

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

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

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

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

Board: 5	♠ KJT432	LHO is dealer.
Dealer: East	♥ Q	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ KQ2	West (RHO) bids 1NT if possible.
HCP: 14+2	♣ QJ3	

Both hands (Answers Page)

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

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

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

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

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

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

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

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

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

Board: 5	♠ 7	RHO is dealer. You bid second.
Dealer: East	♥ A9652	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ 987	West (LHO) bids 1NT if possible.
HCP: 4+1	♣ T984	

Both hands (Answers Page)

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

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

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

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

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

Board: 6	♠ K75	Partner is dealer.
Dealer: South	♥ A86	The opponents are silent.
Vul: None	♦ 964	
HCP: 9	♣ Q872	
Board: 7	♠ Q62	Partner is dealer.
Dealer: South	♥ A94	The opponents are silent.
Vul: Both	♦ T853	
HCP: 8	♣ QT4	
Board: 8	♠ AQ54	You are dealer.
Dealer: North	♥ Q65	The opponents are silent.
Vul: N-S	♦ K642	
HCP: 14	♣ K8	
Board: 9	♠ AQ6	You are dealer.
Dealer: North	♥ Q5	The opponents are silent.
Vul: Both	♦ KQT83	
HCP: 18+1	♣ AJ2	
Board: 10	♠ K98	LHO is dealer.
Dealer: East	♥ A954	East (LHO) opens 1♣ if possible.
Vul: Both	♦ AK965	West (RHO) bids 1NT if possible.
HCP: 14+1	♣ 3	East (LHO) bids 2♣ if possible. West (RHO) bids 3♣ if possible.

Both hands (Answers Page)

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

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

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

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

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

South hands

1m - 1NT

Board: 6	♠ A962	You are dealer.
Dealer: South	♥ K73	The opponents are silent.
Vul: None	♦ Q8732	
HCP: 12+1	♣ K	
Board: 7	♠ KT87	You are dealer.
Dealer: South	♥ KJ5	The opponents are silent.
Vul: Both	♦ AQ92	
HCP: 13	♣ 93	
Board: 8	♠ K86	Partner is dealer.
Dealer: North	♥ K72	The opponents are silent.
Vul: N-S	♦ T53	
HCP: 8	♣ QT94	
Board: 9	♠ KT5	Partner is dealer.
Dealer: North	♥ K76	The opponents are silent.
Vul: Both	♦ 965	
HCP: 9	♣ KT43	
Board: 10	♠ JT43	RHO is dealer. You bid second.
Dealer: East	♥ Q872	East (RHO) opens 1♣ if possible.
Vul: Both	♦ 84	West (LHO) bids 1NT if possible.
HCP: 6	♣ K85	East (RHO) bids 2♣ if possible.
		West (LHO) bids 3♣ if possible.

Both hands (Answers Page)

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

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

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

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

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

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

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

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

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

Board: 15	♠ Q85	Partner is dealer.
Dealer: South	♥ Q92	The opponents are silent.
Vul: Both	♦ 7642	
HCP: 8	♣ A94	

Both hands (Answers Page)

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

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

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

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

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

South hands

1m - 1NT

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

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

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

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

Board: 15	♠ A97	You are dealer.
Dealer: South	♥ AJ	The opponents are silent.
Vul: Both	♦ KQT983	
HCP: 17+2	♣ QJ	

Both hands (Answers Page)

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

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

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

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

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

Board: 16 ♠ QT3 Partner is dealer.

Dealer: South ♥ A74 The opponents are silent.

Vul: None ♦ 632

HCP: 8 ♣ QT83

Board: 17 ♠ K52 Partner is dealer.

Dealer: South ♥ QT8 The opponents are silent.

Vul: E-W ♦ T95

HCP: 8 ♣ K742

Board: 18 ♠ 98 LHO is dealer.

Dealer: East ♥ A9 East (LHO) opens 1♦ if possible.

Vul: N-S ♦ AK965 West (RHO) bids 1NT if possible.

HCP: 19+1 ♣ AKJ7

Board: 19 ♠ KT9 Partner is dealer.

Dealer: South ♥ QT2 The opponents are silent.

Vul: None ♦ T96

HCP: 8 ♣ KT83

Board: 20 ♠ AJ2 You are dealer.

Dealer: North ♥ 85 The opponents are silent.

Vul: N-S ♦ AQ96

HCP: 19 ♣ AKJT

Both hands (Answers Page)

Board: 16

Dealer: South

North:

♠ QT3

South:

♠ K862

W N E S

1♦

Vul: None

♥ A74

♥ QJT

Pass 1NT Pass 2♦

North HCP: 8

♦ 632

♦ AK854

All Pass

South HCP: 14+1

♣ QT83

♣ J

Contract: 2♦ South

Board: 17

Dealer: South

North:

♠ K52

South:

♠ AJ63

W N E S

1♦

Vul: E-W

♥ QT8

♥ A753

Pass 1NT Pass 2NT

North HCP: 8

♦ T95

♦ K42

Pass 3NT All Pass

South HCP: 18

♣ K742

♣ AQ

Contract: 3NT North

Board: 18

Dealer: East

North:

♠ 98

South:

♠ T762

W N E S

1♦ Pass

Vul: N-S

♥ A9

♥ 5432

1NT X Pass 2♥

North HCP: 19+1

♦ AK965

♦ T

All Pass

South HCP: 0

♣ AKJ7

♣ T864

Contract: 2♥ South

Board: 19

Dealer: South

North:

♠ KT9

South:

♠ 873

W N E S

1♦

Vul: None

♥ QT2

♥ KJ74

Pass 1NT All Pass

North HCP: 8

♦ T96

♦ AKJ7

South HCP: 13

♣ KT83

♣ J4

Contract: 1NT North

Board: 20

Dealer: North

North:

♠ AJ2

South:

♠ K75

W N E S

1♦ Pass 1NT

Vul: N-S

♥ 85

♥ A76

Pass 2NT Pass 3NT

North HCP: 19

♦ AQ96

♦ 874

All Pass

South HCP: 9

♣ AKJT

♣ Q843

Contract: 3NT South

Board: 16	♠ K862	You are dealer.
Dealer: South	♥ QJT	The opponents are silent.
Vul: None	♦ AK854	
HCP: 14+1	♣ J	

Board: 17	♠ AJ63	You are dealer.
Dealer: South	♥ A753	The opponents are silent.
Vul: E-W	♦ K42	
HCP: 18	♣ AQ	

Board: 18	♠ T762	RHO is dealer. You bid second.
Dealer: East	♥ 5432	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ T	West (LHO) bids 1NT if possible.
HCP: 0	♣ T864	

Board: 19	♠ 873	You are dealer.
Dealer: South	♥ KJ74	The opponents are silent.
Vul: None	♦ AKJ7	
HCP: 13	♣ J4	

Board: 20	♠ K75	Partner is dealer.
Dealer: North	♥ A76	The opponents are silent.
Vul: N-S	♦ 874	
HCP: 9	♣ Q843	

Both hands (Answers Page)

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

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

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

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

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

Board: 21	♠ A42	Partner is dealer.
Dealer: South	♥ Q63	The opponents are silent.
Vul: E-W	♦ T42	
HCP: 8	♣ QT72	

Board: 22	♠ Q84	Partner is dealer.
Dealer: South	♥ K85	East (LHO) bids 2NT if possible.
Vul: N-S	♦ 965	
HCP: 9	♣ AT42	

Board: 23	♠ Q43	Partner is dealer.
Dealer: South	♥ Q54	The opponents are silent.
Vul: E-W	♦ Q95	
HCP: 8	♣ Q953	

Board: 24	♠ Q72	Partner is dealer.
Dealer: South	♥ QT7	The opponents are silent.
Vul: N-S	♦ J632	
HCP: 8	♣ K84	

Both hands (Answers Page)

Board: 21

Dealer: South
Vul: E-W
North HCP: 8
South HCP: 14
Contract: 1NT North

North:

♠ A42
♥ Q63
♦ T42
♣ QT72

South:

♠ T6
♥ AKT4
♦ QJ96
♣ KJ6

W N E S

1♦

Pass 1NT All Pass

Board: 22

Dealer: South
Vul: N-S
North HCP: 9
South HCP: 16+2
Contract: 3♦ South

North:

♠ Q84
♥ K85
♦ 965
♣ AT42

South:

♠ KJ9
♥ Q96
♦ AKQT72
♣ J

W N E S

1♦

Pass 1NT 2NT¹ 3♦

All Pass

1. Unusual 2NT

Board: 23

Dealer: South
Vul: E-W
North HCP: 8
South HCP: 18
Contract: 3NT North

North:

♠ Q43
♥ Q54
♦ Q95
♣ Q953

South:

♠ K7
♥ AT32
♦ KJ86
♣ AK6

W N E S

1♦

Pass 1NT Pass 2NT

Pass 3NT All Pass

Board: 24

Dealer: South
Vul: N-S
North HCP: 8
South HCP: 14
Contract: 2♦ North

North:

♠ Q72
♥ QT7
♦ J632
♣ K84

South:

♠ 4
♥ K653
♦ AKQ5
♣ Q763

W N E S

1♦

Pass 1NT Pass 2♣

Pass 2♦ All Pass

Board: 21 ♠ T6 You are dealer.

Dealer: South ♥ AKT4 The opponents are silent.

Vul: E-W ♦ QJ96

HCP: 14 ♣ KJ6

Board: 22 ♠ KJ9 You are dealer.

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

Vul: N-S ♦ AKQT72

HCP: 16+2 ♣ J

Board: 23 ♠ K7 You are dealer.

Dealer: South ♥ AT32 The opponents are silent.

Vul: E-W ♦ KJ86

HCP: 18 ♣ AK6

Board: 24 ♠ 4 You are dealer.

Dealer: South ♥ K653 The opponents are silent.

Vul: N-S ♦ AKQ5

HCP: 14 ♣ Q763

Both hands (Answers Page)

Board: 21

Dealer: South
Vul: E-W
North HCP: 8
South HCP: 14
Contract: 1NT North

North:

♠ A42
♥ Q63
♦ T42
♣ QT72

South:

♠ T6
♥ AKT4
♦ QJ96
♣ KJ6

W N E S

1♦

Pass 1NT All Pass

Board: 22

Dealer: South
Vul: N-S
North HCP: 9
South HCP: 16+2
Contract: 3♦ South

North:

♠ Q84
♥ K85
♦ 965
♣ AT42

South:

♠ KJ9
♥ Q96
♦ AKQT72
♣ J

W N E S

1♦

Pass 1NT 2NT¹ 3♦

All Pass

1. Unusual 2NT

Board: 23

Dealer: South
Vul: E-W
North HCP: 8
South HCP: 18
Contract: 3NT North

North:

♠ Q43
♥ Q54
♦ Q95
♣ Q953

South:

♠ K7
♥ AT32
♦ KJ86
♣ AK6

W N E S

1♦

Pass 1NT Pass 2NT

Pass 3NT All Pass

Board: 24

Dealer: South
Vul: N-S
North HCP: 8
South HCP: 14
Contract: 2♦ North

North:

♠ Q72
♥ QT7
♦ J632
♣ K84

South:

♠ 4
♥ K653
♦ AKQ5
♣ Q763

W N E S

1♦

Pass 1NT Pass 2♣

Pass 2♦ All Pass

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

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

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

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

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

Both hands (Answers Page)

Board: 29

Dealer: South
Vul: Both
North HCP: 8
South HCP: 14
Contract: 1NT North

North:

♠ A62
♥ Q87
♦ 875
♣ Q742

South:

♠ Q874
♥ 643
♦ AKQ9
♣ K3

W N E S

1♦

Pass 1NT All Pass

Board: 30

Dealer: South
Vul: N-S
North HCP: 6
South HCP: 14+2
Contract: 4♣ South

North:

♠ Q76
♥ Q42
♦ 875
♣ Q643

South:

♠ T
♥ J7
♦ AQT62
♣ AKT92

W N E S

1♦

Pass 1NT 2♠ 3♣
3♠ Pass Pass 4♣
All Pass

Board: 31

Dealer: South
Vul: Both
North HCP: 8
South HCP: 14
Contract: 1NT North

North:

♠ K73
♥ QJT
♦ 742
♣ Q972

South:

♠ QJ9
♥ A987
♦ KQJ5
♣ JT

W N E S

1♦

Pass 1NT All Pass

Board: 32

Dealer: North
Vul: None
North HCP: 18+1
South HCP: 7
Contract: 3NT South

North:

♠ AK52
♥ -
♦ KJ62
♣ AQJ75

South:

♠ Q86
♥ QJ6
♦ QT5
♣ 8632

W N E S

1♣ Pass 1NT

2♥ 3♥¹ Pass 3NT

All Pass

1. strength cue bid

Board: 33

Dealer: South
Vul: N-S
North HCP: 8
South HCP: 18+1
Contract: 3NT North

North:

♠ KT4
♥ KT3
♦ T73
♣ Q863

South:

♠ 85
♥ AQ87
♦ AKQ84
♣ K4

W N E S

1♦

Pass 1NT Pass 2♥

Pass 3NT All Pass

South hands

1m - 1NT

Board: 29	♠ Q874	You are dealer.
Dealer: South	♥ 643	The opponents are silent.
Vul: Both	♦ AKQ9	
HCP: 14	♣ K3	
Board: 30	♠ T	You are dealer.
Dealer: South	♥ J7	East (RHO) bids 2♠ if possible.
Vul: N-S	♦ AQT62	West (LHO) bids 3♠ if possible.
HCP: 14+2	♣ AKT92	
Board: 31	♠ QJ9	You are dealer.
Dealer: South	♥ A987	The opponents are silent.
Vul: Both	♦ KQJ5	
HCP: 14	♣ JT	
Board: 32	♠ Q86	Partner is dealer.
Dealer: North	♥ QJ6	West (LHO) bids 2♥ if possible.
Vul: None	♦ QT5	
HCP: 7	♣ 8632	
Board: 33	♠ 85	You are dealer.
Dealer: South	♥ AQ87	The opponents are silent.
Vul: N-S	♦ AKQ84	
HCP: 18+1	♣ K4	

Both hands (Answers Page)

Board: 29

Dealer: South
Vul: Both
North HCP: 8
South HCP: 14
Contract: 1NT North

North:

♠ A62
♥ Q87
♦ 875
♣ Q742

South:

♠ Q874
♥ 643
♦ AKQ9
♣ K3

W N E S

1♦

Pass 1NT All Pass

Board: 30

Dealer: South
Vul: N-S
North HCP: 6
South HCP: 14+2
Contract: 4♣ South

North:

♠ Q76
♥ Q42
♦ 875
♣ Q643

South:

♠ T
♥ J7
♦ AQT62
♣ AKT92

W N E S

1♦

Pass 1NT 2♠ 3♣
3♠ Pass Pass 4♣

All Pass

Board: 31

Dealer: South
Vul: Both
North HCP: 8
South HCP: 14
Contract: 1NT North

North:

♠ K73
♥ QJT
♦ 742
♣ Q972

South:

♠ QJ9
♥ A987
♦ KQJ5
♣ JT

W N E S

1♦

Pass 1NT All Pass

Board: 32

Dealer: North
Vul: None
North HCP: 18+1
South HCP: 7
Contract: 3NT South

North:

♠ AK52
♥ -
♦ KJ62
♣ AQJ75

South:

♠ Q86
♥ QJ6
♦ QT5
♣ 8632

W N E S

1♣ Pass 1NT

2♥ 3♥¹ Pass 3NT

All Pass

1. strength cue bid

Board: 33

Dealer: South
Vul: N-S
North HCP: 8
South HCP: 18+1
Contract: 3NT North

North:

♠ KT4
♥ KT3
♦ T73
♣ Q863

South:

♠ 85
♥ AQ87
♦ AKQ84
♣ K4

W N E S

1♦

Pass 1NT Pass 2♥

Pass 3NT All Pass

Board: 34 ♠ 3 You are dealer.

Dealer: North ♥ AJ63 The opponents are silent.

Vul: E-W ♦ AKJ85

HCP: 17+1 ♣ A72

Board: 35 ♠ K82 Partner is dealer.

Dealer: South ♥ Q83 The opponents are silent.

Vul: Both ♦ QJ9

HCP: 8 ♣ 8742

Board: 36 ♠ AT93 You are dealer.

Dealer: North ♥ KQ62 West (RHO) bids 2♣ if possible.

Vul: N-S ♦ KT98

HCP: 15 ♣ K

Board: 37 ♠ AJ6 You are dealer.

Dealer: North ♥ K5 The opponents are silent.

Vul: Both ♦ AJ942

HCP: 18+1 ♣ AJ3

Board: 38 ♠ AT5 You are dealer.

Dealer: North ♥ K52 The opponents are silent.

Vul: E-W ♦ AT97

HCP: 12 ♣ J95

Both hands (Answers Page)

Board: 34

Dealer: North

North:

♠ 3

South:

♠ K42

W N E S

1♦ Pass 1NT

Vul: E-W

♥ AJ63

♥ K94

Pass 2♥ Pass 3NT

North HCP: 17+1

♦ AKJ85

♦ T64

All Pass

South HCP: 9

♣ A72

♣ K863

Contract: 3NT South

Board: 35

Dealer: South

North:

♠ K82

South:

♠ AQ75

W N E S

1♣

Vul: Both

♥ Q83

♥ AKJ6

Pass 1NT Pass 2NT

North HCP: 8

♦ QJ9

♦ A2

Pass 3NT All Pass

South HCP: 18

♣ 8742

♣ T93

Contract: 3NT North

Board: 36

Dealer: North

North:

♠ AT93

South:

♠ Q42

W N E S

1♦ Pass 1NT

Vul: N-S

♥ KQ62

♥ A97

2♣ X Pass 2NT

North HCP: 15

♦ KT98

♦ J64

All Pass

South HCP: 9

♣ K

♣ Q864

Contract: 2NT South

Board: 37

Dealer: North

North:

♠ AJ6

South:

♠ Q97

W N E S

1♦ Pass 1NT

Vul: Both

♥ K5

♥ A32

Pass 2♦ All Pass

North HCP: 18+1

♦ AJ942

♦ T65

South HCP: 9

♣ AJ3

♣ KT64

Contract: 2♦ North

Board: 38

Dealer: North

North:

♠ AT5

South:

♠ QJ7

W N E S

1♦ Pass 1NT

Vul: E-W

♥ K52

♥ Q97

All Pass

North HCP: 12

♦ AT97

♦ J32

South HCP: 9

♣ J95

♣ KT73

Contract: 1NT South

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

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

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

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

Board: 38	♠ QJ7	Partner is dealer.
Dealer: North	♥ Q97	The opponents are silent.
Vul: E-W	♦ J32	
HCP: 9	♣ KT73	

Both hands (Answers Page)

Board: 34

Dealer: North

North:

♠ 3

South:

♠ K42

W N E S

1♦ Pass 1NT

Vul: E-W

♥ AJ63

♥ K94

Pass 2♥ Pass 3NT

North HCP: 17+1

♦ AKJ85

♦ T64

All Pass

South HCP: 9

♣ A72

♣ K863

Contract: 3NT South

Board: 35

Dealer: South

North:

♠ K82

South:

♠ AQ75

W N E S

1♣

Vul: Both

♥ Q83

♥ AKJ6

Pass 1NT Pass 2NT

North HCP: 8

♦ QJ9

♦ A2

Pass 3NT All Pass

South HCP: 18

♣ 8742

♣ T93

Contract: 3NT North

Board: 36

Dealer: North

North:

♠ AT93

South:

♠ Q42

W N E S

1♦ Pass 1NT

Vul: N-S

♥ KQ62

♥ A97

2♣ X Pass 2NT

North HCP: 15

♦ KT98

♦ J64

All Pass

South HCP: 9

♣ K

♣ Q864

Contract: 2NT South

Board: 37

Dealer: North

North:

♠ AJ6

South:

♠ Q97

W N E S

1♦ Pass 1NT

Vul: Both

♥ K5

♥ A32

Pass 2♦ All Pass

North HCP: 18+1

♦ AJ942

♦ T65

South HCP: 9

♣ AJ3

♣ KT64

Contract: 2♦ North

Board: 38

Dealer: North

North:

♠ AT5

South:

♠ QJ7

W N E S

1♦ Pass 1NT

Vul: E-W

♥ K52

♥ Q97

All Pass

North HCP: 12

♦ AT97

♦ J32

South HCP: 9

♣ J95

♣ KT73

Contract: 1NT South

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

South hands

1m - 1NT

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

Board: 44 ♠ A6 You are dealer.

Dealer: South ♥ 72 The opponents are silent.

Vul: None ♦ AJ752

HCP: 13+1 ♣ A864

Board: 45 ♠ Q63 Partner is dealer.

Dealer: North ♥ Q83 The opponents are silent.

Vul: Both ♦ JT72

HCP: 7 ♣ Q75

Board: 46 ♠ KT9 Partner is dealer.

Dealer: North ♥ Q92 The opponents are silent.

Vul: Both ♦ 873

HCP: 8 ♣ QJ82

Board: 47 ♠ QT2 Partner is dealer.

Dealer: North ♥ KT4 The opponents are silent.

Vul: None ♦ T82

HCP: 8 ♣ K864

Board: 48 ♠ Q98 Partner is dealer.

Dealer: North ♥ Q83 The opponents are silent.

Vul: None ♦ JT65

HCP: 9 ♣ AT9

Both hands (Answers Page)

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

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

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

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

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

Board: 49	♠ QT8	Partner is dealer.
Dealer: South	♥ Q53	The opponents are silent.
Vul: E-W	♦ T985	
HCP: 8	♣ A42	

Board: 50	♠ Q74	Partner is dealer.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: N-S	♦ T985	
HCP: 8	♣ KT6	

Board: 51	♠ K65	You are dealer.
Dealer: North	♥ AJ72	The opponents are silent.
Vul: E-W	♦ AJT82	
HCP: 14+1	♣ J	

Board: 52	♠ Q53	Partner is dealer.
Dealer: South	♥ K92	The opponents are silent.
Vul: Both	♦ 953	
HCP: 8	♣ QJ64	

Board: 53	♠ 6	You are dealer.
Dealer: North	♥ Q9	The opponents are silent.
Vul: None	♦ KT3	
HCP: 13+3	♣ AKJ7642	

Both hands (Answers Page)

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

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

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

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

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

South hands

1m - 1NT

Board: 49 ♠ J74 You are dealer.

Dealer: South ♥ AJ The opponents are silent.

Vul: E-W ♦ AKQJ42

HCP: 17+2 ♣ J6

Board: 50 ♠ T63 You are dealer.

Dealer: South ♥ K8 The opponents are silent.

Vul: N-S ♦ KJ7432

HCP: 13+2 ♣ AQ

Board: 51 ♠ Q32 Partner is dealer.

Dealer: North ♥ KT4 The opponents are silent.

Vul: E-W ♦ 643

HCP: 9 ♣ A542

Board: 52 ♠ A42 You are dealer.

Dealer: South ♥ Q76 The opponents are silent.

Vul: Both ♦ AQJT84

HCP: 17+2 ♣ A

Board: 53 ♠ QJ8 Partner is dealer.

Dealer: North ♥ KJT The opponents are silent.

Vul: None ♦ Q98

HCP: 9 ♣ T853

Both hands (Answers Page)

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

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

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

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

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

Board: 54 ♠ J9 You are dealer.

Dealer: North ♥ KJ75 The opponents are silent.

Vul: E-W ♦ Q7

HCP: 12+1 ♣ AJ862

Board: 55 ♠ AT9 Partner is dealer.

Dealer: South ♥ K85 The opponents are silent.

Vul: Both ♦ 942

HCP: 9 ♣ QT92

Board: 56 ♠ QT3 Partner is dealer.

Dealer: South ♥ Q65 The opponents are silent.

Vul: N-S ♦ 943

HCP: 8 ♣ KJ72

Board: 57 ♠ Q97 Partner is dealer.

Dealer: South ♥ A65 The opponents are silent.

Vul: Both ♦ Q53

HCP: 8 ♣ 7653

Board: 58 ♠ J92 RHO is dealer. You bid second.

Dealer: West ♥ 98 West (RHO) opens 1♦ if possible.

Vul: Both ♦ 765 East (LHO) bids 1NT if possible.

HCP: 5+1 ♣ A9842 West (RHO) Doubles 3♥ if possible.

Both hands (Answers Page)

Board: 54

Dealer: North

North:

♠ J9

South:

♠ Q84

W N E S

1♣ Pass 1NT

Vul: E-W

♥ KJ75

♥ Q84

All Pass

North HCP: 12+1

♦ Q7

♦ K63

South HCP: 7

♣ AJ862

♣ 9743

Contract: 1NT South

Board: 55

Dealer: South

North:

♠ AT9

South:

♠ K842

W N E S

1♦

Vul: Both

♥ K85

♥ T3

Pass 1NT All Pass

North HCP: 9

♦ 942

♦ QJ86

South HCP: 14

♣ QT92

♣ AKJ

Contract: 1NT North

Board: 56

Dealer: South

North:

♠ QT3

South:

♠ AK62

W N E S

1♦

Vul: N-S

♥ Q65

♥ T9

Pass 1NT Pass 2♦

North HCP: 8

♦ 943

♦ AK865

All Pass

South HCP: 14+1

♣ KJ72

♣ 95

Contract: 2♦ South

Board: 57

Dealer: South

North:

♠ Q97

South:

♠ AJ54

W N E S

1♣

Vul: Both

♥ A65

♥ KQJ

Pass 1NT All Pass

North HCP: 8

♦ Q53

♦ 74

South HCP: 14

♣ 7653

♣ K942

Contract: 1NT North

Board: 58

Dealer: West

North:

♠ J92

South:

♠ KT86

W N E S

1♦ Pass 1NT 3♥

Vul: Both

♥ 98

♥ AQJT763

X All Pass

North HCP: 5+1

♦ 765

♦ 9

South HCP: 10+3

♣ A9842

♣ T

Contract: 3♥X South

South hands

1m - 1NT

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

Both hands (Answers Page)

Board: 54

Dealer: North

North:

♠ J9

South:

♠ Q84

W N E S

1♣ Pass 1NT

Vul: E-W

♥ KJ75

♥ Q84

All Pass

North HCP: 12+1

♦ Q7

♦ K63

South HCP: 7

♣ AJ862

♣ 9743

Contract: 1NT South

Board: 55

Dealer: South

North:

♠ AT9

South:

♠ K842

W N E S

1♦

Vul: Both

♥ K85

♥ T3

Pass 1NT All Pass

North HCP: 9

♦ 942

♦ QJ86

South HCP: 14

♣ QT92

♣ AKJ

Contract: 1NT North

Board: 56

Dealer: South

North:

♠ QT3

South:

♠ AK62

W N E S

1♦

Vul: N-S

♥ Q65

♥ T9

Pass 1NT Pass 2♦

North HCP: 8

♦ 943

♦ AK865

All Pass

South HCP: 14+1

♣ KJ72

♣ 95

Contract: 2♦ South

Board: 57

Dealer: South

North:

♠ Q97

South:

♠ AJ54

W N E S

1♣

Vul: Both

♥ A65

♥ KQJ

Pass 1NT All Pass

North HCP: 8

♦ Q53

♦ 74

South HCP: 14

♣ 7653

♣ K942

Contract: 1NT North

Board: 58

Dealer: West

North:

♠ J92

South:

♠ KT86

W N E S

1♦ Pass 1NT 3♥

Vul: Both

♥ 98

♥ AQJT763

X All Pass

North HCP: 5+1

♦ 765

♦ 9

South HCP: 10+3

♣ A9842

♣ T

Contract: 3♥X South

Board: 59 ♠ 3 You are dealer.

Dealer: North ♥ 75 The opponents are silent.

Vul: E-W ♦ AKQJT9

HCP: 16+2 ♣ AQ86

Board: 60 ♠ QT95 You are dealer.

Dealer: North ♥ AQJ4 The opponents are silent.

Vul: None ♦ K98

HCP: 14 ♣ Q4

Board: 61 ♠ 7 You are dealer.

Dealer: North ♥ KJ63 West (RHO) bids 2♠ if possible.

Vul: E-W ♦ KQJ2 East (LHO) bids 3♠ if possible.

HCP: 13 ♣ K742

Board: 62 ♠ J7 You are dealer.

Dealer: North ♥ KJ73 The opponents are silent.

Vul: Both ♦ AT7

HCP: 13 ♣ A985

Board: 63 ♠ AT3 You are dealer.

Dealer: North ♥ 4 West (RHO) bids 2♥ if possible.

Vul: None ♦ AKQJ3 East (LHO) bids 3♥ if possible.

HCP: 15+1 ♣ J942

Both hands (Answers Page)

Board: 59

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

Board: 60

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

Board: 61

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

Board: 62

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

Board: 63

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

Board: 59	♠ K52	Partner is dealer.
Dealer: North	♥ QT9	The opponents are silent.
Vul: E-W	♦ 7652	
HCP: 8	♣ K92	

Board: 60	♠ K72	Partner is dealer.
Dealer: North	♥ K52	The opponents are silent.
Vul: None	♦ 742	
HCP: 9	♣ K982	

Board: 61	♠ A86	Partner is dealer.
Dealer: North	♥ Q98	West (LHO) bids 2♠ if possible.
Vul: E-W	♦ T97	East (RHO) bids 3♠ if possible.
HCP: 8	♣ Q983	

Board: 62	♠ QT6	Partner is dealer.
Dealer: North	♥ Q64	The opponents are silent.
Vul: Both	♦ K52	
HCP: 8	♣ JT64	

Board: 63	♠ K76	Partner is dealer.
Dealer: North	♥ QJT	West (LHO) bids 2♥ if possible.
Vul: None	♦ T642	East (RHO) bids 3♥ if possible.
HCP: 8	♣ Q53	

Both hands (Answers Page)

Board: 59

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

Board: 60

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

Board: 61

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

Board: 62

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

Board: 63

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

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

Board: 64 ♠ A8 You are dealer.

Dealer: South ♥ K42 The opponents are silent.

Vul: E-W ♦ AQJ72

HCP: 14+1 ♣ 642

Board: 65 ♠ A62 You are dealer.

Dealer: South ♥ T72 The opponents are silent.

Vul: N-S ♦ Q432

HCP: 13 ♣ AK5

Board: 66 ♠ QT7 Partner is dealer.

Dealer: North ♥ A75 The opponents are silent.

Vul: E-W ♦ T92

HCP: 9 ♣ K983

Board: 67 ♠ 8 You are dealer.

Dealer: South ♥ KQT The opponents are silent.

Vul: Both ♦ AKQT8

HCP: 18+1 ♣ A742

Board: 68 ♠ K95 Partner is dealer.

Dealer: North ♥ Q32 The opponents are silent.

Vul: None ♦ QT7

HCP: 9 ♣ Q873

Both hands (Answers Page)

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

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

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

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

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

Board: 69	♠ K82	Partner is dealer.
Dealer: South	♥ K96	The opponents are silent.
Vul: N-S	♦ 632	
HCP: 8	♣ QT74	

Board: 70	♠ J97	You are dealer.
Dealer: North	♥ Q97	The opponents are silent.
Vul: None	♦ AJT4	
HCP: 13	♣ AJ4	

Board: 71	♠ Q94	Partner is dealer.
Dealer: South	♥ K86	The opponents are silent.
Vul: None	♦ T92	
HCP: 9	♣ AT72	

Board: 72	♠ 76	You are dealer.
Dealer: North	♥ A764	The opponents are silent.
Vul: N-S	♦ A973	
HCP: 12	♣ AT8	

Board: 73	♠ Q62	Partner is dealer.
Dealer: South	♥ QT9	The opponents are silent.
Vul: E-W	♦ K98	
HCP: 9	♣ Q832	

Both hands (Answers Page)

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

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

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

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

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

South hands

1m - 1NT

Board: 69 ♠ JT You are dealer.

Dealer: South ♥ JT87 The opponents are silent.

Vul: N-S ♦ KQJ7

HCP: 12 ♣ A32

Board: 70 ♠ A65 Partner is dealer.

Dealer: North ♥ KT8 The opponents are silent.

Vul: None ♦ 9653

HCP: 9 ♣ QT6

Board: 71 ♠ K5 You are dealer.

Dealer: South ♥ AJ42 The opponents are silent.

Vul: None ♦ AKQ864

HCP: 17+2 ♣ 5

Board: 72 ♠ K93 Partner is dealer.

Dealer: North ♥ K93 The opponents are silent.

Vul: N-S ♦ JT64

HCP: 9 ♣ Q74

Board: 73 ♠ J7 You are dealer.

Dealer: South ♥ AK42 The opponents are silent.

Vul: E-W ♦ Q76

HCP: 14 ♣ A965

Both hands (Answers Page)

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

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

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

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

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

Board: 74 ♠ A93 You are dealer.

Dealer: North ♥ KQ7 The opponents are silent.

Vul: Both ♦ AQ74

HCP: 19 ♣ A96

Board: 75 ♠ 98 You are dealer.

Dealer: North ♥ A2 The opponents are silent.

Vul: Both ♦ AKJ32

HCP: 17+1 ♣ AJ32

Board: 76 ♠ JT82 You are dealer.

Dealer: North ♥ 86 The opponents are silent.

Vul: None ♦ AKJT9

HCP: 16+1 ♣ AK

Board: 77 ♠ K84 Partner is dealer.

Dealer: South ♥ Q42 The opponents are silent.

Vul: N-S ♦ 9743

HCP: 8 ♣ QJ5

Board: 78 ♠ K98 Partner is dealer.

Dealer: South ♥ QJ3 The opponents are silent.

Vul: N-S ♦ 7632

HCP: 9 ♣ KT9

Both hands (Answers Page)

Board: 74

Dealer: North

North:

♠ A93

South:

♠ Q86

W N E S

1♦ Pass 1NT

Vul: Both

♥ KQ7

♥ A32

Pass 2NT Pass 3NT

North HCP: 19

♦ AQ74

♦ T52

All Pass

South HCP: 9

♣ A96

♣ QJ85

Contract: 3NT South

Board: 75

Dealer: North

North:

♠ 98

South:

♠ K42

W N E S

1♦ Pass 1NT

Vul: Both

♥ A2

♥ Q94

Pass 2♣ Pass 2♦

North HCP: 17+1

♦ AKJ32

♦ 9765

Pass 3♦ All Pass

South HCP: 8

♣ AJ32

♣ K95

Contract: 3♦ North

Board: 76

Dealer: North

North:

♠ JT82

South:

♠ K53

W N E S

1♦ Pass 1NT

Vul: None

♥ 86

♥ Q74

Pass 2♠ Pass 2NT

North HCP: 16+1

♦ AKJT9

♦ 7643

All Pass

South HCP: 8

♣ AK

♣ QJ6

Contract: 2NT South

Board: 77

Dealer: South

North:

♠ K84

South:

♠ A3

W N E S

1♦

Vul: N-S

♥ Q42

♥ K75

Pass 1NT Pass 2NT

North HCP: 8

♦ 9743

♦ AKQJT6

Pass 3NT All Pass

South HCP: 20+2

♣ QJ5

♣ K8

Contract: 3NT North

Board: 78

Dealer: South

North:

♠ K98

South:

♠ QT62

W N E S

1♦

Vul: N-S

♥ QJ3

♥ T

Pass 1NT Pass 2♦

North HCP: 9

♦ 7632

♦ AQT85

All Pass

South HCP: 14+1

♣ KT9

♣ AQ6

Contract: 2♦ South

South hands

1m - 1NT

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

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

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

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

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

Both hands (Answers Page)

Board: 74

Dealer: North

North:

♠ A93

South:

♠ Q86

W N E S

1♦ Pass 1NT

Vul: Both

♥ KQ7

♥ A32

Pass 2NT Pass 3NT

North HCP: 19

♦ AQ74

♦ T52

All Pass

South HCP: 9

♣ A96

♣ QJ85

Contract: 3NT South

Board: 75

Dealer: North

North:

♠ 98

South:

♠ K42

W N E S

1♦ Pass 1NT

Vul: Both

♥ A2

♥ Q94

Pass 2♣ Pass 2♦

North HCP: 17+1

♦ AKJ32

♦ 9765

Pass 3♦ All Pass

South HCP: 8

♣ AJ32

♣ K95

Contract: 3♦ North

Board: 76

Dealer: North

North:

♠ JT82

South:

♠ K53

W N E S

1♦ Pass 1NT

Vul: None

♥ 86

♥ Q74

Pass 2♠ Pass 2NT

North HCP: 16+1

♦ AKJT9

♦ 7643

All Pass

South HCP: 8

♣ AK

♣ QJ6

Contract: 2NT South

Board: 77

Dealer: South

North:

♠ K84

South:

♠ A3

W N E S

1♦

Vul: N-S

♥ Q42

♥ K75

Pass 1NT Pass 2NT

North HCP: 8

♦ 9743

♦ AKQJT6

Pass 3NT All Pass

South HCP: 20+2

♣ QJ5

♣ K8

Contract: 3NT North

Board: 78

Dealer: South

North:

♠ K98

South:

♠ QT62

W N E S

1♦

Vul: N-S

♥ QJ3

♥ T

Pass 1NT Pass 2♦

North HCP: 9

♦ 7632

♦ AQT85

All Pass

South HCP: 14+1

♣ KT9

♣ AQ6

Contract: 2♦ South

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

Board: 83 ♠ J You are dealer.

Dealer: North ♥ AJ97 The opponents are silent.

Vul: N-S ♦ AQ42

HCP: 15 ♣ QJ84

Board: 84 ♠ K52 Partner is dealer.

Dealer: South ♥ KT9 The opponents are silent.

Vul: E-W ♦ J986

HCP: 9 ♣ Q96

Board: 85 ♠ Q92 Partner is dealer.

Dealer: South ♥ QT6 The opponents are silent.

Vul: N-S ♦ K842

HCP: 9 ♣ Q84

Board: 86 ♠ K875 You are dealer.

Dealer: North ♥ Q87 The opponents are silent.

Vul: Both ♦ AQJ4

HCP: 12 ♣ T7

Board: 87 ♠ K98 Partner is dealer.

Dealer: South ♥ QT7 The opponents are silent.

Vul: None ♦ J43

HCP: 9 ♣ QJ42

Both hands (Answers Page)

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

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

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

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

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

South hands

1m - 1NT

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

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

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

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

Board: 87	♠ QJ53	You are dealer.
Dealer: South	♥ 2	The opponents are silent.
Vul: None	♦ AQ85	
HCP: 16	♣ AKT9	

Both hands (Answers Page)

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

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

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

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

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

Board: 88	♠ AK43	You are dealer.
Dealer: North	♥ J865	The opponents are silent.
Vul: N-S	♦ KJ2	
HCP: 12	♣ 93	

Board: 89	♠ 3	You are dealer.
Dealer: North	♥ Q982	West (RHO) bids 2♠ if possible.
Vul: E-W	♦ AK94	
HCP: 15	♣ AQ94	

Board: 90	♠ AJ82	You are dealer.
Dealer: North	♥ K4	The opponents are silent.
Vul: N-S	♦ QJ7	
HCP: 14	♣ QJT9	

Board: 91	♠ 3	You are dealer.
Dealer: North	♥ KQ96	The opponents are silent.
Vul: None	♦ AKQ53	
HCP: 18+1	♣ KJ7	

Board: 92	♠ AJ94	You are dealer.
Dealer: North	♥ Q94	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 18	♣ A984	

Both hands (Answers Page)

Board: 88

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 9

Contract: 1NT South

North:

♠ AK43

♥ J865

♦ KJ2

♣ 93

South:

♠ Q98

♥ K92

♦ Q943

♣ QT5

W N E S

1♦ Pass 1NT

All Pass

Board: 89

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 3♣ North

North:

♠ 3

♥ Q982

♦ AK94

♣ AQ94

South:

♠ Q92

♥ K73

♦ T85

♣ KJ72

W N E S

1♦ Pass 1NT

2♠ 3♣ All Pass

Board: 90

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 8

Contract: 1NT South

North:

♠ AJ82

♥ K4

♦ QJ7

♣ QJT9

South:

♠ QT9

♥ Q86

♦ AT6

♣ 8653

W N E S

1♣ Pass 1NT

All Pass

Board: 91

Dealer: North

Vul: None

North HCP: 18+1

South HCP: 8

Contract: 3♥ South

North:

♠ 3

♥ KQ96

♦ AKQ53

♣ KJ7

South:

♠ Q54

♥ A53

♦ 984

♣ Q953

W N E S

1♦ Pass 1NT

Pass 2♥ Pass 3♥

All Pass

Board: 92

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 7

Contract: 3NT South

North:

♠ AJ94

♥ Q94

♦ AK

♣ A984

South:

♠ QT7

♥ KT3

♦ Q86

♣ 7532

W N E S

1♣ Pass 1NT

Pass 2NT Pass 3NT

All Pass

South hands**1m - 1NT**

Board: 88	♠ Q98	Partner is dealer.
Dealer: North	♥ K92	The opponents are silent.
Vul: N-S	♦ Q943	
HCP: 9	♣ QT5	

Board: 89	♠ Q92	Partner is dealer.
Dealer: North	♥ K73	West (LHO) bids 2♠ if possible.
Vul: E-W	♦ T85	
HCP: 9	♣ KJ72	

Board: 90	♠ QT9	Partner is dealer.
Dealer: North	♥ Q86	The opponents are silent.
Vul: N-S	♦ AT6	
HCP: 8	♣ 8653	

Board: 91	♠ Q54	Partner is dealer.
Dealer: North	♥ A53	The opponents are silent.
Vul: None	♦ 984	
HCP: 8	♣ Q953	

Board: 92	♠ QT7	Partner is dealer.
Dealer: North	♥ KT3	The opponents are silent.
Vul: E-W	♦ Q86	
HCP: 7	♣ 7532	

Both hands (Answers Page)

Board: 88

Dealer: North

North:

♠ AK43

South:

♠ Q98

W N E S

1♦ Pass 1NT

Vul: N-S

♥ J865

♥ K92

All Pass

North HCP: 12

♦ KJ2

♦ Q943

South HCP: 9

♣ 93

♣ QT5

Contract: 1NT South

Board: 89

Dealer: North

North:

♠ 3

South:

♠ Q92

W N E S

1♦ Pass 1NT

Vul: E-W

♥ Q982

♥ K73

2♠ 3♣ All Pass

North HCP: 15

♦ AK94

♦ T85

South HCP: 9

♣ AQ94

♣ KJ72

Contract: 3♣ North

Board: 90

Dealer: North

North:

♠ AJ82

South:

♠ QT9

W N E S

1♣ Pass 1NT

Vul: N-S

♥ K4

♥ Q86

All Pass

North HCP: 14

♦ QJ7

♦ AT6

South HCP: 8

♣ QJT9

♣ 8653

Contract: 1NT South

Board: 91

Dealer: North

North:

♠ 3

South:

♠ Q54

W N E S

1♦ Pass 1NT

Vul: None

♥ KQ96

♥ A53

Pass 2♥ Pass 3♥

North HCP: 18+1

♦ AKQ53

♦ 984

All Pass

South HCP: 8

♣ KJ7

♣ Q953

Contract: 3♥ South

Board: 92

Dealer: North

North:

♠ AJ94

South:

♠ QT7

W N E S

1♣ Pass 1NT

Vul: E-W

♥ Q94

♥ KT3

Pass 2NT Pass 3NT

North HCP: 18

♦ AK

♦ Q86

All Pass

South HCP: 7

♣ A984

♣ 7532

Contract: 3NT South

Board: 93	♠ K32	Partner is dealer.
Dealer: South	♥ Q65	The opponents are silent.
Vul: Both	♦ 864	
HCP: 7	♣ Q852	

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

Board: 93 ♠ AJT You are dealer.

Dealer: South ♥ KT93 The opponents are silent.

Vul: Both ♦ KT72

HCP: 14 ♣ K7

Board: 94 ♠ AJ9 LHO is dealer.

Dealer: West ♥ AJ9654 West (LHO) opens 1♦ if possible.

Vul: Both ♦ AT East (RHO) bids 1NT if possible.

HCP: 17+2 ♣ K8 West (LHO) bids 2♦ if possible.

Board: 95 ♠ AJ2 You are dealer.

Dealer: South ♥ J83 The opponents are silent.

Vul: None ♦ AKQ9

HCP: 19 ♣ A93

Board: 96 ♠ AK52 You are dealer.

Dealer: South ♥ 2 The opponents are silent.

Vul: E-W ♦ AJ43

HCP: 13 ♣ JT75

Board: 97 ♠ AJ6 You are dealer.

Dealer: South ♥ J54 The opponents are silent.

Vul: Both ♦ A943

HCP: 14 ♣ KJ3

Both hands (Answers Page)

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

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

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

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

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

Board: 98 ♠ A86 You are dealer.

Dealer: North ♥ AQT9 The opponents are silent.

Vul: Both ♦ AJ82

HCP: 19 ♣ A2

Board: 99 ♠ T2 You are dealer.

Dealer: North ♥ AJT7 The opponents are silent.

Vul: None ♦ K9643

HCP: 12+1 ♣ A7

Board: 100 ♠ A5 You are dealer.

Dealer: North ♥ 9743 The opponents are silent.

Vul: None ♦ A983

HCP: 12 ♣ A85

Board: 101 ♠ A96 You are dealer.

Dealer: North ♥ KJ3 The opponents are silent.

Vul: N-S ♦ AQ754

HCP: 18+1 ♣ A2

Board: 102 ♠ 6532 RHO is dealer. You bid second.

Dealer: West ♥ 7643 West (RHO) opens 1♦ if possible.

Vul: Both ♦ 2 East (LHO) bids 1NT if possible.

HCP: 3 ♣ K743 West (RHO) bids 2♣ if possible.

Both hands (Answers Page)

Board: 98

Dealer: North

North:

♠ A86

South:

♠ QJ7

W N E S

1♦ Pass 1NT

Vul: Both

♥ AQT9

♥ K82

Pass 2NT Pass 3NT

North HCP: 19

♦ AJ82

♦ 763

All Pass

South HCP: 9

♣ A2

♣ K654

Contract: 3NT South

Board: 99

Dealer: North

North:

♠ T2

South:

♠ Q86

W N E S

1♦ Pass 1NT

Vul: None

♥ AJT7

♥ Q63

Pass 2♦ All Pass

North HCP: 12+1

♦ K9643

♦ T82

South HCP: 7

♣ A7

♣ K642

Contract: 2♦ North

Board: 100

Dealer: North

North:

♠ A5

South:

♠ Q84

W N E S

1♦ Pass 1NT

Vul: None

♥ 9743

♥ KJ8

All Pass

North HCP: 12

♦ A983

♦ J42

South HCP: 9

♣ A85

♣ Q732

Contract: 1NT South

Board: 101

Dealer: North

North:

♠ A96

South:

♠ K53

W N E S

1♦ Pass 1NT

Vul: N-S

♥ KJ3

♥ Q72

Pass 2♦ All Pass

North HCP: 18+1

♦ AQ754

♦ 986

South HCP: 8

♣ A2

♣ KT54

Contract: 2♦ North

Board: 102

Dealer: West

North:

♠ 6532

South:

♠ AQT

W N E S

1♦ Pass 1NT X

Vul: Both

♥ 7643

♥ AQJ52

 2♣ 2♦¹ Pass 4♥

North HCP: 3

♦ 2

♦ AT96

All Pass

South HCP: 17+1

♣ K743

♣ 2

1. both majors

Contract: 4♥ South

South hands

1m - 1NT

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

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

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

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

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

Both hands (Answers Page)

Board: 98

Dealer: North

North:

♠ A86

South:

♠ QJ7

W N E S

1♦ Pass 1NT

Vul: Both

♥ AQT9

♥ K82

Pass 2NT Pass 3NT

North HCP: 19

♦ AJ82

♦ 763

All Pass

South HCP: 9

♣ A2

♣ K654

Contract: 3NT South

Board: 99

Dealer: North

North:

♠ T2

South:

♠ Q86

W N E S

1♦ Pass 1NT

Vul: None

♥ AJT7

♥ Q63

Pass 2♦ All Pass

North HCP: 12+1

♦ K9643

♦ T82

South HCP: 7

♣ A7

♣ K642

Contract: 2♦ North

Board: 100

Dealer: North

North:

♠ A5

South:

♠ Q84

W N E S

1♦ Pass 1NT

Vul: None

♥ 9743

♥ KJ8

All Pass

North HCP: 12

♦ A983

♦ J42

South HCP: 9

♣ A85

♣ Q732

Contract: 1NT South

Board: 101

Dealer: North

North:

♠ A96

South:

♠ K53

W N E S

1♦ Pass 1NT

Vul: N-S

♥ KJ3

♥ Q72

Pass 2♦ All Pass

North HCP: 18+1

♦ AQ754

♦ 986

South HCP: 8

♣ A2

♣ KT54

Contract: 2♦ North

Board: 102

Dealer: West

North:

♠ 6532

South:

♠ AQT

W N E S

1♦ Pass 1NT X

Vul: Both

♥ 7643

♥ AQJ52

 2♣ 2♦¹ Pass 4♥

North HCP: 3

♦ 2

♦ AT96

All Pass

South HCP: 17+1

♣ K743

♣ 2

1. both majors

Contract: 4♥ South

Board: 103	♠ Q52	Partner is dealer.
Dealer: South	♥ QT7	The opponents are silent.
Vul: None	♦ KT63	
HCP: 9	♣ Q86	

Board: 104	♠ AJT2	You are dealer.
Dealer: North	♥ K98	The opponents are silent.
Vul: Both	♦ AJT5	
HCP: 13	♣ T4	

Board: 105	♠ 54	You are dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: Both	♦ AJ742	
HCP: 13+1	♣ A642	

Board: 106	♠ AK5	You are dealer.
Dealer: North	♥ A9	The opponents are silent.
Vul: None	♦ J986	
HCP: 18	♣ AQT2	

Board: 107	♠ QT9	Partner is dealer.
Dealer: South	♥ KT2	East (LHO) bids 2♣ if possible.
Vul: None	♦ 954	
HCP: 9	♣ AT73	

Both hands (Answers Page)

Board: 103

Dealer: South

North:

♠ Q52

South:

♠ AK87

W N E S

1♦

Vul: None

♥ QT7

♥ J52

Pass 1NT Pass 2NT

North HCP: 9

♦ KT63

♦ AQJ2

Pass 3NT All Pass

South HCP: 19

♣ Q86

♣ A3

Contract: 3NT North

Board: 104

Dealer: North

North:

♠ AJT2

South:

♠ K73

W N E S

1♦ Pass 1NT

Vul: Both

♥ K98

♥ Q64

All Pass

North HCP: 13

♦ AJT5

♦ 8432

South HCP: 8

♣ T4

♣ K96

Contract: 1NT South

Board: 105

Dealer: North

North:

♠ 54

South:

♠ QT3

W N E S

1♦ Pass 1NT

Vul: Both

♥ A2

♥ K65

Pass 2♣ All Pass

North HCP: 13+1

♦ AJ742

♦ 965

South HCP: 9

♣ A642

♣ KJ73

Contract: 2♣ North

Board: 106

Dealer: North

North:

♠ AK5

South:

♠ QT7

W N E S

1♦ Pass 1NT

Vul: None

♥ A9

♥ QJ5

Pass 2NT Pass 3NT

North HCP: 18

♦ J986

♦ T752

All Pass

South HCP: 8

♣ AQT2

♣ K94

Contract: 3NT South

Board: 107

Dealer: South

North:

♠ QT9

South:

♠ K875

W N E S

1♦

Vul: None

♥ KT2

♥ A764

Pass 1NT 2♣ X

North HCP: 9

♦ 954

♦ AQT7

Pass 3NT All Pass

South HCP: 14

♣ AT73

♣ J

Contract: 3NT North

Board: 103	♠ AK87	You are dealer.
Dealer: South	♥ J52	The opponents are silent.
Vul: None	♦ AQJ2	
HCP: 19	♣ A3	

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

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

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

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

Both hands (Answers Page)

Board: 103

Dealer: South

North:

♠ Q52

South:

♠ AK87

W N E S

1♦

Vul: None

♥ QT7

♥ J52

Pass 1NT Pass 2NT

North HCP: 9

♦ KT63

♦ AQJ2

Pass 3NT All Pass

South HCP: 19

♣ Q86

♣ A3

Contract: 3NT North

Board: 104

Dealer: North

North:

♠ AJT2

South:

♠ K73

W N E S

1♦ Pass 1NT

Vul: Both

♥ K98

♥ Q64

All Pass

North HCP: 13

♦ AJT5

♦ 8432

South HCP: 8

♣ T4

♣ K96

Contract: 1NT South

Board: 105

Dealer: North

North:

♠ 54

South:

♠ QT3

W N E S

1♦ Pass 1NT

Vul: Both

♥ A2

♥ K65

Pass 2♣ All Pass

North HCP: 13+1

♦ AJ742

♦ 965

South HCP: 9

♣ A642

♣ KJ73

Contract: 2♣ North

Board: 106

Dealer: North

North:

♠ AK5

South:

♠ QT7

W N E S

1♦ Pass 1NT

Vul: None

♥ A9

♥ QJ5

Pass 2NT Pass 3NT

North HCP: 18

♦ J986

♦ T752

All Pass

South HCP: 8

♣ AQT2

♣ K94

Contract: 3NT South

Board: 107

Dealer: South

North:

♠ QT9

South:

♠ K875

W N E S

1♦

Vul: None

♥ KT2

♥ A764

Pass 1NT 2♣ X

North HCP: 9

♦ 954

♦ AQT7

Pass 3NT All Pass

South HCP: 14

♣ AT73

♣ J

Contract: 3NT North

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

You are dealer.
The opponents are silent.

Board: 109	♠ AT6
Dealer: West	♥ T32
Vul: N-S	♦ J95
HCP: 5	♣ T842

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

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

You are dealer.
The opponents are silent.

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

Partner is dealer.
The opponents are silent.

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

You are dealer.
The opponents are silent.

Both hands (Answers Page)

Board: 108

Dealer: North

North:

♠ J543

South:

♠ QT8

W N E S

1♣ Pass 1NT

Vul: N-S

♥ A76

♥ Q93

All Pass

North HCP: 14

♦ AJ

♦ K97

South HCP: 8

♣ A843

♣ J976

Contract: 1NT South

Board: 109

Dealer: West

North:

♠ AT6

South:

♠ QJ94

W N E S

1♦ Pass 1NT Pass

Vul: N-S

♥ T32

♥ J74

2♦ Pass Pass X

North HCP: 5

♦ J95

♦ A4

Pass 3♣ X All Pass

South HCP: 14

♣ T842

♣ AQ96

Contract: 3♣X North

Board: 110

Dealer: North

North:

♠ J853

South:

♠ Q94

W N E S

1♦ Pass 1NT

Vul: N-S

♥ K86

♥ A95

All Pass

North HCP: 14

♦ AQ83

♦ 742

South HCP: 8

♣ KJ

♣ Q954

Contract: 1NT South

Board: 111

Dealer: South

North:

♠ Q93

South:

♠ AJ

W N E S

1♦

Vul: None

♥ Q87

♥ AK52

Pass 1NT Pass 2♥

North HCP: 8

♦ 865

♦ A9432

Pass 3NT All Pass

South HCP: 17+1

♣ AT94

♣ J5

Contract: 3NT North

Board: 112

Dealer: North

North:

♠ AJ6

South:

♠ Q54

W N E S

1♦ Pass 1NT

Vul: None

♥ KJ84

♥ AT6

All Pass

North HCP: 13

♦ QJ84

♦ 952

South HCP: 9

♣ J4

♣ K876

Contract: 1NT South

South hands

1m - 1NT

Board: 108 ♠ QT8 Partner is dealer.

Dealer: North ♥ Q93 The opponents are silent.

Vul: N-S ♦ K97

HCP: 8 ♣ J976

Board: 109 ♠ QJ94 LHO is dealer.

Dealer: West ♥ J74 West (LHO) opens 1♦ if possible.

Vul: N-S ♦ A4 East (RHO) bids 1NT if possible.

HCP: 14 ♣ AQ96 West (LHO) bids 2♦ if possible.

East (RHO) Doubles 3♣ if possible.

Board: 110 ♠ Q94 Partner is dealer.

Dealer: North ♥ A95 The opponents are silent.

Vul: N-S ♦ 742

HCP: 8 ♣ Q954

Board: 111 ♠ AJ You are dealer.

Dealer: South ♥ AK52 The opponents are silent.

Vul: None ♦ A9432

HCP: 17+1 ♣ J5

Board: 112 ♠ Q54 Partner is dealer.

Dealer: North ♥ AT6 The opponents are silent.

Vul: None ♦ 952

HCP: 9 ♣ K876

Both hands (Answers Page)

Board: 108

Dealer: North

North:

♠ J543

South:

♠ QT8

W N E S

1♣ Pass 1NT

Vul: N-S

♥ A76

♥ Q93

All Pass

North HCP: 14

♦ AJ

♦ K97

South HCP: 8

♣ A843

♣ J976

Contract: 1NT South

Board: 109

Dealer: West

North:

♠ AT6

South:

♠ QJ94

W N E S

1♦ Pass 1NT Pass

Vul: N-S

♥ T32

♥ J74

2♦ Pass Pass X

North HCP: 5

♦ J95

♦ A4

Pass 3♣ X All Pass

South HCP: 14

♣ T842

♣ AQ96

Contract: 3♣X North

Board: 110

Dealer: North

North:

♠ J853

South:

♠ Q94

W N E S

1♦ Pass 1NT

Vul: N-S

♥ K86

♥ A95

All Pass

North HCP: 14

♦ AQ83

♦ 742

South HCP: 8

♣ KJ

♣ Q954

Contract: 1NT South

Board: 111

Dealer: South

North:

♠ Q93

South:

♠ AJ

W N E S

1♦

Vul: None

♥ Q87

♥ AK52

Pass 1NT Pass 2♥

North HCP: 8

♦ 865

♦ A9432

Pass 3NT All Pass

South HCP: 17+1

♣ AT94

♣ J5

Contract: 3NT North

Board: 112

Dealer: North

North:

♠ AJ6

South:

♠ Q54

W N E S

1♦ Pass 1NT

Vul: None

♥ KJ84

♥ AT6

All Pass

North HCP: 13

♦ QJ84

♦ 952

South HCP: 9

♣ J4

♣ K876

Contract: 1NT South

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

Board: 113 ♠ A75 You are dealer.

Dealer: South ♥ QT The opponents are silent.

Vul: Both ♦ QJT7

HCP: 12 ♣ KT92

Board: 114 ♠ QJ6 Partner is dealer.

Dealer: North ♥ K42 The opponents are silent.

Vul: N-S ♦ 653

HCP: 9 ♣ KT53

Board: 115 ♠ J32 You are dealer.

Dealer: South ♥ A953 The opponents are silent.

Vul: Both ♦ AKT6

HCP: 13 ♣ J6

Board: 116 ♠ A98765 LHO is dealer.

Dealer: West ♥ KJT West (LHO) opens 1♦ if possible.

Vul: E-W ♦ J7 East (RHO) bids 1NT if possible.

HCP: 12+2 ♣ K7

Board: 117 ♠ KJ You are dealer.

Dealer: South ♥ AKJ3 The opponents are silent.

Vul: N-S ♦ AQ865

HCP: 18+1 ♣ 76

Both hands (Answers Page)

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

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

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

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

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

Board: 118 ♠ AK62 You are dealer.

Dealer: North ♥ JT98 The opponents are silent.

Vul: E-W ♦ AK98

HCP: 18 ♣ K

Board: 119 ♠ KT You are dealer.

Dealer: North ♥ 84 West (RHO) Doubles 2♦ if possible.

Vul: N-S ♦ AKQT752 East (LHO) bids 2♥ if possible.

HCP: 12+3 ♣ 86

Board: 120 ♠ 43 RHO is dealer. You bid second.

Dealer: West ♥ J4 West (RHO) opens 1♦ if possible.

Vul: N-S ♦ A9872 East (LHO) bids 1NT if possible.

HCP: 5+1 ♣ T843

Board: 121 ♠ Q54 Partner is dealer.

Dealer: South ♥ A52 The opponents are silent.

Vul: Both ♦ J43

HCP: 9 ♣ Q543

Board: 122 ♠ KT5 Partner is dealer.

Dealer: South ♥ Q96 The opponents are silent.

Vul: N-S ♦ 9732

HCP: 9 ♣ KJ8

Both hands (Answers Page)

Board: 118

Dealer: North

North:

♠ AK62

South:

♠ QJ4

W N E S

1♦ Pass 1NT

Vul: E-W

♥ JT98

♥ K64

Pass 2♥ Pass 3NT

North HCP: 18

♦ AK98

♦ 754

All Pass

South HCP: 9

♣ K

♣ QJ63

Contract: 3NT South

Board: 119

Dealer: North

North:

♠ KT

South:

♠ Q98

W N E S

1♦ Pass 1NT

Vul: N-S

♥ 84

♥ A96

Pass 2♦ Pass Pass

North HCP: 12+3

♦ AKQT752

♦ J96

X Pass 2♥ Pass

South HCP: 9

♣ 86

♣ QT54

Pass 3♦ All Pass

Contract: 3♦ North

Board: 120

Dealer: West

North:

♠ 43

South:

♠ AKT952

W N E S

1♦ Pass 1NT 2♠

Vul: N-S

♥ J4

♥ 7632

All Pass

North HCP: 5+1

♦ A9872

♦ K

South HCP: 14+2

♣ T843

♣ A5

Contract: 2♠ South

Board: 121

Dealer: South

North:

♠ Q54

South:

♠ AK98

W N E S

1♦

Vul: Both

♥ A52

♥ KJ96

Pass 1NT All Pass

North HCP: 9

♦ J43

♦ T962

South HCP: 12

♣ Q543

♣ J

Contract: 1NT North

Board: 122

Dealer: South

North:

♠ KT5

South:

♠ A96

W N E S

1♦

Vul: N-S

♥ Q96

♥ 87

Pass 1NT Pass 2♦

North HCP: 9

♦ 9732

♦ KQJT6

All Pass

South HCP: 14+1

♣ KJ8

♣ AT5

Contract: 2♦ South

South hands**1m - 1NT**

Board: 118	♠ QJ4	Partner is dealer.
Dealer: North	♥ K64	The opponents are silent.
Vul: E-W	♦ 754	
HCP: 9	♣ QJ63	

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

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

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

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

Both hands (Answers Page)

Board: 118

Dealer: North

North:

♠ AK62

South:

♠ QJ4

W N E S

1♦ Pass 1NT

Vul: E-W

♥ JT98

♥ K64

Pass 2♥ Pass 3NT

North HCP: 18

♦ AK98

♦ 754

All Pass

South HCP: 9

♣ K

♣ QJ63

Contract: 3NT South

Board: 119

Dealer: North

North:

♠ KT

South:

♠ Q98

W N E S

1♦ Pass 1NT

Vul: N-S

♥ 84

♥ A96

Pass 2♦ Pass Pass

North HCP: 12+3

♦ AKQT752

♦ J96

X Pass 2♥ Pass

South HCP: 9

♣ 86

♣ QT54

Pass 3♦ All Pass

Contract: 3♦ North

Board: 120

Dealer: West

North:

♠ 43

South:

♠ AKT952

W N E S

1♦ Pass 1NT 2♠

Vul: N-S

♥ J4

♥ 7632

All Pass

North HCP: 5+1

♦ A9872

♦ K

South HCP: 14+2

♣ T843

♣ A5

Contract: 2♠ South

Board: 121

Dealer: South

North:

♠ Q54

South:

♠ AK98

W N E S

1♦

Vul: Both

♥ A52

♥ KJ96

Pass 1NT All Pass

North HCP: 9

♦ J43

♦ T962

South HCP: 12

♣ Q543

♣ J

Contract: 1NT North

Board: 122

Dealer: South

North:

♠ KT5

South:

♠ A96

W N E S

1♦

Vul: N-S

♥ Q96

♥ 87

Pass 1NT Pass 2♦

North HCP: 9

♦ 9732

♦ KQJT6

All Pass

South HCP: 14+1

♣ KJ8

♣ AT5

Contract: 2♦ South

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

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

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

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

Board: 127	♠ J862	You are dealer.
Dealer: North	♥ 75	The opponents are silent.
Vul: None	♦ AKQJ92	
HCP: 11+2	♣ 3	

Both hands (Answers Page)

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

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

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

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

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

Board: 123 ♠ AT2 You are dealer.

Dealer: South ♥ 765 The opponents are silent.

Vul: Both ♦ AJ43

HCP: 13 ♣ KJ3

Board: 124 ♠ A84 You are dealer.

Dealer: South ♥ A4 The opponents are silent.

Vul: Both ♦ KQJ3

HCP: 14 ♣ T632

Board: 125 ♠ K5 You are dealer.

Dealer: South ♥ J943 The opponents are silent.

Vul: Both ♦ AQ72

HCP: 13 ♣ QJ2

Board: 126 ♠ T9 You are dealer.

Dealer: South ♥ A73 The opponents are silent.

Vul: Both ♦ AKT93

HCP: 14+1 ♣ KT9

Board: 127 ♠ AT7 Partner is dealer.

Dealer: North ♥ QJ4 The opponents are silent.

Vul: None ♦ T53

HCP: 9 ♣ QT76

Both hands (Answers Page)

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

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

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

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

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

Board: 128 ♠ K52 Partner is dealer.

Dealer: South ♥ K84 The opponents are silent.

Vul: N-S ♦ Q86

HCP: 8 ♣ T965

Board: 129 ♠ A82 LHO is dealer.

Dealer: East ♥ AK8543 East (LHO) opens 1♦ if possible.

Vul: E-W ♦ K West (RHO) bids 1NT if possible.

HCP: 15+2 ♣ J87

Board: 130 ♠ 4 You are dealer.

Dealer: North ♥ Q852 The opponents are silent.

Vul: N-S ♦ AKQ954

HCP: 18+2 ♣ AK

Board: 131 ♠ K74 You are dealer.

Dealer: North ♥ Q The opponents are silent.

Vul: N-S ♦ AKJ532

HCP: 13+2 ♣ 965

Board: 132 ♠ QJT Partner is dealer.

Dealer: South ♥ Q86 The opponents are silent.

Vul: E-W ♦ A84

HCP: 9 ♣ 9432

Both hands (Answers Page)

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

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

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

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

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

South hands

1m - 1NT

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

Board: 133 ♠ 6 You are dealer.

Dealer: North ♥ A652 The opponents are silent.

Vul: E-W ♦ AJ98

HCP: 12 ♣ KT62

Board: 134 ♠ T32 You are dealer.

Dealer: North ♥ JT76 The opponents are silent.

Vul: None ♦ AQJ6

HCP: 13 ♣ AJ

Board: 135 ♠ A73 Partner is dealer.

Dealer: South ♥ Q86 The opponents are silent.

Vul: E-W ♦ Q83

HCP: 8 ♣ T987

Board: 136 ♠ AT8 Partner is dealer.

Dealer: South ♥ Q82 The opponents are silent.

Vul: N-S ♦ 965

HCP: 9 ♣ K753

Board: 137 ♠ QT6 You are dealer.

Dealer: North ♥ Q9 The opponents are silent.

Vul: N-S ♦ AQJ73

HCP: 18+1 ♣ AK3

Both hands (Answers Page)

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

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

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

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

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

South hands**1m - 1NT**

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

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

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

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

Board: 137	♠ K84	Partner is dealer.
Dealer: North	♥ KJ5	The opponents are silent.
Vul: N-S	♦ 642	
HCP: 9	♣ Q876	

Both hands (Answers Page)

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

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

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

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

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

Board: 138 ♠ AK2 You are dealer.

Dealer: North ♥ AKT The opponents are silent.

Vul: E-W ♦ 762

HCP: 18 ♣ AT94

Board: 139 ♠ 975 You are dealer.

Dealer: North ♥ Q73 West (RHO) Doubles 1NT if possible.

Vul: None ♦ AKQT65 West (RHO) Doubles 2♦ if possible.

HCP: 11+2 ♣ T East (LHO) bids 2♥ if possible.

Board: 140 ♠ A72 Partner is dealer.

Dealer: South ♥ Q98 The opponents are silent.

Vul: Both ♦ J92

HCP: 9 ♣ Q762

Board: 141 ♠ Q85 Partner is dealer.

Dealer: South ♥ Q74 The opponents are silent.

Vul: N-S ♦ T82

HCP: 7 ♣ QJ84

Board: 142 ♠ 32 You are dealer.

Dealer: North ♥ AJ95 The opponents are silent.

Vul: N-S ♦ KQJ7

HCP: 12 ♣ J32

Both hands (Answers Page)

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

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

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

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

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

South hands

1m - 1NT

Board: 138	♠ Q53	Partner is dealer.
Dealer: North	♥ Q83	The opponents are silent.
Vul: E-W	♦ K83	
HCP: 8	♣ J863	

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

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

Partner is dealer.

The opponents are silent.

Board: 144	♠ 964
Dealer: West	♥ AJT8
Vul: E-W	♦ 6432
HCP: 8	♣ K9

RHO is dealer. You bid second.

West (RHO) opens 1♦ if possible.

East (LHO) bids 1NT if possible.

Board: 145	♠ Q87
Dealer: South	♥ Q75
Vul: Both	♦ A62
HCP: 8	♣ T754

Partner is dealer.

The opponents are silent.

Board: 146	♠ Q42
Dealer: South	♥ K76
Vul: Both	♦ 532
HCP: 9	♣ KJ72

Partner is dealer.

The opponents are silent.

Both hands (Answers Page)

Board: 143

Dealer: South
Vul: Both
North HCP: 9
South HCP: 13
Contract: 1NT North

North:

♠ Q54
♥ QJ7
♦ Q73
♣ Q632

South:

♠ T87
♥ K2
♦ KT95
♣ AKT9

W N E S

1♦

Pass 1NT All Pass

Board: 144

Dealer: West
Vul: E-W
North HCP: 8
South HCP: 11+2
Contract: 2♣ South

North:

♠ 964
♥ AJT8
♦ 6432
♣ K9

South:

♠ AK2
♥ 42
♦ K7
♣ JT7653

W N E S

1♦ Pass 1NT 2♣

All Pass

Board: 145

Dealer: South
Vul: Both
North HCP: 8
South HCP: 14
Contract: 1NT North

North:

♠ Q87
♥ Q75
♦ A62
♣ T754

South:

♠ J42
♥ A43
♦ KT8
♣ AQ62

W N E S

1♣

Pass 1NT All Pass

Board: 146

Dealer: South
Vul: Both
North HCP: 9
South HCP: 13+1
Contract: 2♦ South

North:

♠ Q42
♥ K76
♦ 532
♣ KJ72

South:

♠ A753
♥ Q95
♦ AQJ97
♣ 6

W N E S

1♦

Pass 1NT Pass 2♦

All Pass

Board: 143 ♠ T87 You are dealer.

Dealer: South ♥ K2 The opponents are silent.

Vul: Both ♦ KT95

HCP: 13 ♣ AKT9

Board: 144 ♠ AK2 LHO is dealer.

Dealer: West ♥ 42 West (LHO) opens 1♦ if possible.

Vul: E-W ♦ K7 East (RHO) bids 1NT if possible.

HCP: 11+2 ♣ JT7653

Board: 145 ♠ J42 You are dealer.

Dealer: South ♥ A43 The opponents are silent.

Vul: Both ♦ KT8

HCP: 14 ♣ AQ62

Board: 146 ♠ A753 You are dealer.

Dealer: South ♥ Q95 The opponents are silent.

Vul: Both ♦ AQJ97

HCP: 13+1 ♣ 6

Both hands (Answers Page)

Board: 143

Dealer: South
Vul: Both
North HCP: 9
South HCP: 13
Contract: 1NT North

North:

♠ Q54
♥ QJ7
♦ Q73
♣ Q632

South:

♠ T87
♥ K2
♦ KT95
♣ AKT9

W N E S

1♦

Pass 1NT All Pass

Board: 144

Dealer: West
Vul: E-W
North HCP: 8
South HCP: 11+2
Contract: 2♣ South

North:

♠ 964
♥ AJT8
♦ 6432
♣ K9

South:

♠ AK2
♥ 42
♦ K7
♣ JT7653

W N E S

1♦ Pass 1NT 2♣

All Pass

Board: 145

Dealer: South
Vul: Both
North HCP: 8
South HCP: 14
Contract: 1NT North

North:

♠ Q87
♥ Q75
♦ A62
♣ T754

South:

♠ J42
♥ A43
♦ KT8
♣ AQ62

W N E S

1♣

Pass 1NT All Pass

Board: 146

Dealer: South
Vul: Both
North HCP: 9
South HCP: 13+1
Contract: 2♦ South

North:

♠ Q42
♥ K76
♦ 532
♣ KJ72

South:

♠ A753
♥ Q95
♦ AQJ97
♣ 6

W N E S

1♦

Pass 1NT Pass 2♦

All Pass