

**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: None      ♦ Q873

HCP: 19      ♣ AKJ9

---

**Board: 3**      ♠ Q75      Partner is dealer.

Dealer: South      ♥ QT5      The opponents are silent.

Vul: Both      ♦ 7543

HCP: 7      ♣ K94

---

**Board: 4**      ♠ KJ93      You are dealer.

Dealer: North      ♥ A7      The opponents are silent.

Vul: Both      ♦ K752

HCP: 14      ♣ QJ9

---

**Board: 5**      ♠ KJT432      LHO is dealer.

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

Vul: E-W      ♦ KQ2      West (RHO) bids 1NT if possible.

HCP: 14+2      ♣ QJ3

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KT	♠ Q42		1♦	Pass	1NT
Vul: None	♥ AQ4	♥ K62	Pass	2NT	Pass	3NT
North HCP: 19	♦ Q873	♦ 542	All Pass			
South HCP: 7	♣ AKJ9	♣ Q652				
Contract: 3NT South						

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

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

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

## South hands

1m - 1|2|3 NT

<b>Board: 1</b>	♠ KJ9
Dealer: North	♥ QT5
Vul: N-S	♦ 8643
HCP: 8	♣ Q32

---

<b>Board: 2</b>	♠ Q42
Dealer: North	♥ K62
Vul: None	♦ 542
HCP: 7	♣ Q652

---

<b>Board: 3</b>	♠ K962
Dealer: South	♥ K8
Vul: Both	♦ AQT8
HCP: 18	♣ AQT

---

<b>Board: 4</b>	♠ Q65
Dealer: North	♥ QJ8
Vul: Both	♦ J83
HCP: 9	♣ KT42

---

<b>Board: 5</b>	♠ 7
Dealer: East	♥ A9652
Vul: E-W	♦ 987
HCP: 4+1	♣ T984

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KT	♠ Q42		1♦	Pass	1NT
Vul: None	♥ AQ4	♥ K62	Pass	2NT	Pass	3NT
North HCP: 19	♦ Q873	♦ 542	All Pass			
South HCP: 7	♣ AKJ9	♣ Q652				
Contract: 3NT South						

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

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

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

## North hands

1m - 1|2|3 NT

<b>Board: 6</b>	♠ K75
Dealer: South	♥ A86
Vul: Both	♦ 964
HCP: 9	♣ Q872

---

<b>Board: 7</b>	♠ K94
Dealer: South	♥ QJ9
Vul: Both	♦ QT5
HCP: 12	♣ A942

---

<b>Board: 8</b>	♠ KT87
Dealer: North	♥ KJ5
Vul: None	♦ AQ92
HCP: 13	♣ 93

---

<b>Board: 9</b>	♠ K86
Dealer: South	♥ K72
Vul: N-S	♦ T53
HCP: 8	♣ QT94

---

<b>Board: 10</b>	♠ KT5
Dealer: South	♥ K76
Vul: None	♦ 965
HCP: 9	♣ KT43

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K75	♠ A962				1♦
Vul: Both	♥ A86	♥ K73	Pass	1NT	Pass	2♦
North HCP: 9	♦ 964	♦ Q8732	All Pass			
South HCP: 12+1	♣ Q872	♣ K				
Contract: 2♦ South						

---

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K94	♠ QT76				1♦
Vul: Both	♥ QJ9	♥ AT7	Pass	2NT	All Pass	
North HCP: 12	♦ QT5	♦ AJ86				
South HCP: 12	♣ A942	♣ JT				
Contract: 2NT North						

---

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KT87	♠ Q62		1♦	Pass	1NT
Vul: None	♥ KJ5	♥ A94	All Pass			
North HCP: 13	♦ AQ92	♦ T853				
South HCP: 8	♣ 93	♣ QT4				
Contract: 1NT South						

---

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K86	♠ AQ54				1♦
Vul: N-S	♥ K72	♥ Q65	Pass	1NT	All Pass	
North HCP: 8	♦ T53	♦ K642				
South HCP: 14	♣ QT94	♣ K8				
Contract: 1NT North						

---

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT5	♠ AQ6				1♦
Vul: None	♥ K76	♥ Q5	Pass	1NT	Pass	2♦
North HCP: 9	♦ 965	♦ KQT83	All Pass			
South HCP: 18+1	♣ KT43	♣ AJ2				
Contract: 2♦ South						

**South hands**

1m - 1|2|3 NT

**Board: 6**      ♠ A962

Dealer: South      ♥ K73

Vul: Both      ♦ Q8732

HCP: 12+1      ♣ K

**Board: 7**      ♠ QT76

Dealer: South      ♥ AT7

Vul: Both      ♦ AJ86

HCP: 12      ♣ JT

**Board: 8**      ♠ Q62

Dealer: North      ♥ A94

Vul: None      ♦ T853

HCP: 8      ♣ QT4

**Board: 9**      ♠ AQ54

Dealer: South      ♥ Q65

Vul: N-S      ♦ K642

HCP: 14      ♣ K8

**Board: 10**      ♠ AQ6

Dealer: South      ♥ Q5

Vul: None      ♦ KQT83

HCP: 18+1      ♣ AJ2

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K75	♠ A962				1♦
Vul: Both	♥ A86	♥ K73	Pass	1NT	Pass	2♦
North HCP: 9	♦ 964	♦ Q8732	All Pass			
South HCP: 12+1	♣ Q872	♣ K				
Contract: 2♦ South						

---

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K94	♠ QT76				1♦
Vul: Both	♥ QJ9	♥ AT7	Pass	2NT	All Pass	
North HCP: 12	♦ QT5	♦ AJ86				
South HCP: 12	♣ A942	♣ JT				
Contract: 2NT North						

---

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KT87	♠ Q62		1♦	Pass	1NT
Vul: None	♥ KJ5	♥ A94	All Pass			
North HCP: 13	♦ AQ92	♦ T853				
South HCP: 8	♣ 93	♣ QT4				
Contract: 1NT South						

---

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K86	♠ AQ54				1♦
Vul: N-S	♥ K72	♥ Q65	Pass	1NT	All Pass	
North HCP: 8	♦ T53	♦ K642				
South HCP: 14	♣ QT94	♣ K8				
Contract: 1NT North						

---

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT5	♠ AQ6				1♦
Vul: None	♥ K76	♥ Q5	Pass	1NT	Pass	2♦
North HCP: 9	♦ 965	♦ KQT83	All Pass			
South HCP: 18+1	♣ KT43	♣ AJ2				
Contract: 2♦ South						

## North hands

1m - 1|2|3 NT

<b>Board: 11</b>	♠ K87
Dealer: South	♥ QJ2
Vul: E-W	♦ K54
HCP: 12	♣ QJT5

Partner is dealer.  
The opponents are silent.

<b>Board: 12</b>	♠ Q76
Dealer: South	♥ K63
Vul: N-S	♦ QT2
HCP: 8	♣ J942

Partner is dealer.  
East (LHO) Doubles 2♣ if possible.

<b>Board: 13</b>	♠ Q62
Dealer: South	♥ K52
Vul: E-W	♦ 983
HCP: 9	♣ A875

Partner is dealer.  
The opponents are silent.

<b>Board: 14</b>	♠ AJ84
Dealer: North	♥ Q
Vul: Both	♦ JT2
HCP: 17+1	♣ AKQ62

You are dealer.  
The opponents are silent.

<b>Board: 15</b>	♠ J7
Dealer: North	♥ A963
Vul: E-W	♦ AKT53
HCP: 12+1	♣ 95

You are dealer.  
The opponents are silent.

## Both hands (Answers Page)

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K87	♠ J42				1♦
Vul: E-W	♥ QJ2	♥ AK3	Pass	2NT	Pass	3NT
North HCP: 12	♦ K54	♦ QJT8	All Pass			
South HCP: 14	♣ QJT5	♣ K93				
Contract: 3NT South						

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

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

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ84	♠ QT2		1♣	Pass	1NT
Vul: Both	♥ Q	♥ A95	Pass	2♠	Pass	3NT
North HCP: 17+1	♦ JT2	♦ K97	All Pass			
South HCP: 9	♣ AKQ62	♣ 9743				
Contract: 3NT South						

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J7	♠ Q43		1♦	Pass	1NT
Vul: E-W	♥ A963	♥ QJT	Pass	2♦	All Pass	
North HCP: 12+1	♦ AKT53	♦ 986				
South HCP: 9	♣ 95	♣ AT86				
Contract: 2♦ North						

## South hands

1m - 1|2|3 NT

<b>Board: 11</b>	♠ J42
Dealer: South	♥ AK3
Vul: E-W	♦ QJT8
HCP: 14	♣ K93

---

<b>Board: 12</b>	♠ A52
Dealer: South	♥ JT
Vul: N-S	♦ J73
HCP: 12+1	♣ AQT76

---

<b>Board: 13</b>	♠ A94
Dealer: South	♥ JT83
Vul: E-W	♦ AKJ6
HCP: 13	♣ 63

---

<b>Board: 14</b>	♠ QT2
Dealer: North	♥ A95
Vul: Both	♦ K97
HCP: 9	♣ 9743

---

<b>Board: 15</b>	♠ Q43
Dealer: North	♥ QJT
Vul: E-W	♦ 986
HCP: 9	♣ AT86

## Both hands (Answers Page)

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K87	♠ J42				1♦
Vul: E-W	♥ QJ2	♥ AK3	Pass	2NT	Pass	3NT
North HCP: 12	♦ K54	♦ QJT8	All Pass			
South HCP: 14	♣ QJT5	♣ K93				
Contract: 3NT South						

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

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

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ84	♠ QT2		1♣	Pass	1NT
Vul: Both	♥ Q	♥ A95	Pass	2♠	Pass	3NT
North HCP: 17+1	♦ JT2	♦ K97	All Pass			
South HCP: 9	♣ AKQ62	♣ 9743				
Contract: 3NT South						

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J7	♠ Q43		1♦	Pass	1NT
Vul: E-W	♥ A963	♥ QJT	Pass	2♦	All Pass	
North HCP: 12+1	♦ AKT53	♦ 986				
South HCP: 9	♣ 95	♣ AT86				
Contract: 2♦ North						

**Board: 16**      ♠ A8      You are dealer.

Dealer: North      ♥ T862      The opponents are silent.

Vul: Both      ♦ Q963

HCP: 13      ♣ AK8

---

**Board: 17**      ♠ Q85      Partner is dealer.

Dealer: South      ♥ Q92      The opponents are silent.

Vul: N-S      ♦ 7642

HCP: 8      ♣ A94

---

**Board: 18**      ♠ QT3      Partner is dealer.

Dealer: South      ♥ A74      The opponents are silent.

Vul: E-W      ♦ 632

HCP: 8      ♣ QT83

---

**Board: 19**      ♠ K52      Partner is dealer.

Dealer: South      ♥ QT8      The opponents are silent.

Vul: Both      ♦ T95

HCP: 8      ♣ K742

---

**Board: 20**      ♠ 98      LHO is dealer.

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

Vul: Both      ♦ AK965      West (RHO) bids 1NT if possible.

HCP: 19+1      ♣ AKJ7

## Both hands (Answers Page)

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A8	♠ QJT		1♦	Pass	1NT
Vul: Both	♥ T862	♥ K75		All Pass		
North HCP: 13	♦ Q963	♦ 872				
South HCP: 9	♣ AK8	♣ QJ93				
Contract: 1NT South						

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

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT3	♠ K862			1♦	
Vul: E-W	♥ A74	♥ QJT	Pass	1NT	Pass	2♦
North HCP: 8	♦ 632	♦ AK854	All Pass			
South HCP: 14+1	♣ QT83	♣ J				
Contract: 2♦ South						

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K52	♠ AJ63			1♦	
Vul: Both	♥ QT8	♥ A753	Pass	1NT	Pass	2NT
North HCP: 8	♦ T95	♦ K42	Pass	3NT	All Pass	
South HCP: 18	♣ K742	♣ AQ				
Contract: 3NT North						

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 98	♠ T762		1♦	Pass	
Vul: Both	♥ A9	♥ 5432	1NT	X	Pass	2♥
North HCP: 19+1	♦ AK965	♦ T	All Pass			
South HCP: 0	♣ AKJ7	♣ T864				
Contract: 2♥ South						

## South hands

1m - 1|2|3 NT

**Board: 16**      ♠ QJT

Dealer: North      ♥ K75

Vul: Both      ♦ 872

HCP: 9      ♣ QJ93

---

**Board: 17**      ♠ A97

Dealer: South      ♥ AJ

Vul: N-S      ♦ KQT983

HCP: 17+2      ♣ QJ

---

**Board: 18**      ♠ K862

Dealer: South      ♥ QJT

Vul: E-W      ♦ AK854

HCP: 14+1      ♣ J

---

**Board: 19**      ♠ AJ63

Dealer: South      ♥ A753

Vul: Both      ♦ K42

HCP: 18      ♣ AQ

---

**Board: 20**      ♠ T762

Dealer: East      ♥ 5432

Vul: Both      ♦ T

HCP: 0      ♣ T864

Partner is dealer.

The opponents are silent.

You are dealer.

The opponents are silent.

You are dealer.

The opponents are silent.

You are dealer.

The opponents are silent.

RHO is dealer. You bid second.

East (RHO) opens 1♦ if possible.

West (LHO) bids 1NT if possible.

## Both hands (Answers Page)

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A8	♠ QJT		1♦	Pass	1NT
Vul: Both	♥ T862	♥ K75		All Pass		
North HCP: 13	♦ Q963	♦ 872				
South HCP: 9	♣ AK8	♣ QJ93				
Contract: 1NT South						

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

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT3	♠ K862			1♦	
Vul: E-W	♥ A74	♥ QJT	Pass	1NT	Pass	2♦
North HCP: 8	♦ 632	♦ AK854	All Pass			
South HCP: 14+1	♣ QT83	♣ J				
Contract: 2♦ South						

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K52	♠ AJ63			1♦	
Vul: Both	♥ QT8	♥ A753	Pass	1NT	Pass	2NT
North HCP: 8	♦ T95	♦ K42	Pass	3NT	All Pass	
South HCP: 18	♣ K742	♣ AQ				
Contract: 3NT North						

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 98	♠ T762		1♦	Pass	
Vul: Both	♥ A9	♥ 5432	1NT	X	Pass	2♥
North HCP: 19+1	♦ AK965	♦ T	All Pass			
South HCP: 0	♣ AKJ7	♣ T864				
Contract: 2♥ South						

## North hands

1m - 1|2|3 NT

<b>Board: 21</b>	♠ KT9
Dealer: South	♥ QT2
Vul: None	♦ T96
HCP: 8	♣ KT83

---

<b>Board: 22</b>	♠ AJ2
Dealer: North	♥ 85
Vul: Both	♦ AQ96
HCP: 19	♣ AKJT

---

<b>Board: 23</b>	♠ A42
Dealer: South	♥ Q63
Vul: N-S	♦ T42
HCP: 8	♣ QT72

---

<b>Board: 24</b>	♠ Q84
Dealer: South	♥ K85
Vul: None	♦ 965
HCP: 9	♣ AT42

---

<b>Board: 25</b>	♠ Q43
Dealer: South	♥ Q54
Vul: N-S	♦ Q95
HCP: 8	♣ Q953

## Both hands (Answers Page)

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ2	♠ K75		1♦	Pass	1NT
Vul: Both	♥ 85	♥ A76	Pass	2NT	Pass	3NT
North HCP: 19	♦ AQ96	♦ 874	All Pass			
South HCP: 9	♣ AKJT	♣ Q843				
Contract: 3NT South						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A42	♠ T6				1♦
Vul: N-S	♥ Q63	♥ AKT4	Pass	1NT	All Pass	
North HCP: 8	♦ T42	♦ QJ96				
South HCP: 14	♣ QT72	♣ KJ6				
Contract: 1NT North						

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q84	♠ KJ9				1♦
Vul: None	♥ K85	♥ Q96	Pass	1NT	2NT <sup>1</sup>	3♦
North HCP: 9	♦ 965	♦ AKQT72	All Pass			
South HCP: 16+2	♣ AT42	♣ J				
Contract: 3♦ South			1. Unusual 2NT			

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q43	♠ K7				1♦
Vul: N-S	♥ Q54	♥ AT32	Pass	1NT	Pass	2NT
North HCP: 8	♦ Q95	♦ KJ86	Pass	3NT	All Pass	
South HCP: 18	♣ Q953	♣ AK6				
Contract: 3NT North						

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

<b>Board: 21</b>	♠ 873
Dealer: South	♥ KJ74
Vul: None	♦ AKJ7
HCP: 13	♣ J4

---

<b>Board: 22</b>	♠ K75
Dealer: North	♥ A76
Vul: Both	♦ 874
HCP: 9	♣ Q843

---

<b>Board: 23</b>	♠ T6
Dealer: South	♥ AKT4
Vul: N-S	♦ QJ96
HCP: 14	♣ KJ6

---

<b>Board: 24</b>	♠ KJ9
Dealer: South	♥ Q96
Vul: None	♦ AKQT72
HCP: 16+2	♣ J

---

<b>Board: 25</b>	♠ K7
Dealer: South	♥ AT32
Vul: N-S	♦ KJ86
HCP: 18	♣ AK6

## Both hands (Answers Page)

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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						

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ2	♠ K75		1♦	Pass	1NT
Vul: Both	♥ 85	♥ A76	Pass	2NT	Pass	3NT
North HCP: 19	♦ AQ96	♦ 874	All Pass			
South HCP: 9	♣ AKJT	♣ Q843				
Contract: 3NT South						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A42	♠ T6				1♦
Vul: N-S	♥ Q63	♥ AKT4	Pass	1NT	All Pass	
North HCP: 8	♦ T42	♦ QJ96				
South HCP: 14	♣ QT72	♣ KJ6				
Contract: 1NT North						

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q84	♠ KJ9				1♦
Vul: None	♥ K85	♥ Q96	Pass	1NT	2NT <sup>1</sup>	3♦
North HCP: 9	♦ 965	♦ AKQT72	All Pass			
South HCP: 16+2	♣ AT42	♣ J				
Contract: 3♦ South			1. Unusual 2NT			

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q43	♠ K7				1♦
Vul: N-S	♥ Q54	♥ AT32	Pass	1NT	Pass	2NT
North HCP: 8	♦ Q95	♦ KJ86	Pass	3NT	All Pass	
South HCP: 18	♣ Q953	♣ AK6				
Contract: 3NT North						

<b>Board: 26</b>	♠ Q72	Partner is dealer.
Dealer: South	♥ QT7	The opponents are silent.
Vul: Both	♦ J632	
HCP: 8	♣ K84	
<b>Board: 27</b>	♠ AJT974	LHO is dealer.
Dealer: East	♥ Q83	East (LHO) opens 1♦ if possible.
Vul: None	♦ -	West (RHO) bids 1NT if possible.
HCP: 11+2	♣ A876	East (LHO) Doubles 2♠ if possible. West (RHO) bids 2NT if possible. West (RHO) Doubles 3♠ if possible.
<b>Board: 28</b>	♠ A42	You are dealer.
Dealer: North	♥ T632	The opponents are silent.
Vul: N-S	♦ A974	
HCP: 12	♣ A8	
<b>Board: 29</b>	♠ AT	You are dealer.
Dealer: North	♥ K952	The opponents are silent.
Vul: N-S	♦ QJ987	
HCP: 13+1	♣ K5	

## Both hands (Answers Page)

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q72	♠ 4				1♦
Vul: Both	♥ QT7	♥ K653	Pass	1NT	Pass	2♣
North HCP: 8	♦ J632	♦ AKQ5	Pass	2♦	All Pass	
South HCP: 14	♣ K84	♣ Q763				
Contract: 2♦ North						

---

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AJT974	♠ 832			1♦	Pass
Vul: None	♥ 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						

---

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A42	♠ K98		1♦	Pass	2NT
Vul: N-S	♥ T632	♥ QJ4		All Pass		
North HCP: 12	♦ A974	♦ K86				
South HCP: 12	♣ A8	♣ QJT2				
Contract: 2NT South						

---

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT	♠ K54		1♦	Pass	1NT
Vul: N-S	♥ K952	♥ QJ8	Pass	2♦	All Pass	
North HCP: 13+1	♦ QJ987	♦ T653				
South HCP: 8	♣ K5	♣ QT8				
Contract: 2♦ North						

## South hands

1m - 1|2|3 NT

<b>Board: 26</b>	♠ 4	You are dealer.
Dealer: South	♥ K653	The opponents are silent.
Vul: Both	♦ AKQ5	
HCP: 14	♣ Q763	
<b>Board: 27</b>	♠ 832	RHO is dealer. You bid second.
Dealer: East	♥ 764	East (RHO) opens 1♦ if possible.
Vul: None	♦ AT73	West (LHO) bids 1NT if possible.
HCP: 8	♣ KJ3	East (RHO) Doubles 2♠ if possible.
		West (LHO) bids 2NT if possible.
		West (LHO) Doubles 3♠ if possible.
<b>Board: 28</b>	♠ K98	Partner is dealer.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: N-S	♦ K86	
HCP: 12	♣ QJT2	
<b>Board: 29</b>	♠ K54	Partner is dealer.
Dealer: North	♥ QJ8	The opponents are silent.
Vul: N-S	♦ T653	
HCP: 8	♣ QT8	

## Both hands (Answers Page)

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q72	♠ 4				1♦
Vul: Both	♥ QT7	♥ K653	Pass	1NT	Pass	2♣
North HCP: 8	♦ J632	♦ AKQ5	Pass	2♦	All Pass	
South HCP: 14	♣ K84	♣ Q763				
Contract: 2♦ North						

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AJT974	♠ 832			1♦	Pass
Vul: None	♥ 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						

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A42	♠ K98		1♦	Pass	2NT
Vul: N-S	♥ T632	♥ QJ4		All Pass		
North HCP: 12	♦ A974	♦ K86				
South HCP: 12	♣ A8	♣ QJT2				
Contract: 2NT South						

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT	♠ K54		1♦	Pass	1NT
Vul: N-S	♥ K952	♥ QJ8	Pass	2♦	All Pass	
North HCP: 13+1	♦ QJ987	♦ T653				
South HCP: 8	♣ K5	♣ QT8				
Contract: 2♦ North						

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 8752	♠ Q93		1♦	Pass	1NT
Vul: Both	♥ A8	♥ KT9		All Pass		
North HCP: 13	♦ AKQ6	♦ J832				
South HCP: 8	♣ 753	♣ Q84				
Contract: 1NT South						

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K97	♠ A84			1♣	
Vul: N-S	♥ Q73	♥ 5	Pass	1NT	Pass	2♦
North HCP: 8	♦ Q63	♦ AKJT	Pass	3NT	All Pass	
South HCP: 17+1	♣ J732	♣ KQT54				
Contract: 3NT North						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q874	♠ A62		1♦	Pass	1NT
Vul: N-S	♥ 643	♥ Q87		All Pass		
North HCP: 14	♦ AKQ9	♦ 875				
South HCP: 8	♣ K3	♣ Q742				
Contract: 1NT South						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T	♠ Q76		1♦	Pass	1NT
Vul: E-W	♥ J7	♥ Q42	2♠	3♣	3♠	Pass
North HCP: 14+2	♦ AQT62	♦ 875	Pass	4♣	All Pass	
South HCP: 6	♣ AKT92	♣ Q643				
Contract: 4♣ North						

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ9	♠ K73		1♦	Pass	1NT
Vul: Both	♥ A987	♥ QJT		All Pass		
North HCP: 14	♦ KQJ5	♦ 742				
South HCP: 8	♣ JT	♣ Q972				
Contract: 1NT South						

**South hands**

1m - 1|2|3 NT

**Board: 30**      ♠ Q93

Partner is dealer.

Dealer: North      ♥ KT9

The opponents are silent.

Vul: Both      ♦ J832

HCP: 8      ♣ Q84

**Board: 31**      ♠ A84

You are dealer.

Dealer: South      ♥ 5

The opponents are silent.

Vul: N-S      ♦ AKJT

HCP: 17+1      ♣ KQT54

**Board: 32**      ♠ A62

Partner is dealer.

Dealer: North      ♥ Q87

The opponents are silent.

Vul: N-S      ♦ 875

HCP: 8      ♣ Q742

**Board: 33**      ♠ Q76

Partner is dealer.

Dealer: North      ♥ Q42

West (LHO) bids 2♠ if possible.

Vul: E-W      ♦ 875

East (RHO) bids 3♠ if possible.

HCP: 6      ♣ Q643

**Board: 34**      ♠ K73

Partner is dealer.

Dealer: North      ♥ QJT

The opponents are silent.

Vul: Both      ♦ 742

HCP: 8      ♣ Q972

## Both hands (Answers Page)

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 8752	♠ Q93		1♦	Pass	1NT
Vul: Both	♥ A8	♥ KT9		All Pass		
North HCP: 13	♦ AKQ6	♦ J832				
South HCP: 8	♣ 753	♣ Q84				
Contract: 1NT South						

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K97	♠ A84			1♣	
Vul: N-S	♥ Q73	♥ 5	Pass	1NT	Pass	2♦
North HCP: 8	♦ Q63	♦ AKJT	Pass	3NT	All Pass	
South HCP: 17+1	♣ J732	♣ KQT54				
Contract: 3NT North						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q874	♠ A62		1♦	Pass	1NT
Vul: N-S	♥ 643	♥ Q87		All Pass		
North HCP: 14	♦ AKQ9	♦ 875				
South HCP: 8	♣ K3	♣ Q742				
Contract: 1NT South						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T	♠ Q76		1♦	Pass	1NT
Vul: E-W	♥ J7	♥ Q42	2♠	3♣	3♠	Pass
North HCP: 14+2	♦ AQT62	♦ 875	Pass	4♣	All Pass	
South HCP: 6	♣ AKT92	♣ Q643				
Contract: 4♣ North						

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ9	♠ K73		1♦	Pass	1NT
Vul: Both	♥ A987	♥ QJT		All Pass		
North HCP: 14	♦ KQJ5	♦ 742				
South HCP: 8	♣ JT	♣ Q972				
Contract: 1NT South						

## North hands

1m - 1|2|3 NT

<b>Board: 35</b>	♠ Q86	Partner is dealer.
Dealer: South	♥ QJ6	East (LHO) bids 2♥ if possible.
Vul: None	♦ QT5	
HCP: 7	♣ 8632	
<b>Board: 36</b>	♠ 85	You are dealer.
Dealer: North	♥ AQ87	The opponents are silent.
Vul: Both	♦ AKQ84	
HCP: 18+1	♣ K4	
<b>Board: 37</b>	♠ K42	Partner is dealer.
Dealer: South	♥ K94	The opponents are silent.
Vul: N-S	♦ T64	
HCP: 9	♣ K863	
<b>Board: 38</b>	♠ AQ75	You are dealer.
Dealer: North	♥ AKJ6	The opponents are silent.
Vul: E-W	♦ A2	
HCP: 18	♣ T93	
<b>Board: 39</b>	♠ K65	LHO is dealer.
Dealer: East	♥ T4	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ A3	West (RHO) bids 1NT if possible.
HCP: 12+2	♣ AJT972	East (LHO) Doubles 2♣ if possible.

## Both hands (Answers Page)

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q86	♠ AK52				1♣
Vul: None	♥ QJ6	♥ -	Pass	1NT	2♥	3♥ <sup>1</sup>
North HCP: 7	♦ QT5	♦ KJ62	Pass	3NT	All Pass	
South HCP: 18+1	♣ 8632	♣ AJQ75				1. strength cue bid
Contract: 3NT North						

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 85	♠ KT4		1♦	Pass	1NT
Vul: Both	♥ AQ87	♥ KT3	Pass	2♥	Pass	3NT
North HCP: 18+1	♦ AKQ84	♦ T73	All Pass			
South HCP: 8	♣ K4	♣ Q863				
Contract: 3NT South						

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K42	♠ 3			1♦	
Vul: N-S	♥ K94	♥ AJ63	Pass	1NT	Pass	2♥
North HCP: 9	♦ T64	♦ AKJ85	Pass	3NT	All Pass	
South HCP: 17+1	♣ K863	♣ A72				
Contract: 3NT North						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ75	♠ K82		1♣	Pass	1NT
Vul: E-W	♥ AKJ6	♥ Q83	Pass	2NT	Pass	3NT
North HCP: 18	♦ A2	♦ QJ9	All Pass			
South HCP: 8	♣ T93	♣ 8742				
Contract: 3NT South						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K65	♠ J87		1♦	Pass	
Vul: N-S	♥ T4	♥ J853	1NT	2♣	X	All Pass
North HCP: 12+2	♦ A3	♦ Q752				
South HCP: 4	♣ AJT972	♣ 53				
Contract: 2♣X North						

**South hands**

1m - 1|2|3 NT

**Board: 35**      ♠ AK52

Dealer: South      ♥ -

Vul: None      ♦ KJ62

HCP: 18+1      ♣ AQJ75

You are dealer.

East (RHO) bids 2♥ if possible.

**Board: 36**      ♠ KT4

Dealer: North      ♥ KT3

Vul: Both      ♦ T73

HCP: 8      ♣ Q863

Partner is dealer.

The opponents are silent.

**Board: 37**      ♠ 3

Dealer: South      ♥ AJ63

Vul: N-S      ♦ AKJ85

HCP: 17+1      ♣ A72

You are dealer.

The opponents are silent.

**Board: 38**      ♠ K82

Dealer: North      ♥ Q83

Vul: E-W      ♦ QJ9

HCP: 8      ♣ 8742

Partner is dealer.

The opponents are silent.

**Board: 39**      ♠ J87

Dealer: East      ♥ J853

Vul: N-S      ♦ Q752

HCP: 4      ♣ 53

RHO is dealer. You bid second.

East (RHO) opens 1♦ if possible.

West (LHO) bids 1NT if possible.

East (RHO) Doubles 2♣ if possible.

## Both hands (Answers Page)

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q86	♠ AK52				1♣
Vul: None	♥ QJ6	♥ -	Pass	1NT	2♥	3♥ <sup>1</sup>
North HCP: 7	♦ QT5	♦ KJ62	Pass	3NT	All Pass	
South HCP: 18+1	♣ 8632	♣ AJQ75				1. strength cue bid
Contract: 3NT North						

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 85	♠ KT4		1♦	Pass	1NT
Vul: Both	♥ AQ87	♥ KT3	Pass	2♥	Pass	3NT
North HCP: 18+1	♦ AKQ84	♦ T73	All Pass			
South HCP: 8	♣ K4	♣ Q863				
Contract: 3NT South						

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K42	♠ 3			1♦	
Vul: N-S	♥ K94	♥ AJ63	Pass	1NT	Pass	2♥
North HCP: 9	♦ T64	♦ AKJ85	Pass	3NT	All Pass	
South HCP: 17+1	♣ K863	♣ A72				
Contract: 3NT North						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ75	♠ K82		1♣	Pass	1NT
Vul: E-W	♥ AKJ6	♥ Q83	Pass	2NT	Pass	3NT
North HCP: 18	♦ A2	♦ QJ9	All Pass			
South HCP: 8	♣ T93	♣ 8742				
Contract: 3NT South						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K65	♠ J87		1♦	Pass	
Vul: N-S	♥ T4	♥ J853	1NT	2♣	X	All Pass
North HCP: 12+2	♦ A3	♦ Q752				
South HCP: 4	♣ AJT972	♣ 53				
Contract: 2♣X North						

## North hands

1m - 1|2|3 NT

<b>Board: 40</b>	♠ Q97
Dealer: South	♥ A32
Vul: None	♦ T65
HCP: 9	♣ KT64

---

<b>Board: 41</b>	♠ QJ7
Dealer: South	♥ Q97
Vul: N-S	♦ J32
HCP: 9	♣ KT73

---

<b>Board: 42</b>	♠ QJ97
Dealer: North	♥ JT
Vul: N-S	♦ AK9
HCP: 18	♣ AK72

---

<b>Board: 43</b>	♠ A62
Dealer: North	♥ A
Vul: E-W	♦ KQ874
HCP: 17+1	♣ KJ97

---

<b>Board: 44</b>	♠ AJ73
Dealer: North	♥ K73
Vul: Both	♦ 93
HCP: 13	♣ KQ82

## Both hands (Answers Page)

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q97	♠ AJ6				1♦
Vul: None	♥ A32	♥ K5	Pass	1NT	Pass	2♦
North HCP: 9	♦ T65	♦ AJ942	All Pass			
South HCP: 18+1	♣ KT64	♣ AJ3				
Contract: 2♦ South						

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ7	♠ AT5				1♦
Vul: N-S	♥ Q97	♥ K52	Pass	1NT	All Pass	
North HCP: 9	♦ J32	♦ AT97				
South HCP: 12	♣ KT73	♣ J95				
Contract: 1NT North						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ97	♠ AT4		1♣	Pass	1NT
Vul: N-S	♥ JT	♥ Q83	Pass	2NT	Pass	3NT
North HCP: 18	♦ AK9	♦ Q84	All Pass			
South HCP: 8	♣ AK72	♣ 8543				
Contract: 3NT South						

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A62	♠ Q85		1♦	Pass	1NT
Vul: E-W	♥ A	♥ K82	Pass	2♣	All Pass	
North HCP: 17+1	♦ KQ874	♦ 962				
South HCP: 7	♣ KJ97	♣ Q632				
Contract: 2♣ North						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ73	♠ KT2		1♣	Pass	1NT
Vul: Both	♥ K73	♥ Q85	All Pass			
North HCP: 13	♦ 93	♦ Q76				
South HCP: 7	♣ KQ82	♣ 9764				
Contract: 1NT South						

## South hands

1m - 1|2|3 NT

<b>Board: 40</b>	♠ AJ6
Dealer: South	♥ K5
Vul: None	♦ AJ942
HCP: 18+1	♣ AJ3

---

<b>Board: 41</b>	♠ AT5
Dealer: South	♥ K52
Vul: N-S	♦ AT97
HCP: 12	♣ J95

---

<b>Board: 42</b>	♠ AT4
Dealer: North	♥ Q83
Vul: N-S	♦ Q84
HCP: 8	♣ 8543

---

<b>Board: 43</b>	♠ Q85
Dealer: North	♥ K82
Vul: E-W	♦ 962
HCP: 7	♣ Q632

---

<b>Board: 44</b>	♠ KT2
Dealer: North	♥ Q85
Vul: Both	♦ Q76
HCP: 7	♣ 9764

## Both hands (Answers Page)

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q97	♠ AJ6				1♦
Vul: None	♥ A32	♥ K5	Pass	1NT	Pass	2♦
North HCP: 9	♦ T65	♦ AJ942	All Pass			
South HCP: 18+1	♣ KT64	♣ AJ3				
Contract: 2♦ South						

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ7	♠ AT5				1♦
Vul: N-S	♥ Q97	♥ K52	Pass	1NT	All Pass	
North HCP: 9	♦ J32	♦ AT97				
South HCP: 12	♣ KT73	♣ J95				
Contract: 1NT North						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ97	♠ AT4		1♣	Pass	1NT
Vul: N-S	♥ JT	♥ Q83	Pass	2NT	Pass	3NT
North HCP: 18	♦ AK9	♦ Q84	All Pass			
South HCP: 8	♣ AK72	♣ 8543				
Contract: 3NT South						

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A62	♠ Q85		1♦	Pass	1NT
Vul: E-W	♥ A	♥ K82	Pass	2♣	All Pass	
North HCP: 17+1	♦ KQ874	♦ 962				
South HCP: 7	♣ KJ97	♣ Q632				
Contract: 2♣ North						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ73	♠ KT2		1♣	Pass	1NT
Vul: Both	♥ K73	♥ Q85	All Pass			
North HCP: 13	♦ 93	♦ Q76				
South HCP: 7	♣ KQ82	♣ 9764				
Contract: 1NT South						

<b>Board: 45</b>	♠ K72	Partner is dealer.
Dealer: South	♥ Q94	The opponents are silent.
Vul: E-W	♦ J73	
HCP: 8	♣ Q762	

---

<b>Board: 46</b>	♠ Q4	You are dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: None	♦ AKQ94	
HCP: 19+2	♣ A8652	

---

<b>Board: 47</b>	♠ A6	You are dealer.
Dealer: North	♥ 72	The opponents are silent.
Vul: Both	♦ AJ752	
HCP: 13+1	♣ A864	

---

<b>Board: 48</b>	♠ Q63	Partner is dealer.
Dealer: South	♥ Q83	The opponents are silent.
Vul: N-S	♦ JT72	
HCP: 7	♣ Q75	

---

<b>Board: 49</b>	♠ KT9	Partner is dealer.
Dealer: South	♥ Q92	The opponents are silent.
Vul: E-W	♦ 873	
HCP: 8	♣ QJ82	

## Both hands (Answers Page)

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K72	♠ Q953				1♦
Vul: E-W	♥ Q94	♥ A865	Pass	1NT	All Pass	
North HCP: 8	♦ J73	♦ AQ8				
South HCP: 12	♣ Q762	♣ T3				
Contract: 1NT North						

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q4	♠ KJT		1♦	Pass	1NT
Vul: None	♥ A	♥ K96	Pass	3♣	Pass	3NT
North HCP: 19+2	♦ AKQ94	♦ T872	All Pass			
South HCP: 9	♣ A8652	♣ Q74				
Contract: 3NT South						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A6	♠ K95		1♦	Pass	1NT
Vul: Both	♥ 72	♥ KJ6	Pass	2♣	Pass	2♦
North HCP: 13+1	♦ AJ752	♦ T643	All Pass			
South HCP: 9	♣ A864	♣ QT3				
Contract: 2♦ South						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q63	♠ AK72				1♦
Vul: N-S	♥ Q83	♥ 6	Pass	1NT	Pass	2♦
North HCP: 7	♦ JT72	♦ A8654	All Pass			
South HCP: 15+1	♣ Q75	♣ A42				
Contract: 2♦ South						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT9	♠ AQJ				1♦
Vul: E-W	♥ Q92	♥ 3	Pass	1NT	Pass	3♣
North HCP: 8	♦ 873	♦ AKT96	Pass	3NT	All Pass	
South HCP: 18+1	♣ QJ82	♣ A743				
Contract: 3NT North						

## South hands

1m - 1|2|3 NT

**Board: 45**      ♠ Q953

Dealer: South      ♥ A865

Vul: E-W      ♦ AQ8

HCP: 12      ♣ T3

You are dealer.

The opponents are silent.

**Board: 46**      ♠ KJT

Dealer: North      ♥ K96

Vul: None      ♦ T872

HCP: 9      ♣ Q74

Partner is dealer.

The opponents are silent.

**Board: 47**      ♠ K95

Dealer: North      ♥ KJ6

Vul: Both      ♦ T643

HCP: 9      ♣ QT3

Partner is dealer.

The opponents are silent.

**Board: 48**      ♠ AK72

Dealer: South      ♥ 6

Vul: N-S      ♦ A8654

HCP: 15+1      ♣ A42

You are dealer.

The opponents are silent.

**Board: 49**      ♠ AQJ

Dealer: South      ♥ 3

Vul: E-W      ♦ AKT96

HCP: 18+1      ♣ A743

You are dealer.

The opponents are silent.

## Both hands (Answers Page)

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K72	♠ Q953				1♦
Vul: E-W	♥ Q94	♥ A865	Pass	1NT	All Pass	
North HCP: 8	♦ J73	♦ AQ8				
South HCP: 12	♣ Q762	♣ T3				
Contract: 1NT North						

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q4	♠ KJT		1♦	Pass	1NT
Vul: None	♥ A	♥ K96	Pass	3♣	Pass	3NT
North HCP: 19+2	♦ AKQ94	♦ T872	All Pass			
South HCP: 9	♣ A8652	♣ Q74				
Contract: 3NT South						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A6	♠ K95		1♦	Pass	1NT
Vul: Both	♥ 72	♥ KJ6	Pass	2♣	Pass	2♦
North HCP: 13+1	♦ AJ752	♦ T643	All Pass			
South HCP: 9	♣ A864	♣ QT3				
Contract: 2♦ South						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q63	♠ AK72				1♦
Vul: N-S	♥ Q83	♥ 6	Pass	1NT	Pass	2♦
North HCP: 7	♦ JT72	♦ A8654	All Pass			
South HCP: 15+1	♣ Q75	♣ A42				
Contract: 2♦ South						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT9	♠ AQJ				1♦
Vul: E-W	♥ Q92	♥ 3	Pass	1NT	Pass	3♣
North HCP: 8	♦ 873	♦ AKT96	Pass	3NT	All Pass	
South HCP: 18+1	♣ QJ82	♣ A743				
Contract: 3NT North						

## North hands

1m - 1|2|3 NT

<b>Board: 50</b>	♠ QT2
Dealer: South	♥ KT4
Vul: E-W	♦ T82
HCP: 8	♣ K864

---

<b>Board: 51</b>	♠ Q98
Dealer: South	♥ Q83
Vul: E-W	♦ JT65
HCP: 9	♣ AT9

---

<b>Board: 52</b>	♠ J74
Dealer: North	♥ AJ
Vul: E-W	♦ AKQJ42
HCP: 17+2	♣ J6

---

<b>Board: 53</b>	♠ T63
Dealer: North	♥ K8
Vul: Both	♦ KJ7432
HCP: 13+2	♣ AQ

---

<b>Board: 54</b>	♠ Q32
Dealer: South	♥ KT4
Vul: E-W	♦ 643
HCP: 9	♣ A542

## Both hands (Answers Page)

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT2	♠ AKJ				1♦
Vul: E-W	♥ KT4	♥ 9	Pass	1NT	Pass	2♣
North HCP: 8	♦ T82	♦ Q7654	All Pass			
South HCP: 14+1	♣ K864	♣ AT72				
Contract: 2♣ South						

<b>Board: 51</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q98	♠ A4				1♦
Vul: E-W	♥ Q83	♥ AJ	Pass	1NT	Pass	2NT
North HCP: 9	♦ JT65	♦ AQ742	Pass	3NT	All Pass	
South HCP: 19+1	♣ AT9	♣ KJ62				
Contract: 3NT North						

<b>Board: 52</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J74	♠ QT8		1♦	Pass	1NT
Vul: E-W	♥ AJ	♥ Q53	Pass	3♦	Pass	3NT
North HCP: 17+2	♦ AKQJ42	♦ T985	All Pass			
South HCP: 8	♣ J6	♣ A42				
Contract: 3NT South						

<b>Board: 53</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T63	♠ Q74		1♦	Pass	1NT
Vul: Both	♥ K8	♥ QJ5	Pass	2♦	All Pass	
North HCP: 13+2	♦ KJ7432	♦ T985				
South HCP: 8	♣ AQ	♣ KT6				
Contract: 2♦ North						

<b>Board: 54</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q32	♠ K65				1♦
Vul: E-W	♥ KT4	♥ AJ72	Pass	1NT	Pass	2♦
North HCP: 9	♦ 643	♦ AJT82	All Pass			
South HCP: 14+1	♣ A542	♣ J				
Contract: 2♦ South						

## South hands

1m - 1|2|3 NT

<b>Board: 50</b>	♠ AKJ
Dealer: South	♥ 9
Vul: E-W	♦ Q7654
HCP: 14+1	♣ AT72

---

<b>Board: 51</b>	♠ A4
Dealer: South	♥ AJ
Vul: E-W	♦ AQ742
HCP: 19+1	♣ KJ62

---

<b>Board: 52</b>	♠ QT8
Dealer: North	♥ Q53
Vul: E-W	♦ T985
HCP: 8	♣ A42

---

<b>Board: 53</b>	♠ Q74
Dealer: North	♥ QJ5
Vul: Both	♦ T985
HCP: 8	♣ KT6

---

<b>Board: 54</b>	♠ K65
Dealer: South	♥ AJ72
Vul: E-W	♦ AJT82
HCP: 14+1	♣ J

## Both hands (Answers Page)

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT2	♠ AKJ				1♦
Vul: E-W	♥ KT4	♥ 9	Pass	1NT	Pass	2♣
North HCP: 8	♦ T82	♦ Q7654	All Pass			
South HCP: 14+1	♣ K864	♣ AT72				
Contract: 2♣ South						

<b>Board: 51</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q98	♠ A4				1♦
Vul: E-W	♥ Q83	♥ AJ	Pass	1NT	Pass	2NT
North HCP: 9	♦ JT65	♦ AQ742	Pass	3NT	All Pass	
South HCP: 19+1	♣ AT9	♣ KJ62				
Contract: 3NT North						

<b>Board: 52</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J74	♠ QT8		1♦	Pass	1NT
Vul: E-W	♥ AJ	♥ Q53	Pass	3♦	Pass	3NT
North HCP: 17+2	♦ AKQJ42	♦ T985	All Pass			
South HCP: 8	♣ J6	♣ A42				
Contract: 3NT South						

<b>Board: 53</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T63	♠ Q74		1♦	Pass	1NT
Vul: Both	♥ K8	♥ QJ5	Pass	2♦	All Pass	
North HCP: 13+2	♦ KJ7432	♦ T985				
South HCP: 8	♣ AQ	♣ KT6				
Contract: 2♦ North						

<b>Board: 54</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q32	♠ K65				1♦
Vul: E-W	♥ KT4	♥ AJ72	Pass	1NT	Pass	2♦
North HCP: 9	♦ 643	♦ AJT82	All Pass			
South HCP: 14+1	♣ A542	♣ J				
Contract: 2♦ South						

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 55</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A42	♠ Q53		1♦	Pass	1NT
Vul: None	♥ Q76	♥ K92		Pass	3♦	All Pass
North HCP: 17+2	♦ AQJT84	♦ 953				
South HCP: 8	♣ A	♣ QJ64				
Contract: 3♦ North						

<b>Board: 56</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ8	♠ 6				1♣
Vul: Both	♥ KJT	♥ Q9		Pass	1NT	Pass
North HCP: 9	♦ Q98	♦ KT3			All Pass	
South HCP: 13+3	♣ T853	♣ AKJ7642				
Contract: 3♣ South						

<b>Board: 57</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJT	♠ A				1♦
Vul: N-S	♥ KT3	♥ AQ76		Pass	2NT	Pass
North HCP: 12	♦ Q76	♦ AK92			All Pass	
South HCP: 17	♣ AT64	♣ 9753				
Contract: 3NT South						

<b>Board: 58</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT	♠ K84		1♦	Pass	2NT
Vul: Both	♥ Q53	♥ A97		Pass	3NT	All Pass
North HCP: 12+1	♦ KT865	♦ Q73				
South HCP: 12	♣ KT4	♣ QJ76				
Contract: 3NT North						

<b>Board: 59</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q84	♠ J9				1♣
Vul: E-W	♥ Q84	♥ KJ75		Pass	1NT	All Pass
North HCP: 7	♦ K63	♦ Q7				
South HCP: 12+1	♣ 9743	♣ AJ862				
Contract: 1NT North						

## South hands

1m - 1|2|3 NT

<b>Board: 55</b>	♠ Q53
Dealer: North	♥ K92
Vul: None	♦ 953
HCP: 8	♣ QJ64

---

<b>Board: 56</b>	♠ 6
Dealer: South	♥ Q9
Vul: Both	♦ KT3
HCP: 13+3	♣ AKJ7642

---

<b>Board: 57</b>	♠ A
Dealer: South	♥ AQ76
Vul: N-S	♦ AK92
HCP: 17	♣ 9753

---

<b>Board: 58</b>	♠ K84
Dealer: North	♥ A97
Vul: Both	♦ Q73
HCP: 12	♣ QJ76

---

<b>Board: 59</b>	♠ J9
Dealer: South	♥ KJ75
Vul: E-W	♦ Q7
HCP: 12+1	♣ AJ862

## Both hands (Answers Page)

<b>Board: 55</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A42	♠ Q53		1♦	Pass	1NT
Vul: None	♥ Q76	♥ K92		Pass	3♦	All Pass
North HCP: 17+2	♦ AQJT84	♦ 953				
South HCP: 8	♣ A	♣ QJ64				
Contract: 3♦ North						

<b>Board: 56</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ8	♠ 6				1♣
Vul: Both	♥ KJT	♥ Q9		Pass	1NT	Pass
North HCP: 9	♦ Q98	♦ KT3			All Pass	
South HCP: 13+3	♣ T853	♣ AKJ7642				
Contract: 3♣ South						

<b>Board: 57</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJT	♠ A				1♦
Vul: N-S	♥ KT3	♥ AQ76		Pass	2NT	Pass
North HCP: 12	♦ Q76	♦ AK92			All Pass	
South HCP: 17	♣ AT64	♣ 9753				
Contract: 3NT South						

<b>Board: 58</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT	♠ K84		1♦	Pass	2NT
Vul: Both	♥ Q53	♥ A97		Pass	3NT	All Pass
North HCP: 12+1	♦ KT865	♦ Q73				
South HCP: 12	♣ KT4	♣ QJ76				
Contract: 3NT North						

<b>Board: 59</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q84	♠ J9				1♣
Vul: E-W	♥ Q84	♥ KJ75		Pass	1NT	All Pass
North HCP: 7	♦ K63	♦ Q7				
South HCP: 12+1	♣ 9743	♣ AJ862				
Contract: 1NT North						

<b>Board: 60</b>	♠ K842	You are dealer.
Dealer: North	♥ T3	The opponents are silent.
Vul: None	♦ QJ86	
HCP: 14	♣ AKJ	
<b>Board: 61</b>	♠ AK62	You are dealer.
Dealer: North	♥ T9	The opponents are silent.
Vul: Both	♦ AK865	
HCP: 14+1	♣ 95	
<b>Board: 62</b>	♠ AJ54	You are dealer.
Dealer: North	♥ KQJ	The opponents are silent.
Vul: N-S	♦ 74	
HCP: 14	♣ K942	
<b>Board: 63</b>	♠ KT86	LHO is dealer.
Dealer: East	♥ AQJT763	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ 9	West (RHO) bids 1NT if possible.
HCP: 10+3	♣ T	East (LHO) Doubles 3♥ if possible.
<b>Board: 64</b>	♠ A92	You are dealer.
Dealer: North	♥ 932	The opponents are silent.
Vul: N-S	♦ AKJ965	
HCP: 14+2	♣ Q	

## Both hands (Answers Page)

<b>Board: 60</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K842	♠ AT9		1♦	Pass	1NT
Vul: None	♥ T3	♥ K85		All Pass		
North HCP: 14	♦ QJ86	♦ 942				
South HCP: 9	♣ AKJ	♣ QT92				
Contract: 1NT South						

<b>Board: 61</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK62	♠ QT3		1♦	Pass	1NT
Vul: Both	♥ T9	♥ Q65		Pass	2♦	All Pass
North HCP: 14+1	♦ AK865	♦ 943				
South HCP: 8	♣ 95	♣ KJ72				
Contract: 2♦ North						

<b>Board: 62</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ54	♠ Q97		1♣	Pass	1NT
Vul: N-S	♥ KQJ	♥ A65		All Pass		
North HCP: 14	♦ 74	♦ Q53				
South HCP: 8	♣ K942	♣ 7653				
Contract: 1NT South						

<b>Board: 63</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KT86	♠ J92			1♦	Pass
Vul: N-S	♥ AQJT763	♥ 98	1NT	3♥	X	All Pass
North HCP: 10+3	♦ 9	♦ 765				
South HCP: 5+1	♣ T	♣ A9842				
Contract: 3♥X North						

<b>Board: 64</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A92	♠ K75		1♦	Pass	2NT
Vul: N-S	♥ 932	♥ QJ5		Pass	3NT	All Pass
North HCP: 14+2	♦ AKJ965	♦ Q83				
South HCP: 12	♣ Q	♣ KJ72				
Contract: 3NT North						

**South hands**

1m - 1|2|3 NT

<b>Board: 60</b>	♠ AT9
Dealer: North	♥ K85
Vul: None	♦ 942
HCP: 9	♣ QT92

---

<b>Board: 61</b>	♠ QT3
Dealer: North	♥ Q65
Vul: Both	♦ 943
HCP: 8	♣ KJ72

---

<b>Board: 62</b>	♠ Q97
Dealer: North	♥ A65
Vul: N-S	♦ Q53
HCP: 8	♣ 7653

---

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

---

<b>Board: 64</b>	♠ K75
Dealer: North	♥ QJ5
Vul: N-S	♦ Q83
HCP: 12	♣ KJ72

## Both hands (Answers Page)

<b>Board: 60</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K842	♠ AT9		1♦	Pass	1NT
Vul: None	♥ T3	♥ K85		All Pass		
North HCP: 14	♦ QJ86	♦ 942				
South HCP: 9	♣ AKJ	♣ QT92				
Contract: 1NT South						

<b>Board: 61</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK62	♠ QT3		1♦	Pass	1NT
Vul: Both	♥ T9	♥ Q65		Pass	2♦	All Pass
North HCP: 14+1	♦ AK865	♦ 943				
South HCP: 8	♣ 95	♣ KJ72				
Contract: 2♦ North						

<b>Board: 62</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ54	♠ Q97		1♣	Pass	1NT
Vul: N-S	♥ KQJ	♥ A65		All Pass		
North HCP: 14	♦ 74	♦ Q53				
South HCP: 8	♣ K942	♣ 7653				
Contract: 1NT South						

<b>Board: 63</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KT86	♠ J92			1♦	Pass
Vul: N-S	♥ AQJT763	♥ 98	1NT	3♥	X	All Pass
North HCP: 10+3	♦ 9	♦ 765				
South HCP: 5+1	♣ T	♣ A9842				
Contract: 3♥X North						

<b>Board: 64</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A92	♠ K75		1♦	Pass	2NT
Vul: N-S	♥ 932	♥ QJ5		Pass	3NT	All Pass
North HCP: 14+2	♦ AKJ965	♦ Q83				
South HCP: 12	♣ Q	♣ KJ72				
Contract: 3NT North						

<b>Board: 65</b>	♠ 3
Dealer: North	♥ 75
Vul: E-W	♦ AKQJT9
HCP: 16+2	♣ AQ86

---

<b>Board: 66</b>	♠ QT95
Dealer: North	♥ AQJ4
Vul: E-W	♦ K98
HCP: 14	♣ Q4

---

<b>Board: 67</b>	♠ 7
Dealer: North	♥ KJ63
Vul: None	♦ KQJ2
HCP: 13	♣ K742

---

<b>Board: 68</b>	♠ K543
Dealer: North	♥ Q43
Vul: Both	♦ AKT75
HCP: 16+1	♣ A

---

<b>Board: 69</b>	♠ QT6
Dealer: South	♥ Q64
Vul: None	♦ K52
HCP: 8	♣ JT64

## Both hands (Answers Page)

<b>Board: 65</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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					

<b>Board: 66</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QT95	♠ K72		1♦	Pass	1NT
Vul: E-W	♥ AQJ4	♥ K52		All Pass		
North HCP: 14	♦ K98	♦ 742				
South HCP: 9	♣ Q4	♣ K982				
Contract:	1NT South					

<b>Board: 67</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 7	♠ A86		1♦	Pass	1NT
Vul: None	♥ KJ63	♥ Q98	2♠	3♣	3♠	4♣
North HCP: 13	♦ KQJ2	♦ T97		All Pass		
South HCP: 8	♣ K742	♣ Q983				
Contract:	4♣ South					

<b>Board: 68</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K543	♠ QJT		1♦	Pass	2NT
Vul: Both	♥ Q43	♥ K97	Pass	3NT	All Pass	
North HCP: 16+1	♦ AKT75	♦ QJ3				
South HCP: 12	♣ A	♣ K764				
Contract:	3NT North					

<b>Board: 69</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT6	♠ J7				1♣
Vul: None	♥ Q64	♥ KJ73	Pass	1NT	All Pass	
North HCP: 8	♦ K52	♦ AT7				
South HCP: 13	♣ JT64	♣ A985				
Contract:	1NT North					

**South hands****1m - 1|2|3 NT****Board: 65**      ♠ K52

Dealer: North      ♥ QT9

Vul: E-W      ♦ 7652

HCP: 8      ♣ K92

Partner is dealer.

The opponents are silent.

**Board: 66**      ♠ K72

Dealer: North      ♥ K52

Vul: E-W      ♦ 742

HCP: 9      ♣ K982

Partner is dealer.

The opponents are silent.

**Board: 67**      ♠ A86

Dealer: North      ♥ Q98

Vul: None      ♦ T97

HCP: 8      ♣ Q983

Partner is dealer.

West (LHO) bids 2♠ if possible.

East (RHO) bids 3♠ if possible.

**Board: 68**      ♠ QJT

Dealer: North      ♥ K97

Vul: Both      ♦ QJ3

HCP: 12      ♣ K764

Partner is dealer.

The opponents are silent.

**Board: 69**      ♠ J7

Dealer: South      ♥ KJ73

Vul: None      ♦ AT7

HCP: 13      ♣ A985

You are dealer.

The opponents are silent.

## Both hands (Answers Page)

<b>Board: 65</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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					

<b>Board: 66</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QT95	♠ K72		1♦	Pass	1NT
Vul: E-W	♥ AQJ4	♥ K52		All Pass		
North HCP: 14	♦ K98	♦ 742				
South HCP: 9	♣ Q4	♣ K982				
Contract:	1NT South					

<b>Board: 67</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 7	♠ A86		1♦	Pass	1NT
Vul: None	♥ KJ63	♥ Q98	2♠	3♣	3♠	4♣
North HCP: 13	♦ KQJ2	♦ T97		All Pass		
South HCP: 8	♣ K742	♣ Q983				
Contract:	4♣ South					

<b>Board: 68</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K543	♠ QJT		1♦	Pass	2NT
Vul: Both	♥ Q43	♥ K97	Pass	3NT	All Pass	
North HCP: 16+1	♦ AKT75	♦ QJ3				
South HCP: 12	♣ A	♣ K764				
Contract:	3NT North					

<b>Board: 69</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT6	♠ J7				1♣
Vul: None	♥ Q64	♥ KJ73	Pass	1NT	All Pass	
North HCP: 8	♦ K52	♦ AT7				
South HCP: 13	♣ JT64	♣ A985				
Contract:	1NT North					

<b>Board: 70</b>	♠ K76
Dealer: South	♥ QJT
Vul: None	♦ T642
HCP: 8	♣ Q53

Partner is dealer.  
East (LHO) bids 2♥ if possible.  
West (RHO) bids 3♥ if possible.

<b>Board: 71</b>	♠ A8
Dealer: North	♥ K42
Vul: N-S	♦ AQJ72
HCP: 14+1	♣ 642

You are dealer.  
The opponents are silent.

<b>Board: 72</b>	♠ A62
Dealer: North	♥ T72
Vul: Both	♦ Q432
HCP: 13	♣ AK5

You are dealer.  
The opponents are silent.

<b>Board: 73</b>	♠ QT7
Dealer: South	♥ A75
Vul: N-S	♦ T92
HCP: 9	♣ K983

Partner is dealer.  
The opponents are silent.

<b>Board: 74</b>	♠ 8
Dealer: North	♥ KQT
Vul: Both	♦ AKQT8
HCP: 18+1	♣ A742

You are dealer.  
The opponents are silent.

## Both hands (Answers Page)

<b>Board: 70</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K76	♠ AT3				1♦
Vul: None	♥ QJT	♥ 4	Pass	1NT	2♥	3♣
North HCP: 8	♦ T642	♦ AKQJ3	Pass	3♦	Pass	Pass
South HCP: 15+1	♣ Q53	♣ J942	3♥	Pass	Pass	4♦
Contract: 4♦ South			All Pass			

<b>Board: 71</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A8	♠ KT9		1♦	Pass	1NT
Vul: N-S	♥ K42	♥ Q95	Pass	2♦	All Pass	
North HCP: 14+1	♦ AQJ72	♦ 865				
South HCP: 9	♣ 642	♣ KJ93				
Contract: 2♦ North						

<b>Board: 72</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A62	♠ K74		1♦	Pass	1NT
Vul: Both	♥ T72	♥ K94	All Pass			
North HCP: 13	♦ Q432	♦ J95				
South HCP: 9	♣ AK5	♣ QT92				
Contract: 1NT South						

<b>Board: 73</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT7	♠ K652				1♦
Vul: N-S	♥ A75	♥ K	Pass	1NT	Pass	2♠
North HCP: 9	♦ T92	♦ AKQ86	Pass	3NT	All Pass	
South HCP: 20+1	♣ K983	♣ AJ4				
Contract: 3NT North						

<b>Board: 74</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 8	♠ QJ9		1♦	Pass	1NT
Vul: Both	♥ KQT	♥ A95	Pass	3♣	Pass	3NT
North HCP: 18+1	♦ AKQT8	♦ 432	All Pass			
South HCP: 9	♣ A742	♣ QT63				
Contract: 3NT South						

## South hands

1m - 1|2|3 NT

**Board: 70**      ♠ AT3

Dealer: South      ♥ 4

Vul: None      ♦ AKQJ3

HCP: 15+1      ♣ J942

You are dealer.

East (RHO) bids 2♥ if possible.

West (LHO) bids 3♥ if possible.

**Board: 71**      ♠ KT9

Dealer: North      ♥ Q95

Vul: N-S      ♦ 865

HCP: 9      ♣ KJ93

Partner is dealer.

The opponents are silent.

**Board: 72**      ♠ K74

Dealer: North      ♥ K94

Vul: Both      ♦ J95

HCP: 9      ♣ QT92

Partner is dealer.

The opponents are silent.

**Board: 73**      ♠ K652

Dealer: South      ♥ K

Vul: N-S      ♦ AKQ86

HCP: 20+1      ♣ AJ4

You are dealer.

The opponents are silent.

**Board: 74**      ♠ QJ9

Dealer: North      ♥ A95

Vul: Both      ♦ 432

HCP: 9      ♣ QT63

Partner is dealer.

The opponents are silent.

## Both hands (Answers Page)

<b>Board: 70</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K76	♠ AT3				1♦
Vul: None	♥ QJT	♥ 4	Pass	1NT	2♥	3♣
North HCP: 8	♦ T642	♦ AKQJ3	Pass	3♦	Pass	Pass
South HCP: 15+1	♣ Q53	♣ J942	3♥	Pass	Pass	4♦
Contract: 4♦ South			All Pass			

<b>Board: 71</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A8	♠ KT9		1♦	Pass	1NT
Vul: N-S	♥ K42	♥ Q95	Pass	2♦	All Pass	
North HCP: 14+1	♦ AQJ72	♦ 865				
South HCP: 9	♣ 642	♣ KJ93				
Contract: 2♦ North						

<b>Board: 72</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A62	♠ K74		1♦	Pass	1NT
Vul: Both	♥ T72	♥ K94	All Pass			
North HCP: 13	♦ Q432	♦ J95				
South HCP: 9	♣ AK5	♣ QT92				
Contract: 1NT South						

<b>Board: 73</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT7	♠ K652				1♦
Vul: N-S	♥ A75	♥ K	Pass	1NT	Pass	2♠
North HCP: 9	♦ T92	♦ AKQ86	Pass	3NT	All Pass	
South HCP: 20+1	♣ K983	♣ AJ4				
Contract: 3NT North						

<b>Board: 74</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 8	♠ QJ9		1♦	Pass	1NT
Vul: Both	♥ KQT	♥ A95	Pass	3♣	Pass	3NT
North HCP: 18+1	♦ AKQT8	♦ 432	All Pass			
South HCP: 9	♣ A742	♣ QT63				
Contract: 3NT South						

## North hands

1m - 1|2|3 NT

<b>Board: 75</b>	♠ K95
Dealer: South	♥ Q32
Vul: None	♦ QT7
HCP: 9	♣ Q873

---

<b>Board: 76</b>	♠ JT
Dealer: North	♥ JT87
Vul: N-S	♦ KQJ7
HCP: 12	♣ A32

---

<b>Board: 77</b>	♠ A65
Dealer: South	♥ KT8
Vul: E-W	♦ 9653
HCP: 9	♣ QT6

---

<b>Board: 78</b>	♠ AQJ32
Dealer: East	♥ J9765
Vul: None	♦ A
HCP: 12+2	♣ 75

---

<b>Board: 79</b>	♠ K43
Dealer: South	♥ A76
Vul: N-S	♦ Q86
HCP: 12	♣ QJ64

## Both hands (Answers Page)

<b>Board: 75</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K95	♠ 6				1♦
Vul: None	♥ Q32	♥ AJ65	Pass	1NT	Pass	2♥
North HCP: 9	♦ QT7	♦ AK52	Pass	3NT	All Pass	
South HCP: 17	♣ Q873	♣ AJ62				
Contract: 3NT North						

<b>Board: 76</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT	♠ K82		1♦	Pass	1NT
Vul: N-S	♥ JT87	♥ K96		All Pass		
North HCP: 12	♦ KQJ7	♦ 632				
South HCP: 8	♣ A32	♣ QT74				
Contract: 1NT South						

<b>Board: 77</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A65	♠ J97				1♦
Vul: E-W	♥ KT8	♥ Q97	Pass	1NT	All Pass	
North HCP: 9	♦ 9653	♦ AJT4				
South HCP: 13	♣ QT6	♣ AJ4				
Contract: 1NT North						

<b>Board: 78</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQJ32	♠ T65			1♦	Pass
Vul: None	♥ J9765	♥ Q843	1NT	2♦ <sup>1</sup>	Pass	3♥
North HCP: 12+2	♦ A	♦ KT8	All Pass			
South HCP: 6	♣ 75	♣ JT8				
Contract: 3♥ South			1. Michaels Cuebid			

<b>Board: 79</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K43	♠ 52				1♦
Vul: N-S	♥ A76	♥ KQJ	Pass	2NT	All Pass	
North HCP: 12	♦ Q86	♦ KT92				
South HCP: 12	♣ QJ64	♣ KT93				
Contract: 2NT North						

## South hands

1m - 1|2|3 NT

<b>Board: 75</b>	♠ 6
Dealer: South	♥ AJ65
Vul: None	♦ AK52
HCP: 17	♣ AJ62

---

<b>Board: 76</b>	♠ K82
Dealer: North	♥ K96
Vul: N-S	♦ 632
HCP: 8	♣ QT74

---

<b>Board: 77</b>	♠ J97
Dealer: South	♥ Q97
Vul: E-W	♦ AJT4
HCP: 13	♣ AJ4

---

<b>Board: 78</b>	♠ T65
Dealer: East	♥ Q843
Vul: None	♦ KT8
HCP: 6	♣ JT8

---

<b>Board: 79</b>	♠ 52
Dealer: South	♥ KQJ
Vul: N-S	♦ KT92
HCP: 12	♣ KT93

## Both hands (Answers Page)

<b>Board: 75</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K95	♠ 6				1♦
Vul: None	♥ Q32	♥ AJ65	Pass	1NT	Pass	2♥
North HCP: 9	♦ QT7	♦ AK52	Pass	3NT	All Pass	
South HCP: 17	♣ Q873	♣ AJ62				
Contract: 3NT North						

<b>Board: 76</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT	♠ K82		1♦	Pass	1NT
Vul: N-S	♥ JT87	♥ K96		All Pass		
North HCP: 12	♦ KQJ7	♦ 632				
South HCP: 8	♣ A32	♣ QT74				
Contract: 1NT South						

<b>Board: 77</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A65	♠ J97				1♦
Vul: E-W	♥ KT8	♥ Q97	Pass	1NT	All Pass	
North HCP: 9	♦ 9653	♦ AJT4				
South HCP: 13	♣ QT6	♣ AJ4				
Contract: 1NT North						

<b>Board: 78</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQJ32	♠ T65			1♦	Pass
Vul: None	♥ J9765	♥ Q843	1NT	2♦ <sup>1</sup>	Pass	3♥
North HCP: 12+2	♦ A	♦ KT8	All Pass			
South HCP: 6	♣ 75	♣ JT8				
Contract: 3♥ South			1. Michaels Cuebid			

<b>Board: 79</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K43	♠ 52				1♦
Vul: N-S	♥ A76	♥ KQJ	Pass	2NT	All Pass	
North HCP: 12	♦ Q86	♦ KT92				
South HCP: 12	♣ QJ64	♣ KT93				
Contract: 2NT North						

**Board: 80**      ♠ K5      You are dealer.

Dealer: North      ♥ AJ42      The opponents are silent.

Vul: N-S      ♦ AKQ864

HCP: 17+2      ♣ 5

---

**Board: 81**      ♠ KT3      Partner is dealer.

Dealer: South      ♥ A74      The opponents are silent.

Vul: E-W      ♦ QT6

HCP: 12      ♣ QJ96

---

**Board: 82**      ♠ 76      You are dealer.

Dealer: North      ♥ A764      The opponents are silent.

Vul: E-W      ♦ A973

HCP: 12      ♣ AT8

---

**Board: 83**      ♠ Q62      Partner is dealer.

Dealer: South      ♥ QT9      The opponents are silent.

Vul: None      ♦ K98

HCP: 9      ♣ Q832

---

**Board: 84**      ♠ A93      You are dealer.

Dealer: North      ♥ KQ7      The opponents are silent.

Vul: N-S      ♦ AQ74

HCP: 19      ♣ A96

## Both hands (Answers Page)

<b>Board: 80</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K5	♠ Q94		1♦	Pass	1NT
Vul: N-S	♥ AJ42	♥ K86	Pass	2♥	Pass	3NT
North HCP: 17+2	♦ AKQ864	♦ T92	All Pass			
South HCP: 9	♣ 5	♣ AT72				
Contract: 3NT South						

---

<b>Board: 81</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT3	♠ A7			1♦	
Vul: E-W	♥ A74	♥ J832	Pass	2NT	All Pass	
North HCP: 12	♦ QT6	♦ A952				
South HCP: 12	♣ QJ96	♣ KT5				
Contract: 2NT North						

---

<b>Board: 82</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 76	♠ K93		1♦	Pass	1NT
Vul: E-W	♥ A764	♥ K93	All Pass			
North HCP: 12	♦ A973	♦ JT64				
South HCP: 9	♣ AT8	♣ Q74				
Contract: 1NT South						

---

<b>Board: 83</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q62	♠ J7			1♣	
Vul: None	♥ QT9	♥ AK42	Pass	1NT	All Pass	
North HCP: 9	♦ K98	♦ Q76				
South HCP: 14	♣ Q832	♣ A965				
Contract: 1NT North						

---

<b>Board: 84</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A93	♠ Q86		1♦	Pass	1NT
Vul: N-S	♥ KQ7	♥ A32	Pass	2NT	Pass	3NT
North HCP: 19	♦ AQ74	♦ T52	All Pass			
South HCP: 9	♣ A96	♣ QJ85				
Contract: 3NT South						

**South hands**

1m - 1|2|3 NT

<b>Board: 80</b>	♠ Q94
Dealer: North	♥ K86
Vul: N-S	♦ T92
HCP: 9	♣ AT72

---

<b>Board: 81</b>	♠ A7
Dealer: South	♥ J832
Vul: E-W	♦ A952
HCP: 12	♣ KT5

---

<b>Board: 82</b>	♠ K93
Dealer: North	♥ K93
Vul: E-W	♦ JT64
HCP: 9	♣ Q74

---

<b>Board: 83</b>	♠ J7
Dealer: South	♥ AK42
Vul: None	♦ Q76
HCP: 14	♣ A965

---

<b>Board: 84</b>	♠ Q86
Dealer: North	♥ A32
Vul: N-S	♦ T52
HCP: 9	♣ QJ85

## Both hands (Answers Page)

<b>Board: 80</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K5	♠ Q94		1♦	Pass	1NT
Vul: N-S	♥ AJ42	♥ K86	Pass	2♥	Pass	3NT
North HCP: 17+2	♦ AKQ864	♦ T92	All Pass			
South HCP: 9	♣ 5	♣ AT72				
Contract: 3NT South						

---

<b>Board: 81</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT3	♠ A7			1♦	
Vul: E-W	♥ A74	♥ J832	Pass	2NT	All Pass	
North HCP: 12	♦ QT6	♦ A952				
South HCP: 12	♣ QJ96	♣ KT5				
Contract: 2NT North						

---

<b>Board: 82</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 76	♠ K93		1♦	Pass	1NT
Vul: E-W	♥ A764	♥ K93	All Pass			
North HCP: 12	♦ A973	♦ JT64				
South HCP: 9	♣ AT8	♣ Q74				
Contract: 1NT South						

---

<b>Board: 83</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q62	♠ J7			1♣	
Vul: None	♥ QT9	♥ AK42	Pass	1NT	All Pass	
North HCP: 9	♦ K98	♦ Q76				
South HCP: 14	♣ Q832	♣ A965				
Contract: 1NT North						

---

<b>Board: 84</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A93	♠ Q86		1♦	Pass	1NT
Vul: N-S	♥ KQ7	♥ A32	Pass	2NT	Pass	3NT
North HCP: 19	♦ AQ74	♦ T52	All Pass			
South HCP: 9	♣ A96	♣ QJ85				
Contract: 3NT South						