

# North hands

1m - 1|2|3 NT

**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: None      ♦ Q873  
 HCP: 19      ♣ AKJ9

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

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

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**Board: 5**      ♠ KJT432      LHO is dealer.  
 Dealer: East      ♥ Q      East (LHO) opens 1 ♦ if possible.  
 Vul: E-W      ♦ 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: None	♥ 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: Both	♥ 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: Both	♥ 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: E-W	♥ Q	♥ A9652	1NT	2 ♠	All Pass	
North HCP: 14+2	♦ KQ2	♦ 987				
South HCP: 4+1	♣ QJ3	♣ T984				
Contract: 2 ♠ North						

**South hands****1m - 1|2|3 NT**

<b>Board: 1</b>	♠ KJ9	Partner is dealer.
Dealer: North	♥ QT5	The opponents are silent.
Vul: N-S	♦ 8643	
HCP: 8	♣ Q32	

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<b>Board: 2</b>	♠ Q42	Partner is dealer.
Dealer: North	♥ K62	The opponents are silent.
Vul: None	♦ 542	
HCP: 7	♣ Q652	

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<b>Board: 3</b>	♠ K962	You are dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: Both	♦ AQT8	
HCP: 18	♣ AQT	

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<b>Board: 4</b>	♠ Q65	Partner is dealer.
Dealer: North	♥ QJ8	The opponents are silent.
Vul: Both	♦ J83	
HCP: 9	♣ KT42	

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<b>Board: 5</b>	♠ 7	RHO is dealer. You bid second.
Dealer: East	♥ A9652	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ 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: None	♥ 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: Both	♥ 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: Both	♥ 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: E-W	♥ Q	♥ A9652	1NT	2 ♠	All Pass	
North HCP: 14+2	♦ KQ2	♦ 987				
South HCP: 4+1	♣ QJ3	♣ T984				
Contract: 2 ♠ North						

**North hands****1m - 1|2|3 NT**

<b>Board: 6</b>	♠ K75	Partner is dealer.
Dealer: South	♥ A86	The opponents are silent.
Vul: Both	♦ 964	
HCP: 9	♣ Q872	

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<b>Board: 7</b>	♠ K94	Partner is dealer.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: Both	♦ QT5	
HCP: 12	♣ A942	

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<b>Board: 8</b>	♠ KT87	You are dealer.
Dealer: North	♥ KJ5	The opponents are silent.
Vul: None	♦ AQ92	
HCP: 13	♣ 93	

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<b>Board: 9</b>	♠ K86	Partner is dealer.
Dealer: South	♥ K72	The opponents are silent.
Vul: N-S	♦ T53	
HCP: 8	♣ QT94	

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<b>Board: 10</b>	♠ KT5	Partner is dealer.
Dealer: South	♥ K76	The opponents are silent.
Vul: None	♦ 965	
HCP: 9	♣ KT43	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: Both

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: 12

South HCP: 12

Contract: 2NT North

North:

♠ K94

♥ QJ9

♦ QT5

♣ A942

South:

♠ QT76

♥ AT7

♦ AJ86

♣ JT

W N E S

Pass 2NT All Pass 1♦

Pass 2NT All Pass

### Board: 8

Dealer: North

Vul: None

North HCP: 13

South HCP: 8

Contract: 1NT South

North:

♠ KT87

♥ KJ5

♦ AQ92

♣ 93

South:

♠ Q62

♥ A94

♦ T853

♣ QT4

W N E S

Pass 1♦ Pass 1NT

All Pass

### Board: 9

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ K86

♥ K72

♦ T53

♣ QT94

South:

♠ AQ54

♥ Q65

♦ K642

♣ K8

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

### Board: 10

Dealer: South

Vul: None

North HCP: 9

South HCP: 18+1

Contract: 2♦ South

North:

♠ KT5

♥ K76

♦ 965

♣ KT43

South:

♠ AQ6

♥ Q5

♦ KQT83

♣ AJ2

W N E S

Pass 1NT Pass 1♦

Pass 1NT Pass 2♦

All Pass

**South hands****1m - 1|2|3 NT**

<b>Board: 6</b>	♠ A962	You are dealer.
Dealer: South	♥ K73	The opponents are silent.
Vul: Both	♦ Q8732	
HCP: 12+1	♣ K	

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<b>Board: 7</b>	♠ QT76	You are dealer.
Dealer: South	♥ AT7	The opponents are silent.
Vul: Both	♦ AJ86	
HCP: 12	♣ JT	

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<b>Board: 8</b>	♠ Q62	Partner is dealer.
Dealer: North	♥ A94	The opponents are silent.
Vul: None	♦ T853	
HCP: 8	♣ QT4	

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<b>Board: 9</b>	♠ AQ54	You are dealer.
Dealer: South	♥ Q65	The opponents are silent.
Vul: N-S	♦ K642	
HCP: 14	♣ K8	

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<b>Board: 10</b>	♠ AQ6	You are dealer.
Dealer: South	♥ Q5	The opponents are silent.
Vul: None	♦ KQT83	
HCP: 18+1	♣ AJ2	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: Both

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: 12

South HCP: 12

Contract: 2NT North

North:

♠ K94

♥ QJ9

♦ QT5

♣ A942

South:

♠ QT76

♥ AT7

♦ AJ86

♣ JT

W N E S

Pass 2NT All Pass 1♦

Pass 2NT All Pass

### Board: 8

Dealer: North

Vul: None

North HCP: 13

South HCP: 8

Contract: 1NT South

North:

♠ KT87

♥ KJ5

♦ AQ92

♣ 93

South:

♠ Q62

♥ A94

♦ T853

♣ QT4

W N E S

Pass 1♦ Pass 1NT

All Pass

### Board: 9

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ K86

♥ K72

♦ T53

♣ QT94

South:

♠ AQ54

♥ Q65

♦ K642

♣ K8

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

### Board: 10

Dealer: South

Vul: None

North HCP: 9

South HCP: 18+1

Contract: 2♦ South

North:

♠ KT5

♥ K76

♦ 965

♣ KT43

South:

♠ AQ6

♥ Q5

♦ KQT83

♣ AJ2

W N E S

Pass 1NT Pass 1♦

Pass 1NT Pass 2♦

All Pass



# North hands

1m - 1|2|3 NT

## Board: 11

♠ K87

Partner is dealer.

Dealer: South

♥ QJ2

The opponents are silent.

Vul: E-W

♦ K54

HCP: 12

♣ QJT5

## Board: 12

♠ Q76

Partner is dealer.

Dealer: South

♥ K63

East (LHO) Doubles 2♣ if possible.

Vul: N-S

♦ QT2

HCP: 8

♣ J942

## Board: 13

♠ Q62

Partner is dealer.

Dealer: South

♥ K52

The opponents are silent.

Vul: E-W

♦ 983

HCP: 9

♣ A875

## Board: 14

♠ AJ84

You are dealer.

Dealer: North

♥ Q

The opponents are silent.

Vul: Both

♦ JT2

HCP: 17+1

♣ AKQ62

## Board: 15

♠ J7

You are dealer.

Dealer: North

♥ A963

The opponents are silent.

Vul: E-W

♦ AKT53

HCP: 12+1

♣ 95

## Both hands (Answers Page)

### Board: 11

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

### Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ Q76	♠ A52				1 ♣
Vul: N-S	♥ K63	♥ JT	Pass	1NT	Pass	2 ♣
North HCP: 8	♦ QT2	♦ J73	Pass	Pass	X	All Pass
South HCP: 12+1	♣ J942	♣ AQT76				
Contract: 2 ♣ X South						

### Board: 13

	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ A94				1 ♦
Vul: E-W	♥ K52	♥ JT83	Pass	1NT	All Pass	
North HCP: 9	♦ 983	♦ AKJ6				
South HCP: 13	♣ A875	♣ 63				
Contract: 1NT North						

### Board: 14

	North:	South:	W	N	E	S
Dealer: North	♠ AJ84	♠ QT2		1 ♣	Pass	1NT
Vul: Both	♥ Q	♥ A95	Pass	2 ♠	Pass	3NT
North HCP: 17+1	♦ JT2	♦ K97	All Pass			
South HCP: 9	♣ AKQ62	♣ 9743				
Contract: 3NT South						

### Board: 15

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

**South hands****1m - 1|2|3 NT****Board: 11**

♠ J42

You are dealer.

Dealer: South

♥ AK3

The opponents are silent.

Vul: E-W

♦ QJT8

HCP: 14

♣ K93

**Board: 12**

♠ A52

You are dealer.

Dealer: South

♥ JT

East (RHO) Doubles 2♣ if possible.

Vul: N-S

♦ J73

HCP: 12+1

♣ AQT76

**Board: 13**

♠ A94

You are dealer.

Dealer: South

♥ JT83

The opponents are silent.

Vul: E-W

♦ AKJ6

HCP: 13

♣ 63

**Board: 14**

♠ QT2

Partner is dealer.

Dealer: North

♥ A95

The opponents are silent.

Vul: Both

♦ K97

HCP: 9

♣ 9743

**Board: 15**

♠ Q43

Partner is dealer.

Dealer: North

♥ QJT

The opponents are silent.

Vul: E-W

♦ 986

HCP: 9

♣ AT86

## Both hands (Answers Page)

### Board: 11

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

### Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ Q76	♠ A52				1 ♣
Vul: N-S	♥ K63	♥ JT	Pass	1NT	Pass	2 ♣
North HCP: 8	♦ QT2	♦ J73	Pass	Pass	X	All Pass
South HCP: 12+1	♣ J942	♣ AQT76				
Contract: 2 ♣ X South						

### Board: 13

	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ A94				1 ♦
Vul: E-W	♥ K52	♥ JT83	Pass	1NT	All Pass	
North HCP: 9	♦ 983	♦ AKJ6				
South HCP: 13	♣ A875	♣ 63				
Contract: 1NT North						

### Board: 14

	North:	South:	W	N	E	S
Dealer: North	♠ AJ84	♠ QT2		1 ♣	Pass	1NT
Vul: Both	♥ Q	♥ A95	Pass	2 ♠	Pass	3NT
North HCP: 17+1	♦ JT2	♦ K97	All Pass			
South HCP: 9	♣ AKQ62	♣ 9743				
Contract: 3NT South						

### Board: 15

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

# North hands

1m - 1|2|3 NT

**Board: 16**      ♠ A8      You are dealer.  
 Dealer: North      ♥ T862      The opponents are silent.  
 Vul: Both      ♦ Q963  
 HCP: 13      ♣ AK8

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**Board: 17**      ♠ Q85      Partner is dealer.  
 Dealer: South      ♥ Q92      The opponents are silent.  
 Vul: N-S      ♦ 7642  
 HCP: 8      ♣ A94

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**Board: 18**      ♠ QT3      Partner is dealer.  
 Dealer: South      ♥ A74      The opponents are silent.  
 Vul: E-W      ♦ 632  
 HCP: 8      ♣ QT83

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**Board: 19**      ♠ K52      Partner is dealer.  
 Dealer: South      ♥ QT8      The opponents are silent.  
 Vul: Both      ♦ T95  
 HCP: 8      ♣ K742

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**Board: 20**      ♠ 98      LHO is dealer.  
 Dealer: East      ♥ A9      East (LHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ AK965      West (RHO) bids 1NT if possible.  
 HCP: 19+1      ♣ AKJ7

## Both hands (Answers Page)

### Board: 16

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

### Board: 17

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

### Board: 18

	North:	South:	W	N	E	S
Dealer: South	♠ QT3	♠ K862				1 ♦
Vul: E-W	♥ A74	♥ QJT	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ 632	♦ AK854	All Pass			
South HCP: 14+1	♣ QT83	♣ J				
Contract: 2 ♦ South						

### Board: 19

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

### Board: 20

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

# South hands

1m - 1|2|3 NT

**Board: 16**      ♠ QJT      Partner is dealer.  
 Dealer: North      ♥ K75      The opponents are silent.  
 Vul: Both      ♦ 872  
 HCP: 9      ♣ QJ93

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**Board: 17**      ♠ A97      You are dealer.  
 Dealer: South      ♥ AJ      The opponents are silent.  
 Vul: N-S      ♦ KQT983  
 HCP: 17+2      ♣ QJ

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**Board: 18**      ♠ K862      You are dealer.  
 Dealer: South      ♥ QJT      The opponents are silent.  
 Vul: E-W      ♦ AK854  
 HCP: 14+1      ♣ J

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**Board: 19**      ♠ AJ63      You are dealer.  
 Dealer: South      ♥ A753      The opponents are silent.  
 Vul: Both      ♦ K42  
 HCP: 18      ♣ AQ

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**Board: 20**      ♠ T762      RHO is dealer. You bid second.  
 Dealer: East      ♥ 5432      East (RHO) opens 1 ♦ if possible.  
 Vul: Both      ♦ T      West (LHO) bids 1NT if possible.  
 HCP: 0      ♣ T864

## Both hands (Answers Page)

### Board: 16

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

### Board: 17

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

### Board: 18

	North:	South:	W	N	E	S
Dealer: South	♠ QT3	♠ K862				1 ♦
Vul: E-W	♥ A74	♥ QJT	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ 632	♦ AK854	All Pass			
South HCP: 14+1	♣ QT83	♣ J				
Contract: 2 ♦ South						

### Board: 19

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

### Board: 20

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



**North hands****1m - 1|2|3 NT**

<b>Board: 21</b>	♠ KT9	Partner is dealer.
Dealer: South	♥ QT2	The opponents are silent.
Vul: None	♦ T96	
HCP: 8	♣ KT83	

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<b>Board: 22</b>	♠ AJ2	You are dealer.
Dealer: North	♥ 85	The opponents are silent.
Vul: Both	♦ AQ96	
HCP: 19	♣ AKJT	

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<b>Board: 23</b>	♠ A42	Partner is dealer.
Dealer: South	♥ Q63	The opponents are silent.
Vul: N-S	♦ T42	
HCP: 8	♣ QT72	

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<b>Board: 24</b>	♠ Q84	Partner is dealer.
Dealer: South	♥ K85	East (LHO) bids 2NT if possible.
Vul: None	♦ 965	
HCP: 9	♣ AT42	

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<b>Board: 25</b>	♠ Q43	Partner is dealer.
Dealer: South	♥ Q54	The opponents are silent.
Vul: N-S	♦ Q95	
HCP: 8	♣ Q953	

## Both hands (Answers Page)

### Board: 21

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

### Board: 22

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

### Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ A42	♠ T6				1 ♦
Vul: N-S	♥ Q63	♥ AKT4	Pass	1NT	All Pass	
North HCP: 8	♦ T42	♦ QJ96				
South HCP: 14	♣ QT72	♣ KJ6				
Contract: 1NT North						

### Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ Q84	♠ KJ9				1 ♦
Vul: None	♥ 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: 25

	North:	South:	W	N	E	S
Dealer: South	♠ Q43	♠ K7				1 ♦
Vul: N-S	♥ Q54	♥ AT32	Pass	1NT	Pass	2NT
North HCP: 8	♦ Q95	♦ KJ86	Pass	3NT	All Pass	
South HCP: 18	♣ Q953	♣ AK6				
Contract: 3NT North						

# South hands

1m - 1|2|3 NT

<b>Board: 21</b>	♠ 873	You are dealer.
Dealer: South	♥ KJ74	The opponents are silent.
Vul: None	♦ AKJ7	
HCP: 13	♣ J4	

---

<b>Board: 22</b>	♠ K75	Partner is dealer.
Dealer: North	♥ A76	The opponents are silent.
Vul: Both	♦ 874	
HCP: 9	♣ Q843	

---

<b>Board: 23</b>	♠ T6	You are dealer.
Dealer: South	♥ AKT4	The opponents are silent.
Vul: N-S	♦ QJ96	
HCP: 14	♣ KJ6	

---

<b>Board: 24</b>	♠ KJ9	You are dealer.
Dealer: South	♥ Q96	East (RHO) bids 2NT if possible.
Vul: None	♦ AKQT72	
HCP: 16+2	♣ J	

---

<b>Board: 25</b>	♠ K7	You are dealer.
Dealer: South	♥ AT32	The opponents are silent.
Vul: N-S	♦ KJ86	
HCP: 18	♣ AK6	

## Both hands (Answers Page)

### Board: 21

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

### Board: 22

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

### Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ A42	♠ T6				1 ♦
Vul: N-S	♥ Q63	♥ AKT4	Pass	1NT	All Pass	
North HCP: 8	♦ T42	♦ QJ96				
South HCP: 14	♣ QT72	♣ KJ6				
Contract: 1NT North						

### Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ Q84	♠ KJ9				1 ♦
Vul: None	♥ 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: 25

	North:	South:	W	N	E	S
Dealer: South	♠ Q43	♠ K7				1 ♦
Vul: N-S	♥ Q54	♥ AT32	Pass	1NT	Pass	2NT
North HCP: 8	♦ Q95	♦ KJ86	Pass	3NT	All Pass	
South HCP: 18	♣ Q953	♣ AK6				
Contract: 3NT North						

# North hands

1m - 1|2|3 NT

## Board: 26

♠ Q72

Partner is dealer.

Dealer: South

♥ QT7

The opponents are silent.

Vul: Both

♦ J632

HCP: 8

♣ K84

## Board: 27

♠ AJT974

LHO is dealer.

Dealer: East

♥ Q83

East (LHO) opens 1♦ if possible.

Vul: None

♦ -

West (RHO) bids 1NT if possible.

HCP: 11+2

♣ A876

East (LHO) Doubles 2♠ if possible.

West (RHO) bids 2NT if possible.

West (RHO) Doubles 3♠ if possible.

## Board: 28

♠ A42

You are dealer.

Dealer: North

♥ T632

The opponents are silent.

Vul: N-S

♦ A974

HCP: 12

♣ A8

## Board: 29

♠ AT

You are dealer.

Dealer: North

♥ K952

The opponents are silent.

Vul: N-S

♦ QJ987

HCP: 13+1

♣ K5

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: Both

North HCP: 8

South HCP: 14

Contract: 2 ♦ North

North:

♠ Q72

♥ QT7

♦ J632

♣ K84

South:

♠ 4

♥ K653

♦ AKQ5

♣ Q763

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

			1 ♦
--	--	--	-----

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

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

### Board: 27

Dealer: East

Vul: None

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: 28

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ A42

♥ T632

♦ A974

♣ A8

South:

♠ K98

♥ QJ4

♦ K86

♣ QJT2

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

	1 ♦	Pass	2NT
--	-----	------	-----

All Pass			
----------	--	--	--

### Board: 29

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 8

Contract: 2 ♦ North

North:

♠ AT

♥ K952

♦ QJ987

♣ K5

South:

♠ K54

♥ QJ8

♦ T653

♣ QT8

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

	1 ♦	Pass	1NT
--	-----	------	-----

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

**South hands****1m - 1|2|3 NT****Board: 26**

♠ 4

You are dealer.

Dealer: South

♥ K653

The opponents are silent.

Vul: Both

♦ AKQ5

HCP: 14

♣ Q763

**Board: 27**

♠ 832

RHO is dealer. You bid second.

Dealer: East

♥ 764

East (RHO) opens 1♦ if possible.

Vul: None

♦ AT73

West (LHO) bids 1NT if possible.

HCP: 8

♣ KJ3

East (RHO) Doubles 2♠ if possible.

West (LHO) bids 2NT if possible.

West (LHO) Doubles 3♠ if possible.

**Board: 28**

♠ K98

Partner is dealer.

Dealer: North

♥ QJ4

The opponents are silent.

Vul: N-S

♦ K86

HCP: 12

♣ QJT2

**Board: 29**

♠ K54

Partner is dealer.

Dealer: North

♥ QJ8

The opponents are silent.

Vul: N-S

♦ T653

HCP: 8

♣ QT8

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: Both

North HCP: 8

South HCP: 14

Contract: 2 ♦ North

North:

♠ Q72

♥ QT7

♦ J632

♣ K84

South:

♠ 4

♥ K653

♦ AKQ5

♣ Q763

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

			1 ♦
--	--	--	-----

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

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

### Board: 27

Dealer: East

Vul: None

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: 28

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ A42

♥ T632

♦ A974

♣ A8

South:

♠ K98

♥ QJ4

♦ K86

♣ QJT2

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

	1 ♦	Pass	2NT
--	-----	------	-----

All Pass			
----------	--	--	--

### Board: 29

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 8

Contract: 2 ♦ North

North:

♠ AT

♥ K952

♦ QJ987

♣ K5

South:

♠ K54

♥ QJ8

♦ T653

♣ QT8

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

	1 ♦	Pass	1NT
--	-----	------	-----

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



# North hands

1m - 1|2|3 NT

**Board: 30**      ♠ 8752      You are dealer.  
 Dealer: North      ♥ A8      The opponents are silent.  
 Vul: Both      ♦ AKQ6  
 HCP: 13      ♣ 753

---

**Board: 31**      ♠ K97      Partner is dealer.  
 Dealer: South      ♥ Q73      The opponents are silent.  
 Vul: N-S      ♦ Q63  
 HCP: 8      ♣ J732

---

**Board: 32**      ♠ Q874      You are dealer.  
 Dealer: North      ♥ 643      The opponents are silent.  
 Vul: N-S      ♦ AKQ9  
 HCP: 14      ♣ K3

---

**Board: 33**      ♠ T      You are dealer.  
 Dealer: North      ♥ J7      West (RHO) bids 2♠ if possible.  
 Vul: E-W      ♦ AQT62      East (LHO) bids 3♠ if possible.  
 HCP: 14+2      ♣ AKT92

---

**Board: 34**      ♠ QJ9      You are dealer.  
 Dealer: North      ♥ A987      The opponents are silent.  
 Vul: Both      ♦ KQJ5  
 HCP: 14      ♣ JT

## Both hands (Answers Page)

### Board: 30

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

### Board: 31

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

### Board: 32

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

### Board: 33

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

### Board: 34

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

**South hands****1m - 1|2|3 NT**

<b>Board: 30</b>	♠ Q93	Partner is dealer.
Dealer: North	♥ KT9	The opponents are silent.
Vul: Both	♦ J832	
HCP: 8	♣ Q84	

---

<b>Board: 31</b>	♠ A84	You are dealer.
Dealer: South	♥ 5	The opponents are silent.
Vul: N-S	♦ AKJT	
HCP: 17+1	♣ KQT54	

---

<b>Board: 32</b>	♠ A62	Partner is dealer.
Dealer: North	♥ Q87	The opponents are silent.
Vul: N-S	♦ 875	
HCP: 8	♣ Q742	

---

<b>Board: 33</b>	♠ Q76	Partner is dealer.
Dealer: North	♥ Q42	West (LHO) bids 2♠ if possible.
Vul: E-W	♦ 875	East (RHO) bids 3♠ if possible.
HCP: 6	♣ Q643	

---

<b>Board: 34</b>	♠ K73	Partner is dealer.
Dealer: North	♥ QJT	The opponents are silent.
Vul: Both	♦ 742	
HCP: 8	♣ Q972	

## Both hands (Answers Page)

### Board: 30

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

### Board: 31

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

### Board: 32

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

### Board: 33

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

### Board: 34

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

# North hands

1m - 1|2|3 NT

## Board: 35

♠ Q86

Partner is dealer.

Dealer: South

♥ QJ6

East (LHO) bids 2♥ if possible.

Vul: None

♦ QT5

HCP: 7

♣ 8632

## Board: 36

♠ 85

You are dealer.

Dealer: North

♥ AQ87

The opponents are silent.

Vul: Both

♦ AKQ84

HCP: 18+1

♣ K4

## Board: 37

♠ K42

Partner is dealer.

Dealer: South

♥ K94

The opponents are silent.

Vul: N-S

♦ T64

HCP: 9

♣ K863

## Board: 38

♠ AQ75

You are dealer.

Dealer: North

♥ AKJ6

The opponents are silent.

Vul: E-W

♦ A2

HCP: 18

♣ T93

## Board: 39

♠ K65

LHO is dealer.

Dealer: East

♥ T4

East (LHO) opens 1♦ if possible.

Vul: N-S

♦ A3

West (RHO) bids 1NT if possible.

HCP: 12+2

♣ AJT972

East (LHO) Doubles 2♣ if possible.

## Both hands (Answers Page)

### Board: 35

Dealer: South

Vul: None

North HCP: 7

South HCP: 18+1

Contract: 3NT North

North:

♠ Q86

♥ QJ6

♦ QT5

♣ 8632

South:

♠ AK52

♥ -

♦ KJ62

♣ AQJ75

W N E S

Pass 1NT 2♥ 3♥<sup>1</sup>

Pass 3NT All Pass

1. strength cue bid

### Board: 36

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 8

Contract: 3NT South

North:

♠ 85

♥ AQ87

♦ AKQ84

♣ K4

South:

♠ KT4

♥ KT3

♦ T73

♣ Q863

W N E S

Pass 1♦ Pass 1NT

Pass 2♥ Pass 3NT

All Pass

### Board: 37

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 17+1

Contract: 3NT North

North:

♠ K42

♥ K94

♦ T64

♣ K863

South:

♠ 3

♥ AJ63

♦ AKJ85

♣ A72

W N E S

Pass 1NT Pass 2♥

Pass 3NT All Pass

### Board: 38

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 8

Contract: 3NT South

North:

♠ AQ75

♥ AKJ6

♦ A2

♣ T93

South:

♠ K82

♥ Q83

♦ QJ9

♣ 8742

W N E S

Pass 1♣ Pass 1NT

Pass 2NT Pass 3NT

All Pass

### Board: 39

Dealer: East

Vul: N-S

North HCP: 12+2

South HCP: 4

Contract: 2♣X North

North:

♠ K65

♥ T4

♦ A3

♣ AJT972

South:

♠ J87

♥ J853

♦ Q752

♣ 53

W N E S

Pass 1♦ Pass

1NT 2♣ X All Pass

## South hands

1m - 1|2|3 NT

<b>Board: 35</b>	♠ AK52	You are dealer.
Dealer: South	♥ -	East (RHO) bids 2♥ if possible.
Vul: None	♦ KJ62	
HCP: 18+1	♣ AQJ75	
<b>Board: 36</b>	♠ KT4	Partner is dealer.
Dealer: North	♥ KT3	The opponents are silent.
Vul: Both	♦ T73	
HCP: 8	♣ Q863	
<b>Board: 37</b>	♠ 3	You are dealer.
Dealer: South	♥ AJ63	The opponents are silent.
Vul: N-S	♦ AKJ85	
HCP: 17+1	♣ A72	
<b>Board: 38</b>	♠ K82	Partner is dealer.
Dealer: North	♥ Q83	The opponents are silent.
Vul: E-W	♦ QJ9	
HCP: 8	♣ 8742	
<b>Board: 39</b>	♠ J87	RHO is dealer. You bid second.
Dealer: East	♥ J853	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ Q752	West (LHO) bids 1NT if possible.
HCP: 4	♣ 53	East (RHO) Doubles 2♣ if possible.

## Both hands (Answers Page)

### Board: 35

Dealer: South

Vul: None

North HCP: 7

South HCP: 18+1

Contract: 3NT North

North:

♠ Q86

♥ QJ6

♦ QT5

♣ 8632

South:

♠ AK52

♥ -

♦ KJ62

♣ AQJ75

W N E S

Pass 1NT 2♥ 3♥<sup>1</sup>

Pass 3NT All Pass

1. strength cue bid

### Board: 36

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 8

Contract: 3NT South

North:

♠ 85

♥ AQ87

♦ AKQ84

♣ K4

South:

♠ KT4

♥ KT3

♦ T73

♣ Q863

W N E S

Pass 1♦ Pass 1NT

Pass 2♥ Pass 3NT

All Pass

### Board: 37

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 17+1

Contract: 3NT North

North:

♠ K42

♥ K94

♦ T64

♣ K863

South:

♠ 3

♥ AJ63

♦ AKJ85

♣ A72

W N E S

Pass 1NT Pass 2♥

Pass 3NT All Pass

### Board: 38

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 8

Contract: 3NT South

North:

♠ AQ75

♥ AKJ6

♦ A2

♣ T93

South:

♠ K82

♥ Q83

♦ QJ9

♣ 8742

W N E S

Pass 1♣ Pass 1NT

Pass 2NT Pass 3NT

All Pass

### Board: 39

Dealer: East

Vul: N-S

North HCP: 12+2

South HCP: 4

Contract: 2♣X North

North:

♠ K65

♥ T4

♦ A3

♣ AJT972

South:

♠ J87

♥ J853

♦ Q752

♣ 53

W N E S

1NT 2♣ X All Pass



# North hands

1m - 1|2|3 NT

<b>Board: 40</b>	♠ Q97	Partner is dealer.
Dealer: South	♥ A32	The opponents are silent.
Vul: None	♦ T65	
HCP: 9	♣ KT64	

<b>Board: 41</b>	♠ QJ7	Partner is dealer.
Dealer: South	♥ Q97	The opponents are silent.
Vul: N-S	♦ J32	
HCP: 9	♣ KT73	

<b>Board: 42</b>	♠ QJ97	You are dealer.
Dealer: North	♥ JT	The opponents are silent.
Vul: N-S	♦ AK9	
HCP: 18	♣ AK72	

<b>Board: 43</b>	♠ A62	You are dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ KQ874	
HCP: 17+1	♣ KJ97	

<b>Board: 44</b>	♠ AJ73	You are dealer.
Dealer: North	♥ K73	The opponents are silent.
Vul: Both	♦ 93	
HCP: 13	♣ KQ82	

## Both hands (Answers Page)

### Board: 40

Dealer: South

Vul: None

North HCP: 9

South HCP: 18+1

Contract: 2 ♦ South

North:

♠ Q97

♥ A32

♦ T65

♣ KT64

South:

♠ AJ6

♥ K5

♦ AJ942

♣ AJ3

W N E S

Pass 1NT Pass 1 ♦

Pass 1NT Pass 2 ♦

All Pass

### Board: 41

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 12

Contract: 1NT North

North:

♠ QJ7

♥ Q97

♦ J32

♣ KT73

South:

♠ AT5

♥ K52

♦ AT97

♣ J95

W N E S

Pass 1NT All Pass 1 ♦

Pass 1NT All Pass

### Board: 42

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 8

Contract: 3NT South

North:

♠ QJ97

♥ JT

♦ AK9

♣ AK72

South:

♠ AT4

♥ Q83

♦ Q84

♣ 8543

W N E S

Pass 1 ♣ Pass 1NT

Pass 2NT Pass 3NT

All Pass

### Board: 43

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 7

Contract: 2 ♣ North

North:

♠ A62

♥ A

♦ KQ874

♣ KJ97

South:

♠ Q85

♥ K82

♦ 962

♣ Q632

W N E S

Pass 1 ♦ Pass 1NT

Pass 2 ♣ All Pass

### Board: 44

Dealer: North

Vul: Both

North HCP: 13

South HCP: 7

Contract: 1NT South

North:

♠ AJ73

♥ K73

♦ 93

♣ KQ82

South:

♠ KT2

♥ Q85

♦ Q76

♣ 9764

W N E S

Pass 1 ♣ Pass 1NT

All Pass

**South hands****1m - 1|2|3 NT**

<b>Board: 40</b>	♠ AJ6	You are dealer.
Dealer: South	♥ K5	The opponents are silent.
Vul: None	♦ AJ942	
HCP: 18+1	♣ AJ3	

---

<b>Board: 41</b>	♠ AT5	You are dealer.
Dealer: South	♥ K52	The opponents are silent.
Vul: N-S	♦ AT97	
HCP: 12	♣ J95	

---

<b>Board: 42</b>	♠ AT4	Partner is dealer.
Dealer: North	♥ Q83	The opponents are silent.
Vul: N-S	♦ Q84	
HCP: 8	♣ 8543	

---

<b>Board: 43</b>	♠ Q85	Partner is dealer.
Dealer: North	♥ K82	The opponents are silent.
Vul: E-W	♦ 962	
HCP: 7	♣ Q632	

---

<b>Board: 44</b>	♠ KT2	Partner is dealer.
Dealer: North	♥ Q85	The opponents are silent.
Vul: Both	♦ Q76	
HCP: 7	♣ 9764	

## Both hands (Answers Page)

### Board: 40

Dealer: South

Vul: None

North HCP: 9

South HCP: 18+1

Contract: 2 ♦ South

North:

♠ Q97

♥ A32

♦ T65

♣ KT64

South:

♠ AJ6

♥ K5

♦ AJ942

♣ AJ3

W N E S

Pass 1NT Pass 1 ♦

Pass 1NT Pass 2 ♦

All Pass

### Board: 41

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 12

Contract: 1NT North

North:

♠ QJ7

♥ Q97

♦ J32

♣ KT73

South:

♠ AT5

♥ K52

♦ AT97

♣ J95

W N E S

Pass 1NT All Pass 1 ♦

Pass 1NT All Pass

### Board: 42

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 8

Contract: 3NT South

North:

♠ QJ97

♥ JT

♦ AK9

♣ AK72

South:

♠ AT4

♥ Q83

♦ Q84

♣ 8543

W N E S

Pass 1 ♣ Pass 1NT

Pass 2NT Pass 3NT

All Pass

### Board: 43

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 7

Contract: 2 ♣ North

North:

♠ A62

♥ A

♦ KQ874

♣ KJ97

South:

♠ Q85

♥ K82

♦ 962

♣ Q632

W N E S

Pass 1 ♦ Pass 1NT

Pass 2 ♣ All Pass

### Board: 44

Dealer: North

Vul: Both

North HCP: 13

South HCP: 7

Contract: 1NT South

North:

♠ AJ73

♥ K73

♦ 93

♣ KQ82

South:

♠ KT2

♥ Q85

♦ Q76

♣ 9764

W N E S

Pass 1 ♣ Pass 1NT

All Pass

**North hands****1m - 1|2|3 NT****Board: 45**

♠ K72

Partner is dealer.

Dealer: South

♥ Q94

The opponents are silent.

Vul: E-W

♦ J73

HCP: 8

♣ Q762

**Board: 46**

♠ Q4

You are dealer.

Dealer: North

♥ A

The opponents are silent.

Vul: None

♦ AKQ94

HCP: 19+2

♣ A8652

**Board: 47**

♠ A6

You are dealer.

Dealer: North

♥ 72

The opponents are silent.

Vul: Both

♦ AJ752

HCP: 13+1

♣ A864

**Board: 48**

♠ Q63

Partner is dealer.

Dealer: South

♥ Q83

The opponents are silent.

Vul: N-S

♦ JT72

HCP: 7

♣ Q75

**Board: 49**

♠ KT9

Partner is dealer.

Dealer: South

♥ Q92

The opponents are silent.

Vul: E-W

♦ 873

HCP: 8

♣ QJ82

## Both hands (Answers Page)

### Board: 45

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 12

Contract: 1NT North

North:

♠ K72

♥ Q94

♦ J73

♣ Q762

South:

♠ Q953

♥ A865

♦ AQ8

♣ T3

W      N      E      S

Pass   1NT   All Pass   1♦

Pass   1NT   All Pass

### Board: 46

Dealer: North

Vul: None

North HCP: 19+2

South HCP: 9

Contract: 3NT South

North:

♠ Q4

♥ A

♦ AKQ94

♣ A8652

South:

♠ KJT

♥ K96

♦ T872

♣ Q74

W      N      E      S

Pass   1♦   Pass   1NT

Pass   3♣   Pass   3NT

All Pass

### Board: 47

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 9

Contract: 2♦ South

North:

♠ A6

♥ 72

♦ AJ752

♣ A864

South:

♠ K95

♥ KJ6

♦ T643

♣ QT3

W      N      E      S

Pass   1♦   Pass   1NT

Pass   2♣   Pass   2♦

All Pass

### Board: 48

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 15+1

Contract: 2♦ South

North:

♠ Q63

♥ Q83

♦ JT72

♣ Q75

South:

♠ AK72

♥ 6

♦ A8654

♣ A42

W      N      E      S

Pass   1NT   Pass   1♦

Pass   1NT   Pass   2♦

All Pass

### Board: 49

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 18+1

Contract: 3NT North

North:

♠ KT9

♥ Q92

♦ 873

♣ QJ82

South:

♠ AQJ

♥ 3

♦ AKT96

♣ A743

W      N      E      S

Pass   1NT   Pass   1♦

Pass   1NT   Pass   3♣

Pass   3NT   All Pass

# South hands

1m - 1|2|3 NT

<b>Board: 45</b>	♠ Q953	You are dealer.
Dealer: South	♥ A865	The opponents are silent.
Vul: E-W	♦ AQ8	
HCP: 12	♣ T3	

---

<b>Board: 46</b>	♠ KJT	Partner is dealer.
Dealer: North	♥ K96	The opponents are silent.
Vul: None	♦ T872	
HCP: 9	♣ Q74	

---

<b>Board: 47</b>	♠ K95	Partner is dealer.
Dealer: North	♥ KJ6	The opponents are silent.
Vul: Both	♦ T643	
HCP: 9	♣ QT3	

---

<b>Board: 48</b>	♠ AK72	You are dealer.
Dealer: South	♥ 6	The opponents are silent.
Vul: N-S	♦ A8654	
HCP: 15+1	♣ A42	

---

<b>Board: 49</b>	♠ AQJ	You are dealer.
Dealer: South	♥ 3	The opponents are silent.
Vul: E-W	♦ AKT96	
HCP: 18+1	♣ A743	

## Both hands (Answers Page)

### Board: 45

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 12

Contract: 1NT North

North:

♠ K72

♥ Q94

♦ J73

♣ Q762

South:

♠ Q953

♥ A865

♦ AQ8

♣ T3

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

Pass 1NT All Pass

Pass 1NT All Pass

### Board: 46

Dealer: North

Vul: None

North HCP: 19+2

South HCP: 9

Contract: 3NT South

North:

♠ Q4

♥ A

♦ AKQ94

♣ A8652

South:

♠ KJT

♥ K96

♦ T872

♣ Q74

W N E S

Pass 1♦ Pass 1NT

Pass 3♣ Pass 3NT

All Pass

All Pass

### Board: 47

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 9

Contract: 2♦ South

North:

♠ A6

♥ 72

♦ AJ752

♣ A864

South:

♠ K95

♥ KJ6

♦ T643

♣ QT3

W N E S

Pass 1♦ Pass 1NT

Pass 2♣ Pass 2♦

All Pass

All Pass

### Board: 48

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 15+1

Contract: 2♦ South

North:

♠ Q63

♥ Q83

♦ JT72

♣ Q75

South:

♠ AK72

♥ 6

♦ A8654

♣ A42

W N E S

Pass 1NT Pass 2♦

Pass 1NT Pass 2♦

All Pass

All Pass

### Board: 49

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 18+1

Contract: 3NT North

North:

♠ KT9

♥ Q92

♦ 873

♣ QJ82

South:

♠ AQJ

♥ 3

♦ AKT96

♣ A743

W N E S

Pass 1NT Pass 3♣

Pass 1NT Pass 3♣

Pass 3NT All Pass

Pass 3NT All Pass



# North hands

1m - 1|2|3 NT

## Board: 50

♠ QT2

Partner is dealer.

Dealer: South

♥ KT4

The opponents are silent.

Vul: E-W

♦ T82

HCP: 8

♣ K864

## Board: 51

♠ Q98

Partner is dealer.

Dealer: South

♥ Q83

The opponents are silent.

Vul: E-W

♦ JT65

HCP: 9

♣ AT9

## Board: 52

♠ J74

You are dealer.

Dealer: North

♥ AJ

The opponents are silent.

Vul: E-W

♦ AKQJ42

HCP: 17+2

♣ J6

## Board: 53

♠ T63

You are dealer.

Dealer: North

♥ K8

The opponents are silent.

Vul: Both

♦ KJ7432

HCP: 13+2

♣ AQ

## Board: 54

♠ Q32

Partner is dealer.

Dealer: South

♥ KT4

The opponents are silent.

Vul: E-W

♦ 643

HCP: 9

♣ A542

## Both hands (Answers Page)

### Board: 50

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 14+1

Contract: 2♣ South

North:

♠ QT2

♥ KT4

♦ T82

♣ K864

South:

♠ AKJ

♥ 9

♦ Q7654

♣ AT72

W N E S

Pass 1NT Pass 2♣

All Pass

### Board: 51

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 19+1

Contract: 3NT North

North:

♠ Q98

♥ Q83

♦ JT65

♣ AT9

South:

♠ A4

♥ AJ

♦ AQ742

♣ KJ62

W N E S

Pass 1NT Pass 2NT

Pass 3NT All Pass

### Board: 52

Dealer: North

Vul: E-W

North HCP: 17+2

South HCP: 8

Contract: 3NT South

North:

♠ J74

♥ AJ

♦ AKQJ42

♣ J6

South:

♠ QT8

♥ Q53

♦ T985

♣ A42

W N E S

Pass 1♦ Pass 1NT

Pass 3♦ Pass 3NT

All Pass

### Board: 53

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 8

Contract: 2♦ North

North:

♠ T63

♥ K8

♦ KJ7432

♣ AQ

South:

♠ Q74

♥ QJ5

♦ T985

♣ KT6

W N E S

Pass 1♦ Pass 1NT

Pass 2♦ All Pass

### Board: 54

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 14+1

Contract: 2♦ South

North:

♠ Q32

♥ KT4

♦ 643

♣ A542

South:

♠ K65

♥ AJ72

♦ AJT82

♣ J

W N E S

Pass 1NT Pass 2♦

All Pass

**South hands****1m - 1|2|3 NT**

<b>Board: 50</b>	♠ AKJ	You are dealer.
Dealer: South	♥ 9	The opponents are silent.
Vul: E-W	♦ Q7654	
HCP: 14+1	♣ AT72	

---

<b>Board: 51</b>	♠ A4	You are dealer.
Dealer: South	♥ AJ	The opponents are silent.
Vul: E-W	♦ AQ742	
HCP: 19+1	♣ KJ62	

---

<b>Board: 52</b>	♠ QT8	Partner is dealer.
Dealer: North	♥ Q53	The opponents are silent.
Vul: E-W	♦ T985	
HCP: 8	♣ A42	

---

<b>Board: 53</b>	♠ Q74	Partner is dealer.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: Both	♦ T985	
HCP: 8	♣ KT6	

---

<b>Board: 54</b>	♠ K65	You are dealer.
Dealer: South	♥ AJ72	The opponents are silent.
Vul: E-W	♦ AJT82	
HCP: 14+1	♣ J	

## Both hands (Answers Page)

### Board: 50

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 14+1

Contract: 2♣ South

North:

♠ QT2

♥ KT4

♦ T82

♣ K864

South:

♠ AKJ

♥ 9

♦ Q7654

♣ AT72

W N E S

Pass 1NT Pass 2♣

All Pass

### Board: 51

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 19+1

Contract: 3NT North

North:

♠ Q98

♥ Q83

♦ JT65

♣ AT9

South:

♠ A4

♥ AJ

♦ AQ742

♣ KJ62

W N E S

Pass 1NT Pass 2NT

Pass 3NT All Pass

### Board: 52

Dealer: North

Vul: E-W

North HCP: 17+2

South HCP: 8

Contract: 3NT South

North:

♠ J74

♥ AJ

♦ AKQJ42

♣ J6

South:

♠ QT8

♥ Q53

♦ T985

♣ A42

W N E S

Pass 1♦ Pass 1NT

Pass 3♦ Pass 3NT

All Pass

### Board: 53

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 8

Contract: 2♦ North

North:

♠ T63

♥ K8

♦ KJ7432

♣ AQ

South:

♠ Q74

♥ QJ5

♦ T985

♣ KT6

W N E S

Pass 1♦ Pass 1NT

Pass 2♦ All Pass

### Board: 54

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 14+1

Contract: 2♦ South

North:

♠ Q32

♥ KT4

♦ 643

♣ A542

South:

♠ K65

♥ AJ72

♦ AJT82

♣ J

W N E S

Pass 1NT Pass 2♦

All Pass

# North hands

1m - 1|2|3 NT

<b>Board: 55</b>	♠ A42	You are dealer.
Dealer: North	♥ Q76	The opponents are silent.
Vul: None	♦ AQJT84	
HCP: 17+2	♣ A	

<b>Board: 56</b>	♠ QJ8	Partner is dealer.
Dealer: South	♥ KJT	The opponents are silent.
Vul: Both	♦ Q98	
HCP: 9	♣ T853	

<b>Board: 57</b>	♠ QJT	Partner is dealer.
Dealer: South	♥ KT3	The opponents are silent.
Vul: N-S	♦ Q76	
HCP: 12	♣ AT64	

<b>Board: 58</b>	♠ AT	You are dealer.
Dealer: North	♥ Q53	The opponents are silent.
Vul: Both	♦ KT865	
HCP: 12+1	♣ KT4	

<b>Board: 59</b>	♠ Q84	Partner is dealer.
Dealer: South	♥ Q84	The opponents are silent.
Vul: E-W	♦ K63	
HCP: 7	♣ 9743	

## Both hands (Answers Page)

### Board: 55

	North:	South:	W	N	E	S
Dealer: North	♠ A42	♠ Q53		1 ♦	Pass	1NT
Vul: None	♥ Q76	♥ K92	Pass	3 ♦	All Pass	
North HCP: 17+2	♦ AQJT84	♦ 953				
South HCP: 8	♣ A	♣ QJ64				
Contract: 3 ♦ North						

### Board: 56

	North:	South:	W	N	E	S
Dealer: South	♠ QJ8	♠ 6				1 ♣
Vul: Both	♥ KJT	♥ Q9	Pass	1NT	Pass	3 ♣
North HCP: 9	♦ Q98	♦ KT3	All Pass			
South HCP: 13+3	♣ T853	♣ AKJ7642				
Contract: 3 ♣ South						

### Board: 57

	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ A				1 ♦
Vul: N-S	♥ KT3	♥ AQ76	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q76	♦ AK92	All Pass			
South HCP: 17	♣ AT64	♣ 9753				
Contract: 3NT South						

### Board: 58

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

### Board: 59

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

**South hands****1m - 1|2|3 NT**

<b>Board: 55</b>	♠ Q53	Partner is dealer.
Dealer: North	♥ K92	The opponents are silent.
Vul: None	♦ 953	
HCP: 8	♣ QJ64	

---

<b>Board: 56</b>	♠ 6	You are dealer.
Dealer: South	♥ Q9	The opponents are silent.
Vul: Both	♦ KT3	
HCP: 13+3	♣ AKJ7642	

---

<b>Board: 57</b>	♠ A	You are dealer.
Dealer: South	♥ AQ76	The opponents are silent.
Vul: N-S	♦ AK92	
HCP: 17	♣ 9753	

---

<b>Board: 58</b>	♠ K84	Partner is dealer.
Dealer: North	♥ A97	The opponents are silent.
Vul: Both	♦ Q73	
HCP: 12	♣ QJ76	

---

<b>Board: 59</b>	♠ J9	You are dealer.
Dealer: South	♥ KJ75	The opponents are silent.
Vul: E-W	♦ Q7	
HCP: 12+1	♣ AJ862	

## Both hands (Answers Page)

### Board: 55

	North:	South:	W	N	E	S
Dealer: North	♠ A42	♠ Q53		1 ♦	Pass	1NT
Vul: None	♥ Q76	♥ K92	Pass	3 ♦	All Pass	
North HCP: 17+2	♦ AQJT84	♦ 953				
South HCP: 8	♣ A	♣ QJ64				
Contract: 3 ♦ North						

### Board: 56

	North:	South:	W	N	E	S
Dealer: South	♠ QJ8	♠ 6				1 ♣
Vul: Both	♥ KJT	♥ Q9	Pass	1NT	Pass	3 ♣
North HCP: 9	♦ Q98	♦ KT3	All Pass			
South HCP: 13+3	♣ T853	♣ AKJ7642				
Contract: 3 ♣ South						

### Board: 57

	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ A				1 ♦
Vul: N-S	♥ KT3	♥ AQ76	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q76	♦ AK92	All Pass			
South HCP: 17	♣ AT64	♣ 9753				
Contract: 3NT South						

### Board: 58

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

### Board: 59

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



## North hands

1m - 1|2|3 NT

**Board: 60**

♠ K842

You are dealer.

Dealer: North

♥ T3

The opponents are silent.

Vul: None

♦ QJ86

HCP: 14

♣ AKJ

**Board: 61**

♠ AK62

You are dealer.

Dealer: North

♥ T9

The opponents are silent.

Vul: Both

♦ AK865

HCP: 14+1

♣ 95

**Board: 62**

♠ AJ54

You are dealer.

Dealer: North

♥ KQJ

The opponents are silent.

Vul: N-S

♦ 74

HCP: 14

♣ K942

**Board: 63**

♠ KT86

LHO is dealer.

Dealer: East

♥ AQJT763

East (LHO) opens 1♦ if possible.

Vul: N-S

♦ 9

West (RHO) bids 1NT if possible.

HCP: 10+3

♣ T

East (LHO) Doubles 3♥ if possible.

**Board: 64**

♠ A92

You are dealer.

Dealer: North

♥ 932

The opponents are silent.

Vul: N-S

♦ AKJ965

HCP: 14+2

♣ Q

## Both hands (Answers Page)

### Board: 60

	North:	South:	W	N	E	S
Dealer: North	♠ K842	♠ AT9		1 ♦	Pass	1NT
Vul: None	♥ T3	♥ K85	All Pass			
North HCP: 14	♦ QJ86	♦ 942				
South HCP: 9	♣ AKJ	♣ QT92				
Contract: 1NT South						

### Board: 61

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

### Board: 62

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

### Board: 63

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

### Board: 64

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

## South hands

1m - 1|2|3 NT

**Board: 60**      ♠ AT9      Partner is dealer.  
 Dealer: North      ♥ K85      The opponents are silent.  
 Vul: None      ♦ 942  
 HCP: 9      ♣ QT92

---

**Board: 61**      ♠ QT3      Partner is dealer.  
 Dealer: North      ♥ Q65      The opponents are silent.  
 Vul: Both      ♦ 943  
 HCP: 8      ♣ KJ72

---

**Board: 62**      ♠ Q97      Partner is dealer.  
 Dealer: North      ♥ A65      The opponents are silent.  
 Vul: N-S      ♦ Q53  
 HCP: 8      ♣ 7653

---

**Board: 63**      ♠ J92      RHO is dealer. You bid second.  
 Dealer: East      ♥ 98      East (RHO) opens 1 ♦ if possible.  
 Vul: N-S      ♦ 765      West (LHO) bids 1NT if possible.  
 HCP: 5+1      ♣ A9842      East (RHO) Doubles 3 ♥ if possible.

---

**Board: 64**      ♠ K75      Partner is dealer.  
 Dealer: North      ♥ QJ5      The opponents are silent.  
 Vul: N-S      ♦ Q83  
 HCP: 12      ♣ KJ72

## Both hands (Answers Page)

### Board: 60

	North:	South:	W	N	E	S
Dealer: North	♠ K842	♠ AT9		1 ♦	Pass	1NT
Vul: None	♥ T3	♥ K85	All Pass			
North HCP: 14	♦ QJ86	♦ 942				
South HCP: 9	♣ AKJ	♣ QT92				
Contract: 1NT South						

### Board: 61

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

### Board: 62

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

### Board: 63

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

### Board: 64

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

# North hands

1m - 1|2|3 NT

## Board: 65

♠ 3

You are dealer.

Dealer: North

♥ 75

The opponents are silent.

Vul: E-W

♦ AKQJT9

HCP: 16+2

♣ AQ86

## Board: 66

♠ QT95

You are dealer.

Dealer: North

♥ AQJ4

The opponents are silent.

Vul: E-W

♦ K98

HCP: 14

♣ Q4

## Board: 67

♠ 7

You are dealer.

Dealer: North

♥ KJ63

West (RHO) bids 2 ♠ if possible.

Vul: None

♦ KQJ2

East (LHO) bids 3 ♠ if possible.

HCP: 13

♣ K742

## Board: 68

♠ K543

You are dealer.

Dealer: North

♥ Q43

The opponents are silent.

Vul: Both

♦ AKT75

HCP: 16+1

♣ A

## Board: 69

♠ QT6

Partner is dealer.

Dealer: South

♥ Q64

The opponents are silent.

Vul: None

♦ K52

HCP: 8

♣ JT64

## Both hands (Answers Page)

### Board: 65

	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: 66

	North:	South:	W	N	E	S
Dealer: North	♠ QT95	♠ K72		1 ♦	Pass	1NT
Vul: E-W	♥ AQJ4	♥ K52	All Pass			
North HCP: 14	♦ K98	♦ 742				
South HCP: 9	♣ Q4	♣ K982				
Contract: 1NT South						

### Board: 67

	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ A86		1 ♦	Pass	1NT
Vul: None	♥ KJ63	♥ Q98	2 ♠	3 ♣	3 ♠	4 ♣
North HCP: 13	♦ KQJ2	♦ T97	All Pass			
South HCP: 8	♣ K742	♣ Q983				
Contract: 4 ♣ South						

### Board: 68

	North:	South:	W	N	E	S
Dealer: North	♠ K543	♠ QJT		1 ♦	Pass	2NT
Vul: Both	♥ Q43	♥ K97	Pass	3NT	All Pass	
North HCP: 16+1	♦ AKT75	♦ QJ3				
South HCP: 12	♣ A	♣ K764				
Contract: 3NT North						

### Board: 69

	North:	South:	W	N	E	S
Dealer: South	♠ QT6	♠ J7				1 ♣
Vul: None	♥ Q64	♥ KJ73	Pass	1NT	All Pass	
North HCP: 8	♦ K52	♦ AT7				
South HCP: 13	♣ JT64	♣ A985				
Contract: 1NT North						

# South hands

1m - 1|2|3 NT

## Board: 65

♠ K52

Partner is dealer.

Dealer: North

♥ QT9

The opponents are silent.

Vul: E-W

♦ 7652

HCP: 8

♣ K92

## Board: 66

♠ K72

Partner is dealer.

Dealer: North

♥ K52

The opponents are silent.

Vul: E-W

♦ 742

HCP: 9

♣ K982

## Board: 67

♠ A86

Partner is dealer.

Dealer: North

♥ Q98

West (LHO) bids 2♠ if possible.

Vul: None

♦ T97

East (RHO) bids 3♠ if possible.

HCP: 8

♣ Q983

## Board: 68

♠ QJT

Partner is dealer.

Dealer: North

♥ K97

The opponents are silent.

Vul: Both

♦ QJ3

HCP: 12

♣ K764

## Board: 69

♠ J7

You are dealer.

Dealer: South

♥ KJ73

The opponents are silent.

Vul: None

♦ AT7

HCP: 13

♣ A985

## Both hands (Answers Page)

### Board: 65

	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: 66

	North:	South:	W	N	E	S
Dealer: North	♠ QT95	♠ K72		1 ♦	Pass	1NT
Vul: E-W	♥ AQJ4	♥ K52	All Pass			
North HCP: 14	♦ K98	♦ 742				
South HCP: 9	♣ Q4	♣ K982				
Contract: 1NT South						

### Board: 67

	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ A86		1 ♦	Pass	1NT
Vul: None	♥ KJ63	♥ Q98	2 ♠	3 ♣	3 ♠	4 ♣
North HCP: 13	♦ KQJ2	♦ T97	All Pass			
South HCP: 8	♣ K742	♣ Q983				
Contract: 4 ♣ South						

### Board: 68

	North:	South:	W	N	E	S
Dealer: North	♠ K543	♠ QJT		1 ♦	Pass	2NT
Vul: Both	♥ Q43	♥ K97	Pass	3NT	All Pass	
North HCP: 16+1	♦ AKT75	♦ QJ3				
South HCP: 12	♣ A	♣ K764				
Contract: 3NT North						

### Board: 69

	North:	South:	W	N	E	S
Dealer: South	♠ QT6	♠ J7				1 ♣
Vul: None	♥ Q64	♥ KJ73	Pass	1NT	All Pass	
North HCP: 8	♦ K52	♦ AT7				
South HCP: 13	♣ JT64	♣ A985				
Contract: 1NT North						



# North hands

1m - 1|2|3 NT

<b>Board: 70</b>	♠ K76	Partner is dealer.
Dealer: South	♥ QJT	East (LHO) bids 2♥ if possible.
Vul: None	♦ T642	West (RHO) bids 3♥ if possible.
HCP: 8	♣ Q53	

---

<b>Board: 71</b>	♠ A8	You are dealer.
Dealer: North	♥ K42	The opponents are silent.
Vul: N-S	♦ AQJ72	
HCP: 14+1	♣ 642	

---

<b>Board: 72</b>	♠ A62	You are dealer.
Dealer: North	♥ T72	The opponents are silent.
Vul: Both	♦ Q432	
HCP: 13	♣ AK5	

---

<b>Board: 73</b>	♠ QT7	Partner is dealer.
Dealer: South	♥ A75	The opponents are silent.
Vul: N-S	♦ T92	
HCP: 9	♣ K983	

---

<b>Board: 74</b>	♠ 8	You are dealer.
Dealer: North	♥ KQT	The opponents are silent.
Vul: Both	♦ AKQT8	
HCP: 18+1	♣ A742	

## Both hands (Answers Page)

### Board: 70

Dealer: South

Vul: None

North HCP: 8

South HCP: 15+1

Contract: 4 ♦ South

North:

♠ K76

♥ QJT

♦ T642

♣ Q53

South:

♠ AT3

♥ 4

♦ AKQJ3

♣ J942

W N E S

Pass 1NT 2 ♥ 3 ♣

Pass 3 ♦ Pass Pass

3 ♥ Pass Pass 4 ♦

All Pass

### Board: 71

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 9

Contract: 2 ♦ North

North:

♠ A8

♥ K42

♦ AQJ72

♣ 642

South:

♠ KT9

♥ Q95

♦ 865

♣ KJ93

W N E S

Pass 1 ♦ Pass 1NT

Pass 2 ♦ All Pass

### Board: 72

Dealer: North

Vul: Both

North HCP: 13

South HCP: 9

Contract: 1NT South

North:

♠ A62

♥ T72

♦ Q432

♣ AK5

South:

♠ K74

♥ K94

♦ J95

♣ QT92

W N E S

Pass 1 ♦ Pass 1NT

All Pass

### Board: 73

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 20+1

Contract: 3NT North

North:

♠ QT7

♥ A75

♦ T92

♣ K983

South:

♠ K652

♥ K

♦ AKQ86

♣ AJ4

W N E S

Pass 1NT Pass 2 ♠

Pass 3NT All Pass

### Board: 74

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 9

Contract: 3NT South

North:

♠ 8

♥ KQT

♦ AKQT8

♣ A742

South:

♠ QJ9

♥ A95

♦ 432

♣ QT63

W N E S

Pass 1 ♦ Pass 1NT

Pass 3 ♣ Pass 3NT

All Pass

## South hands

1m - 1|2|3 NT

<b>Board: 70</b>	♠ AT3	You are dealer.
Dealer: South	♥ 4	East (RHO) bids 2♥ if possible.
Vul: None	♦ AKQJ3	West (LHO) bids 3♥ if possible.
HCP: 15+1	♣ J942	

---

<b>Board: 71</b>	♠ KT9	Partner is dealer.
Dealer: North	♥ Q95	The opponents are silent.
Vul: N-S	♦ 865	
HCP: 9	♣ KJ93	

---

<b>Board: 72</b>	♠ K74	Partner is dealer.
Dealer: North	♥ K94	The opponents are silent.
Vul: Both	♦ J95	
HCP: 9	♣ QT92	

---

<b>Board: 73</b>	♠ K652	You are dealer.
Dealer: South	♥ K	The opponents are silent.
Vul: N-S	♦ AKQ86	
HCP: 20+1	♣ AJ4	

---

<b>Board: 74</b>	♠ QJ9	Partner is dealer.
Dealer: North	♥ A95	The opponents are silent.
Vul: Both	♦ 432	
HCP: 9	♣ QT63	

## Both hands (Answers Page)

### Board: 70

Dealer: South

Vul: None

North HCP: 8

South HCP: 15+1

Contract: 4 ♦ South

North:

♠ K76

♥ QJT

♦ T642

♣ Q53

South:

♠ AT3

♥ 4

♦ AKQJ3

♣ J942

W N E S

Pass 1NT 2 ♥ 3 ♣

Pass 3 ♦ Pass Pass

3 ♥ Pass Pass 4 ♦

All Pass

### Board: 71

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 9

Contract: 2 ♦ North

North:

♠ A8

♥ K42

♦ AQJ72

♣ 642

South:

♠ KT9

♥ Q95

♦ 865

♣ KJ93

W N E S

Pass 1 ♦ Pass 1NT

Pass 2 ♦ All Pass

### Board: 72

Dealer: North

Vul: Both

North HCP: 13

South HCP: 9

Contract: 1NT South

North:

♠ A62

♥ T72

♦ Q432

♣ AK5

South:

♠ K74

♥ K94

♦ J95

♣ QT92

W N E S

Pass 1 ♦ Pass 1NT

All Pass

### Board: 73

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 20+1

Contract: 3NT North

North:

♠ QT7

♥ A75

♦ T92

♣ K983

South:

♠ K652

♥ K

♦ AKQ86

♣ AJ4

W N E S

Pass 1NT Pass 2 ♠

Pass 3NT All Pass

### Board: 74

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 9

Contract: 3NT South

North:

♠ 8

♥ KQT

♦ AKQT8

♣ A742

South:

♠ QJ9

♥ A95

♦ 432

♣ QT63

W N E S

Pass 1 ♦ Pass 1NT

Pass 3 ♣ Pass 3NT

All Pass

# North hands

1m - 1|2|3 NT

<b>Board: 75</b>	♠ K95	Partner is dealer.
Dealer: South	♥ Q32	The opponents are silent.
Vul: None	♦ QT7	
HCP: 9	♣ Q873	

<b>Board: 76</b>	♠ JT	You are dealer.
Dealer: North	♥ JT87	The opponents are silent.
Vul: N-S	♦ KQJ7	
HCP: 12	♣ A32	

<b>Board: 77</b>	♠ A65	Partner is dealer.
Dealer: South	♥ KT8	The opponents are silent.
Vul: E-W	♦ 9653	
HCP: 9	♣ QT6	

<b>Board: 78</b>	♠ AQJ32	LHO is dealer.
Dealer: East	♥ J9765	East (LHO) opens 1 ♦ if possible.
Vul: None	♦ A	West (RHO) bids 1NT if possible.
HCP: 12+2	♣ 75	

<b>Board: 79</b>	♠ K43	Partner is dealer.
Dealer: South	♥ A76	The opponents are silent.
Vul: N-S	♦ Q86	
HCP: 12	♣ QJ64	

## Both hands (Answers Page)

### Board: 75

Dealer: South

Vul: None

North HCP: 9

South HCP: 17

Contract: 3NT North

North:

♠ K95

♥ Q32

♦ QT7

♣ Q873

South:

♠ 6

♥ AJ65

♦ AK52

♣ AJ62

W N E S

Pass 1NT Pass 2♥

Pass 3NT All Pass

### Board: 76

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 8

Contract: 1NT South

North:

♠ JT

♥ JT87

♦ KQJ7

♣ A32

South:

♠ K82

♥ K96

♦ 632

♣ QT74

W N E S

1♦ Pass 1NT

All Pass

### Board: 77

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ A65

♥ KT8

♦ 9653

♣ QT6

South:

♠ J97

♥ Q97

♦ AJT4

♣ AJ4

W N E S

Pass 1NT All Pass

### Board: 78

Dealer: East

Vul: None

North HCP: 12+2

South HCP: 6

Contract: 3♥ South

North:

♠ AQJ32

♥ J9765

♦ A

♣ 75

South:

♠ T65

♥ Q843

♦ KT8

♣ JT8

W N E S

1♦ Pass

1NT 2♦<sup>1</sup> Pass 3♥

All Pass

1. Michaels Cuebid

### Board: 79

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ K43

♥ A76

♦ Q86

♣ QJ64

South:

♠ 52

♥ KQJ

♦ KT92

♣ KT93

W N E S

Pass 2NT All Pass

**South hands****1m - 1|2|3 NT**

<b>Board: 75</b>	♠ 6	You are dealer.
Dealer: South	♥ AJ65	The opponents are silent.
Vul: None	♦ AK52	
HCP: 17	♣ AJ62	

---

<b>Board: 76</b>	♠ K82	Partner is dealer.
Dealer: North	♥ K96	The opponents are silent.
Vul: N-S	♦ 632	
HCP: 8	♣ QT74	

---

<b>Board: 77</b>	♠ J97	You are dealer.
Dealer: South	♥ Q97	The opponents are silent.
Vul: E-W	♦ AJT4	
HCP: 13	♣ AJ4	

---

<b>Board: 78</b>	♠ T65	RHO is dealer. You bid second.
Dealer: East	♥ Q843	East (RHO) opens 1 ♦ if possible.
Vul: None	♦ KT8	West (LHO) bids 1NT if possible.
HCP: 6	♣ JT8	

---

<b>Board: 79</b>	♠ 52	You are dealer.
Dealer: South	♥ KQJ	The opponents are silent.
Vul: N-S	♦ KT92	
HCP: 12	♣ KT93	

## Both hands (Answers Page)

### Board: 75

Dealer: South

Vul: None

North HCP: 9

South HCP: 17

Contract: 3NT North

North:

♠ K95

♥ Q32

♦ QT7

♣ Q873

South:

♠ 6

♥ AJ65

♦ AK52

♣ AJ62

W N E S

Pass 1NT Pass 1♦

Pass 1NT Pass 2♥

Pass 3NT All Pass

### Board: 76

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 8

Contract: 1NT South

North:

♠ JT

♥ JT87

♦ KQJ7

♣ A32

South:

♠ K82

♥ K96

♦ 632

♣ QT74

W N E S

1♦ Pass 1NT

All Pass

### Board: 77

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ A65

♥ KT8

♦ 9653

♣ QT6

South:

♠ J97

♥ Q97

♦ AJT4

♣ AJ4

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

### Board: 78

Dealer: East

Vul: None

North HCP: 12+2

South HCP: 6

Contract: 3♥ South

North:

♠ AQJ32

♥ J9765

♦ A

♣ 75

South:

♠ T65

♥ Q843

♦ KT8

♣ JT8

W N E S

1♦ Pass

1NT 2♦<sup>1</sup> Pass 3♥

All Pass

1. Michaels Cuebid

### Board: 79

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ K43

♥ A76

♦ Q86

♣ QJ64

South:

♠ 52

♥ KQJ

♦ KT92

♣ KT93

W N E S

Pass 2NT All Pass 1♦

Pass 2NT All Pass



# North hands

1m - 1|2|3 NT

## Board: 80

♠ K5

You are dealer.

Dealer: North

♥ AJ42

The opponents are silent.

Vul: N-S

♦ AKQ864

HCP: 17+2

♣ 5

## Board: 81

♠ KT3

Partner is dealer.

Dealer: South

♥ A74

The opponents are silent.

Vul: E-W

♦ QT6

HCP: 12

♣ QJ96

## Board: 82

♠ 76

You are dealer.

Dealer: North

♥ A764

The opponents are silent.

Vul: E-W

♦ A973

HCP: 12

♣ AT8

## Board: 83

♠ Q62

Partner is dealer.

Dealer: South

♥ QT9

The opponents are silent.

Vul: None

♦ K98

HCP: 9

♣ Q832

## Board: 84

♠ A93

You are dealer.

Dealer: North

♥ KQ7

The opponents are silent.

Vul: N-S

♦ AQ74

HCP: 19

♣ A96

## Both hands (Answers Page)

### Board: 80

	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ Q94		1 ♦	Pass	1NT
Vul: N-S	♥ AJ42	♥ K86	Pass	2 ♥	Pass	3NT
North HCP: 17+2	♦ AKQ864	♦ T92	All Pass			
South HCP: 9	♣ 5	♣ AT72				
Contract: 3NT South						

### Board: 81

	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ A7				1 ♦
Vul: E-W	♥ A74	♥ J832	Pass	2NT	All Pass	
North HCP: 12	♦ QT6	♦ A952				
South HCP: 12	♣ QJ96	♣ KT5				
Contract: 2NT North						

### Board: 82

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

### Board: 83

	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ J7				1 ♣
Vul: None	♥ QT9	♥ AK42	Pass	1NT	All Pass	
North HCP: 9	♦ K98	♦ Q76				
South HCP: 14	♣ Q832	♣ A965				
Contract: 1NT North						

### Board: 84

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

**South hands****1m - 1|2|3 NT****Board: 80**

♠ Q94

Partner is dealer.

Dealer: North

♥ K86

The opponents are silent.

Vul: N-S

♦ T92

HCP: 9

♣ AT72

**Board: 81**

♠ A7

You are dealer.

Dealer: South

♥ J832

The opponents are silent.

Vul: E-W

♦ A952

HCP: 12

♣ KT5

**Board: 82**

♠ K93

Partner is dealer.

Dealer: North

♥ K93

The opponents are silent.

Vul: E-W

♦ JT64

HCP: 9

♣ Q74

**Board: 83**

♠ J7

You are dealer.

Dealer: South

♥ AK42

The opponents are silent.

Vul: None

♦ Q76

HCP: 14

♣ A965

**Board: 84**

♠ Q86

Partner is dealer.

Dealer: North

♥ A32

The opponents are silent.

Vul: N-S

♦ T52

HCP: 9

♣ QJ85

## Both hands (Answers Page)

### Board: 80

	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ Q94		1 ♦	Pass	1NT
Vul: N-S	♥ AJ42	♥ K86	Pass	2 ♥	Pass	3NT
North HCP: 17+2	♦ AKQ864	♦ T92	All Pass			
South HCP: 9	♣ 5	♣ AT72				
Contract: 3NT South						

### Board: 81

	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ A7				1 ♦
Vul: E-W	♥ A74	♥ J832	Pass	2NT	All Pass	
North HCP: 12	♦ QT6	♦ A952				
South HCP: 12	♣ QJ96	♣ KT5				
Contract: 2NT North						

### Board: 82

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

### Board: 83

	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ J7				1 ♣
Vul: None	♥ QT9	♥ AK42	Pass	1NT	All Pass	
North HCP: 9	♦ K98	♦ Q76				
South HCP: 14	♣ Q832	♣ A965				
Contract: 1NT North						

### Board: 84

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