South	♠ AT85	♠ J974				1 ♣
Vul: None	♥ K52	♥ AJ3	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ Q85	♦ AK	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ K97	♣ T652	All Pass			
Contract: 4 ♠ South						

Board: 88

	North:	South:	W	N	E	S
Dealer: North	♠ KQ2	♠ T654		1 ♦	Pass	1 ♥
Vul: N-S	♥ 5432	♥ AKT6	Pass	2 ♥	Pass	3 ♥
North HCP: 12	♦ AQJ3	♦ T85	All Pass			
South HCP: 12	♣ 83	♣ AJ				
Contract: 3 ♥ South						

Board: 89

	North:	South:	W	N	E	S
Dealer: South	♠ Q874	♠ KT93				1 ♦
Vul: N-S	♥ AKQ	♥ 972	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ 542	♦ AQJ8	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ J42	♣ K8	All Pass			
Contract: 4 ♠ South						

Board: 90

	North:	South:	W	N	E	S
Dealer: North	♠ Q753	♠ AKT9		1 ♦	Pass	1 ♠
Vul: E-W	♥ KQJ9	♥ T62	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ AT7	♦ 52	All Pass			
South HCP: 12	♣ 42	♣ AJ83				
Contract: 3 ♠ South						

Board: 91	♠ 643	Partner bids first.
Dealer: South	♥ K863	The opponents are silent.
Vul: None	♦ AJ9	
HCP: 12	♣ A92	

Board: 92	♠ AJ96	You bid first.
Dealer: North	♥ J853	The opponents are silent.
Vul: Both	♦ K53	
HCP: 13	♣ A2	

Board: 93	♠ Q75	Partner bids first.
Dealer: South	♥ Q975	The opponents are silent.
Vul: None	♦ QJT9	
HCP: 11	♣ A2	

Board: 94	♠ AK94	You bid first.
Dealer: North	♥ K72	The opponents are silent.
Vul: Both	♦ KJ95	
HCP: 14	♣ 83	

Board: 95	♠ A43	Partner bids first.
Dealer: South	♥ K952	The opponents are silent.
Vul: None	♦ K764	
HCP: 12	♣ Q3	

Both hands (Answers Page)

Board: 91

	North:	South:	W	N	E	S
Dealer: South	♠ 643	♠ AT97				1 ♣
Vul: None	♥ K863	♥ AQJ5	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ AJ9	♦ T8	Pass	3 ♥	All Pass	
South HCP: 12	♣ A92	♣ J54				
Contract: 3 ♥ North						

Board: 92

	North:	South:	W	N	E	S
Dealer: North	♠ AJ96	♠ KQ85		1 ♦	Pass	1 ♠
Vul: Both	♥ J853	♥ KQ6	Pass	2 ♠	Pass	3 ♠
North HCP: 13	♦ K53	♦ 742	Pass	4 ♠	All Pass	
South HCP: 13	♣ A2	♣ K95				
Contract: 4 ♠ North						

Board: 93

	North:	South:	W	N	E	S
Dealer: South	♠ Q75	♠ KJ98				1 ♣
Vul: None	♥ Q975	♥ AK86	Pass	1 ♥	Pass	2 ♥
North HCP: 11	♦ QJT9	♦ 42	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ A2	♣ K97	All Pass			
Contract: 4 ♥ South						

Board: 94

	North:	South:	W	N	E	S
Dealer: North	♠ AK94	♠ JT75		1 ♦	Pass	1 ♠
Vul: Both	♥ K72	♥ A95	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ KJ95	♦ A4	Pass	4 ♠	All Pass	
South HCP: 11	♣ 83	♣ Q765				
Contract: 4 ♠ North						

Board: 95

	North:	South:	W	N	E	S
Dealer: South	♠ A43	♠ K97				1 ♣
Vul: None	♥ K952	♥ A643	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ K764	♦ T85	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ Q3	♣ AK2	All Pass			
Contract: 4 ♥ South						

Board: 91	♠ AT97	You bid first.
Dealer: South	♥ AQJ5	The opponents are silent.
Vul: None	♦ T8	
HCP: 12	♣ J54	

Board: 92	♠ KQ85	Partner bids first.
Dealer: North	♥ KQ6	The opponents are silent.
Vul: Both	♦ 742	
HCP: 13	♣ K95	

Board: 93	♠ KJ98	You bid first.
Dealer: South	♥ AK86	The opponents are silent.
Vul: None	♦ 42	
HCP: 14	♣ K97	

Board: 94	♠ JT75	Partner bids first.
Dealer: North	♥ A95	The opponents are silent.
Vul: Both	♦ A4	
HCP: 11	♣ Q765	

Board: 95	♠ K97	You bid first.
Dealer: South	♥ A643	The opponents are silent.
Vul: None	♦ T85	
HCP: 14	♣ AK2	

Both hands (Answers Page)

Board: 91

	North:	South:	W	N	E	S
Dealer: South	♠ 643	♠ AT97				1 ♣
Vul: None	♥ K863	♥ AQJ5	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ AJ9	♦ T8	Pass	3 ♥	All Pass	
South HCP: 12	♣ A92	♣ J54				
Contract: 3 ♥ North						

Board: 92

	North:	South:	W	N	E	S
Dealer: North	♠ AJ96	♠ KQ85		1 ♦	Pass	1 ♠
Vul: Both	♥ J853	♥ KQ6	Pass	2 ♠	Pass	3 ♠
North HCP: 13	♦ K53	♦ 742	Pass	4 ♠	All Pass	
South HCP: 13	♣ A2	♣ K95				
Contract: 4 ♠ North						

Board: 93

	North:	South:	W	N	E	S
Dealer: South	♠ Q75	♠ KJ98				1 ♣
Vul: None	♥ Q975	♥ AK86	Pass	1 ♥	Pass	2 ♥
North HCP: 11	♦ QJT9	♦ 42	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ A2	♣ K97	All Pass			
Contract: 4 ♥ South						

Board: 94

	North:	South:	W	N	E	S
Dealer: North	♠ AK94	♠ JT75		1 ♦	Pass	1 ♠
Vul: Both	♥ K72	♥ A95	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ KJ95	♦ A4	Pass	4 ♠	All Pass	
South HCP: 11	♣ 83	♣ Q765				
Contract: 4 ♠ North						

Board: 95

	North:	South:	W	N	E	S
Dealer: South	♠ A43	♠ K97				1 ♣
Vul: None	♥ K952	♥ A643	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ K764	♦ T85	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ Q3	♣ AK2	All Pass			
Contract: 4 ♥ South						

Board: 96	♠ KT94	You bid first.
Dealer: North	♥ K976	The opponents are silent.
Vul: Both	♦ Q2	
HCP: 14	♣ AQ3	

Board: 97	♠ KT96	Partner bids first.
Dealer: South	♥ AT4	The opponents are silent.
Vul: None	♦ 863	
HCP: 11	♣ AT3	

Board: 98	♠ Q987	You bid first.
Dealer: North	♥ KQT4	The opponents are silent.
Vul: None	♦ Q8	
HCP: 12	♣ K96	

Board: 99	♠ 9532	Partner bids first.
Dealer: South	♥ AQ87	The opponents are silent.
Vul: N-S	♦ AJ9	
HCP: 12	♣ J2	

Board: 100	♠ T985	You bid first.
Dealer: North	♥ A963	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 12	♣ A92	

Both hands (Answers Page)

Board: 96

	North:	South:	W	N	E	S
Dealer: North	♠ KT94	♠ AJ6		1 ♣	Pass	1 ♥
Vul: Both	♥ K976	♥ A432	Pass	2 ♥	Pass	3 ♥
North HCP: 14	♦ Q2	♦ J96	Pass	4 ♥	All Pass	
South HCP: 11	♣ AQ3	♣ J84				
Contract: 4 ♥ North						

Board: 97

	North:	South:	W	N	E	S
Dealer: South	♠ KT96	♠ A854				1 ♣
Vul: None	♥ AT4	♥ KQ75	Pass	1 ♠	Pass	2 ♠
North HCP: 11	♦ 863	♦ A7	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ AT3	♣ 965	All Pass			
Contract: 4 ♠ South						

Board: 98

	North:	South:	W	N	E	S
Dealer: North	♠ Q987	♠ KJT2		1 ♣	Pass	1 ♠
Vul: None	♥ KQT4	♥ A98	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ Q8	♦ A976	All Pass			
South HCP: 12	♣ K96	♣ T2				
Contract: 3 ♠ South						

Board: 99

	North:	South:	W	N	E	S
Dealer: South	♠ 9532	♠ Q84				1 ♦
Vul: N-S	♥ AQ87	♥ KJ32	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ AJ9	♦ Q753	Pass	3 ♥	All Pass	
South HCP: 12	♣ J2	♣ A4				
Contract: 3 ♥ North						

Board: 100

	North:	South:	W	N	E	S
Dealer: North	♠ T985	♠ J432		1 ♣	Pass	1 ♠
Vul: E-W	♥ A963	♥ KQ7	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ KJ	♦ A9	Pass	4 ♠	All Pass	
South HCP: 12	♣ A92	♣ Q864				
Contract: 4 ♠ North						

Board: 96	♠ AJ6	Partner bids first.
Dealer: North	♥ A432	The opponents are silent.
Vul: Both	♦ J96	
HCP: 11	♣ J84	

Board: 97	♠ A854	You bid first.
Dealer: South	♥ KQ75	The opponents are silent.
Vul: None	♦ A7	
HCP: 13	♣ 965	

Board: 98	♠ KJT2	Partner bids first.
Dealer: North	♥ A98	The opponents are silent.
Vul: None	♦ A976	
HCP: 12	♣ T2	

Board: 99	♠ Q84	You bid first.
Dealer: South	♥ KJ32	The opponents are silent.
Vul: N-S	♦ Q753	
HCP: 12	♣ A4	

Board: 100	♠ J432	Partner bids first.
Dealer: North	♥ KQ7	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 12	♣ Q864	

Both hands (Answers Page)

Board: 96

	North:	South:	W	N	E	S
Dealer: North	♠ KT94	♠ AJ6		1 ♣	Pass	1 ♥
Vul: Both	♥ K976	♥ A432	Pass	2 ♥	Pass	3 ♥
North HCP: 14	♦ Q2	♦ J96	Pass	4 ♥	All Pass	
South HCP: 11	♣ AQ3	♣ J84				
Contract: 4 ♥ North						

Board: 97

	North:	South:	W	N	E	S
Dealer: South	♠ KT96	♠ A854				1 ♣
Vul: None	♥ AT4	♥ KQ75	Pass	1 ♠	Pass	2 ♠
North HCP: 11	♦ 863	♦ A7	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ AT3	♣ 965	All Pass			
Contract: 4 ♠ South						

Board: 98

	North:	South:	W	N	E	S
Dealer: North	♠ Q987	♠ KJT2		1 ♣	Pass	1 ♠
Vul: None	♥ KQT4	♥ A98	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ Q8	♦ A976	All Pass			
South HCP: 12	♣ K96	♣ T2				
Contract: 3 ♠ South						

Board: 99

	North:	South:	W	N	E	S
Dealer: South	♠ 9532	♠ Q84				1 ♦
Vul: N-S	♥ AQ87	♥ KJ32	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ AJ9	♦ Q753	Pass	3 ♥	All Pass	
South HCP: 12	♣ J2	♣ A4				
Contract: 3 ♥ North						

Board: 100

	North:	South:	W	N	E	S
Dealer: North	♠ T985	♠ J432		1 ♣	Pass	1 ♠
Vul: E-W	♥ A963	♥ KQ7	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ KJ	♦ A9	Pass	4 ♠	All Pass	
South HCP: 12	♣ A92	♣ Q864				
Contract: 4 ♠ North						

Board: 101	♠ A84	Partner bids first.
Dealer: South	♥ T732	The opponents are silent.
Vul: N-S	♦ A82	
HCP: 11	♣ KT6	

Board: 102	♠ AQ43	You bid first.
Dealer: North	♥ AK9	The opponents are silent.
Vul: N-S	♦ J62	
HCP: 14	♣ T43	

Board: 103	♠ AQJ5	Partner bids first.
Dealer: South	♥ QT3	The opponents are silent.
Vul: N-S	♦ A95	
HCP: 13	♣ T94	

Board: 104	♠ AJ52	You bid first.
Dealer: North	♥ J73	The opponents are silent.
Vul: E-W	♦ KT	
HCP: 12	♣ K982	

Board: 105	♠ KJ43	Partner bids first.
Dealer: South	♥ QT6	The opponents are silent.
Vul: E-W	♦ AQ4	
HCP: 13	♣ J76	

Both hands (Answers Page)

Board: 101

	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ Q32				1 ♣
Vul: N-S	♥ T732	♥ J964	Pass	1 ♥	Pass	2 ♥
North HCP: 11	♦ A82	♦ KQ6	Pass	3 ♥	All Pass	
South HCP: 12	♣ KT6	♣ A74				
Contract: 3 ♥ North						

Board: 102

	North:	South:	W	N	E	S
Dealer: North	♠ AQ43	♠ KJ87		1 ♣	Pass	1 ♠
Vul: N-S	♥ AK9	♥ Q85	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ J62	♦ T8	Pass	4 ♠	All Pass	
South HCP: 12	♣ T43	♣ KQJ2				
Contract: 4 ♠ North						

Board: 103

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ5	♠ K964				1 ♣
Vul: N-S	♥ QT3	♥ A98	Pass	1 ♠	Pass	2 ♠
North HCP: 13	♦ A95	♦ T7	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ T94	♣ AQ72	All Pass			
Contract: 4 ♠ South						

Board: 104

	North:	South:	W	N	E	S
Dealer: North	♠ AJ52	♠ QT73		1 ♣	Pass	1 ♠
Vul: E-W	♥ J73	♥ K65	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ KT	♦ AJ2	All Pass			
South HCP: 13	♣ K982	♣ QJ7				
Contract: 3 ♠ South						

Board: 105

	North:	South:	W	N	E	S
Dealer: South	♠ KJ43	♠ A985				1 ♦
Vul: E-W	♥ QT6	♥ AK8	Pass	1 ♠	Pass	2 ♠
North HCP: 13	♦ AQ4	♦ J852	Pass	3 ♠	All Pass	
South HCP: 12	♣ J76	♣ T4				
Contract: 3 ♠ North						

Board: 101	♠ Q32	You bid first.
Dealer: South	♥ J964	The opponents are silent.
Vul: N-S	♦ KQ6	
HCP: 12	♣ A74	

Board: 102	♠ KJ87	Partner bids first.
Dealer: North	♥ Q85	The opponents are silent.
Vul: N-S	♦ T8	
HCP: 12	♣ KQJ2	

Board: 103	♠ K964	You bid first.
Dealer: South	♥ A98	The opponents are silent.
Vul: N-S	♦ T7	
HCP: 13	♣ AQ72	

Board: 104	♠ QT73	Partner bids first.
Dealer: North	♥ K65	The opponents are silent.
Vul: E-W	♦ AJ2	
HCP: 13	♣ QJ7	

Board: 105	♠ A985	You bid first.
Dealer: South	♥ AK8	The opponents are silent.
Vul: E-W	♦ J852	
HCP: 12	♣ T4	

Both hands (Answers Page)

Board: 101

	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ Q32				1 ♣
Vul: N-S	♥ T732	♥ J964	Pass	1 ♥	Pass	2 ♥
North HCP: 11	♦ A82	♦ KQ6	Pass	3 ♥	All Pass	
South HCP: 12	♣ KT6	♣ A74				
Contract: 3 ♥ North						

Board: 102

	North:	South:	W	N	E	S
Dealer: North	♠ AQ43	♠ KJ87		1 ♣	Pass	1 ♠
Vul: N-S	♥ AK9	♥ Q85	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ J62	♦ T8	Pass	4 ♠	All Pass	
South HCP: 12	♣ T43	♣ KQJ2				
Contract: 4 ♠ North						

Board: 103

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ5	♠ K964				1 ♣
Vul: N-S	♥ QT3	♥ A98	Pass	1 ♠	Pass	2 ♠
North HCP: 13	♦ A95	♦ T7	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ T94	♣ AQ72	All Pass			
Contract: 4 ♠ South						

Board: 104

	North:	South:	W	N	E	S
Dealer: North	♠ AJ52	♠ QT73		1 ♣	Pass	1 ♠
Vul: E-W	♥ J73	♥ K65	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ KT	♦ AJ2	All Pass			
South HCP: 13	♣ K982	♣ QJ7				
Contract: 3 ♠ South						

Board: 105

	North:	South:	W	N	E	S
Dealer: South	♠ KJ43	♠ A985				1 ♦
Vul: E-W	♥ QT6	♥ AK8	Pass	1 ♠	Pass	2 ♠
North HCP: 13	♦ AQ4	♦ J852	Pass	3 ♠	All Pass	
South HCP: 12	♣ J76	♣ T4				
Contract: 3 ♠ North						

Board: 106	♠ A743	You bid first.
Dealer: North	♥ J876	The opponents are silent.
Vul: None	♦ A72	
HCP: 13	♣ KJ	

Board: 107	♠ T93	Partner bids first.
Dealer: South	♥ K764	The opponents are silent.
Vul: N-S	♦ AQ75	
HCP: 11	♣ Q3	

Board: 108	♠ KJ52	You bid first.
Dealer: North	♥ KQ7	The opponents are silent.
Vul: E-W	♦ A753	
HCP: 13	♣ 72	

Board: 109	♠ T62	Partner bids first.
Dealer: South	♥ AQT3	The opponents are silent.
Vul: None	♦ AK9	
HCP: 13	♣ T82	

Board: 110	♠ K542	You bid first.
Dealer: North	♥ Q982	The opponents are silent.
Vul: E-W	♦ QJT	
HCP: 12	♣ A5	

Both hands (Answers Page)

Board: 106

	North:	South:	W	N	E	S
Dealer: North	♠ A743	♠ KJ85		1 ♦	Pass	1 ♠
Vul: None	♥ J876	♥ AT9	Pass	2 ♠	Pass	3 ♠
North HCP: 13	♦ A72	♦ T8	All Pass			
South HCP: 12	♣ KJ	♣ A963				
Contract: 3 ♠ South						

Board: 107

	North:	South:	W	N	E	S
Dealer: South	♠ T93	♠ K54				1 ♣
Vul: N-S	♥ K764	♥ QJ83	Pass	1 ♥	Pass	2 ♥
North HCP: 11	♦ AQ75	♦ K9	Pass	3 ♥	All Pass	
South HCP: 12	♣ Q3	♣ KT42				
Contract: 3 ♥ North						

Board: 108

	North:	South:	W	N	E	S
Dealer: North	♠ KJ52	♠ Q986		1 ♦	Pass	1 ♠
Vul: E-W	♥ KQ7	♥ A54	Pass	2 ♠	Pass	3 ♠
North HCP: 13	♦ A753	♦ J94	Pass	4 ♠	All Pass	
South HCP: 11	♣ 72	♣ AT4				
Contract: 4 ♠ North						

Board: 109

	North:	South:	W	N	E	S
Dealer: South	♠ T62	♠ KQ93				1 ♣
Vul: None	♥ AQT3	♥ J874	Pass	1 ♥	Pass	2 ♥
North HCP: 13	♦ AK9	♦ 64	Pass	3 ♥	All Pass	
South HCP: 13	♣ T82	♣ AQJ				
Contract: 3 ♥ North						

Board: 110

	North:	South:	W	N	E	S
Dealer: North	♠ K542	♠ AQ86		1 ♦	Pass	1 ♠
Vul: E-W	♥ Q982	♥ J76	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ QJT	♦ A754	All Pass			
South HCP: 12	♣ A5	♣ J8				
Contract: 3 ♠ South						

Board: 106	♠ KJ85	Partner bids first.
Dealer: North	♥ AT9	The opponents are silent.
Vul: None	♦ T8	
HCP: 12	♣ A963	

Board: 107	♠ K54	You bid first.
Dealer: South	♥ QJ83	The opponents are silent.
Vul: N-S	♦ K9	
HCP: 12	♣ KT42	

Board: 108	♠ Q986	Partner bids first.
Dealer: North	♥ A54	The opponents are silent.
Vul: E-W	♦ J94	
HCP: 11	♣ AT4	

Board: 109	♠ KQ93	You bid first.
Dealer: South	♥ J874	The opponents are silent.
Vul: None	♦ 64	
HCP: 13	♣ AQJ	

Board: 110	♠ AQ86	Partner bids first.
Dealer: North	♥ J76	The opponents are silent.
Vul: E-W	♦ A754	
HCP: 12	♣ J8	

Both hands (Answers Page)

Board: 106

Board: 106	North:	South:	W	N	E	S
Dealer: North	♠ A743	♠ KJ85		1 ♦	Pass	1 ♠
Vul: None	♥ J876	♥ AT9	Pass	2 ♠	Pass	3 ♠
North HCP: 13	♦ A72	♦ T8	All Pass			
South HCP: 12	♣ KJ	♣ A963				
Contract: 3 ♠ South						

Board: 107

Board: 107	North:	South:	W	N	E	S
Dealer: South	♠ T93	♠ K54				1 ♣
Vul: N-S	♥ K764	♥ QJ83	Pass	1 ♥	Pass	2 ♥
North HCP: 11	♦ AQ75	♦ K9	Pass	3 ♥	All Pass	
South HCP: 12	♣ Q3	♣ KT42				
Contract: 3 ♥ North						

Board: 108

Board: 108	North:	South:	W	N	E	S
Dealer: North	♠ KJ52	♠ Q986		1 ♦	Pass	1 ♠
Vul: E-W	♥ KQ7	♥ A54	Pass	2 ♠	Pass	3 ♠
North HCP: 13	♦ A753	♦ J94	Pass	4 ♠	All Pass	
South HCP: 11	♣ 72	♣ AT4				
Contract: 4 ♠ North						

Board: 109

Board: 109	North:	South:	W	N	E	S
Dealer: South	♠ T62	♠ KQ93				1 ♣
Vul: None	♥ AQT3	♥ J874	Pass	1 ♥	Pass	2 ♥
North HCP: 13	♦ AK9	♦ 64	Pass	3 ♥	All Pass	
South HCP: 13	♣ T82	♣ AQJ				
Contract: 3 ♥ North						

Board: 110

Board: 110	North:	South:	W	N	E	S
Dealer: North	♠ K542	♠ AQ86		1 ♦	Pass	1 ♠
Vul: E-W	♥ Q982	♥ J76	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ QJT	♦ A754	All Pass			
South HCP: 12	♣ A5	♣ J8				
Contract: 3 ♠ South						

Board: 111	♠ AQT	Partner bids first.
Dealer: South	♥ KQT2	The opponents are silent.
Vul: N-S	♦ JT95	
HCP: 12	♣ 82	

Board: 112	♠ A942	You bid first.
Dealer: North	♥ A74	The opponents are silent.
Vul: E-W	♦ T7	
HCP: 12	♣ A864	

Board: 113	♠ AKQJ	Partner bids first.
Dealer: South	♥ JT64	The opponents are silent.
Vul: E-W	♦ T75	
HCP: 12	♣ J5	

Board: 114	♠ A873	You bid first.
Dealer: North	♥ T96	The opponents are silent.
Vul: E-W	♦ AJT5	
HCP: 12	♣ K3	

Board: 115	♠ K532	Partner bids first.
Dealer: South	♥ J75	The opponents are silent.
Vul: Both	♦ AQ5	
HCP: 12	♣ QT2	

Both hands (Answers Page)

Board: 111

	North:	South:	W	N	E	S
Dealer: South	♠ AQT	♠ J86				1 ♣
Vul: N-S	♥ KQT2	♥ AJ85	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ JT95	♦ K4	Pass	3 ♥	All Pass	
South HCP: 12	♣ 82	♣ QJ53				
Contract: 3 ♥ North						

Board: 112

	North:	South:	W	N	E	S
Dealer: North	♠ A942	♠ KJ75		1 ♣	Pass	1 ♠
Vul: E-W	♥ A74	♥ KQ2	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ T7	♦ J96	Pass	4 ♠	All Pass	
South HCP: 13	♣ A864	♣ QJT				
Contract: 4 ♠ North						

Board: 113

	North:	South:	W	N	E	S
Dealer: South	♠ AKQJ	♠ T82				1 ♦
Vul: E-W	♥ JT64	♥ KQ72	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ T75	♦ A986	Pass	3 ♥	All Pass	
South HCP: 13	♣ J5	♣ AT				
Contract: 3 ♥ North						

Board: 114

	North:	South:	W	N	E	S
Dealer: North	♠ A873	♠ 9652		1 ♦	Pass	1 ♠
Vul: E-W	♥ T96	♥ A74	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ AJT5	♦ Q2	All Pass			
South HCP: 11	♣ K3	♣ AJ64				
Contract: 3 ♠ South						

Board: 115

	North:	South:	W	N	E	S
Dealer: South	♠ K532	♠ J876				1 ♣
Vul: Both	♥ J75	♥ A83	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ AQ5	♦ KJ7	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ QT2	♣ A93	All Pass			
Contract: 4 ♠ South						

Board: 111	♠ J86	You bid first.
Dealer: South	♥ AJ85	The opponents are silent.
Vul: N-S	♦ K4	
HCP: 12	♣ QJ53	

Board: 112	♠ KJ75	Partner bids first.
Dealer: North	♥ KQ2	The opponents are silent.
Vul: E-W	♦ J96	
HCP: 13	♣ QJT	

Board: 113	♠ T82	You bid first.
Dealer: South	♥ KQ72	The opponents are silent.
Vul: E-W	♦ A986	
HCP: 13	♣ AT	

Board: 114	♠ 9652	Partner bids first.
Dealer: North	♥ A74	The opponents are silent.
Vul: E-W	♦ Q2	
HCP: 11	♣ AJ64	

Board: 115	♠ J876	You bid first.
Dealer: South	♥ A83	The opponents are silent.
Vul: Both	♦ KJ7	
HCP: 13	♣ A93	

Both hands (Answers Page)

Board: 111

	North:	South:	W	N	E	S
Dealer: South	♠ AQT	♠ J86				1 ♣
Vul: N-S	♥ KQT2	♥ AJ85	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ JT95	♦ K4	Pass	3 ♥	All Pass	
South HCP: 12	♣ 82	♣ QJ53				
Contract: 3 ♥ North						

Board: 112

	North:	South:	W	N	E	S
Dealer: North	♠ A942	♠ KJ75		1 ♣	Pass	1 ♠
Vul: E-W	♥ A74	♥ KQ2	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ T7	♦ J96	Pass	4 ♠	All Pass	
South HCP: 13	♣ A864	♣ QJT				
Contract: 4 ♠ North						

Board: 113

	North:	South:	W	N	E	S
Dealer: South	♠ AKQJ	♠ T82				1 ♦
Vul: E-W	♥ JT64	♥ KQ72	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ T75	♦ A986	Pass	3 ♥	All Pass	
South HCP: 13	♣ J5	♣ AT				
Contract: 3 ♥ North						

Board: 114

	North:	South:	W	N	E	S
Dealer: North	♠ A873	♠ 9652		1 ♦	Pass	1 ♠
Vul: E-W	♥ T96	♥ A74	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ AJT5	♦ Q2	All Pass			
South HCP: 11	♣ K3	♣ AJ64				
Contract: 3 ♠ South						

Board: 115

	North:	South:	W	N	E	S
Dealer: South	♠ K532	♠ J876				1 ♣
Vul: Both	♥ J75	♥ A83	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ AQ5	♦ KJ7	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ QT2	♣ A93	All Pass			
Contract: 4 ♠ South						

Board: 116	♠ 842	You bid first.
Dealer: North	♥ AK97	The opponents are silent.
Vul: E-W	♦ K42	
HCP: 13	♣ KT8	

Board: 117	♠ AJ87	Partner bids first.
Dealer: South	♥ K65	The opponents are silent.
Vul: Both	♦ A83	
HCP: 13	♣ J85	

Board: 118	♠ A632	You bid first.
Dealer: North	♥ J982	The opponents are silent.
Vul: None	♦ AJ6	
HCP: 13	♣ K5	

Board: 119	♠ K76	Partner bids first.
Dealer: South	♥ AQJ6	The opponents are silent.
Vul: N-S	♦ QT5	
HCP: 13	♣ J72	

Board: 120	♠ KQJ	You bid first.
Dealer: North	♥ Q965	The opponents are silent.
Vul: Both	♦ KQ3	
HCP: 13	♣ 653	

Both hands (Answers Page)

Board: 116

	North:	South:	W	N	E	S
Dealer: North	♠ 842	♠ AJ3		1 ♣	Pass	1 ♥
Vul: E-W	♥ AK97	♥ QJ62	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ K42	♦ QT96	Pass	4 ♥	All Pass	
South HCP: 12	♣ KT8	♣ Q9				
Contract: 4 ♥ North						

Board: 117

	North:	South:	W	N	E	S
Dealer: South	♠ AJ87	♠ KQ43				1 ♦
Vul: Both	♥ K65	♥ 842	Pass	1 ♠	Pass	2 ♠
North HCP: 13	♦ A83	♦ Q652	Pass	3 ♠	Pass	4 ♠
South HCP: 14	♣ J85	♣ AK	All Pass			
Contract: 4 ♠ South						

Board: 118

	North:	South:	W	N	E	S
Dealer: North	♠ A632	♠ QJ87		1 ♦	Pass	1 ♠
Vul: None	♥ J982	♥ AK3	Pass	2 ♠	Pass	3 ♠
North HCP: 13	♦ AJ6	♦ T5	All Pass			
South HCP: 12	♣ K5	♣ Q876				
Contract: 3 ♠ South						

Board: 119

	North:	South:	W	N	E	S
Dealer: South	♠ K76	♠ 9542				1 ♣
Vul: N-S	♥ AQJ6	♥ KT75	Pass	1 ♥	Pass	2 ♥
North HCP: 13	♦ QT5	♦ A4	Pass	3 ♥	Pass	4 ♥
South HCP: 13	♣ J72	♣ AQ8	All Pass			
Contract: 4 ♥ South						

Board: 120

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ	♠ A84		1 ♣	Pass	1 ♥
Vul: Both	♥ Q965	♥ KJT7	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ KQ3	♦ J982	All Pass			
South HCP: 12	♣ 653	♣ K2				
Contract: 3 ♥ South						

Board: 116	♠ AJ3	Partner bids first.
Dealer: North	♥ QJ62	The opponents are silent.
Vul: E-W	♦ QT96	
HCP: 12	♣ Q9	

Board: 117	♠ KQ43	You bid first.
Dealer: South	♥ 842	The opponents are silent.
Vul: Both	♦ Q652	
HCP: 14	♣ AK	

Board: 118	♠ QJ87	Partner bids first.
Dealer: North	♥ AK3	The opponents are silent.
Vul: None	♦ T5	
HCP: 12	♣ Q876	

Board: 119	♠ 9542	You bid first.
Dealer: South	♥ KT75	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 13	♣ AQ8	

Board: 120	♠ A84	Partner bids first.
Dealer: North	♥ KJT7	The opponents are silent.
Vul: Both	♦ J982	
HCP: 12	♣ K2	

Both hands (Answers Page)

Board: 116

	North:	South:	W	N	E	S
Dealer: North	♠ 842	♠ AJ3		1 ♣	Pass	1 ♥
Vul: E-W	♥ AK97	♥ QJ62	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ K42	♦ QT96	Pass	4 ♥	All Pass	
South HCP: 12	♣ KT8	♣ Q9				
Contract: 4 ♥ North						

Board: 117

	North:	South:	W	N	E	S
Dealer: South	♠ AJ87	♠ KQ43				1 ♦
Vul: Both	♥ K65	♥ 842	Pass	1 ♠	Pass	2 ♠
North HCP: 13	♦ A83	♦ Q652	Pass	3 ♠	Pass	4 ♠
South HCP: 14	♣ J85	♣ AK	All Pass			
Contract: 4 ♠ South						

Board: 118

	North:	South:	W	N	E	S
Dealer: North	♠ A632	♠ QJ87		1 ♦	Pass	1 ♠
Vul: None	♥ J982	♥ AK3	Pass	2 ♠	Pass	3 ♠
North HCP: 13	♦ AJ6	♦ T5	All Pass			
South HCP: 12	♣ K5	♣ Q876				
Contract: 3 ♠ South						

Board: 119

	North:	South:	W	N	E	S
Dealer: South	♠ K76	♠ 9542				1 ♣
Vul: N-S	♥ AQJ6	♥ KT75	Pass	1 ♥	Pass	2 ♥
North HCP: 13	♦ QT5	♦ A4	Pass	3 ♥	Pass	4 ♥
South HCP: 13	♣ J72	♣ AQ8	All Pass			
Contract: 4 ♥ South						

Board: 120

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ	♠ A84		1 ♣	Pass	1 ♥
Vul: Both	♥ Q965	♥ KJT7	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ KQ3	♦ J982	All Pass			
South HCP: 12	♣ 653	♣ K2				
Contract: 3 ♥ South						

Board: 121	♠ KJT7	Partner bids first.
Dealer: South	♥ Q53	The opponents are silent.
Vul: N-S	♦ QJT6	
HCP: 12	♣ K8	

Board: 122	♠ 643	You bid first.
Dealer: North	♥ QJ87	The opponents are silent.
Vul: None	♦ AKT	
HCP: 12	♣ Q94	

Board: 123	♠ JT74	Partner bids first.
Dealer: South	♥ KT6	The opponents are silent.
Vul: Both	♦ J9	
HCP: 12	♣ AK62	

Board: 124	♠ Q752	You bid first.
Dealer: North	♥ A92	The opponents are silent.
Vul: N-S	♦ JT52	
HCP: 12	♣ AJ	

Board: 125	♠ 8632	Partner bids first.
Dealer: South	♥ AJ6	The opponents are silent.
Vul: Both	♦ AK	
HCP: 12	♣ 9743	

Both hands (Answers Page)

Board: 121

	North:	South:	W	N	E	S
Dealer: South	♠ KJT7	♠ A843				1 ♣
Vul: N-S	♥ Q53	♥ AT4	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ QJT6	♦ A4	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ K8	♣ JT92	All Pass			
Contract: 4 ♠ South						

Board: 122

	North:	South:	W	N	E	S
Dealer: North	♠ 643	♠ KT97		1 ♣	Pass	1 ♥
Vul: None	♥ QJ87	♥ K542	Pass	2 ♥	Pass	3 ♥
North HCP: 12	♦ AKT	♦ Q43	All Pass			
South HCP: 12	♣ Q94	♣ KJ				
Contract: 3 ♥ South						

Board: 123

	North:	South:	W	N	E	S
Dealer: South	♠ JT74	♠ AQ92				1 ♣
Vul: Both	♥ KT6	♥ Q93	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ J9	♦ AQ6	Pass	3 ♠	Pass	4 ♠
South HCP: 14	♣ AK62	♣ 953	All Pass			
Contract: 4 ♠ South						

Board: 124

	North:	South:	W	N	E	S
Dealer: North	♠ Q752	♠ AJT6		1 ♦	Pass	1 ♠
Vul: N-S	♥ A92	♥ KT3	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ JT52	♦ Q8	All Pass			
South HCP: 12	♣ AJ	♣ QT86				
Contract: 3 ♠ South						

Board: 125

	North:	South:	W	N	E	S
Dealer: South	♠ 8632	♠ AQJ7				1 ♣
Vul: Both	♥ AJ6	♥ 542	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ AK	♦ 865	Pass	3 ♠	Pass	4 ♠
South HCP: 14	♣ 9743	♣ AK6	All Pass			
Contract: 4 ♠ South						

Board: 121	♠ A843	You bid first.
Dealer: South	♥ AT4	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 13	♣ JT92	

Board: 122	♠ KT97	Partner bids first.
Dealer: North	♥ K542	The opponents are silent.
Vul: None	♦ Q43	
HCP: 12	♣ KJ	

Board: 123	♠ AQ92	You bid first.
Dealer: South	♥ Q93	The opponents are silent.
Vul: Both	♦ AQ6	
HCP: 14	♣ 953	

Board: 124	♠ AJT6	Partner bids first.
Dealer: North	♥ KT3	The opponents are silent.
Vul: N-S	♦ Q8	
HCP: 12	♣ QT86	

Board: 125	♠ AQJ7	You bid first.
Dealer: South	♥ 542	The opponents are silent.
Vul: Both	♦ 865	
HCP: 14	♣ AK6	

Both hands (Answers Page)

Board: 121

	North:	South:	W	N	E	S
Dealer: South	♠ KJT7	♠ A843				1 ♣
Vul: N-S	♥ Q53	♥ AT4	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ QJT6	♦ A4	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ K8	♣ JT92	All Pass			
Contract: 4 ♠ South						

Board: 122

	North:	South:	W	N	E	S
Dealer: North	♠ 643	♠ KT97		1 ♣	Pass	1 ♥
Vul: None	♥ QJ87	♥ K542	Pass	2 ♥	Pass	3 ♥
North HCP: 12	♦ AKT	♦ Q43	All Pass			
South HCP: 12	♣ Q94	♣ KJ				
Contract: 3 ♥ South						

Board: 123

	North:	South:	W	N	E	S
Dealer: South	♠ JT74	♠ AQ92				1 ♣
Vul: Both	♥ KT6	♥ Q93	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ J9	♦ AQ6	Pass	3 ♠	Pass	4 ♠
South HCP: 14	♣ AK62	♣ 953	All Pass			
Contract: 4 ♠ South						

Board: 124

	North:	South:	W	N	E	S
Dealer: North	♠ Q752	♠ AJT6		1 ♦	Pass	1 ♠
Vul: N-S	♥ A92	♥ KT3	Pass	2 ♠	Pass	3 ♠
North HCP: 12	♦ JT52	♦ Q8	All Pass			
South HCP: 12	♣ AJ	♣ QT86				
Contract: 3 ♠ South						

Board: 125

	North:	South:	W	N	E	S
Dealer: South	♠ 8632	♠ AQJ7				1 ♣
Vul: Both	♥ AJ6	♥ 542	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ AK	♦ 865	Pass	3 ♠	Pass	4 ♠
South HCP: 14	♣ 9743	♣ AK6	All Pass			
Contract: 4 ♠ South						

Board: 126	♠ J84	You bid first.
Dealer: North	♥ KQ76	The opponents are silent.
Vul: E-W	♦ KT	
HCP: 14	♣ AJ74	

Board: 127	♠ Q863	Partner bids first.
Dealer: South	♥ AJ4	The opponents are silent.
Vul: E-W	♦ T5	
HCP: 12	♣ AJ52	

Board: 128	♠ AJ52	You bid first.
Dealer: North	♥ Q43	The opponents are silent.
Vul: Both	♦ AQ5	
HCP: 13	♣ 986	

Board: 129	♠ Q65	Partner bids first.
Dealer: South	♥ KJ93	The opponents are silent.
Vul: Both	♦ QJ5	
HCP: 13	♣ A83	

Board: 130	♠ KJT2	You bid first.
Dealer: North	♥ K72	The opponents are silent.
Vul: N-S	♦ AQ75	
HCP: 13	♣ 85	

Both hands (Answers Page)

Board: 126

	North:	South:	W	N	E	S
Dealer: North	♠ J84	♠ Q62		1 ♣	Pass	1 ♥
Vul: E-W	♥ KQ76	♥ AJT9	Pass	2 ♥	Pass	3 ♥
North HCP: 14	♦ KT	♦ QJ42	All Pass			
South HCP: 12	♣ AJ74	♣ Q3				
Contract: 3 ♥ South						

Board: 127

	North:	South:	W	N	E	S
Dealer: South	♠ Q863	♠ AK94				1 ♦
Vul: E-W	♥ AJ4	♥ QT9	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ T5	♦ K987	Pass	3 ♠	All Pass	
South HCP: 12	♣ AJ52	♣ 98				
Contract: 3 ♠ North						

Board: 128

	North:	South:	W	N	E	S
Dealer: North	♠ AJ52	♠ Q864		1 ♣	Pass	1 ♠
Vul: Both	♥ Q43	♥ A52	Pass	2 ♠	Pass	3 ♠
North HCP: 13	♦ AQ5	♦ J73	Pass	4 ♠	All Pass	
South HCP: 12	♣ 986	♣ AJT				
Contract: 4 ♠ North						

Board: 129

	North:	South:	W	N	E	S
Dealer: South	♠ Q65	♠ K84				1 ♦
Vul: Both	♥ KJ93	♥ AT65	Pass	1 ♥	Pass	2 ♥
North HCP: 13	♦ QJ5	♦ AT87	Pass	3 ♥	Pass	4 ♥
South HCP: 13	♣ A83	♣ Q4	All Pass			
Contract: 4 ♥ South						

Board: 130

	North:	South:	W	N	E	S
Dealer: North	♠ KJT2	♠ A875		1 ♦	Pass	1 ♠
Vul: N-S	♥ K72	♥ Q63	Pass	2 ♠	Pass	3 ♠
North HCP: 13	♦ AQ75	♦ KJ2	Pass	4 ♠	All Pass	
South HCP: 13	♣ 85	♣ K63				
Contract: 4 ♠ North						

Board: 126	♠ Q62	Partner bids first.
Dealer: North	♥ AJT9	The opponents are silent.
Vul: E-W	♦ QJ42	
HCP: 12	♣ Q3	

Board: 127	♠ AK94	You bid first.
Dealer: South	♥ QT9	The opponents are silent.
Vul: E-W	♦ K987	
HCP: 12	♣ 98	

Board: 128	♠ Q864	Partner bids first.
Dealer: North	♥ A52	The opponents are silent.
Vul: Both	♦ J73	
HCP: 12	♣ AJT	

Board: 129	♠ K84	You bid first.
Dealer: South	♥ AT65	The opponents are silent.
Vul: Both	♦ AT87	
HCP: 13	♣ Q4	

Board: 130	♠ A875	Partner bids first.
Dealer: North	♥ Q63	The opponents are silent.
Vul: N-S	♦ KJ2	
HCP: 13	♣ K63	

Both hands (Answers Page)

Board: 126

	North:	South:	W	N	E	S
Dealer: North	♠ J84	♠ Q62		1 ♣	Pass	1 ♥
Vul: E-W	♥ KQ76	♥ AJT9	Pass	2 ♥	Pass	3 ♥
North HCP: 14	♦ KT	♦ QJ42	All Pass			
South HCP: 12	♣ AJ74	♣ Q3				
Contract: 3 ♥ South						

Board: 127

	North:	South:	W	N	E	S
Dealer: South	♠ Q863	♠ AK94				1 ♦
Vul: E-W	♥ AJ4	♥ QT9	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ T5	♦ K987	Pass	3 ♠	All Pass	
South HCP: 12	♣ AJ52	♣ 98				
Contract: 3 ♠ North						

Board: 128

	North:	South:	W	N	E	S
Dealer: North	♠ AJ52	♠ Q864		1 ♣	Pass	1 ♠
Vul: Both	♥ Q43	♥ A52	Pass	2 ♠	Pass	3 ♠
North HCP: 13	♦ AQ5	♦ J73	Pass	4 ♠	All Pass	
South HCP: 12	♣ 986	♣ AJT				
Contract: 4 ♠ North						

Board: 129

	North:	South:	W	N	E	S
Dealer: South	♠ Q65	♠ K84				1 ♦
Vul: Both	♥ KJ93	♥ AT65	Pass	1 ♥	Pass	2 ♥
North HCP: 13	♦ QJ5	♦ AT87	Pass	3 ♥	Pass	4 ♥
South HCP: 13	♣ A83	♣ Q4	All Pass			
Contract: 4 ♥ South						

Board: 130

	North:	South:	W	N	E	S
Dealer: North	♠ KJT2	♠ A875		1 ♦	Pass	1 ♠
Vul: N-S	♥ K72	♥ Q63	Pass	2 ♠	Pass	3 ♠
North HCP: 13	♦ AQ75	♦ KJ2	Pass	4 ♠	All Pass	
South HCP: 13	♣ 85	♣ K63				
Contract: 4 ♠ North						

Board: 131	♠ A86	Partner bids first.
Dealer: South	♥ Q643	The opponents are silent.
Vul: N-S	♦ AJ6	
HCP: 11	♣ T63	

Board: 132	♠ KQJ8	You bid first.
Dealer: North	♥ Q543	The opponents are silent.
Vul: Both	♦ K4	
HCP: 14	♣ K53	

Both hands (Answers Page)

Board: 131

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 13

Contract: 4♥ South

North:

♠ A86

♥ Q643

♦ AJ6

♣ T63

South:

♠ QJ94

♥ AKT5

♦ T9

♣ QJ4

W N E S

Pass 1♥ Pass 1♣

Pass 1♥ Pass 2♥

Pass 3♥ Pass 4♥

All Pass

Board: 132

Dealer: North

Vul: Both

North HCP: 14

South HCP: 13

Contract: 4♠ North

North:

♠ KQJ8

♥ Q543

♦ K4

♣ K53

South:

♠ 9752

♥ K97

♦ AJ5

♣ AJ7

W N E S

Pass 1♣ Pass 1♠

Pass 2♠ Pass 3♠

Pass 4♠ All Pass

Board: 131	♠ QJ94	You bid first.
Dealer: South	♥ AKT5	The opponents are silent.
Vul: N-S	♦ T9	
HCP: 13	♣ QJ4	

Board: 132	♠ 9752	Partner bids first.
Dealer: North	♥ K97	The opponents are silent.
Vul: Both	♦ AJ5	
HCP: 13	♣ AJ7	

Both hands (Answers Page)

Board: 131

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 13

Contract: 4♥ South

North:

♠ A86

♥ Q643

♦ AJ6

♣ T63

South:

♠ QJ94

♥ AKT5

♦ T9

♣ QJ4

W N E S

Pass 1♥ Pass 1♣

Pass 1♥ Pass 2♥

Pass 3♥ Pass 4♥

All Pass

Board: 132

Dealer: North

Vul: Both

North HCP: 14

South HCP: 13

Contract: 4♠ North

North:

♠ KQJ8

♥ Q543

♦ K4

♣ K53

South:

♠ 9752

♥ K97

♦ AJ5

♣ AJ7

W N E S

Pass 1♣ Pass 1♠

Pass 2♠ Pass 3♠

Pass 4♠ All Pass