

<b>Board: 1</b>	♠ 7	You bid first.
Dealer: North	♥ A975	The opponents are silent.
Vul: E-W	♦ KQ65	
HCP: 12	♣ K743	

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<b>Board: 2</b>	♠ AK72	You bid first.
Dealer: North	♥ 92	The opponents are silent.
Vul: Both	♦ J93	
HCP: 14	♣ AQT4	

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<b>Board: 3</b>	♠ T9	You bid first.
Dealer: North	♥ J95	The opponents are silent.
Vul: E-W	♦ A63	
HCP: 13+1	♣ AKJ75	

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<b>Board: 4</b>	♠ QT8	Partner bids first.
Dealer: South	♥ QT6	East (LHO) bids 2♣ if possible.
Vul: None	♦ J964	
HCP: 9	♣ AT3	

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<b>Board: 5</b>	♠ A84	Partner bids first.
Dealer: South	♥ Q63	The opponents are silent.
Vul: None	♦ K53	
HCP: 9	♣ T843	

## Both hands (Answers Page)

### Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ QT2		1 ♦	Pass	1NT
Vul: E-W	♥ A975	♥ Q63	Pass	2 ♣	All Pass	
North HCP: 12	♦ KQ65	♦ 942				
South HCP: 9	♣ K743	♣ AJ96				
Contract: 2 ♣ North						

### Board: 2

	North:	South:	W	N	E	S
Dealer: North	♠ AK72	♠ QJ3		1 ♣	Pass	1NT
Vul: Both	♥ 92	♥ Q43	All Pass			
North HCP: 14	♦ J93	♦ A74				
South HCP: 9	♣ AQT4	♣ 8753				
Contract: 1NT South						

### Board: 3

	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ AJ4		1 ♣	Pass	1NT
Vul: E-W	♥ J95	♥ Q74	Pass	2 ♣	All Pass	
North HCP: 13+1	♦ A63	♦ QT7				
South HCP: 9	♣ AKJ75	♣ T983				
Contract: 2 ♣ North						

### Board: 4

	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ A964				1 ♦
Vul: None	♥ QT6	♥ A5	Pass	1NT	2 ♣	Pass
North HCP: 9	♦ J964	♦ Q852	Pass	2 ♦	All Pass	
South HCP: 13	♣ AT3	♣ QJ4				
Contract: 2 ♦ North						

### Board: 5

	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ J5				1 ♣
Vul: None	♥ Q63	♥ AJ75	Pass	1NT	All Pass	
North HCP: 9	♦ K53	♦ A42				
South HCP: 14	♣ T843	♣ KJ95				
Contract: 1NT North						

<b>Board: 1</b>	♠ QT2	Partner bids first.
Dealer: North	♥ Q63	The opponents are silent.
Vul: E-W	♦ 942	
HCP: 9	♣ AJ96	

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<b>Board: 2</b>	♠ QJ3	Partner bids first.
Dealer: North	♥ Q43	The opponents are silent.
Vul: Both	♦ A74	
HCP: 9	♣ 8753	

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<b>Board: 3</b>	♠ AJ4	Partner bids first.
Dealer: North	♥ Q74	The opponents are silent.
Vul: E-W	♦ QT7	
HCP: 9	♣ T983	

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<b>Board: 4</b>	♠ A964	You bid first.
Dealer: South	♥ A5	East (RHO) bids 2♣ if possible.
Vul: None	♦ Q852	
HCP: 13	♣ QJ4	

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<b>Board: 5</b>	♠ J5	You bid first.
Dealer: South	♥ AJ75	The opponents are silent.
Vul: None	♦ A42	
HCP: 14	♣ KJ95	

## Both hands (Answers Page)

### Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ QT2		1 ♦	Pass	1NT
Vul: E-W	♥ A975	♥ Q63	Pass	2 ♣	All Pass	
North HCP: 12	♦ KQ65	♦ 942				
South HCP: 9	♣ K743	♣ AJ96				
Contract: 2 ♣ North						

### Board: 2

	North:	South:	W	N	E	S
Dealer: North	♠ AK72	♠ QJ3		1 ♣	Pass	1NT
Vul: Both	♥ 92	♥ Q43	All Pass			
North HCP: 14	♦ J93	♦ A74				
South HCP: 9	♣ AQT4	♣ 8753				
Contract: 1NT South						

### Board: 3

	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ AJ4		1 ♣	Pass	1NT
Vul: E-W	♥ J95	♥ Q74	Pass	2 ♣	All Pass	
North HCP: 13+1	♦ A63	♦ QT7				
South HCP: 9	♣ AKJ75	♣ T983				
Contract: 2 ♣ North						

### Board: 4

	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ A964				1 ♦
Vul: None	♥ QT6	♥ A5	Pass	1NT	2 ♣	Pass
North HCP: 9	♦ J964	♦ Q852	Pass	2 ♦	All Pass	
South HCP: 13	♣ AT3	♣ QJ4				
Contract: 2 ♦ North						

### Board: 5

	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ J5				1 ♣
Vul: None	♥ Q63	♥ AJ75	Pass	1NT	All Pass	
North HCP: 9	♦ K53	♦ A42				
South HCP: 14	♣ T843	♣ KJ95				
Contract: 1NT North						

<b>Board: 6</b>	♠ Q93	Partner bids first.
Dealer: South	♥ Q76	East (LHO) Doubles 1NT if possible.
Vul: N-S	♦ K83	East (LHO) Doubles 2♦ if possible.
HCP: 9	♣ Q764	West (RHO) bids 2♠ if possible.
		East (LHO) bids 3♠ if possible.

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<b>Board: 7</b>	♠ Q53	Partner bids first.
Dealer: South	♥ Q96	The opponents are silent.
Vul: E-W	♦ J92	
HCP: 7	♣ Q965	

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<b>Board: 8</b>	♠ AJ9	Partner bids first.
Dealer: South	♥ Q93	The opponents are silent.
Vul: Both	♦ T942	
HCP: 9	♣ Q83	

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<b>Board: 9</b>	♠ Q52	Partner bids first.
Dealer: South	♥ KJ3	The opponents are silent.
Vul: None	♦ K74	
HCP: 9	♣ 9542	

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<b>Board: 10</b>	♠ Q62	Partner bids first.
Dealer: South	♥ K64	The opponents are silent.
Vul: N-S	♦ J53	
HCP: 8	♣ Q763	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13+2

Contract: 4 ♦ South

North:

♠ Q93

♥ Q76

♦ K83

♣ Q764

South:

♠ J

♥ AK3

♦ AJ7642

♣ T32

W N E S

Pass 1NT X 1 ♦

Pass 1NT X 2 ♦

Pass Pass X Pass

2 ♠ 3 ♦ 3 ♠ 4 ♦

All Pass

### Board: 7

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 16

Contract: 2NT North

North:

♠ Q53

♥ Q96

♦ J92

♣ Q965

South:

♠ AT76

♥ AKT8

♦ Q876

♣ K

W N E S

Pass 1NT Pass 1 ♦

Pass 1NT Pass 2 ♥

Pass 2NT All Pass

### Board: 8

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13+1

Contract: 2 ♦ South

North:

♠ AJ9

♥ Q93

♦ T942

♣ Q83

South:

♠ T4

♥ KJ6

♦ AQ763

♣ K94

W N E S

Pass 1NT Pass 1 ♦

Pass 1NT Pass 2 ♦

All Pass

### Board: 9

Dealer: South

Vul: None

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ Q52

♥ KJ3

♦ K74

♣ 9542

South:

♠ AT9

♥ 864

♦ JT8

♣ AKJT

W N E S

Pass 1NT All Pass 1 ♣

Pass 1NT All Pass

### Board: 10

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 12+1

Contract: 2 ♦ South

North:

♠ Q62

♥ K64

♦ J53

♣ Q763

South:

♠ T73

♥ A82

♦ A9874

♣ AT

W N E S

Pass 1NT Pass 1 ♦

Pass 1NT Pass 2 ♦

All Pass

<b>Board: 6</b>	♠ J	You bid first.
Dealer: South	♥ AK3	East (RHO) Doubles 1NT if possible.
Vul: N-S	♦ AJ7642	East (RHO) Doubles 2♦ if possible.
HCP: 13+2	♣ T32	West (LHO) bids 2♠ if possible.
		East (RHO) bids 3♠ if possible.

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<b>Board: 7</b>	♠ AT76	You bid first.
Dealer: South	♥ AKT8	The opponents are silent.
Vul: E-W	♦ Q876	
HCP: 16	♣ K	

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<b>Board: 8</b>	♠ T4	You bid first.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: Both	♦ AQ763	
HCP: 13+1	♣ K94	

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<b>Board: 9</b>	♠ AT9	You bid first.
Dealer: South	♥ 864	The opponents are silent.
Vul: None	♦ JT8	
HCP: 13	♣ AKJT	

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<b>Board: 10</b>	♠ T73	You bid first.
Dealer: South	♥ A82	The opponents are silent.
Vul: N-S	♦ A9874	
HCP: 12+1	♣ AT	

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ J				1 ♦
Vul: N-S	♥ Q76	♥ AK3	Pass	1NT	X	2 ♦
North HCP: 9	♦ K83	♦ AJ7642	Pass	Pass	X	Pass
South HCP: 13+2	♣ Q764	♣ T32	2 ♠	3 ♦	3 ♠	4 ♦
Contract: 4 ♦ South			All Pass			

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ AT76				1 ♦
Vul: E-W	♥ Q96	♥ AKT8	Pass	1NT	Pass	2 ♥
North HCP: 7	♦ J92	♦ Q876	Pass	2NT	All Pass	
South HCP: 16	♣ Q965	♣ K				
Contract: 2NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ AJ9	♠ T4				1 ♦
Vul: Both	♥ Q93	♥ KJ6	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ T942	♦ AQ763	All Pass			
South HCP: 13+1	♣ Q83	♣ K94				
Contract: 2 ♦ South						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ Q52	♠ AT9				1 ♣
Vul: None	♥ KJ3	♥ 864	Pass	1NT	All Pass	
North HCP: 9	♦ K74	♦ JT8				
South HCP: 13	♣ 9542	♣ AKJT				
Contract: 1NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ T73				1 ♦
Vul: N-S	♥ K64	♥ A82	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ J53	♦ A9874	All Pass			
South HCP: 12+1	♣ Q763	♣ AT				
Contract: 2 ♦ South						



<b>Board: 11</b>	♠ AK3	You bid first.
Dealer: North	♥ J6	The opponents are silent.
Vul: E-W	♦ T84	
HCP: 14+1	♣ KQJT7	
<hr/>		
<b>Board: 12</b>	♠ A95	Partner bids first.
Dealer: South	♥ Q62	The opponents are silent.
Vul: None	♦ Q85	
HCP: 9	♣ JT42	
<hr/>		
<b>Board: 13</b>	♠ Q53	Partner bids first.
Dealer: South	♥ Q84	The opponents are silent.
Vul: E-W	♦ A74	
HCP: 8	♣ 8743	
<hr/>		
<b>Board: 14</b>	♠ K72	Partner bids first.
Dealer: South	♥ QT3	The opponents are silent.
Vul: Both	♦ T642	
HCP: 9	♣ A63	
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<b>Board: 15</b>	♠ AJ8652	LHO opens the bidding 1 ♦.
Dealer: East	♥ KJT	Partner bids next.
Vul: E-W	♦ 83	West (RHO) bids 1NT if possible.
HCP: 12+2	♣ K9	

## Both hands (Answers Page)

### Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ AK3	♠ QT6		1 ♣	Pass	1NT
Vul: E-W	♥ J6	♥ KQ4	Pass	3 ♣	All Pass	
North HCP: 14+1	♦ T84	♦ Q65				
South HCP: 9	♣ KQJT7	♣ 8642				
Contract: 3 ♣ North						

### Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ A95	♠ KJT				1 ♣
Vul: None	♥ Q62	♥ K	Pass	1NT	Pass	4 ♣
North HCP: 9	♦ Q85	♦ AKT4	Pass	5 ♣	All Pass	
South HCP: 20+1	♣ JT42	♣ AQ953				
Contract: 5 ♣ North						

### Board: 13

	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ AK2				1 ♣
Vul: E-W	♥ Q84	♥ T76	Pass	1NT	All Pass	
North HCP: 8	♦ A74	♦ K53				
South HCP: 14	♣ 8743	♣ AT62				
Contract: 1NT North						

### Board: 14

	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ 65				1 ♦
Vul: Both	♥ QT3	♥ KJ7	Pass	1NT	Pass	2 ♣
North HCP: 9	♦ T642	♦ AK85	Pass	2 ♦	All Pass	
South HCP: 14	♣ A63	♣ KT97				
Contract: 2 ♦ North						

### Board: 15

	North:	South:	W	N	E	S
Dealer: East	♠ AJ8652	♠ 9			1 ♦	Pass
Vul: E-W	♥ KJT	♥ Q954	1NT	2 ♠	All Pass	
North HCP: 12+2	♦ 83	♦ J74				
South HCP: 7+1	♣ K9	♣ A6543				
Contract: 2 ♠ North						

<b>Board: 11</b>	♠ QT6	Partner bids first.
Dealer: North	♥ KQ4	The opponents are silent.
Vul: E-W	♦ Q65	
HCP: 9	♣ 8642	
<hr/>		
<b>Board: 12</b>	♠ KJT	You bid first.
Dealer: South	♥ K	The opponents are silent.
Vul: None	♦ AKT4	
HCP: 20+1	♣ AQ953	
<hr/>		
<b>Board: 13</b>	♠ AK2	You bid first.
Dealer: South	♥ T76	The opponents are silent.
Vul: E-W	♦ K53	
HCP: 14	♣ AT62	
<hr/>		
<b>Board: 14</b>	♠ 65	You bid first.
Dealer: South	♥ KJ7	The opponents are silent.
Vul: Both	♦ AK85	
HCP: 14	♣ KT97	
<hr/>		
<b>Board: 15</b>	♠ 9	RHO opens the bidding 1♦.
Dealer: East	♥ Q954	You bid next.
Vul: E-W	♦ J74	West (LHO) bids 1NT if possible.
HCP: 7+1	♣ A6543	

## Both hands (Answers Page)

### Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ AK3	♠ QT6		1 ♣	Pass	1NT
Vul: E-W	♥ J6	♥ KQ4	Pass	3 ♣	All Pass	
North HCP: 14+1	♦ T84	♦ Q65				
South HCP: 9	♣ KQJT7	♣ 8642				
Contract: 3 ♣ North						

### Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ A95	♠ KJT				1 ♣
Vul: None	♥ Q62	♥ K	Pass	1NT	Pass	4 ♣
North HCP: 9	♦ Q85	♦ AKT4	Pass	5 ♣	All Pass	
South HCP: 20+1	♣ JT42	♣ AQ953				
Contract: 5 ♣ North						

### Board: 13

	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ AK2				1 ♣
Vul: E-W	♥ Q84	♥ T76	Pass	1NT	All Pass	
North HCP: 8	♦ A74	♦ K53				
South HCP: 14	♣ 8743	♣ AT62				
Contract: 1NT North						

### Board: 14

	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ 65				1 ♦
Vul: Both	♥ QT3	♥ KJ7	Pass	1NT	Pass	2 ♣
North HCP: 9	♦ T642	♦ AK85	Pass	2 ♦	All Pass	
South HCP: 14	♣ A63	♣ KT97				
Contract: 2 ♦ North						

### Board: 15

	North:	South:	W	N	E	S
Dealer: East	♠ AJ8652	♠ 9			1 ♦	Pass
Vul: E-W	♥ KJT	♥ Q954	1NT	2 ♠	All Pass	
North HCP: 12+2	♦ 83	♦ J74				
South HCP: 7+1	♣ K9	♣ A6543				
Contract: 2 ♠ North						

<b>Board: 16</b>	♠ 4	RHO opens the bidding 1 ♦.
Dealer: West	♥ Q98	You bid next.
Vul: N-S	♦ AT754	East (LHO) bids 1NT if possible.
HCP: 6+1	♣ 8743	West (RHO) bids 3 ♣ if possible.
		East (LHO) bids 3 ♦ if possible.

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<b>Board: 17</b>	♠ A8	You bid first.
Dealer: North	♥ Q43	The opponents are silent.
Vul: Both	♦ KT54	
HCP: 14	♣ AJ64	

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<b>Board: 18</b>	♠ JT84	You bid first.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ AKT762	
HCP: 16+2	♣ A2	

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<b>Board: 19</b>	♠ K96	Partner bids first.
Dealer: South	♥ A43	The opponents are silent.
Vul: N-S	♦ Q54	
HCP: 9	♣ 7542	

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<b>Board: 20</b>	♠ AJ32	You bid first.
Dealer: North	♥ 8543	The opponents are silent.
Vul: None	♦ KQ3	
HCP: 13	♣ K7	

## Both hands (Answers Page)

### Board: 16

Dealer: West

Vul: N-S

North HCP: 6+1

South HCP: 14+3

Contract: 3 ♠ South

North:

♠ 4

♥ Q98

♦ AT754

♣ 8743

South:

♠ AKJ763

♥ AJ543

♦ -

♣ J6

W	N	E	S
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1 ♦	Pass	1NT	2 ♦ <sup>1</sup>
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3 ♣	Pass	3 ♦	3 ♠
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All Pass

1. Michaels Cuebid

### Board: 17

Dealer: North

Vul: Both

North HCP: 14

South HCP: 9

Contract: 2 ♣ North

North:

♠ A8

♥ Q43

♦ KT54

♣ AJ64

South:

♠ K75

♥ A65

♦ 863

♣ Q972

W	N	E	S
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	1 ♦	Pass	1NT
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Pass	2 ♣	All Pass	
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### Board: 18

Dealer: North

Vul: E-W

North HCP: 16+2

South HCP: 9

Contract: 3NT South

North:

♠ JT84

♥ A

♦ AKT762

♣ A2

South:

♠ K65

♥ K94

♦ 953

♣ QJT6

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

	1 ♦	Pass	1NT
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Pass	2 ♠	Pass	3NT
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All Pass

### Board: 19

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 14

Contract: 1NT North

North:

♠ K96

♥ A43

♦ Q54

♣ 7542

South:

♠ AJ52

♥ KQ62

♦ T6

♣ A93

W	N	E	S
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			1 ♣
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Pass	1NT	All Pass	
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### Board: 20

Dealer: North

Vul: None

North HCP: 13

South HCP: 9

Contract: 1NT South

North:

♠ AJ32

♥ 8543

♦ KQ3

♣ K7

South:

♠ Q95

♥ QJ2

♦ JT65

♣ QJ5

W	N	E	S
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	1 ♦	Pass	1NT
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All Pass

<b>Board: 16</b>	♠ AKJ763	LHO opens the bidding 1 ♦.
Dealer: West	♥ AJ543	Partner bids next.
Vul: N-S	♦ -	East (RHO) bids 1NT if possible.
HCP: 14+3	♣ J6	West (LHO) bids 3 ♣ if possible.
		East (RHO) bids 3 ♦ if possible.

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<b>Board: 17</b>	♠ K75	Partner bids first.
Dealer: North	♥ A65	The opponents are silent.
Vul: Both	♦ 863	
HCP: 9	♣ Q972	

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<b>Board: 18</b>	♠ K65	Partner bids first.
Dealer: North	♥ K94	The opponents are silent.
Vul: E-W	♦ 953	
HCP: 9	♣ QJT6	

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<b>Board: 19</b>	♠ AJ52	You bid first.
Dealer: South	♥ KQ62	The opponents are silent.
Vul: N-S	♦ T6	
HCP: 14	♣ A93	

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<b>Board: 20</b>	♠ Q95	Partner bids first.
Dealer: North	♥ QJ2	The opponents are silent.
Vul: None	♦ JT65	
HCP: 9	♣ QJ5	

## Both hands (Answers Page)

### Board: 16

Dealer: West

Vul: N-S

North HCP: 6+1

South HCP: 14+3

Contract: 3 ♠ South

North:

♠ 4

♥ Q98

♦ AT754

♣ 8743

South:

♠ AKJ763

♥ AJ543

♦ -

♣ J6

W	N	E	S
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1 ♦	Pass	1NT	2 ♦ <sup>1</sup>
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3 ♣	Pass	3 ♦	3 ♠
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All Pass

1. Michaels Cuebid

### Board: 17

Dealer: North

Vul: Both

North HCP: 14

South HCP: 9

Contract: 2 ♣ North

North:

♠ A8

♥ Q43

♦ KT54

♣ AJ64

South:

♠ K75

♥ A65

♦ 863

♣ Q972

W	N	E	S
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	1 ♦	Pass	1NT
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Pass	2 ♣	All Pass	
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### Board: 18

Dealer: North

Vul: E-W

North HCP: 16+2

South HCP: 9

Contract: 3NT South

North:

♠ JT84

♥ A

♦ AKT762

♣ A2

South:

♠ K65

♥ K94

♦ 953

♣ QJT6

W	N	E	S
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	1 ♦	Pass	1NT
--	-----	------	-----

Pass	2 ♠	Pass	3NT
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All Pass

### Board: 19

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 14

Contract: 1NT North

North:

♠ K96

♥ A43

♦ Q54

♣ 7542

South:

♠ AJ52

♥ KQ62

♦ T6

♣ A93

W	N	E	S
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			1 ♣
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Pass	1NT	All Pass	
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### Board: 20

Dealer: North

Vul: None

North HCP: 13

South HCP: 9

Contract: 1NT South

North:

♠ AJ32

♥ 8543

♦ KQ3

♣ K7

South:

♠ Q95

♥ QJ2

♦ JT65

♣ QJ5

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

	1 ♦	Pass	1NT
--	-----	------	-----

All Pass



<b>Board: 21</b>	♠ Q82	Partner bids first.
Dealer: South	♥ K83	The opponents are silent.
Vul: E-W	♦ Q62	
HCP: 8	♣ JT76	

---

<b>Board: 22</b>	♠ AT92	You bid first.
Dealer: North	♥ KT63	The opponents are silent.
Vul: N-S	♦ A54	
HCP: 14	♣ K9	

---

<b>Board: 23</b>	♠ K86	Partner bids first.
Dealer: South	♥ A64	The opponents are silent.
Vul: E-W	♦ QT3	
HCP: 9	♣ T754	

---

<b>Board: 24</b>	♠ KT3	You bid first.
Dealer: North	♥ Q96	The opponents are silent.
Vul: E-W	♦ KQJ8	
HCP: 14	♣ K94	

---

<b>Board: 25</b>	♠ Q64	Partner bids first.
Dealer: South	♥ AT7	The opponents are silent.
Vul: E-W	♦ K73	
HCP: 9	♣ T862	

## Both hands (Answers Page)

### Board: 21

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 13

Contract: 1NT North

North:

♠ Q82

♥ K83

♦ Q62

♣ JT76

South:

♠ KJT

♥ T76

♦ T74

♣ AKQ8

W      N      E      S

Pass   1NT   All Pass   1 ♣

### Board: 22

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 9

Contract: 1NT South

North:

♠ AT92

♥ KT63

♦ A54

♣ K9

South:

♠ Q73

♥ Q95

♦ J73

♣ A532

W      N      E      S

Pass   1 ♦   Pass   1NT

All Pass

### Board: 23

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 12

Contract: 1NT North

North:

♠ K86

♥ A64

♦ QT3

♣ T754

South:

♠ JT52

♥ KT53

♦ A7

♣ A63

W      N      E      S

Pass   1NT   All Pass   1 ♣

### Board: 24

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 9

Contract: 1NT South

North:

♠ KT3

♥ Q96

♦ KQJ8

♣ K94

South:

♠ A62

♥ K85

♦ T54

♣ Q875

W      N      E      S

Pass   1 ♦   Pass   1NT

All Pass

### Board: 25

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 14

Contract: 1NT North

North:

♠ Q64

♥ AT7

♦ K73

♣ T862

South:

♠ KT3

♥ QJ5

♦ A95

♣ A753

W      N      E      S

Pass   1NT   All Pass   1 ♣

**South hands****1m-1N**

<b>Board: 21</b>	♠ KJT	You bid first.
Dealer: South	♥ T76	The opponents are silent.
Vul: E-W	♦ T74	
HCP: 13	♣ AKQ8	

---

<b>Board: 22</b>	♠ Q73	Partner bids first.
Dealer: North	♥ Q95	The opponents are silent.
Vul: N-S	♦ J73	
HCP: 9	♣ A532	

---

<b>Board: 23</b>	♠ JT52	You bid first.
Dealer: South	♥ KT53	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 12	♣ A63	

---

<b>Board: 24</b>	♠ A62	Partner bids first.
Dealer: North	♥ K85	The opponents are silent.
Vul: E-W	♦ T54	
HCP: 9	♣ Q875	

---

<b>Board: 25</b>	♠ KT3	You bid first.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: E-W	♦ A95	
HCP: 14	♣ A753	

## Both hands (Answers Page)

### Board: 21

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 13

Contract: 1NT North

North:

♠ Q82

♥ K83

♦ Q62

♣ JT76

South:

♠ KJT

♥ T76

♦ T74

♣ AKQ8

W      N      E      S

Pass   1NT   All Pass   1 ♣

### Board: 22

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 9

Contract: 1NT South

North:

♠ AT92

♥ KT63

♦ A54

♣ K9

South:

♠ Q73

♥ Q95

♦ J73

♣ A532

W      N      E      S

Pass   1 ♦   Pass   1NT

All Pass

### Board: 23

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 12

Contract: 1NT North

North:

♠ K86

♥ A64

♦ QT3

♣ T754

South:

♠ JT52

♥ KT53

♦ A7

♣ A63

W      N      E      S

Pass   1NT   All Pass   1 ♣

All Pass

### Board: 24

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 9

Contract: 1NT South

North:

♠ KT3

♥ Q96

♦ KQJ8

♣ K94

South:

♠ A62

♥ K85

♦ T54

♣ Q875

W      N      E      S

Pass   1 ♦   Pass   1NT

All Pass

### Board: 25

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 14

Contract: 1NT North

North:

♠ Q64

♥ AT7

♦ K73

♣ T862

South:

♠ KT3

♥ QJ5

♦ A95

♣ A753

W      N      E      S

Pass   1NT   All Pass   1 ♣

All Pass

<b>Board: 26</b>	♠ J7	LHO opens the bidding 1 ♦.
Dealer: East	♥ AKJ97	Partner bids next.
Vul: None	♦ 5	West (RHO) bids 1NT if possible.
HCP: 9+2	♣ T6542	

---

<b>Board: 27</b>	♠ J5	You bid first.
Dealer: North	♥ Q974	The opponents are silent.
Vul: N-S	♦ AKQ54	
HCP: 13+1	♣ J9	

---

<b>Board: 28</b>	♠ A952	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: N-S	♦ AQJ5	
HCP: 18	♣ AT96	

---

<b>Board: 29</b>	♠ QJ3	Partner bids first.
Dealer: South	♥ K83	The opponents are silent.
Vul: E-W	♦ T763	
HCP: 8	♣ Q65	

---

<b>Board: 30</b>	♠ K53	Partner bids first.
Dealer: South	♥ KT3	The opponents are silent.
Vul: Both	♦ 9873	
HCP: 9	♣ K93	

## Both hands (Answers Page)

### Board: 26

Dealer: East

Vul: None

North HCP: 9+2

South HCP: 9

Contract: 3♥ South

North:

♠ J7

♥ AKJ97

♦ 5

♣ T6542

South:

♠ Q542

♥ T62

♦ K982

♣ A3

W N E S

1♦ Pass

1NT 2NT<sup>1</sup> Pass 3♥

All Pass

1. Unusual 2NT

### Board: 27

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 9

Contract: 2♦ North

North:

♠ J5

♥ Q974

♦ AKQ54

♣ J9

South:

♠ KT3

♥ KT2

♦ J76

♣ Q752

W N E S

1♦ Pass 1NT

Pass 2♦ All Pass

### Board: 28

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 7

Contract: 3NT North

North:

♠ A952

♥ K

♦ AQJ5

♣ AT96

South:

♠ Q76

♥ Q53

♦ T63

♣ K842

W N E S

1♦ Pass 1NT

Pass 2♠ Pass 2NT

Pass 3NT All Pass

### Board: 29

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 17+2

Contract: 3NT North

North:

♠ QJ3

♥ K83

♦ T763

♣ Q65

South:

♠ AT6

♥ A5

♦ AKJ952

♣ J4

W N E S

1♦

Pass 1NT Pass 3♦

Pass 3NT All Pass

### Board: 30

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13

Contract: 2♦ North

North:

♠ K53

♥ KT3

♦ 9873

♣ K93

South:

♠ AQT8

♥ 8

♦ KQ64

♣ Q762

W N E S

1♦

Pass 1NT Pass 2♣

Pass 2♦ All Pass

<b>Board: 26</b>	♠ Q542	RHO opens the bidding 1♦.
Dealer: East	♥ T62	You bid next.
Vul: None	♦ K982	West (LHO) bids 1NT if possible.
HCP: 9	♣ A3	

---

<b>Board: 27</b>	♠ KT3	Partner bids first.
Dealer: North	♥ KT2	The opponents are silent.
Vul: N-S	♦ J76	
HCP: 9	♣ Q752	

---

<b>Board: 28</b>	♠ Q76	Partner bids first.
Dealer: North	♥ Q53	The opponents are silent.
Vul: N-S	♦ T63	
HCP: 7	♣ K842	

---

<b>Board: 29</b>	♠ AT6	You bid first.
Dealer: South	♥ A5	The opponents are silent.
Vul: E-W	♦ AKJ952	
HCP: 17+2	♣ J4	

---

<b>Board: 30</b>	♠ AQT8	You bid first.
Dealer: South	♥ 8	The opponents are silent.
Vul: Both	♦ KQ64	
HCP: 13	♣ Q762	

## Both hands (Answers Page)

### Board: 26

Dealer: East

Vul: None

North HCP: 9+2

South HCP: 9

Contract: 3♥ South

North:

♠ J7

♥ AKJ97

♦ 5

♣ T6542

South:

♠ Q542

♥ T62

♦ K982

♣ A3

W N E S

1♦ Pass

1NT 2NT<sup>1</sup> Pass 3♥

All Pass

1. Unusual 2NT

### Board: 27

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 9

Contract: 2♦ North

North:

♠ J5

♥ Q974

♦ AKQ54

♣ J9

South:

♠ KT3

♥ KT2

♦ J76

♣ Q752

W N E S

1♦ Pass 1NT

Pass 2♦ All Pass

### Board: 28

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 7

Contract: 3NT North

North:

♠ A952

♥ K

♦ AQJ5

♣ AT96

South:

♠ Q76

♥ Q53

♦ T63

♣ K842

W N E S

1♦ Pass 1NT

Pass 2♠ Pass 2NT

Pass 3NT All Pass

### Board: 29

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 17+2

Contract: 3NT North

North:

♠ QJ3

♥ K83

♦ T763

♣ Q65

South:

♠ AT6

♥ A5

♦ AKJ952

♣ J4

W N E S

1♦

Pass 1NT Pass 3♦

Pass 3NT All Pass

### Board: 30

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13

Contract: 2♦ North

North:

♠ K53

♥ KT3

♦ 9873

♣ K93

South:

♠ AQT8

♥ 8

♦ KQ64

♣ Q762

W N E S

1♦

Pass 1NT Pass 2♣

Pass 2♦ All Pass



<b>Board: 31</b>	♠ JT2	You bid first.
Dealer: North	♥ K8	The opponents are silent.
Vul: N-S	♦ AKT83	
HCP: 14+1	♣ K97	
<hr/>		
<b>Board: 32</b>	♠ Q4	LHO opens the bidding 1 ♦.
Dealer: East	♥ AJ653	Partner bids next.
Vul: Both	♦ T	West (RHO) bids 1NT if possible.
HCP: 10+2	♣ QJ764	West (RHO) Doubles 3 ♣ if possible.
<hr/>		
<b>Board: 33</b>	♠ K43	Partner bids first.
Dealer: South	♥ QT3	The opponents are silent.
Vul: N-S	♦ 7653	
HCP: 8	♣ K84	
<hr/>		
<b>Board: 34</b>	♠ Q987	You bid first.
Dealer: North	♥ K65	The opponents are silent.
Vul: N-S	♦ AQJ94	
HCP: 16+1	♣ A	
<hr/>		
<b>Board: 35</b>	♠ K72	Partner bids first.
Dealer: South	♥ K93	The opponents are silent.
Vul: E-W	♦ K65	
HCP: 9	♣ T832	

## Both hands (Answers Page)

### Board: 31

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 9

Contract: 2♦ North

North:

♠ JT2

♥ K8

♦ AKT83

♣ K97

South:

♠ K43

♥ A76

♦ 9762

♣ QT3

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

### Board: 32

Dealer: East

Vul: Both

North HCP: 10+2

South HCP: 9

Contract: 3♣X South

North:

♠ Q4

♥ AJ653

♦ T

♣ QJ764

South:

♠ 8653

♥ 72

♦ KQ76

♣ AT3

W	N	E	S
		1♦	Pass
1NT	2NT <sup>1</sup>	Pass	3♣
X	All Pass		

1. Unusual 2NT

### Board: 33

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ K43

♥ QT3

♦ 7653

♣ K84

South:

♠ AT52

♥ AJ7

♦ KT42

♣ QT

W	N	E	S
			1♦
Pass	1NT	All Pass	

### Board: 34

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 8

Contract: 3NT South

North:

♠ Q987

♥ K65

♦ AQJ94

♣ A

South:

♠ K62

♥ Q43

♦ 753

♣ K972

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

### Board: 35

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ K72

♥ K93

♦ K65

♣ T832

South:

♠ T964

♥ QJ8

♦ AJ

♣ AJ95

W	N	E	S
			1♣
Pass	1NT	All Pass	

**South hands****1m-1N**

<b>Board: 31</b>	♠ K43	Partner bids first.
Dealer: North	♥ A76	The opponents are silent.
Vul: N-S	♦ 9762	
HCP: 9	♣ QT3	
<hr/>		
<b>Board: 32</b>	♠ 8653	RHO opens the bidding 1♦.
Dealer: East	♥ 72	You bid next.
Vul: Both	♦ KQ76	West (LHO) bids 1NT if possible.
HCP: 9	♣ AT3	West (LHO) Doubles 3♣ if possible.
<hr/>		
<b>Board: 33</b>	♠ AT52	You bid first.
Dealer: South	♥ AJ7	The opponents are silent.
Vul: N-S	♦ KT42	
HCP: 14	♣ QT	
<hr/>		
<b>Board: 34</b>	♠ K62	Partner bids first.
Dealer: North	♥ Q43	The opponents are silent.
Vul: N-S	♦ 753	
HCP: 8	♣ K972	
<hr/>		
<b>Board: 35</b>	♠ T964	You bid first.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: E-W	♦ AJ	
HCP: 13	♣ AJ95	

## Both hands (Answers Page)

### Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ JT2	♠ K43		1 ♦	Pass	1NT
Vul: N-S	♥ K8	♥ A76	Pass	2 ♦	All Pass	
North HCP: 14+1	♦ AKT83	♦ 9762				
South HCP: 9	♣ K97	♣ QT3				
Contract: 2 ♦ North						

### Board: 32

	North:	South:	W	N	E	S
Dealer: East	♠ Q4	♠ 8653			1 ♦	Pass
Vul: Both	♥ AJ653	♥ 72	1NT	2NT <sup>1</sup>	Pass	3 ♣
North HCP: 10+2	♦ T	♦ KQ76	X	All Pass		
South HCP: 9	♣ QJ764	♣ AT3				
Contract: 3 ♣ X South						

1. Unusual 2NT

### Board: 33

	North:	South:	W	N	E	S
Dealer: South	♠ K43	♠ AT52				1 ♦
Vul: N-S	♥ QT3	♥ AJ7	Pass	1NT	All Pass	
North HCP: 8	♦ 7653	♦ KT42				
South HCP: 14	♣ K84	♣ QT				
Contract: 1NT North						

### Board: 34

	North:	South:	W	N	E	S
Dealer: North	♠ Q987	♠ K62		1 ♦	Pass	1NT
Vul: N-S	♥ K65	♥ Q43	Pass	2 ♠	Pass	3NT
North HCP: 16+1	♦ AQJ94	♦ 753	All Pass			
South HCP: 8	♣ A	♣ K972				
Contract: 3NT South						

### Board: 35

	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ T964				1 ♣
Vul: E-W	♥ K93	♥ QJ8	Pass	1NT	All Pass	
North HCP: 9	♦ K65	♦ AJ				
South HCP: 13	♣ T832	♣ AJ95				
Contract: 1NT North						

<b>Board: 36</b>	♠ QJ54	You bid first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: Both	♦ KQT6	
HCP: 14	♣ A72	
<hr/>		
<b>Board: 37</b>	♠ K85	LHO opens the bidding 1 ♦.
Dealer: East	♥ AQ865	Partner bids next.
Vul: None	♦ Q965	West (RHO) bids 1NT if possible.
HCP: 15+1	♣ A	East (LHO) bids 2 ♣ if possible.
<hr/>		
<b>Board: 38</b>	♠ AKJ9	LHO opens the bidding 1 ♣.
Dealer: East	♥ AJT92	Partner bids next.
Vul: Both	♦ Q92	West (RHO) bids 1NT if possible.
HCP: 18+1	♣ K	
<hr/>		
<b>Board: 39</b>	♠ K65	Partner bids first.
Dealer: South	♥ QT3	The opponents are silent.
Vul: None	♦ 965	
HCP: 8	♣ K873	
<hr/>		
<b>Board: 40</b>	♠ K93	Partner bids first.
Dealer: South	♥ Q92	The opponents are silent.
Vul: E-W	♦ J52	
HCP: 8	♣ Q984	

## Both hands (Answers Page)

### Board: 36

	North:	South:	W	N	E	S
Dealer: North	♠ QJ54	♠ K62		1 ♦	Pass	1NT
Vul: Both	♥ Q8	♥ K95	All Pass			
North HCP: 14	♦ KQT6	♦ 842				
South HCP: 8	♣ A72	♣ QT83				
Contract: 1NT South						

### Board: 37

	North:	South:	W	N	E	S
Dealer: East	♠ K85	♠ JT6			1 ♦	Pass
Vul: None	♥ AQ865	♥ J972	1NT	Pass	2 ♣	Pass
North HCP: 15+1	♦ Q965	♦ J7	Pass	2 ♥	All Pass	
South HCP: 4	♣ A	♣ J963				
Contract: 2 ♥ North						

### Board: 38

	North:	South:	W	N	E	S
Dealer: East	♠ AKJ9	♠ T754			1 ♣	Pass
Vul: Both	♥ AJT92	♥ 7	1NT	X	Pass	2 ♠
North HCP: 18+1	♦ Q92	♦ JT75	All Pass			
South HCP: 2	♣ K	♣ J762				
Contract: 2 ♠ South						

### Board: 39

	North:	South:	W	N	E	S
Dealer: South	♠ K65	♠ A932				1 ♦
Vul: None	♥ QT3	♥ AJ64	Pass	1NT	Pass	2 ♥
North HCP: 8	♦ 965	♦ AKT4	Pass	3NT	All Pass	
South HCP: 16	♣ K873	♣ T				
Contract: 3NT North						

### Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ K93	♠ Q7				1 ♦
Vul: E-W	♥ Q92	♥ A854	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ J52	♦ AKT976	All Pass			
South HCP: 13+2	♣ Q984	♣ 2				
Contract: 2 ♦ South						

## South hands

1m-1N

<b>Board: 36</b>	♠ K62	Partner bids first.
Dealer: North	♥ K95	The opponents are silent.
Vul: Both	♦ 842	
HCP: 8	♣ QT83	
<b>Board: 37</b>	♠ JT6	RHO opens the bidding 1♦.
Dealer: East	♥ J972	You bid next.
Vul: None	♦ J7	West (LHO) bids 1NT if possible.
HCP: 4	♣ J963	East (RHO) bids 2♣ if possible.
<b>Board: 38</b>	♠ T754	RHO opens the bidding 1♣.
Dealer: East	♥ 7	You bid next.
Vul: Both	♦ JT75	West (LHO) bids 1NT if possible.
HCP: 2	♣ J762	
<b>Board: 39</b>	♠ A932	You bid first.
Dealer: South	♥ AJ64	The opponents are silent.
Vul: None	♦ AKT4	
HCP: 16	♣ T	
<b>Board: 40</b>	♠ Q7	You bid first.
Dealer: South	♥ A854	The opponents are silent.
Vul: E-W	♦ AKT976	
HCP: 13+2	♣ 2	

## Both hands (Answers Page)

### Board: 36

	North:	South:	W	N	E	S
Dealer: North	♠ QJ54	♠ K62		1 ♦	Pass	1NT
Vul: Both	♥ Q8	♥ K95	All Pass			
North HCP: 14	♦ KQT6	♦ 842				
South HCP: 8	♣ A72	♣ QT83				
Contract: 1NT South						

### Board: 37

	North:	South:	W	N	E	S
Dealer: East	♠ K85	♠ JT6			1 ♦	Pass
Vul: None	♥ AQ865	♥ J972	1NT	Pass	2 ♣	Pass
North HCP: 15+1	♦ Q965	♦ J7	Pass	2 ♥	All Pass	
South HCP: 4	♣ A	♣ J963				
Contract: 2 ♥ North						

### Board: 38

	North:	South:	W	N	E	S
Dealer: East	♠ AKJ9	♠ T754			1 ♣	Pass
Vul: Both	♥ AJT92	♥ 7	1NT	X	Pass	2 ♠
North HCP: 18+1	♦ Q92	♦ JT75	All Pass			
South HCP: 2	♣ K	♣ J762				
Contract: 2 ♠ South						

### Board: 39

	North:	South:	W	N	E	S
Dealer: South	♠ K65	♠ A932				1 ♦
Vul: None	♥ QT3	♥ AJ64	Pass	1NT	Pass	2 ♥
North HCP: 8	♦ 965	♦ AKT4	Pass	3NT	All Pass	
South HCP: 16	♣ K873	♣ T				
Contract: 3NT North						

### Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ K93	♠ Q7				1 ♦
Vul: E-W	♥ Q92	♥ A854	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ J52	♦ AKT976	All Pass			
South HCP: 13+2	♣ Q984	♣ 2				
Contract: 2 ♦ South						



<b>Board: 41</b>	♠ KJ2	You bid first.
Dealer: North	♥ 3	The opponents are silent.
Vul: N-S	♦ KQT84	
HCP: 12+1	♣ K652	

---

<b>Board: 42</b>	♠ Q64	You bid first.
Dealer: North	♥ A963	The opponents are silent.
Vul: N-S	♦ AKJT	
HCP: 14	♣ 87	

---

<b>Board: 43</b>	♠ AJ5	You bid first.
Dealer: North	♥ 4	The opponents are silent.
Vul: None	♦ KQ932	
HCP: 14+1	♣ A765	

---

<b>Board: 44</b>	♠ 93	You bid first.
Dealer: North	♥ K864	The opponents are silent.
Vul: None	♦ AKT6	
HCP: 12	♣ QT9	

---

<b>Board: 45</b>	♠ Q83	Partner bids first.
Dealer: South	♥ K83	The opponents are silent.
Vul: N-S	♦ A96	
HCP: 9	♣ 9875	

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 9

Contract: 2♦ South

North:

♠ KJ2

♥ 3

♦ KQT84

♣ K652

South:

♠ Q74

♥ QJ4

♦ 9763

♣ A73

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

### Board: 42

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 9

Contract: 1NT South

North:

♠ Q64

♥ A963

♦ AKJT

♣ 87

South:

♠ A72

♥ Q82

♦ 9752

♣ K53

W	N	E	S
	1♦	Pass	1NT
All Pass			

### Board: 43

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 9

Contract: 2♣ North

North:

♠ AJ5

♥ 4

♦ KQ932

♣ A765

South:

♠ Q92

♥ KJ6

♦ 875

♣ KT82

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

### Board: 44

Dealer: North

Vul: None

North HCP: 12

South HCP: 9

Contract: 1NT South

North:

♠ 93

♥ K864

♦ AKT6

♣ QT9

South:

♠ QJ7

♥ Q52

♦ 952

♣ A875

W	N	E	S
	1♦	Pass	1NT
All Pass			

### Board: 45

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ Q83

♥ K83

♦ A96

♣ 9875

South:

♠ AKJ

♥ 762

♦ 753

♣ AJ32

W	N	E	S
			1♣
Pass	1NT	All Pass	

# South hands

1m-1N

<b>Board: 41</b>	♠ Q74	Partner bids first.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: N-S	♦ 9763	
HCP: 9	♣ A73	

<b>Board: 42</b>	♠ A72	Partner bids first.
Dealer: North	♥ Q82	The opponents are silent.
Vul: N-S	♦ 9752	
HCP: 9	♣ K53	

<b>Board: 43</b>	♠ Q92	Partner bids first.
Dealer: North	♥ KJ6	The opponents are silent.
Vul: None	♦ 875	
HCP: 9	♣ KT82	

<b>Board: 44</b>	♠ QJ7	Partner bids first.
Dealer: North	♥ Q52	The opponents are silent.
Vul: None	♦ 952	
HCP: 9	♣ A875	

<b>Board: 45</b>	♠ AKJ	You bid first.
Dealer: South	♥ 762	The opponents are silent.
Vul: N-S	♦ 753	
HCP: 13	♣ AJ32	

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 9

Contract: 2♦ South

North:

♠ KJ2

♥ 3

♦ KQT84

♣ K652

South:

♠ Q74

♥ QJ4

♦ 9763

♣ A73

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

### Board: 42

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 9

Contract: 1NT South

North:

♠ Q64

♥ A963

♦ AKJT

♣ 87

South:

♠ A72

♥ Q82

♦ 9752

♣ K53

W	N	E	S
	1♦	Pass	1NT
All Pass			

### Board: 43

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 9

Contract: 2♣ North

North:

♠ AJ5

♥ 4

♦ KQ932

♣ A765

South:

♠ Q92

♥ KJ6

♦ 875

♣ KT82

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

### Board: 44

Dealer: North

Vul: None

North HCP: 12

South HCP: 9

Contract: 1NT South

North:

♠ 93

♥ K864

♦ AKT6

♣ QT9

South:

♠ QJ7

♥ Q52

♦ 952

♣ A875

W	N	E	S
	1♦	Pass	1NT
All Pass			

### Board: 45

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ Q83

♥ K83

♦ A96

♣ 9875

South:

♠ AKJ

♥ 762

♦ 753

♣ AJ32

W	N	E	S
			1♣
Pass	1NT	All Pass	

<b>Board: 46</b>	♠ AQ87	You bid first.
Dealer: North	♥ J2	West (RHO) bids 2♣ if possible.
Vul: Both	♦ AK962	
HCP: 18+1	♣ A8	
<hr/>		
<b>Board: 47</b>	♠ A52	You bid first.
Dealer: North	♥ J75	West (RHO) Doubles 2♦ if possible.
Vul: E-W	♦ AQJT82	
HCP: 12+2	♣ 9	
<hr/>		
<b>Board: 48</b>	♠ 875	You bid first.
Dealer: North	♥ AK75	West (RHO) bids 2♦ if possible.
Vul: None	♦ A5	
HCP: 18	♣ AK53	
<hr/>		
<b>Board: 49</b>	♠ K73	Partner bids first.
Dealer: South	♥ A52	The opponents are silent.
Vul: E-W	♦ 7532	
HCP: 9	♣ Q87	
<hr/>		
<b>Board: 50</b>	♠ QJ6	Partner bids first.
Dealer: South	♥ Q98	East (LHO) Doubles 2♣ if possible.
Vul: Both	♦ K86	West (RHO) bids 2♥ if possible.
HCP: 9	♣ J965	

## Both hands (Answers Page)

### Board: 46

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 9

Contract: 3NT South

North:

♠ AQ87

♥ J2

♦ AK962

♣ A8

South:

♠ KJ9

♥ K87

♦ T543

♣ Q95

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

### Board: 47

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 9

Contract: 2 ♦ X North

North:

♠ A52

♥ J75

♦ AQJT82

♣ 9

South:

♠ K83

♥ A64

♦ 765

♣ Q754

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

### Board: 48

Dealer: North

Vul: None

North HCP: 18

South HCP: 8

Contract: 3NT North

North:

♠ 875

♥ AK75

♦ A5

♣ AK53

South:

♠ Q64

♥ QT4

♦ Q92

♣ Q872

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

### Board: 49

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 16+1

Contract: 3NT North

North:

♠ K73

♥ A52

♦ 7532

♣ Q87

South:

♠ 8

♥ Q74

♦ AQJ94

♣ AKT6

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

### Board: 50

Dealer: South

Vul: Both

North HCP: 9

South HCP: 12+1

Contract: 3 ♣ North

North:

♠ QJ6

♥ Q98

♦ K86

♣ J965

South:

♠ A932

♥ 54

♦ Q9

♣ AQT83

W	N	E	S
			1 ♣
Pass	1NT	Pass	2 ♣
Pass	Pass	X	Pass
2 ♥	3 ♣	All Pass	

<b>Board: 46</b>	♠ KJ9	Partner bids first.
Dealer: North	♥ K87	West (LHO) bids 2♣ if possible.
Vul: Both	♦ T543	
HCP: 9	♣ Q95	
<hr/>		
<b>Board: 47</b>	♠ K83	Partner bids first.
Dealer: North	♥ A64	West (LHO) Doubles 2♦ if possible.
Vul: E-W	♦ 765	
HCP: 9	♣ Q754	
<hr/>		
<b>Board: 48</b>	♠ Q64	Partner bids first.
Dealer: North	♥ QT4	West (LHO) bids 2♦ if possible.
Vul: None	♦ Q92	
HCP: 8	♣ Q872	
<hr/>		
<b>Board: 49</b>	♠ 8	You bid first.
Dealer: South	♥ Q74	The opponents are silent.
Vul: E-W	♦ AQJ94	
HCP: 16+1	♣ AKT6	
<hr/>		
<b>Board: 50</b>	♠ A932	You bid first.
Dealer: South	♥ 54	East (RHO) Doubles 2♣ if possible.
Vul: Both	♦ Q9	West (LHO) bids 2♥ if possible.
HCP: 12+1	♣ AQT83	

## Both hands (Answers Page)

### Board: 46

	North:	South:	W	N	E	S
Dealer: North	♠ AQ87	♠ KJ9		1 ♦	Pass	1NT
Vul: Both	♥ J2	♥ K87	2 ♣	2NT	Pass	3NT
North HCP: 18+1	♦ AK962	♦ T543	All Pass			
South HCP: 9	♣ A8	♣ Q95				
Contract: 3NT South						

### Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ K83		1 ♦	Pass	1NT
Vul: E-W	♥ J75	♥ A64	Pass	2 ♦	Pass	Pass
North HCP: 12+2	♦ AQJT82	♦ 765	X	All Pass		
South HCP: 9	♣ 9	♣ Q754				
Contract: 2 ♦ X North						

### Board: 48

	North:	South:	W	N	E	S
Dealer: North	♠ 875	♠ Q64		1 ♣	Pass	1NT
Vul: None	♥ AK75	♥ QT4	2 ♦	X	Pass	2NT
North HCP: 18	♦ A5	♦ Q92	Pass	3NT	All Pass	
South HCP: 8	♣ AK53	♣ Q872				
Contract: 3NT North						

### Board: 49

	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ 8				1 ♦
Vul: E-W	♥ A52	♥ Q74	Pass	1NT	Pass	2 ♣
North HCP: 9	♦ 7532	♦ AQJ94	Pass	2 ♦	Pass	3 ♦
South HCP: 16+1	♣ Q87	♣ AKT6	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 50

	North:	South:	W	N	E	S
Dealer: South	♠ QJ6	♠ A932				1 ♣
Vul: Both	♥ Q98	♥ 54	Pass	1NT	Pass	2 ♣
North HCP: 9	♦ K86	♦ Q9	Pass	Pass	X	Pass
South HCP: 12+1	♣ J965	♣ AQT83	2 ♥	3 ♣	All Pass	
Contract: 3 ♣ North						



<b>Board: 51</b>	♠ A83	Partner bids first.
Dealer: South	♥ Q84	The opponents are silent.
Vul: None	♦ T98	
HCP: 9	♣ KT72	

---

<b>Board: 52</b>	♠ K54	Partner bids first.
Dealer: South	♥ K94	The opponents are silent.
Vul: N-S	♦ 953	
HCP: 8	♣ Q543	

---

<b>Board: 53</b>	♠ J	You bid first.
Dealer: North	♥ KJ76	The opponents are silent.
Vul: N-S	♦ AQT73	
HCP: 14+1	♣ K98	

---

<b>Board: 54</b>	♠ T	You bid first.
Dealer: North	♥ K76	The opponents are silent.
Vul: Both	♦ AKQ65	
HCP: 19+1	♣ AK82	

---

<b>Board: 55</b>	♠ AJ	You bid first.
Dealer: North	♥ K65	The opponents are silent.
Vul: N-S	♦ AQ932	
HCP: 14+1	♣ 987	

## Both hands (Answers Page)

### Board: 51

	North:	South:	W	N	E	S
Dealer: South	♠ A83	♠ KJ96				1 ♦
Vul: None	♥ Q84	♥ K97	Pass	1NT	All Pass	
North HCP: 9	♦ T98	♦ AJ75				
South HCP: 12	♣ KT72	♣ 94				
Contract: 1NT North						

### Board: 52

	North:	South:	W	N	E	S
Dealer: South	♠ K54	♠ JT				1 ♦
Vul: N-S	♥ K94	♥ 65	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ 953	♦ AKJT74	All Pass			
South HCP: 12+2	♣ Q543	♣ KT8				
Contract: 2 ♦ South						

### Board: 53

	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ Q94		1 ♦	Pass	1NT
Vul: N-S	♥ KJ76	♥ QT8	Pass	2 ♦	All Pass	
North HCP: 14+1	♦ AQT73	♦ J42				
South HCP: 7	♣ K98	♣ Q765				
Contract: 2 ♦ North						

### Board: 54

	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ Q54		1 ♦	Pass	1NT
Vul: Both	♥ K76	♥ Q84	Pass	3 ♣	Pass	3 ♦
North HCP: 19+1	♦ AKQ65	♦ T832	Pass	3 ♥	Pass	3NT
South HCP: 6	♣ AK82	♣ Q76	All Pass			
Contract: 3NT South						

### Board: 55

	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ Q53		1 ♦	Pass	1NT
Vul: N-S	♥ K65	♥ QJ7	Pass	2 ♦	All Pass	
North HCP: 14+1	♦ AQ932	♦ J865				
South HCP: 9	♣ 987	♣ KT2				
Contract: 2 ♦ North						

<b>Board: 51</b>	♠ KJ96	You bid first.
Dealer: South	♥ K97	The opponents are silent.
Vul: None	♦ AJ75	
HCP: 12	♣ 94	

---

<b>Board: 52</b>	♠ JT	You bid first.
Dealer: South	♥ 65	The opponents are silent.
Vul: N-S	♦ AKJT74	
HCP: 12+2	♣ KT8	

---

<b>Board: 53</b>	♠ Q94	Partner bids first.
Dealer: North	♥ QT8	The opponents are silent.
Vul: N-S	♦ J42	
HCP: 7	♣ Q765	

---

<b>Board: 54</b>	♠ Q54	Partner bids first.
Dealer: North	♥ Q84	The opponents are silent.
Vul: Both	♦ T832	
HCP: 6	♣ Q76	

---

<b>Board: 55</b>	♠ Q53	Partner bids first.
Dealer: North	♥ QJ7	The opponents are silent.
Vul: N-S	♦ J865	
HCP: 9	♣ KT2	

## Both hands (Answers Page)

### Board: 51

	North:	South:	W	N	E	S
Dealer: South	♠ A83	♠ KJ96				1 ♦
Vul: None	♥ Q84	♥ K97	Pass	1NT	All Pass	
North HCP: 9	♦ T98	♦ AJ75				
South HCP: 12	♣ KT72	♣ 94				
Contract: 1NT North						

### Board: 52

	North:	South:	W	N	E	S
Dealer: South	♠ K54	♠ JT				1 ♦
Vul: N-S	♥ K94	♥ 65	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ 953	♦ AKJT74	All Pass			
South HCP: 12+2	♣ Q543	♣ KT8				
Contract: 2 ♦ South						

### Board: 53

	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ Q94		1 ♦	Pass	1NT
Vul: N-S	♥ KJ76	♥ QT8	Pass	2 ♦	All Pass	
North HCP: 14+1	♦ AQT73	♦ J42				
South HCP: 7	♣ K98	♣ Q765				
Contract: 2 ♦ North						

### Board: 54

	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ Q54		1 ♦	Pass	1NT
Vul: Both	♥ K76	♥ Q84	Pass	3 ♣	Pass	3 ♦
North HCP: 19+1	♦ AKQ65	♦ T832	Pass	3 ♥	Pass	3NT
South HCP: 6	♣ AK82	♣ Q76	All Pass			
Contract: 3NT South						

### Board: 55

	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ Q53		1 ♦	Pass	1NT
Vul: N-S	♥ K65	♥ QJ7	Pass	2 ♦	All Pass	
North HCP: 14+1	♦ AQ932	♦ J865				
South HCP: 9	♣ 987	♣ KT2				
Contract: 2 ♦ North						

<b>Board: 56</b>	♠ T92	You bid first.
Dealer: North	♥ AKJ6	The opponents are silent.
Vul: None	♦ AKQ43	
HCP: 17+1	♣ 2	
<hr/>		
<b>Board: 57</b>	♠ JT2	You bid first.
Dealer: North	♥ 54	The opponents are silent.
Vul: N-S	♦ AK63	
HCP: 14	♣ AQ63	
<hr/>		
<b>Board: 58</b>	♠ AK63	You bid first.
Dealer: North	♥ A8	The opponents are silent.
Vul: Both	♦ AQ95	
HCP: 18	♣ J42	
<hr/>		
<b>Board: 59</b>	♠ AJT7	You bid first.
Dealer: North	♥ 64	The opponents are silent.
Vul: Both	♦ AKQJ9	
HCP: 18+1	♣ K7	
<hr/>		
<b>Board: 60</b>	♠ 43	RHO opens the bidding 1♦.
Dealer: West	♥ T7532	You bid next.
Vul: E-W	♦ J96	East (LHO) bids 1NT if possible.
HCP: 1+1	♣ T98	

## Both hands (Answers Page)

### Board: 56

	North:	South:	W	N	E	S
Dealer: North	♠ T92	♠ QJ5		1 ♦	Pass	1NT
Vul: None	♥ AKJ6	♥ QT5	Pass	2 ♥	Pass	2NT
North HCP: 17+1	♦ AKQ43	♦ 985	Pass	3NT	All Pass	
South HCP: 7	♣ 2	♣ Q875				
Contract: 3NT North						

### Board: 57

	North:	South:	W	N	E	S
Dealer: North	♠ JT2	♠ K96		1 ♦	Pass	1NT
Vul: N-S	♥ 54	♥ QT8	Pass	2 ♣	All Pass	
North HCP: 14	♦ AK63	♦ JT7				
South HCP: 9	♣ AQ63	♣ KT95				
Contract: 2 ♣ North						

### Board: 58

	North:	South:	W	N	E	S
Dealer: North	♠ AK63	♠ Q92		1 ♦	Pass	1NT
Vul: Both	♥ A8	♥ KT9	Pass	2NT	Pass	3NT
North HCP: 18	♦ AQ95	♦ J832	All Pass			
South HCP: 9	♣ J42	♣ KT9				
Contract: 3NT South						

### Board: 59

	North:	South:	W	N	E	S
Dealer: North	♠ AJT7	♠ Q42		1 ♦	Pass	1NT
Vul: Both	♥ 64	♥ A52	Pass	2 ♦	All Pass	
North HCP: 18+1	♦ AKQJ9	♦ 432				
South HCP: 9	♣ K7	♣ QJ62				
Contract: 2 ♦ North						

### Board: 60

	North:	South:	W	N	E	S
Dealer: West	♠ 43	♠ QJ652	1 ♦	Pass	1NT	X
Vul: E-W	♥ T7532	♥ AK4	Pass	2 ♥	Pass	2 ♠
North HCP: 1+1	♦ J96	♦ QT4	All Pass			
South HCP: 18+1	♣ T98	♣ AQ				
Contract: 2 ♠ South						

# South hands

1m-1N

## Board: 56

♠ QJ5

Partner bids first.

Dealer: North

♥ QT5

The opponents are silent.

Vul: None

♦ 985

HCP: 7

♣ Q875

## Board: 57

♠ K96

Partner bids first.

Dealer: North

♥ QT8

The opponents are silent.

Vul: N-S

♦ JT7

HCP: 9

♣ KT95

## Board: 58

♠ Q92

Partner bids first.

Dealer: North

♥ KT9

The opponents are silent.

Vul: Both

♦ J832

HCP: 9

♣ KT9

## Board: 59

♠ Q42

Partner bids first.

Dealer: North

♥ A52

The opponents are silent.

Vul: Both

♦ 432

HCP: 9

♣ QJ62

## Board: 60

♠ QJ652

LHO opens the bidding 1 ♦.

Dealer: West

♥ AK4

Partner bids next.

Vul: E-W

♦ QT4

East (RHO) bids 1NT if possible.

HCP: 18+1

♣ AQ

## Both hands (Answers Page)

### Board: 56

	North:	South:	W	N	E	S
Dealer: North	♠ T92	♠ QJ5		1 ♦	Pass	1NT
Vul: None	♥ AKJ6	♥ QT5	Pass	2 ♥	Pass	2NT
North HCP: 17+1	♦ AKQ43	♦ 985	Pass	3NT	All Pass	
South HCP: 7	♣ 2	♣ Q875				
Contract: 3NT North						

### Board: 57

	North:	South:	W	N	E	S
Dealer: North	♠ JT2	♠ K96		1 ♦	Pass	1NT
Vul: N-S	♥ 54	♥ QT8	Pass	2 ♣	All Pass	
North HCP: 14	♦ AK63	♦ JT7				
South HCP: 9	♣ AQ63	♣ KT95				
Contract: 2 ♣ North						

### Board: 58

	North:	South:	W	N	E	S
Dealer: North	♠ AK63	♠ Q92		1 ♦	Pass	1NT
Vul: Both	♥ A8	♥ KT9	Pass	2NT	Pass	3NT
North HCP: 18	♦ AQ95	♦ J832	All Pass			
South HCP: 9	♣ J42	♣ KT9				
Contract: 3NT South						

### Board: 59

	North:	South:	W	N	E	S
Dealer: North	♠ AJT7	♠ Q42		1 ♦	Pass	1NT
Vul: Both	♥ 64	♥ A52	Pass	2 ♦	All Pass	
North HCP: 18+1	♦ AKQJ9	♦ 432				
South HCP: 9	♣ K7	♣ QJ62				
Contract: 2 ♦ North						

### Board: 60

	North:	South:	W	N	E	S
Dealer: West	♠ 43	♠ QJ652	1 ♦	Pass	1NT	X
Vul: E-W	♥ T7532	♥ AK4	Pass	2 ♥	Pass	2 ♠
North HCP: 1+1	♦ J96	♦ QT4	All Pass			
South HCP: 18+1	♣ T98	♣ AQ				
Contract: 2 ♠ South						



<b>Board: 61</b>	♠ AK65	You bid first.
Dealer: North	♥ 92	The opponents are silent.
Vul: Both	♦ J7	
HCP: 15+1	♣ AQJ73	
<hr/>		
<b>Board: 62</b>	♠ JT62	You bid first.
Dealer: North	♥ A987	The opponents are silent.
Vul: None	♦ AK63	
HCP: 12	♣ 9	
<hr/>		
<b>Board: 63</b>	♠ KT4	Partner bids first.
Dealer: South	♥ K74	The opponents are silent.
Vul: N-S	♦ 984	
HCP: 9	♣ KT93	
<hr/>		
<b>Board: 64</b>	♠ T6	You bid first.
Dealer: North	♥ AK93	The opponents are silent.
Vul: N-S	♦ KT72	
HCP: 14	♣ A95	
<hr/>		
<b>Board: 65</b>	♠ AQJ9872	LHO opens the bidding 1 ♦.
Dealer: East	♥ 42	Partner bids next.
Vul: N-S	♦ K	West (RHO) bids 1NT if possible.
HCP: 13+3	♣ K32	East (LHO) bids 3 ♣ if possible.

## Both hands (Answers Page)

### Board: 61

	North:	South:	W	N	E	S
Dealer: North	♠ AK65	♠ Q32		1 ♣	Pass	1NT
Vul: Both	♥ 92	♥ K74	Pass	3 ♣	All Pass	
North HCP: 15+1	♦ J7	♦ K93				
South HCP: 8	♣ AQJ73	♣ 9642				
Contract: 3 ♣ North						

### Board: 62

	North:	South:	W	N	E	S
Dealer: North	♠ JT62	♠ K97		1 ♦	Pass	1NT
Vul: None	♥ A987	♥ Q62	All Pass			
North HCP: 12	♦ AK63	♦ J98				
South HCP: 8	♣ 9	♣ Q754				
Contract: 1NT South						

### Board: 63

	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ AQ85				1 ♦
Vul: N-S	♥ K74	♥ AQ5	Pass	1NT	Pass	2NT
North HCP: 9	♦ 984	♦ A653	Pass	3NT	All Pass	
South HCP: 18	♣ KT93	♣ Q6				
Contract: 3NT North						

### Board: 64

	North:	South:	W	N	E	S
Dealer: North	♠ T6	♠ QJ3		1 ♦	Pass	1NT
Vul: N-S	♥ AK93	♥ QT6	All Pass			
North HCP: 14	♦ KT72	♦ Q85				
South HCP: 9	♣ A95	♣ QT72				
Contract: 1NT South						

### Board: 65

	North:	South:	W	N	E	S
Dealer: East	♠ AQJ9872	♠ 63			1 ♦	Pass
Vul: N-S	♥ 42	♥ A875	1NT	2 ♠	3 ♣	Pass
North HCP: 13+3	♦ K	♦ Q9872	Pass	3 ♠	All Pass	
South HCP: 6+1	♣ K32	♣ 87				
Contract: 3 ♠ North						

<b>Board: 61</b>	♠ Q32	Partner bids first.
Dealer: North	♥ K74	The opponents are silent.
Vul: Both	♦ K93	
HCP: 8	♣ 9642	

---

<b>Board: 62</b>	♠ K97	Partner bids first.
Dealer: North	♥ Q62	The opponents are silent.
Vul: None	♦ J98	
HCP: 8	♣ Q754	

---

<b>Board: 63</b>	♠ AQ85	You bid first.
Dealer: South	♥ AQ5	The opponents are silent.
Vul: N-S	♦ A653	
HCP: 18	♣ Q6	

---

<b>Board: 64</b>	♠ QJ3	Partner bids first.
Dealer: North	♥ QT6	The opponents are silent.
Vul: N-S	♦ Q85	
HCP: 9	♣ QT72	

---

<b>Board: 65</b>	♠ 63	RHO opens the bidding 1♦.
Dealer: East	♥ A875	You bid next.
Vul: N-S	♦ Q9872	West (LHO) bids 1NT if possible.
HCP: 6+1	♣ 87	East (RHO) bids 3♣ if possible.

## Both hands (Answers Page)

### Board: 61

	North:	South:	W	N	E	S
Dealer: North	♠ AK65	♠ Q32		1 ♣	Pass	1NT
Vul: Both	♥ 92	♥ K74	Pass	3 ♣	All Pass	
North HCP: 15+1	♦ J7	♦ K93				
South HCP: 8	♣ AQJ73	♣ 9642				
Contract: 3 ♣ North						

### Board: 62

	North:	South:	W	N	E	S
Dealer: North	♠ JT62	♠ K97		1 ♦	Pass	1NT
Vul: None	♥ A987	♥ Q62	All Pass			
North HCP: 12	♦ AK63	♦ J98				
South HCP: 8	♣ 9	♣ Q754				
Contract: 1NT South						

### Board: 63

	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ AQ85				1 ♦
Vul: N-S	♥ K74	♥ AQ5	Pass	1NT	Pass	2NT
North HCP: 9	♦ 984	♦ A653	Pass	3NT	All Pass	
South HCP: 18	♣ KT93	♣ Q6				
Contract: 3NT North						

### Board: 64

	North:	South:	W	N	E	S
Dealer: North	♠ T6	♠ QJ3		1 ♦	Pass	1NT
Vul: N-S	♥ AK93	♥ QT6	All Pass			
North HCP: 14	♦ KT72	♦ Q85				
South HCP: 9	♣ A95	♣ QT72				
Contract: 1NT South						

### Board: 65

	North:	South:	W	N	E	S
Dealer: East	♠ AQJ9872	♠ 63			1 ♦	Pass
Vul: N-S	♥ 42	♥ A875	1NT	2 ♠	3 ♣	Pass
North HCP: 13+3	♦ K	♦ Q9872	Pass	3 ♠	All Pass	
South HCP: 6+1	♣ K32	♣ 87				
Contract: 3 ♠ North						

<b>Board: 66</b>	♠ 9865	You bid first.
Dealer: North	♥ AJ62	The opponents are silent.
Vul: Both	♦ AJ3	
HCP: 12	♣ Q3	

---

<b>Board: 67</b>	♠ K95	You bid first.
Dealer: North	♥ KJT5	West (RHO) bids 2♣ if possible.
Vul: None	♦ KJ64	
HCP: 13	♣ Q3	

---

<b>Board: 68</b>	♠ KT9	Partner bids first.
Dealer: South	♥ Q83	The opponents are silent.
Vul: N-S	♦ J743	
HCP: 9	♣ QJ5	

---

<b>Board: 69</b>	♠ K42	You bid first.
Dealer: North	♥ K83	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 15+2	♣ AKQ862	

---

<b>Board: 70</b>	♠ Q76	Partner bids first.
Dealer: South	♥ Q83	The opponents are silent.
Vul: None	♦ 8643	
HCP: 6	♣ Q84	

## Both hands (Answers Page)

### Board: 66

	North:	South:	W	N	E	S
Dealer: North	♠ 9865	♠ QJ3		1 ♦	Pass	1NT
Vul: Both	♥ AJ62	♥ KT7	All Pass			
North HCP: 12	♦ AJ3	♦ 942				
South HCP: 9	♣ Q3	♣ KT85				
Contract: 1NT South						

### Board: 67

	North:	South:	W	N	E	S
Dealer: North	♠ K95	♠ Q62		1 ♦	Pass	1NT
Vul: None	♥ KJT5	♥ Q74	2 ♣	Pass	Pass	2 ♦
North HCP: 13	♦ KJ64	♦ Q875	All Pass			
South HCP: 9	♣ Q3	♣ K64				
Contract: 2 ♦ South						

### Board: 68

	North:	South:	W	N	E	S
Dealer: South	♠ KT9	♠ AJ6				1 ♦
Vul: N-S	♥ Q83	♥ J4	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ J743	♦ AT982	All Pass			
South HCP: 14+1	♣ QJ5	♣ A84				
Contract: 2 ♦ South						

### Board: 69

	North:	South:	W	N	E	S
Dealer: North	♠ K42	♠ A53		1 ♣	Pass	1NT
Vul: E-W	♥ K83	♥ QT2	Pass	3 ♣	All Pass	
North HCP: 15+2	♦ 7	♦ Q92				
South HCP: 8	♣ AKQ862	♣ 7543				
Contract: 3 ♣ North						

### Board: 70

	North:	South:	W	N	E	S
Dealer: South	♠ Q76	♠ AKT9				1 ♦
Vul: None	♥ Q83	♥ J2	Pass	1NT	Pass	2 ♠
North HCP: 6	♦ 8643	♦ AQJT72	Pass	2NT	Pass	3 ♦
South HCP: 16+2	♣ Q84	♣ J	Pass	4 ♦	All Pass	
Contract: 4 ♦ North						

<b>Board: 66</b>	♠ QJ3	Partner bids first.
Dealer: North	♥ KT7	The opponents are silent.
Vul: Both	♦ 942	
HCP: 9	♣ KT85	

---

<b>Board: 67</b>	♠ Q62	Partner bids first.
Dealer: North	♥ Q74	West (LHO) bids 2♣ if possible.
Vul: None	♦ Q875	
HCP: 9	♣ K64	

---

<b>Board: 68</b>	♠ AJ6	You bid first.
Dealer: South	♥ J4	The opponents are silent.
Vul: N-S	♦ AT982	
HCP: 14+1	♣ A84	

---

<b>Board: 69</b>	♠ A53	Partner bids first.
Dealer: North	♥ QT2	The opponents are silent.
Vul: E-W	♦ Q92	
HCP: 8	♣ 7543	

---

<b>Board: 70</b>	♠ AKT9	You bid first.
Dealer: South	♥ J2	The opponents are silent.
Vul: None	♦ AQJT72	
HCP: 16+2	♣ J	

## Both hands (Answers Page)

### Board: 66

	North:	South:	W	N	E	S
Dealer: North	♠ 9865	♠ QJ3		1 ♦	Pass	1NT
Vul: Both	♥ AJ62	♥ KT7	All Pass			
North HCP: 12	♦ AJ3	♦ 942				
South HCP: 9	♣ Q3	♣ KT85				
Contract: 1NT South						

### Board: 67

	North:	South:	W	N	E	S
Dealer: North	♠ K95	♠ Q62		1 ♦	Pass	1NT
Vul: None	♥ KJT5	♥ Q74	2 ♣	Pass	Pass	2 ♦
North HCP: 13	♦ KJ64	♦ Q875	All Pass			
South HCP: 9	♣ Q3	♣ K64				
Contract: 2 ♦ South						

### Board: 68

	North:	South:	W	N	E	S
Dealer: South	♠ KT9	♠ AJ6				1 ♦
Vul: N-S	♥ Q83	♥ J4	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ J743	♦ AT982	All Pass			
South HCP: 14+1	♣ QJ5	♣ A84				
Contract: 2 ♦ South						

### Board: 69

	North:	South:	W	N	E	S
Dealer: North	♠ K42	♠ A53		1 ♣	Pass	1NT
Vul: E-W	♥ K83	♥ QT2	Pass	3 ♣	All Pass	
North HCP: 15+2	♦ 7	♦ Q92				
South HCP: 8	♣ AKQ862	♣ 7543				
Contract: 3 ♣ North						

### Board: 70

	North:	South:	W	N	E	S
Dealer: South	♠ Q76	♠ AKT9				1 ♦
Vul: None	♥ Q83	♥ J2	Pass	1NT	Pass	2 ♠
North HCP: 6	♦ 8643	♦ AQJT72	Pass	2NT	Pass	3 ♦
South HCP: 16+2	♣ Q84	♣ J	Pass	4 ♦	All Pass	
Contract: 4 ♦ North						



<b>Board: 71</b>	♠ K	You bid first.
Dealer: North	♥ 6542	The opponents are silent.
Vul: N-S	♦ AKT842	
HCP: 13+2	♣ KT	

---

<b>Board: 72</b>	♠ Q9	You bid first.
Dealer: North	♥ J764	The opponents are silent.
Vul: N-S	♦ AK73	
HCP: 12	♣ Q96	

---

<b>Board: 73</b>	♠ A542	You bid first.
Dealer: North	♥ AK6	The opponents are silent.
Vul: Both	♦ QT865	
HCP: 14+1	♣ J	

---

<b>Board: 74</b>	♠ QT6	Partner bids first.
Dealer: South	♥ Q62	East (LHO) bids 2NT if possible.
Vul: N-S	♦ JT76	West (RHO) bids 3♥ if possible.
HCP: 7	♣ Q95	

---

<b>Board: 75</b>	♠ Q74	Partner bids first.
Dealer: South	♥ AJT	The opponents are silent.
Vul: E-W	♦ 652	
HCP: 9	♣ Q542	

## Both hands (Answers Page)

### Board: 71

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 9

Contract: 2♦ North

North:

♠ K

♥ 6542

♦ AKT842

♣ KT

South:

♠ Q54

♥ K83

♦ 965

♣ A862

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

### Board: 72

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 9

Contract: 1NT South

North:

♠ Q9

♥ J764

♦ AK73

♣ Q96

South:

♠ A86

♥ QT5

♦ T92

♣ K542

W	N	E	S
	1♦	Pass	1NT
All Pass			

### Board: 73

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 7

Contract: 2♦ North

North:

♠ A542

♥ AK6

♦ QT865

♣ J

South:

♠ Q76

♥ Q98

♦ 943

♣ KT85

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

### Board: 74

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 16+2

Contract: 4♦ North

North:

♠ QT6

♥ Q62

♦ JT76

♣ Q95

South:

♠ AKJ2

♥ J4

♦ AK9532

♣ 4

W	N	E	S
			1♦
Pass	1NT	2NT <sup>1</sup>	3♦
3♥	4♦	All Pass	

1. Unusual 2NT

### Board: 75

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ Q74

♥ AJT

♦ 652

♣ Q542

South:

♠ KT2

♥ 72

♦ AK87

♣ KT86

W	N	E	S
			1♦
Pass	1NT	All Pass	

<b>Board: 71</b>	♠ Q54	Partner bids first.
Dealer: North	♥ K83	The opponents are silent.
Vul: N-S	♦ 965	
HCP: 9	♣ A862	

---

<b>Board: 72</b>	♠ A86	Partner bids first.
Dealer: North	♥ QT5	The opponents are silent.
Vul: N-S	♦ T92	
HCP: 9	♣ K542	

---

<b>Board: 73</b>	♠ Q76	Partner bids first.
Dealer: North	♥ Q98	The opponents are silent.
Vul: Both	♦ 943	
HCP: 7	♣ KT85	

---

<b>Board: 74</b>	♠ AKJ2	You bid first.
Dealer: South	♥ J4	East (RHO) bids 2NT if possible.
Vul: N-S	♦ AK9532	West (LHO) bids 3♥ if possible.
HCP: 16+2	♣ 4	

---

<b>Board: 75</b>	♠ KT2	You bid first.
Dealer: South	♥ 72	The opponents are silent.
Vul: E-W	♦ AK87	
HCP: 13	♣ KT86	

## Both hands (Answers Page)

### Board: 71

	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ Q54		1 ♦	Pass	1NT
Vul: N-S	♥ 6542	♥ K83	Pass	2 ♦	All Pass	
North HCP: 13+2	♦ AKT842	♦ 965				
South HCP: 9	♣ KT	♣ A862				
Contract: 2 ♦ North						

### Board: 72

	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ A86		1 ♦	Pass	1NT
Vul: N-S	♥ J764	♥ QT5	All Pass			
North HCP: 12	♦ AK73	♦ T92				
South HCP: 9	♣ Q96	♣ K542				
Contract: 1NT South						

### Board: 73

	North:	South:	W	N	E	S
Dealer: North	♠ A542	♠ Q76		1 ♦	Pass	1NT
Vul: Both	♥ AK6	♥ Q98	Pass	2 ♦	All Pass	
North HCP: 14+1	♦ QT865	♦ 943				
South HCP: 7	♣ J	♣ KT85				
Contract: 2 ♦ North						

### Board: 74

	North:	South:	W	N	E	S
Dealer: South	♠ QT6	♠ AKJ2				1 ♦
Vul: N-S	♥ Q62	♥ J4	Pass	1NT	2NT <sup>1</sup>	3 ♦
North HCP: 7	♦ JT76	♦ AK9532	3 ♥	4 ♦	All Pass	
South HCP: 16+2	♣ Q95	♣ 4				
Contract: 4 ♦ North						

1. Unusual 2NT

### Board: 75

	North:	South:	W	N	E	S
Dealer: South	♠ Q74	♠ KT2				1 ♦
Vul: E-W	♥ AJT	♥ 72	Pass	1NT	All Pass	
North HCP: 9	♦ 652	♦ AK87				
South HCP: 13	♣ Q542	♣ KT86				
Contract: 1NT North						

<b>Board: 76</b>	♠ A76	Partner bids first.
Dealer: South	♥ Q53	The opponents are silent.
Vul: Both	♦ 752	
HCP: 9	♣ K653	

---

<b>Board: 77</b>	♠ Q65	Partner bids first.
Dealer: South	♥ K42	The opponents are silent.
Vul: E-W	♦ 752	
HCP: 9	♣ A953	

---

<b>Board: 78</b>	♠ Q98	Partner bids first.
Dealer: South	♥ QJ7	The opponents are silent.
Vul: None	♦ 876	
HCP: 7	♣ Q864	

---

<b>Board: 79</b>	♠ Q32	Partner bids first.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: N-S	♦ 975	
HCP: 9	♣ KJ63	

---

<b>Board: 80</b>	♠ Q83	Partner bids first.
Dealer: South	♥ A65	The opponents are silent.
Vul: Both	♦ T95	
HCP: 8	♣ Q732	

## Both hands (Answers Page)

### Board: 76

	North:	South:	W	N	E	S
Dealer: South	♠ A76	♠ K952				1 ♦
Vul: Both	♥ Q53	♥ T2	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ 752	♦ AKT83	All Pass			
South HCP: 14+1	♣ K653	♣ AT				
Contract: 2 ♦ South						

### Board: 77

	North:	South:	W	N	E	S
Dealer: South	♠ Q65	♠ 42				1 ♦
Vul: E-W	♥ K42	♥ A65	Pass	1NT	All Pass	
North HCP: 9	♦ 752	♦ KQ98				
South HCP: 13	♣ A953	♣ KJ87				
Contract: 1NT North						

### Board: 78

	North:	South:	W	N	E	S
Dealer: South	♠ Q98	♠ AT7				1 ♦
Vul: None	♥ QJ7	♥ AK64	Pass	1NT	Pass	2 ♦
North HCP: 7	♦ 876	♦ AJT54	All Pass			
South HCP: 19+1	♣ Q864	♣ K				
Contract: 2 ♦ South						

### Board: 79

	North:	South:	W	N	E	S
Dealer: South	♠ Q32	♠ T986				1 ♦
Vul: N-S	♥ QJ9	♥ AK7	Pass	1NT	All Pass	
North HCP: 9	♦ 975	♦ AJ42				
South HCP: 12	♣ KJ63	♣ T7				
Contract: 1NT North						

### Board: 80

	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ AK9				1 ♦
Vul: Both	♥ A65	♥ 82	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ T95	♦ AQJ62	All Pass			
South HCP: 18+1	♣ Q732	♣ A95				
Contract: 2 ♦ South						

<b>Board: 76</b>	♠ K952	You bid first.
Dealer: South	♥ T2	The opponents are silent.
Vul: Both	♦ AKT83	
HCP: 14+1	♣ AT	

---

<b>Board: 77</b>	♠ 42	You bid first.
Dealer: South	♥ A65	The opponents are silent.
Vul: E-W	♦ KQ98	
HCP: 13	♣ KJ87	

---

<b>Board: 78</b>	♠ AT7	You bid first.
Dealer: South	♥ AK64	The opponents are silent.
Vul: None	♦ AJT54	
HCP: 19+1	♣ K	

---

<b>Board: 79</b>	♠ T986	You bid first.
Dealer: South	♥ AK7	The opponents are silent.
Vul: N-S	♦ AJ42	
HCP: 12	♣ T7	

---

<b>Board: 80</b>	♠ AK9	You bid first.
Dealer: South	♥ 82	The opponents are silent.
Vul: Both	♦ AQJ62	
HCP: 18+1	♣ A95	

## Both hands (Answers Page)

### Board: 76

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14+1

Contract: 2 ♦ South

North:

♠ A76

♥ Q53

♦ 752

♣ K653

South:

♠ K952

♥ T2

♦ AKT83

♣ AT

W N E S

Pass 1NT Pass 2 ♦

Pass 1NT Pass 2 ♦

All Pass

### Board: 77

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ Q65

♥ K42

♦ 752

♣ A953

South:

♠ 42

♥ A65

♦ KQ98

♣ KJ87

W N E S

Pass 1NT All Pass

Pass 1NT All Pass

All Pass

### Board: 78

Dealer: South

Vul: None

North HCP: 7

South HCP: 19+1

Contract: 2 ♦ South

North:

♠ Q98

♥ QJ7

♦ 876

♣ Q864

South:

♠ AT7

♥ AK64

♦ AJT54

♣ K

W N E S

Pass 1NT Pass 2 ♦

Pass 1NT Pass 2 ♦

All Pass

### Board: 79

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 12

Contract: 1NT North

North:

♠ Q32

♥ QJ9

♦ 975

♣ KJ63

South:

♠ T986

♥ AK7

♦ AJ42

♣ T7

W N E S

Pass 1NT All Pass

Pass 1NT All Pass

All Pass

### Board: 80

Dealer: South

Vul: Both

North HCP: 8

South HCP: 18+1

Contract: 2 ♦ South

North:

♠ Q83

♥ A65

♦ T95

♣ Q732

South:

♠ AK9

♥ 82

♦ AQJ62

♣ A95

W N E S

Pass 1NT Pass 2 ♦

Pass 1NT Pass 2 ♦

All Pass



<b>Board: 81</b>	♠ Q97	Partner bids first.
Dealer: South	♥ K85	The opponents are silent.
Vul: Both	♦ 975	
HCP: 9	♣ KJ75	

---

<b>Board: 82</b>	♠ 643	RHO opens the bidding 1♦.
Dealer: West	♥ A82	You bid next.
Vul: E-W	♦ AQ86	East (LHO) bids 1NT if possible.
HCP: 10	♣ T96	West (RHO) bids 3♣ if possible.

---

<b>Board: 83</b>	♠ K83	Partner bids first.
Dealer: South	♥ Q85	The opponents are silent.
Vul: None	♦ Q92	
HCP: 9	♣ Q542	

---

<b>Board: 84</b>	♠ Q86	You bid first.
Dealer: North	♥ A6	The opponents are silent.
Vul: Both	♦ AT6	
HCP: 14+1	♣ KJT53	

---

<b>Board: 85</b>	♠ J	You bid first.
Dealer: North	♥ 7643	West (RHO) Doubles 2♦ if possible.
Vul: Both	♦ AKQJT2	East (LHO) bids 2♠ if possible.
HCP: 11+2	♣ 98	East (LHO) bids 3♠ if possible.
		East (LHO) Doubles 4♦ if possible.

## Both hands (Answers Page)

### Board: 81

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ Q97

♥ K85

♦ 975

♣ KJ75

South:

♠ KT2

♥ JT74

♦ AK63

♣ Q3

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

### Board: 82

Dealer: West

Vul: E-W

North HCP: 10

South HCP: 10+2

Contract: 3♥ South

North:

♠ 643

♥ A82

♦ AQ86

♣ T96

South:

♠ K92

♥ KJT974

♦ J2

♣ Q8

W N E S

1♦ Pass 1NT 2♥

3♣ 3♦<sup>1</sup> Pass 3♥

All Pass

1. limit raise or better in !H

### Board: 83

Dealer: South

Vul: None

North HCP: 9

South HCP: 14

Contract: 1NT North

North:

♠ K83

♥ Q85

♦ Q92

♣ Q542

South:

♠ AJT5

♥ A32

♦ J8

♣ KJ87

W N E S

Pass 1NT All Pass 1♣

Pass 1NT All Pass

### Board: 84

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 9

Contract: 1NT South

North:

♠ Q86

♥ A6

♦ AT6

♣ KJT53

South:

♠ A75

♥ K98

♦ Q74

♣ 8742

W N E S

Pass 1♣ Pass 1NT

All Pass

### Board: 85

Dealer: North

Vul: Both

North HCP: 11+2

South HCP: 9

Contract: 4♦ X North

North:

♠ J

♥ 7643

♦ AKQJT2

♣ 98

South:

♠ Q72

♥ Q98

♦ 987

♣ AJ65

W N E S

Pass 1♦ Pass 1NT

Pass 2♦ Pass Pass

X Pass 2♠ 3♦

Pass Pass 3♠ Pass

Pass 4♦ X All Pass

<b>Board: 81</b>	♠ KT2	You bid first.
Dealer: South	♥ JT74	The opponents are silent.
Vul: Both	♦ AK63	
HCP: 13	♣ Q3	

---

<b>Board: 82</b>	♠ K92	LHO opens the bidding 1 ♦.
Dealer: West	♥ KJT974	Partner bids next.
Vul: E-W	♦ J2	East (RHO) bids 1NT if possible.
HCP: 10+2	♣ Q8	West (LHO) bids 3 ♣ if possible.

---

<b>Board: 83</b>	♠ AJT5	You bid first.
Dealer: South	♥ A32	The opponents are silent.
Vul: None	♦ J8	
HCP: 14	♣ KJ87	

---

<b>Board: 84</b>	♠ A75	Partner bids first.
Dealer: North	♥ K98	The opponents are silent.
Vul: Both	♦ Q74	
HCP: 9	♣ 8742	

---

<b>Board: 85</b>	♠ Q72	Partner bids first.
Dealer: North	♥ Q98	West (LHO) Doubles 2 ♦ if possible.
Vul: Both	♦ 987	East (RHO) bids 2 ♠ if possible.
HCP: 9	♣ AJ65	East (RHO) bids 3 ♠ if possible.
		East (RHO) Doubles 4 ♦ if possible.

## Both hands (Answers Page)

### Board: 81

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ Q97

♥ K85

♦ 975

♣ KJ75

South:

♠ KT2

♥ JT74

♦ AK63

♣ Q3

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

### Board: 82

Dealer: West

Vul: E-W

North HCP: 10

South HCP: 10+2

Contract: 3♥ South

North:

♠ 643

♥ A82

♦ AQ86

♣ T96

South:

♠ K92

♥ KJT974

♦ J2

♣ Q8

W N E S

1♦ Pass 1NT 2♥

3♣ 3♦<sup>1</sup> Pass 3♥

All Pass

1. limit raise or better in !H

### Board: 83

Dealer: South

Vul: None

North HCP: 9

South HCP: 14

Contract: 1NT North

North:

♠ K83

♥ Q85

♦ Q92

♣ Q542

South:

♠ AJT5

♥ A32

♦ J8

♣ KJ87

W N E S

Pass 1NT All Pass 1♣

Pass 1NT All Pass

### Board: 84

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 9

Contract: 1NT South

North:

♠ Q86

♥ A6

♦ AT6

♣ KJT53

South:

♠ A75

♥ K98

♦ Q74

♣ 8742

W N E S

Pass 1♣ Pass 1NT

All Pass

### Board: 85

Dealer: North

Vul: Both

North HCP: 11+2

South HCP: 9

Contract: 4♦ X North

North:

♠ J

♥ 7643

♦ AKQJT2

♣ 98

South:

♠ Q72

♥ Q98

♦ 987

♣ AJ65

W N E S

Pass 1♦ Pass 1NT

Pass 2♦ Pass Pass

X Pass 2♠ 3♦

Pass Pass 3♠ Pass

Pass 4♦ X All Pass

# North hands

1m-1N

<b>Board: 86</b>	♠ J9763	RHO opens the bidding 1♦.
Dealer: West	♥ T863	You bid next.
Vul: E-W	♦ A6	East (LHO) bids 1NT if possible.
HCP: 5+1	♣ 98	West (RHO) bids 3♣ if possible.

<b>Board: 87</b>	♠ K9	You bid first.
Dealer: North	♥ K83	The opponents are silent.
Vul: Both	♦ AKT93	
HCP: 13+1	♣ 963	

<b>Board: 88</b>	♠ JT82	You bid first.
Dealer: North	♥ K5	West (RHO) bids 2♥ if possible.
Vul: E-W	♦ AKQ64	
HCP: 17+1	♣ A8	

<b>Board: 89</b>	♠ KT4	Partner bids first.
Dealer: South	♥ Q82	The opponents are silent.
Vul: N-S	♦ 865	
HCP: 8	♣ KT74	

<b>Board: 90</b>	♠ Q85	Partner bids first.
Dealer: South	♥ K93	The opponents are silent.
Vul: E-W	♦ 764	
HCP: 9	♣ KJ97	

## Both hands (Answers Page)

### Board: 86

	North:	South:	W	N	E	S
Dealer: West	♠ J9763	♠ A8	1 ♦	Pass	1NT	2 ♥
Vul: E-W	♥ T863	♥ AKJ754	3 ♣	4 ♥	All Pass	
North HCP: 5+1	♦ A6	♦ Q7				
South HCP: 14+2	♣ 98	♣ T62				
Contract: 4 ♥ North						

### Board: 87

	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ QT8		1 ♦	Pass	1NT
Vul: Both	♥ K83	♥ A76	Pass	2 ♦	All Pass	
North HCP: 13+1	♦ AKT93	♦ 7642				
South HCP: 8	♣ 963	♣ Q84				
Contract: 2 ♦ North						

### Board: 88

	North:	South:	W	N	E	S
Dealer: North	♠ JT82	♠ Q94		1 ♦	Pass	1NT
Vul: E-W	♥ K5	♥ QT8	2 ♥	2NT	All Pass	
North HCP: 17+1	♦ AKQ64	♦ J953				
South HCP: 7	♣ A8	♣ QT5				
Contract: 2NT North						

### Board: 89

	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ A875				1 ♦
Vul: N-S	♥ Q82	♥ AT94	Pass	1NT	All Pass	
North HCP: 8	♦ 865	♦ AJ93				
South HCP: 15	♣ KT74	♣ Q				
Contract: 1NT North						

### Board: 90

	North:	South:	W	N	E	S
Dealer: South	♠ Q85	♠ T				1 ♦
Vul: E-W	♥ K93	♥ A62	Pass	1NT	Pass	2 ♣
North HCP: 9	♦ 764	♦ AKJ98	All Pass			
South HCP: 14+1	♣ KJ97	♣ Q654				
Contract: 2 ♣ South						

<b>Board: 86</b>	♠ A8	LHO opens the bidding 1♦.
Dealer: West	♥ AKJ754	Partner bids next.
Vul: E-W	♦ Q7	East (RHO) bids 1NT if possible.
HCP: 14+2	♣ T62	West (LHO) bids 3♣ if possible.

---

<b>Board: 87</b>	♠ QT8	Partner bids first.
Dealer: North	♥ A76	The opponents are silent.
Vul: Both	♦ 7642	
HCP: 8	♣ Q84	

---

<b>Board: 88</b>	♠ Q94	Partner bids first.
Dealer: North	♥ QT8	West (LHO) bids 2♥ if possible.
Vul: E-W	♦ J953	
HCP: 7	♣ QT5	

---

<b>Board: 89</b>	♠ A875	You bid first.
Dealer: South	♥ AT94	The opponents are silent.
Vul: N-S	♦ AJ93	
HCP: 15	♣ Q	

---

<b>Board: 90</b>	♠ T	You bid first.
Dealer: South	♥ A62	The opponents are silent.
Vul: E-W	♦ AKJ98	
HCP: 14+1	♣ Q654	

## Both hands (Answers Page)

### Board: 86

	North:	South:	W	N	E	S
Dealer: West	♠ J9763	♠ A8	1 ♦	Pass	1NT	2 ♥
Vul: E-W	♥ T863	♥ AKJ754	3 ♣	4 ♥	All Pass	
North HCP: 5+1	♦ A6	♦ Q7				
South HCP: 14+2	♣ 98	♣ T62				
Contract: 4 ♥ North						

### Board: 87

	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ QT8		1 ♦	Pass	1NT
Vul: Both	♥ K83	♥ A76	Pass	2 ♦	All Pass	
North HCP: 13+1	♦ AKT93	♦ 7642				
South HCP: 8	♣ 963	♣ Q84				
Contract: 2 ♦ North						

### Board: 88

	North:	South:	W	N	E	S
Dealer: North	♠ JT82	♠ Q94		1 ♦	Pass	1NT
Vul: E-W	♥ K5	♥ QT8	2 ♥	2NT	All Pass	
North HCP: 17+1	♦ AKQ64	♦ J953				
South HCP: 7	♣ A8	♣ QT5				
Contract: 2NT North						

### Board: 89

	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ A875				1 ♦
Vul: N-S	♥ Q82	♥ AT94	Pass	1NT	All Pass	
North HCP: 8	♦ 865	♦ AJ93				
South HCP: 15	♣ KT74	♣ Q				
Contract: 1NT North						

### Board: 90

	North:	South:	W	N	E	S
Dealer: South	♠ Q85	♠ T				1 ♦
Vul: E-W	♥ K93	♥ A62	Pass	1NT	Pass	2 ♣
North HCP: 9	♦ 764	♦ AKJ98	All Pass			
South HCP: 14+1	♣ KJ97	♣ Q654				
Contract: 2 ♣ South						



# North hands

1m-1N

<b>Board: 91</b>	♠ T2	You bid first.
Dealer: North	♥ QJ7	West (RHO) Doubles 1NT if possible.
Vul: None	♦ AKJ83	West (RHO) Doubles 2♦ if possible.
HCP: 12+1	♣ J43	East (LHO) bids 2♠ if possible.

<b>Board: 92</b>	♠ Q43	Partner bids first.
Dealer: South	♥ Q87	The opponents are silent.
Vul: N-S	♦ J532	
HCP: 9	♣ A52	

<b>Board: 93</b>	♠ AT5	You bid first.
Dealer: North	♥ AK6	West (RHO) bids 2♣ if possible.
Vul: E-W	♦ AKJ932	
HCP: 19+2	♣ 9	

<b>Board: 94</b>	♠ Q75	Partner bids first.
Dealer: South	♥ QT2	The opponents are silent.
Vul: None	♦ Q83	
HCP: 9	♣ QJ53	

<b>Board: 95</b>	♠ KT6	Partner bids first.
Dealer: South	♥ KT4	The opponents are silent.
Vul: Both	♦ 963	
HCP: 8	♣ Q875	

## Both hands (Answers Page)

### Board: 91

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 8

Contract: 3 ♦ South

North:

♠ T2

♥ QJ7

♦ AKJ83

♣ J43

South:

♠ Q95

♥ KT4

♦ T95

♣ K975

W

N

E

S

1 ♦

Pass

1NT

X

2 ♦

Pass

Pass

X

Pass

2 ♠

3 ♦

All Pass

### Board: 92

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 14+1

Contract: 2 ♦ South

North:

♠ Q43

♥ Q87

♦ J532

♣ A52

South:

♠ J82

♥ AJ2

♦ KT976

♣ KQ

W

N

E

S

1 ♦

Pass

1NT

Pass

2 ♦

All Pass

### Board: 93

Dealer: North

Vul: E-W

North HCP: 19+2

South HCP: 8

Contract: 6 ♦ North

North:

♠ AT5

♥ AK6

♦ AKJ932

♣ 9

South:

♠ Q86

♥ Q73

♦ 754

♣ AT43

W

N

E

S

1 ♦

Pass

1NT

2 ♣

3 ♦

Pass

3NT

Pass

6 ♦

All Pass

### Board: 94

Dealer: South

Vul: None

North HCP: 9

South HCP: 12+2

Contract: 2 ♦ South

North:

♠ Q75

♥ QT2

♦ Q83

♣ QJ53

South:

♠ 82

♥ AJ73

♦ AK9652

♣ 7

W

N

E

S

1 ♦

Pass

1NT

Pass

2 ♦

All Pass

### Board: 95

Dealer: South

Vul: Both

North HCP: 8

South HCP: 18+1

Contract: 3NT North

North:

♠ KT6

♥ KT4

♦ 963

♣ Q875

South:

♠ A42

♥ A

♦ AKQT2

♣ J962

W

N

E

S

1 ♦

Pass

1NT

Pass

3 ♣

Pass

3NT

All Pass

<b>Board: 91</b>	♠ Q95	Partner bids first.
Dealer: North	♥ KT4	West (LHO) Doubles 1NT if possible.
Vul: None	♦ T95	West (LHO) Doubles 2♦ if possible.
HCP: 8	♣ K975	East (RHO) bids 2♠ if possible.

---

<b>Board: 92</b>	♠ J82	You bid first.
Dealer: South	♥ AJ2	The opponents are silent.
Vul: N-S	♦ KT976	
HCP: 14+1	♣ KQ	

---

<b>Board: 93</b>	♠ Q86	Partner bids first.
Dealer: North	♥ Q73	West (LHO) bids 2♣ if possible.
Vul: E-W	♦ 754	
HCP: 8	♣ AT43	

---

<b>Board: 94</b>	♠ 82	You bid first.
Dealer: South	♥ AJ73	The opponents are silent.
Vul: None	♦ AK9652	
HCP: 12+2	♣ 7	

---

<b>Board: 95</b>	♠ A42	You bid first.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ AKQT2	
HCP: 18+1	♣ J962	

## Both hands (Answers Page)

### Board: 91

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 8

Contract: 3 ♦ South

North:

♠ T2

♥ QJ7

♦ AKJ83

♣ J43

South:

♠ Q95

♥ KT4

♦ T95

♣ K975

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

### Board: 92

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 14+1

Contract: 2 ♦ South

North:

♠ Q43

♥ Q87

♦ J532

♣ A52

South:

♠ J82

♥ AJ2

♦ KT976

♣ KQ

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

### Board: 93

Dealer: North

Vul: E-W

North HCP: 19+2

South HCP: 8

Contract: 6 ♦ North

North:

♠ AT5

♥ AK6

♦ AKJ932

♣ 9

South:

♠ Q86

♥ Q73

♦ 754

♣ AT43

W	N	E	S
	1 ♦	Pass	1NT
2 ♣	3 ♦	Pass	3NT
Pass	6 ♦	All Pass	

### Board: 94

Dealer: South

Vul: None

North HCP: 9

South HCP: 12+2

Contract: 2 ♦ South

North:

♠ Q75

♥ QT2

♦ Q83

♣ QJ53

South:

♠ 82

♥ AJ73

♦ AK9652

♣ 7

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

### Board: 95

Dealer: South

Vul: Both

North HCP: 8

South HCP: 18+1

Contract: 3NT North

North:

♠ KT6

♥ KT4

♦ 963

♣ Q875

South:

♠ A42

♥ A

♦ AKQT2

♣ J962

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

<b>Board: 96</b>	♠ AK42	You bid first.
Dealer: North	♥ AJ75	The opponents are silent.
Vul: N-S	♦ AK3	
HCP: 19	♣ 82	
<hr/>		
<b>Board: 97</b>	♠ A54	Partner bids first.
Dealer: South	♥ K42	The opponents are silent.
Vul: Both	♦ 843	
HCP: 9	♣ Q943	
<hr/>		
<b>Board: 98</b>	♠ K86	RHO opens the bidding 1 ♦ .
Dealer: West	♥ Q84	You bid next.
Vul: E-W	♦ A942	East (LHO) bids 1NT if possible.
HCP: 9	♣ 865	West (RHO) bids 2 ♦ if possible.
<hr/>		
<b>Board: 99</b>	♠ QJT	Partner bids first.
Dealer: South	♥ K63	The opponents are silent.
Vul: N-S	♦ J82	
HCP: 9	♣ QT82	
<hr/>		
<b>Board: 100</b>	♠ Q75	Partner bids first.
Dealer: South	♥ K63	The opponents are silent.
Vul: E-W	♦ T654	
HCP: 8	♣ KT5	

## Both hands (Answers Page)

### Board: 96

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 9

Contract: 3NT South

North:

♠ AK42

♥ AJ75

♦ AK3

♣ 82

South:

♠ Q87

♥ Q83

♦ J86

♣ A965

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

### Board: 97

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14

Contract: 1NT North

North:

♠ A54

♥ K42

♦ 843

♣ Q943

South:

♠ QJ82

♥ A75

♦ KQJ7

♣ JT

W	N	E	S
			1 ♦
Pass	1NT	All Pass	

### Board: 98

Dealer: West

Vul: E-W

North HCP: 9

South HCP: 11+1

Contract: 2 ♠ South

North:

♠ K86

♥ Q84

♦ A942

♣ 865

South:

♠ AJ943

♥ AJ95

♦ 7

♣ JT4

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

### Board: 99

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ QJT

♥ K63

♦ J82

♣ QT82

South:

♠ 96

♥ A94

♦ KQ53

♣ A654

W	N	E	S
			1 ♦
Pass	1NT	All Pass	

### Board: 100

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 12+1

Contract: 2 ♦ South

North:

♠ Q75

♥ K63

♦ T654

♣ KT5

South:

♠ A93

♥ Q7

♦ AJ732

♣ J97

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

## South hands

1m-1N

<b>Board: 96</b>	♠ Q87	Partner bids first.
Dealer: North	♥ Q83	The opponents are silent.
Vul: N-S	♦ J86	
HCP: 9	♣ A965	
<hr/>		
<b>Board: 97</b>	♠ QJ82	You bid first.
Dealer: South	♥ A75	The opponents are silent.
Vul: Both	♦ KQJ7	
HCP: 14	♣ JT	
<hr/>		
<b>Board: 98</b>	♠ AJ943	LHO opens the bidding 1 ♦.
Dealer: West	♥ AJ95	Partner bids next.
Vul: E-W	♦ 7	East (RHO) bids 1NT if possible.
HCP: 11+1	♣ JT4	West (LHO) bids 2 ♦ if possible.
<hr/>		
<b>Board: 99</b>	♠ 96	You bid first.
Dealer: South	♥ A94	The opponents are silent.
Vul: N-S	♦ KQ53	
HCP: 13	♣ A654	
<hr/>		
<b>Board: 100</b>	♠ A93	You bid first.
Dealer: South	♥ Q7	The opponents are silent.
Vul: E-W	♦ AJ732	
HCP: 12+1	♣ J97	

## Both hands (Answers Page)

### Board: 96

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 9

Contract: 3NT South

North:

♠ AK42

♥ AJ75

♦ AK3

♣ 82

South:

♠ Q87

♥ Q83

♦ J86

♣ A965

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

### Board: 97

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14

Contract: 1NT North

North:

♠ A54

♥ K42

♦ 843

♣ Q943

South:

♠ QJ82

♥ A75

♦ KQJ7

♣ JT

W	N	E	S
			1 ♦
Pass	1NT	All Pass	

### Board: 98

Dealer: West

Vul: E-W

North HCP: 9

South HCP: 11+1

Contract: 2 ♠ South

North:

♠ K86

♥ Q84

♦ A942

♣ 865

South:

♠ AJ943

♥ AJ95

♦ 7

♣ JT4

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

### Board: 99

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ QJT

♥ K63

♦ J82

♣ QT82

South:

♠ 96

♥ A94

♦ KQ53

♣ A654

W	N	E	S
			1 ♦
Pass	1NT	All Pass	

### Board: 100

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 12+1

Contract: 2 ♦ South

North:

♠ Q75

♥ K63

♦ T654

♣ KT5

South:

♠ A93

♥ Q7

♦ AJ732

♣ J97

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



<b>Board: 101</b>	♠ J8	You bid first.
Dealer: North	♥ A72	West (RHO) bids 2♠ if possible.
Vul: Both	♦ KQ984	
HCP: 13+1	♣ QJ6	

---

<b>Board: 102</b>	♠ KJ8	Partner bids first.
Dealer: South	♥ K92	The opponents are silent.
Vul: None	♦ Q86	
HCP: 9	♣ T764	

---

<b>Board: 103</b>	♠ AT	You bid first.
Dealer: North	♥ AT2	The opponents are silent.
Vul: N-S	♦ AQ762	
HCP: 14+1	♣ 964	

---

<b>Board: 104</b>	♠ KJ98	You bid first.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: E-W	♦ AKJT	
HCP: 19	♣ Q8	

---

<b>Board: 105</b>	♠ KT6	Partner bids first.
Dealer: South	♥ Q95	The opponents are silent.
Vul: E-W	♦ 643	
HCP: 7	♣ Q862	

## Both hands (Answers Page)

### Board: 101

	North:	South:	W	N	E	S
Dealer: North	♠ J8	♠ Q92		1 ♦	Pass	1NT
Vul: Both	♥ A72	♥ K85	Pass	2 ♦	Pass	Pass
North HCP: 13+1	♦ KQ984	♦ T762	2 ♠	Pass	Pass	3 ♦
South HCP: 8	♣ QJ6	♣ K93	All Pass			
Contract: 3 ♦ South						

### Board: 102

	North:	South:	W	N	E	S
Dealer: South	♠ KJ8	♠ 6				1 ♣
Vul: None	♥ K92	♥ AT4	Pass	1NT	Pass	3 ♣
North HCP: 9	♦ Q86	♦ JT43	All Pass			
South HCP: 14+1	♣ T764	♣ AKQ93				
Contract: 3 ♣ South						

### Board: 103

	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ Q62		1 ♦	Pass	1NT
Vul: N-S	♥ AT2	♥ Q94	Pass	2 ♦	All Pass	
North HCP: 14+1	♦ AQ762	♦ 953				
South HCP: 7	♣ 964	♣ K852				
Contract: 2 ♦ North						

### Board: 104

	North:	South:	W	N	E	S
Dealer: North	♠ KJ98	♠ Q73		1 ♦	Pass	1NT
Vul: E-W	♥ AJ8	♥ K97	Pass	2NT	Pass	3NT
North HCP: 19	♦ AKJT	♦ 962	All Pass			
South HCP: 9	♣ Q8	♣ KJT9				
Contract: 3NT South						

### Board: 105

	North:	South:	W	N	E	S
Dealer: South	♠ KT6	♠ AQ94				1 ♦
Vul: E-W	♥ Q95	♥ J432	Pass	1NT	All Pass	
North HCP: 7	♦ 643	♦ KJ8				
South HCP: 14	♣ Q862	♣ K9				
Contract: 1NT North						

# South hands

1m-1N

<b>Board: 101</b>	♠ Q92	Partner bids first.
Dealer: North	♥ K85	West (LHO) bids 2 ♠ if possible.
Vul: Both	♦ T762	
HCP: 8	♣ K93	

<b>Board: 102</b>	♠ 6	You bid first.
Dealer: South	♥ AT4	The opponents are silent.
Vul: None	♦ JT43	
HCP: 14+1	♣ AKQ93	

<b>Board: 103</b>	♠ Q62	Partner bids first.
Dealer: North	♥ Q94	The opponents are silent.
Vul: N-S	♦ 953	
HCP: 7	♣ K852	

<b>Board: 104</b>	♠ Q73	Partner bids first.
Dealer: North	♥ K97	The opponents are silent.
Vul: E-W	♦ 962	
HCP: 9	♣ KJT9	

<b>Board: 105</b>	♠ AQ94	You bid first.
Dealer: South	♥ J432	The opponents are silent.
Vul: E-W	♦ KJ8	
HCP: 14	♣ K9	

## Both hands (Answers Page)

### Board: 101

	North:	South:	W	N	E	S
Dealer: North	♠ J8	♠ Q92		1 ♦	Pass	1NT
Vul: Both	♥ A72	♥ K85	Pass	2 ♦	Pass	Pass
North HCP: 13+1	♦ KQ984	♦ T762	2 ♠	Pass	Pass	3 ♦
South HCP: 8	♣ QJ6	♣ K93	All Pass			
Contract: 3 ♦ South						

### Board: 102

	North:	South:	W	N	E	S
Dealer: South	♠ KJ8	♠ 6				1 ♣
Vul: None	♥ K92	♥ AT4	Pass	1NT	Pass	3 ♣
North HCP: 9	♦ Q86	♦ JT43	All Pass			
South HCP: 14+1	♣ T764	♣ AKQ93				
Contract: 3 ♣ South						

### Board: 103

	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ Q62		1 ♦	Pass	1NT
Vul: N-S	♥ AT2	♥ Q94	Pass	2 ♦	All Pass	
North HCP: 14+1	♦ AQ762	♦ 953				
South HCP: 7	♣ 964	♣ K852				
Contract: 2 ♦ North						

### Board: 104

	North:	South:	W	N	E	S
Dealer: North	♠ KJ98	♠ Q73		1 ♦	Pass	1NT
Vul: E-W	♥ AJ8	♥ K97	Pass	2NT	Pass	3NT
North HCP: 19	♦ AKJT	♦ 962	All Pass			
South HCP: 9	♣ Q8	♣ KJT9				
Contract: 3NT South						

### Board: 105

	North:	South:	W	N	E	S
Dealer: South	♠ KT6	♠ AQ94				1 ♦
Vul: E-W	♥ Q95	♥ J432	Pass	1NT	All Pass	
North HCP: 7	♦ 643	♦ KJ8				
South HCP: 14	♣ Q862	♣ K9				
Contract: 1NT North						

<b>Board: 106</b>	♠ Q97	Partner bids first.
Dealer: South	♥ Q92	The opponents are silent.
Vul: None	♦ T75	
HCP: 8	♣ KJ73	
<hr/>		
<b>Board: 107</b>	♠ Q95	Partner bids first.
Dealer: South	♥ A43	The opponents are silent.
Vul: N-S	♦ T752	
HCP: 9	♣ KT7	
<hr/>		
<b>Board: 108</b>	♠ J943	RHO opens the bidding 1 ♣.
Dealer: West	♥ AT965	You bid next.
Vul: None	♦ 5	East (LHO) bids 1NT if possible.
HCP: 6+1	♣ J52	
<hr/>		
<b>Board: 109</b>	♠ AJ86	You bid first.
Dealer: North	♥ K	West (RHO) bids 2 ♥ if possible.
Vul: None	♦ QT6543	East (LHO) bids 3 ♥ if possible.
HCP: 12+2	♣ QT	
<hr/>		
<b>Board: 110</b>	♠ AJ75	You bid first.
Dealer: North	♥ K97	The opponents are silent.
Vul: N-S	♦ KQJ3	
HCP: 18	♣ A9	

## Both hands (Answers Page)

### Board: 106

	North:	South:	W	N	E	S
Dealer: South	♠ Q97	♠ AT4				1 ♦
Vul: None	♥ Q92	♥ K75	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ T75	♦ AJ983	All Pass			
South HCP: 12+1	♣ KJ73	♣ 85				
Contract: 2 ♦ South						

### Board: 107

	North:	South:	W	N	E	S
Dealer: South	♠ Q95	♠ A4				1 ♦
Vul: N-S	♥ A43	♥ KQ	Pass	1NT	Pass	2NT
North HCP: 9	♦ T752	♦ AJ8643	Pass	3NT	All Pass	
South HCP: 19+2	♣ KT7	♣ AJ4				
Contract: 3NT North						

### Board: 108

	North:	South:	W	N	E	S
Dealer: West	♠ J943	♠ A72	1 ♣	Pass	1NT	2 ♦
Vul: None	♥ AT965	♥ J8	All Pass			
North HCP: 6+1	♦ 5	♦ AJT743				
South HCP: 14+2	♣ J52	♣ A6				
Contract: 2 ♦ South						

### Board: 109

	North:	South:	W	N	E	S
Dealer: North	♠ AJ86	♠ Q73		1 ♦	Pass	1NT
Vul: None	♥ K	♥ Q65	Pass	2 ♦	Pass	Pass
North HCP: 12+2	♦ QT6543	♦ 987	2 ♥	Pass	Pass	3 ♦
South HCP: 8	♣ QT	♣ A976	Pass	Pass	3 ♥	Pass
Contract: 4 ♦ North			Pass	4 ♦	All Pass	

### Board: 110

	North:	South:	W	N	E	S
Dealer: North	♠ AJ75	♠ K43		1 ♦	Pass	1NT
Vul: N-S	♥ K97	♥ A65	Pass	2NT	Pass	3NT
North HCP: 18	♦ KQJ3	♦ T752	All Pass			
South HCP: 9	♣ A9	♣ Q62				
Contract: 3NT South						

<b>Board: 106</b>	♠ AT4	You bid first.
Dealer: South	♥ K75	The opponents are silent.
Vul: None	♦ AJ983	
HCP: 12+1	♣ 85	
<hr/>		
<b>Board: 107</b>	♠ A4	You bid first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: N-S	♦ AJ8643	
HCP: 19+2	♣ AJ4	
<hr/>		
<b>Board: 108</b>	♠ A72	LHO opens the bidding 1 ♣.
Dealer: West	♥ J8	Partner bids next.
Vul: None	♦ AJT743	East (RHO) bids 1NT if possible.
HCP: 14+2	♣ A6	
<hr/>		
<b>Board: 109</b>	♠ Q73	Partner bids first.
Dealer: North	♥ Q65	West (LHO) bids 2 ♥ if possible.
Vul: None	♦ 987	East (RHO) bids 3 ♥ if possible.
HCP: 8	♣ A976	
<hr/>		
<b>Board: 110</b>	♠ K43	Partner bids first.
Dealer: North	♥ A65	The opponents are silent.
Vul: N-S	♦ T752	
HCP: 9	♣ Q62	

## Both hands (Answers Page)

### Board: 106

	North:	South:	W	N	E	S
Dealer: South	♠ Q97	♠ AT4				1 ♦
Vul: None	♥ Q92	♥ K75	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ T75	♦ AJ983	All Pass			
South HCP: 12+1	♣ KJ73	♣ 85				
Contract: 2 ♦ South						

### Board: 107

	North:	South:	W	N	E	S
Dealer: South	♠ Q95	♠ A4				1 ♦
Vul: N-S	♥ A43	♥ KQ	Pass	1NT	Pass	2NT
North HCP: 9	♦ T752	♦ AJ8643	Pass	3NT	All Pass	
South HCP: 19+2	♣ KT7	♣ AJ4				
Contract: 3NT North						

### Board: 108

	North:	South:	W	N	E	S
Dealer: West	♠ J943	♠ A72	1 ♣	Pass	1NT	2 ♦
Vul: None	♥ AT965	♥ J8	All Pass			
North HCP: 6+1	♦ 5	♦ AJT743				
South HCP: 14+2	♣ J52	♣ A6				
Contract: 2 ♦ South						

### Board: 109

	North:	South:	W	N	E	S
Dealer: North	♠ AJ86	♠ Q73		1 ♦	Pass	1NT
Vul: None	♥ K	♥ Q65	Pass	2 ♦	Pass	Pass
North HCP: 12+2	♦ QT6543	♦ 987	2 ♥	Pass	Pass	3 ♦
South HCP: 8	♣ QT	♣ A976	Pass	Pass	3 ♥	Pass
Contract: 4 ♦ North			Pass	4 ♦	All Pass	

### Board: 110

	North:	South:	W	N	E	S
Dealer: North	♠ AJ75	♠ K43		1 ♦	Pass	1NT
Vul: N-S	♥ K97	♥ A65	Pass	2NT	Pass	3NT
North HCP: 18	♦ KQJ3	♦ T752	All Pass			
South HCP: 9	♣ A9	♣ Q62				
Contract: 3NT South						



<b>Board: 111</b>	♠ AQ3	You bid first.
Dealer: North	♥ Q7	The opponents are silent.
Vul: E-W	♦ AJT94	
HCP: 14+1	♣ JT5	

---

<b>Board: 112</b>	♠ A72	You bid first.
Dealer: North	♥ A5	West (RHO) bids 2♥ if possible.
Vul: N-S	♦ AK7643	
HCP: 19+2	♣ A7	

---

<b>Board: 113</b>	♠ Q98	Partner bids first.
Dealer: South	♥ Q98	The opponents are silent.
Vul: E-W	♦ T852	
HCP: 9	♣ KQ5	

---

<b>Board: 114</b>	♠ K72	Partner bids first.
Dealer: South	♥ Q93	The opponents are silent.
Vul: None	♦ J82	
HCP: 9	♣ QJ74	

---

<b>Board: 115</b>	♠ K84	Partner bids first.
Dealer: South	♥ Q83	The opponents are silent.
Vul: None	♦ K43	
HCP: 9	♣ J982	

## Both hands (Answers Page)

### Board: 111

	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ K82		1 ♦	Pass	1NT
Vul: E-W	♥ Q7	♥ K63	Pass	2 ♦	All Pass	
North HCP: 14+1	♦ AJT94	♦ 765				
South HCP: 9	♣ JT5	♣ K642				
Contract: 2 ♦ North						

### Board: 112

	North:	South:	W	N	E	S
Dealer: North	♠ A72	♠ Q84		1 ♦	Pass	1NT
Vul: N-S	♥ A5	♥ K73	2 ♥	3NT	All Pass	
North HCP: 19+2	♦ AK7643	♦ T85				
South HCP: 7	♣ A7	♣ Q832				
Contract: 3NT North						

### Board: 113

	North:	South:	W	N	E	S
Dealer: South	♠ Q98	♠ K632				1 ♦
Vul: E-W	♥ Q98	♥ A54	Pass	1NT	All Pass	
North HCP: 9	♦ T852	♦ KQ76				
South HCP: 12	♣ KQ5	♣ 63				
Contract: 1NT North						

### Board: 114

	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ A53				1 ♦
Vul: None	♥ Q93	♥ J72	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ J82	♦ AKQ54	All Pass			
South HCP: 14+1	♣ QJ74	♣ 53				
Contract: 2 ♦ South						

### Board: 115

	North:	South:	W	N	E	S
Dealer: South	♠ K84	♠ T95				1 ♣
Vul: None	♥ Q83	♥ KJ72	Pass	1NT	All Pass	
North HCP: 9	♦ K43	♦ J5				
South HCP: 14	♣ J982	♣ AKQ4				
Contract: 1NT North						

## South hands

1m-1N

**Board: 111**      ♠ K82      Partner bids first.  
 Dealer: North      ♥ K63      The opponents are silent.  
 Vul: E-W      ♦ 765  
 HCP: 9      ♣ K642

---

**Board: 112**      ♠ Q84      Partner bids first.  
 Dealer: North      ♥ K73      West (LHO) bids 2♥ if possible.  
 Vul: N-S      ♦ T85  
 HCP: 7      ♣ Q832

---

**Board: 113**      ♠ K632      You bid first.  
 Dealer: South      ♥ A54      The opponents are silent.  
 Vul: E-W      ♦ KQ76  
 HCP: 12      ♣ 63

---

**Board: 114**      ♠ A53      You bid first.  
 Dealer: South      ♥ J72      The opponents are silent.  
 Vul: None      ♦ AKQ54  
 HCP: 14+1      ♣ 53

---

**Board: 115**      ♠ T95      You bid first.  
 Dealer: South      ♥ KJ72      The opponents are silent.  
 Vul: None      ♦ J5  
 HCP: 14      ♣ AKQ4

## Both hands (Answers Page)

### Board: 111

	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ K82		1 ♦	Pass	1NT
Vul: E-W	♥ Q7	♥ K63	Pass	2 ♦	All Pass	
North HCP: 14+1	♦ AJT94	♦ 765				
South HCP: 9	♣ JT5	♣ K642				
Contract: 2 ♦ North						

### Board: 112

	North:	South:	W	N	E	S
Dealer: North	♠ A72	♠ Q84		1 ♦	Pass	1NT
Vul: N-S	♥ A5	♥ K73	2 ♥	3NT	All Pass	
North HCP: 19+2	♦ AK7643	♦ T85				
South HCP: 7	♣ A7	♣ Q832				
Contract: 3NT North						

### Board: 113

	North:	South:	W	N	E	S
Dealer: South	♠ Q98	♠ K632				1 ♦
Vul: E-W	♥ Q98	♥ A54	Pass	1NT	All Pass	
North HCP: 9	♦ T852	♦ KQ76				
South HCP: 12	♣ KQ5	♣ 63				
Contract: 1NT North						

### Board: 114

	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ A53				1 ♦
Vul: None	♥ Q93	♥ J72	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ J82	♦ AKQ54	All Pass			
South HCP: 14+1	♣ QJ74	♣ 53				
Contract: 2 ♦ South						

### Board: 115

	North:	South:	W	N	E	S
Dealer: South	♠ K84	♠ T95				1 ♣
Vul: None	♥ Q83	♥ KJ72	Pass	1NT	All Pass	
North HCP: 9	♦ K43	♦ J5				
South HCP: 14	♣ J982	♣ AKQ4				
Contract: 1NT North						

<b>Board: 116</b>	♠ Q94	Partner bids first.
Dealer: South	♥ AT3	The opponents are silent.
Vul: E-W	♦ 742	
HCP: 8	♣ Q743	

---

<b>Board: 117</b>	♠ A75	Partner bids first.
Dealer: South	♥ QT9	The opponents are silent.
Vul: N-S	♦ T832	
HCP: 9	♣ QJ2	

---

<b>Board: 118</b>	♠ Q76	Partner bids first.
Dealer: South	♥ QT8	The opponents are silent.
Vul: Both	♦ T74	
HCP: 7	♣ K653	

---

<b>Board: 119</b>	♠ K82	Partner bids first.
Dealer: South	♥ A74	The opponents are silent.
Vul: Both	♦ 8432	
HCP: 9	♣ QT9	

---

<b>Board: 120</b>	♠ Q84	Partner bids first.
Dealer: South	♥ A76	The opponents are silent.
Vul: None	♦ 952	
HCP: 9	♣ QJ52	

## Both hands (Answers Page)

### Board: 116

	North:	South:	W	N	E	S
Dealer: South	♠ Q94	♠ J3				1 ♦
Vul: E-W	♥ AT3	♥ J875	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ 742	♦ AKJT9	All Pass			
South HCP: 13+1	♣ Q743	♣ K5				
Contract: 2 ♦ South						

### Board: 117

	North:	South:	W	N	E	S
Dealer: South	♠ A75	♠ K84				1 ♦
Vul: N-S	♥ QT9	♥ 743	Pass	1NT	All Pass	
North HCP: 9	♦ T832	♦ KJ65				
South HCP: 14	♣ QJ2	♣ AK7				
Contract: 1NT North						

### Board: 118

	North:	South:	W	N	E	S
Dealer: South	♠ Q76	♠ K432				1 ♦
Vul: Both	♥ QT8	♥ K	Pass	1NT	Pass	3 ♦
North HCP: 7	♦ T74	♦ AK9632	All Pass			
South HCP: 15+2	♣ K653	♣ Q2				
Contract: 3 ♦ South						

### Board: 119

	North:	South:	W	N	E	S
Dealer: South	♠ K82	♠ AQ4				1 ♦
Vul: Both	♥ A74	♥ KJT3	Pass	1NT	Pass	2NT
North HCP: 9	♦ 8432	♦ AKQT	Pass	3NT	All Pass	
South HCP: 19	♣ QT9	♣ 53				
Contract: 3NT North						

### Board: 120

	North:	South:	W	N	E	S
Dealer: South	♠ Q84	♠ K3				1 ♦
Vul: None	♥ A76	♥ K854	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ 952	♦ AK7643	All Pass			
South HCP: 13+2	♣ QJ52	♣ 3				
Contract: 2 ♦ South						

<b>Board: 116</b>	♠ J3	You bid first.
Dealer: South	♥ J875	The opponents are silent.
Vul: E-W	♦ AKJT9	
HCP: 13+1	♣ K5	

---

<b>Board: 117</b>	♠ K84	You bid first.
Dealer: South	♥ 743	The opponents are silent.
Vul: N-S	♦ KJ65	
HCP: 14	♣ AK7	

---

<b>Board: 118</b>	♠ K432	You bid first.
Dealer: South	♥ K	The opponents are silent.
Vul: Both	♦ AK9632	
HCP: 15+2	♣ Q2	

---

<b>Board: 119</b>	♠ AQ4	You bid first.
Dealer: South	♥ KJT3	The opponents are silent.
Vul: Both	♦ AKQT	
HCP: 19	♣ 53	

---

<b>Board: 120</b>	♠ K3	You bid first.
Dealer: South	♥ K854	The opponents are silent.
Vul: None	♦ AK7643	
HCP: 13+2	♣ 3	

## Both hands (Answers Page)

### Board: 116

	North:	South:	W	N	E	S
Dealer: South	♠ Q94	♠ J3				1 ♦
Vul: E-W	♥ AT3	♥ J875	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ 742	♦ AKJT9	All Pass			
South HCP: 13+1	♣ Q743	♣ K5				
Contract: 2 ♦ South						

### Board: 117

	North:	South:	W	N	E	S
Dealer: South	♠ A75	♠ K84				1 ♦
Vul: N-S	♥ QT9	♥ 743	Pass	1NT	All Pass	
North HCP: 9	♦ T832	♦ KJ65				
South HCP: 14	♣ QJ2	♣ AK7				
Contract: 1NT North						

### Board: 118

	North:	South:	W	N	E	S
Dealer: South	♠ Q76	♠ K432				1 ♦
Vul: Both	♥ QT8	♥ K	Pass	1NT	Pass	3 ♦
North HCP: 7	♦ T74	♦ AK9632	All Pass			
South HCP: 15+2	♣ K653	♣ Q2				
Contract: 3 ♦ South						

### Board: 119

	North:	South:	W	N	E	S
Dealer: South	♠ K82	♠ AQ4				1 ♦
Vul: Both	♥ A74	♥ KJT3	Pass	1NT	Pass	2NT
North HCP: 9	♦ 8432	♦ AKQT	Pass	3NT	All Pass	
South HCP: 19	♣ QT9	♣ 53				
Contract: 3NT North						

### Board: 120

	North:	South:	W	N	E	S
Dealer: South	♠ Q84	♠ K3				1 ♦
Vul: None	♥ A76	♥ K854	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ 952	♦ AK7643	All Pass			
South HCP: 13+2	♣ QJ52	♣ 3				
Contract: 2 ♦ South						



<b>Board: 121</b>	♠ AT92	RHO opens the bidding 1♦.
Dealer: West	♥ J6	You bid next.
Vul: Both	♦ JT54	East (LHO) bids 1NT if possible.
HCP: 6	♣ 987	West (RHO) Doubles 2♦ if possible.

---

<b>Board: 122</b>	♠ K86	You bid first.
Dealer: North	♥ A92	The opponents are silent.
Vul: E-W	♦ QT76	
HCP: 12	♣ QJT	

---

<b>Board: 123</b>	♠ Q43	Partner bids first.
Dealer: South	♥ K93	The opponents are silent.
Vul: None	♦ 9543	
HCP: 9	♣ AT9	

---

<b>Board: 124</b>	♠ AT94	You bid first.
Dealer: North	♥ AK43	The opponents are silent.
Vul: Both	♦ Q732	
HCP: 13	♣ 9	

---

<b>Board: 125</b>	♠ KJ5	Partner bids first.
Dealer: South	♥ QJ3	The opponents are silent.
Vul: E-W	♦ 742	
HCP: 9	♣ Q975	

## Both hands (Answers Page)

### Board: 121

Dealer: West

Vul: Both

North HCP: 6

South HCP: 15+2

Contract: 4 ♠ North

North:

♠ AT92

♥ J6

♦ JT54

♣ 987

South:

♠ KJ854

♥ AK843

♦ -

♣ A43

W N E S

1 ♦ Pass 1NT 2 ♦<sup>1</sup>

X 4 ♠ All Pass

1. Michaels Cuebid

### Board: 122

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 9

Contract: 1NT South

North:

♠ K86

♥ A92

♦ QT76

♣ QJT

South:

♠ Q97

♥ Q73

♦ J85

♣ A973

W N E S

1 ♦ Pass 1NT

All Pass

### Board: 123

Dealer: South

Vul: None

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ Q43

♥ K93

♦ 9543

♣ AT9

South:

♠ T87

♥ AT2

♦ KQ62

♣ KJ7

W N E S

1 ♦

Pass 1NT All Pass

### Board: 124

Dealer: North

Vul: Both

North HCP: 13

South HCP: 9

Contract: 1NT South

North:

♠ AT94

♥ AK43

♦ Q732

♣ 9

South:

♠ Q82

♥ QT7

♦ JT9

♣ KJ74

W N E S

1 ♦ Pass 1NT

All Pass

### Board: 125

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 19+1

Contract: 3NT North

North:

♠ KJ5

♥ QJ3

♦ 742

♣ Q975

South:

♠ A

♥ AK8

♦ KQT98

♣ K832

W N E S

1 ♦

Pass 1NT Pass 3 ♣

Pass 3NT All Pass

<b>Board: 121</b>	♠ KJ854	LHO opens the bidding 1 ♦.
Dealer: West	♥ AK843	Partner bids next.
Vul: Both	♦ -	East (RHO) bids 1NT if possible.
HCP: 15+2	♣ A43	West (LHO) Doubles 2 ♦ if possible.

---

<b>Board: 122</b>	♠ Q97	Partner bids first.
Dealer: North	♥ Q73	The opponents are silent.
Vul: E-W	♦ J85	
HCP: 9	♣ A973	

---

<b>Board: 123</b>	♠ T87	You bid first.
Dealer: South	♥ AT2	The opponents are silent.
Vul: None	♦ KQ62	
HCP: 13	♣ KJ7	

---

<b>Board: 124</b>	♠ Q82	Partner bids first.
Dealer: North	♥ QT7	The opponents are silent.
Vul: Both	♦ JT9	
HCP: 9	♣ KJ74	

---

<b>Board: 125</b>	♠ A	You bid first.
Dealer: South	♥ AK8	The opponents are silent.
Vul: E-W	♦ KQT98	
HCP: 19+1	♣ K832	

## Both hands (Answers Page)

### Board: 121

Dealer: West

Vul: Both

North HCP: 6

South HCP: 15+2

Contract: 4 ♠ North

North:

♠ AT92

♥ J6

♦ JT54

♣ 987

South:

♠ KJ854

♥ AK843

♦ -

♣ A43

W N E S

1 ♦ Pass 1NT 2 ♦<sup>1</sup>

X 4 ♠ All Pass

1. Michaels Cuebid

### Board: 122

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 9

Contract: 1NT South

North:

♠ K86

♥ A92

♦ QT76

♣ QJT

South:

♠ Q97

♥ Q73

♦ J85

♣ A973

W N E S

1 ♦ Pass 1NT

All Pass

### Board: 123

Dealer: South

Vul: None

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ Q43

♥ K93

♦ 9543

♣ AT9

South:

♠ T87

♥ AT2

♦ KQ62

♣ KJ7

W N E S

1 ♦

Pass 1NT All Pass

### Board: 124

Dealer: North

Vul: Both

North HCP: 13

South HCP: 9

Contract: 1NT South

North:

♠ AT94

♥ AK43

♦ Q732

♣ 9

South:

♠ Q82

♥ QT7

♦ JT9

♣ KJ74

W N E S

1 ♦ Pass 1NT

All Pass

### Board: 125

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 19+1

Contract: 3NT North

North:

♠ KJ5

♥ QJ3

♦ 742

♣ Q975

South:

♠ A

♥ AK8

♦ KQT98

♣ K832

W N E S

1 ♦

Pass 1NT Pass 3 ♣

Pass 3NT All Pass

<b>Board: 126</b>	♠ KT3	Partner bids first.
Dealer: South	♥ KT4	The opponents are silent.
Vul: E-W	♦ 432	
HCP: 9	♣ K652	

---

<b>Board: 127</b>	♠ K42	Partner bids first.
Dealer: South	♥ A53	The opponents are silent.
Vul: Both	♦ T65	
HCP: 9	♣ QT93	

---

<b>Board: 128</b>	♠ 4	You bid first.
Dealer: North	♥ A42	The opponents are silent.
Vul: E-W	♦ AKQ965	
HCP: 15+2	♣ QT5	

---

<b>Board: 129</b>	♠ K4	You bid first.
Dealer: North	♥ AJ	West (RHO) bids 2♠ if possible.
Vul: E-W	♦ AKJT863	
HCP: 16+3	♣ 95	

---

<b>Board: 130</b>	♠ A72	You bid first.
Dealer: North	♥ QT2	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 14+1	♣ KJ753	

## Both hands (Answers Page)

### Board: 126

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 19+1

Contract: 2 ♦ South

North:

♠ KT3

♥ KT4

♦ 432

♣ K652

South:

♠ QJ

♥ A85

♦ AQJ75

♣ AJ4

W N E S

Pass 1NT Pass 1 ♦

Pass 1NT Pass 2 ♦

All Pass

### Board: 127

Dealer: South

Vul: Both

North HCP: 9

South HCP: 12

Contract: 1NT North

North:

♠ K42

♥ A53

♦ T65

♣ QT93

South:

♠ A73

♥ J92

♦ QJ94

♣ A76

W N E S

Pass 1NT All Pass 1 ♦

Pass 1NT All Pass

### Board: 128

Dealer: North

Vul: E-W

North HCP: 15+2

South HCP: 9

Contract: 3NT South

North:

♠ 4

♥ A42

♦ AKQ965

♣ QT5

South:

♠ K96

♥ QT3

♦ J83

♣ K964

W N E S

Pass 1 ♦ Pass 1NT

Pass 3 ♦ Pass 3NT

All Pass

### Board: 129

Dealer: North

Vul: E-W

North HCP: 16+3

South HCP: 9

Contract: 5 ♦ North

North:

♠ K4

♥ AJ

♦ AKJT863

♣ 95

South:

♠ Q83

♥ Q95

♦ 754

♣ KQT4

W N E S

Pass 1 ♦ Pass 1NT

2 ♠ 4 ♦ Pass 4 ♠<sup>1</sup>

Pass 5 ♦ All Pass

1. limit raise or better in !D

### Board: 130

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 8

Contract: 1NT South

North:

♠ A72

♥ QT2

♦ KJ

♣ KJ753

South:

♠ Q94

♥ KJ6

♦ Q76

♣ T962

W N E S

Pass 1 ♣ Pass 1NT

All Pass

<b>Board: 126</b>	♠ QJ	You bid first.
Dealer: South	♥ A85	The opponents are silent.
Vul: E-W	♦ AQJ75	
HCP: 19+1	♣ AJ4	

---

<b>Board: 127</b>	♠ A73	You bid first.
Dealer: South	♥ J92	The opponents are silent.
Vul: Both	♦ QJ94	
HCP: 12	♣ A76	

---

<b>Board: 128</b>	♠ K96	Partner bids first.
Dealer: North	♥ QT3	The opponents are silent.
Vul: E-W	♦ J83	
HCP: 9	♣ K964	

---

<b>Board: 129</b>	♠ Q83	Partner bids first.
Dealer: North	♥ Q95	West (LHO) bids 2♠ if possible.
Vul: E-W	♦ 754	
HCP: 9	♣ KQT4	

---

<b>Board: 130</b>	♠ Q94	Partner bids first.
Dealer: North	♥ KJ6	The opponents are silent.
Vul: N-S	♦ Q76	
HCP: 8	♣ T962	

## Both hands (Answers Page)

### Board: 126

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 19+1

Contract: 2 ♦ South

North:

♠ KT3

♥ KT4

♦ 432

♣ K652

South:

♠ QJ

♥ A85

♦ AQJ75

♣ AJ4

W N E S

Pass 1NT Pass 1 ♦

Pass 1NT Pass 2 ♦

All Pass

### Board: 127

Dealer: South

Vul: Both

North HCP: 9

South HCP: 12

Contract: 1NT North

North:

♠ K42

♥ A53

♦ T65

♣ QT93

South:

♠ A73

♥ J92

♦ QJ94

♣ A76

W N E S

Pass 1NT All Pass 1 ♦

Pass 1NT All Pass

### Board: 128

Dealer: North

Vul: E-W

North HCP: 15+2

South HCP: 9

Contract: 3NT South

North:

♠ 4

♥ A42

♦ AKQ965

♣ QT5

South:

♠ K96

♥ QT3

♦ J83

♣ K964

W N E S

Pass 1 ♦ Pass 1NT

Pass 3 ♦ Pass 3NT

All Pass

### Board: 129

Dealer: North

Vul: E-W

North HCP: 16+3

South HCP: 9

Contract: 5 ♦ North

North:

♠ K4

♥ AJ

♦ AKJT863

♣ 95

South:

♠ Q83

♥ Q95

♦ 754

♣ KQT4

W N E S

Pass 1 ♦ Pass 1NT

2 ♠ 4 ♦ Pass 4 ♠<sup>1</sup>

Pass 5 ♦ All Pass

1. limit raise or better in !D

### Board: 130

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 8

Contract: 1NT South

North:

♠ A72

♥ QT2

♦ KJ

♣ KJ753

South:

♠ Q94

♥ KJ6

♦ Q76

♣ T962

W N E S

Pass 1 ♣ Pass 1NT

All Pass



<b>Board: 131</b>	♠ AJT4	You bid first.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: None	♦ Q	
HCP: 20+1	♣ KQT82	

---

<b>Board: 132</b>	♠ QT4	Partner bids first.
Dealer: South	♥ Q86	The opponents are silent.
Vul: N-S	♦ 863	
HCP: 8	♣ A543	

## Both hands (Answers Page)

**Board: 131**

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 9

Contract: 5 ♣ North

**North:**

♠ AJT4

♥ AKJ

♦ Q

♣ KQT82

**South:**

♠ K85

♥ Q93

♦ K72

♣ J643

W	N	E	S
	1 ♣	Pass	1NT
Pass	5 ♣	All Pass	

**Board: 132**

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15+1

Contract: 2 ♦ South

**North:**

♠ QT4

♥ Q86

♦ 863

♣ A543

**South:**

♠ K876

♥ A32

♦ AJT54

♣ K

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

<b>Board: 131</b>	♠ K85	Partner bids first.
Dealer: North	♥ Q93	The opponents are silent.
Vul: None	♦ K72	
HCP: 9	♣ J643	

---

<b>Board: 132</b>	♠ K876	You bid first.
Dealer: South	♥ A32	The opponents are silent.
Vul: N-S	♦ AJT54	
HCP: 15+1	♣ K	

## Both hands (Answers Page)

**Board: 131**

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 9

Contract: 5 ♣ North

**North:**

♠ AJT4

♥ AKJ

♦ Q

♣ KQT82

**South:**

♠ K85

♥ Q93

♦ K72

♣ J643

W	N	E	S
	1 ♣	Pass	1NT
Pass	5 ♣	All Pass	

**Board: 132**

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15+1

Contract: 2 ♦ South

**North:**

♠ QT4

♥ Q86

♦ 863

♣ A543

**South:**

♠ K876

♥ A32

♦ AJT54

♣ K

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