

## North hands

1m-1\_2\_or\_3\_NT

<b>Board: 1</b>	♠ 974	You bid first.
Dealer: North	♥ A2	The opponents are silent.
Vul: None	♦ AQ852	
HCP: 13+1	♣ KT2	

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<b>Board: 2</b>	♠ AQ	You bid first.
Dealer: North	♥ AT75	The opponents are silent.
Vul: N-S	♦ A84	
HCP: 19	♣ KQ53	

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<b>Board: 3</b>	♠ A97	Partner bids first.
Dealer: South	♥ Q65	The opponents are silent.
Vul: N-S	♦ T864	
HCP: 9	♣ K53	

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<b>Board: 4</b>	♠ AJ73	You bid first.
Dealer: North	♥ JT83	The opponents are silent.
Vul: E-W	♦ AJ63	
HCP: 15	♣ A	

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<b>Board: 5</b>	♠ T6	You bid first.
Dealer: North	♥ A85	The opponents are silent.
Vul: N-S	♦ 532	
HCP: 13+1	♣ AKQT3	

## Both hands (Answers Page)

### Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ 974	♠ AJ8		1 ♦	Pass	1NT
Vul: None	♥ A2	♥ Q87	Pass	2 ♦	All Pass	
North HCP: 13+1	♦ AQ852	♦ T763				
South HCP: 9	♣ KT2	♣ Q74				
Contract: 2 ♦ North						

### Board: 2

	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ KJ2		1 ♣	Pass	1NT
Vul: N-S	♥ AT75	♥ Q43	Pass	2NT	Pass	3NT
North HCP: 19	♦ A84	♦ QT3	All Pass			
South HCP: 9	♣ KQ53	♣ J984				
Contract: 3NT South						

### Board: 3

	North:	South:	W	N	E	S
Dealer: South	♠ A97	♠ JT4				1 ♦
Vul: N-S	♥ Q65	♥ JT	Pass	1NT	All Pass	
North HCP: 9	♦ T864	♦ AK72				
South HCP: 12	♣ K53	♣ QJ97				
Contract: 1NT North						

### Board: 4

	North:	South:	W	N	E	S
Dealer: North	♠ AJ73	♠ Q85		1 ♦	Pass	1NT
Vul: E-W	♥ JT83	♥ K74	All Pass			
North HCP: 15	♦ AJ63	♦ Q975				
South HCP: 9	♣ A	♣ QT9				
Contract: 1NT South						

### Board: 5

	North:	South:	W	N	E	S
Dealer: North	♠ T6	♠ K74		1 ♣	Pass	1NT
Vul: N-S	♥ A85	♥ Q94	Pass	3 ♣	All Pass	
North HCP: 13+1	♦ 532	♦ AT9				
South HCP: 9	♣ AKQT3	♣ 8764				
Contract: 3 ♣ North						

## South hands

1m-1\_2\_or\_3\_NT

<b>Board: 1</b>	♠ AJ8	Partner bids first.
Dealer: North	♥ Q87	The opponents are silent.
Vul: None	♦ T763	
HCP: 9	♣ Q74	

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<b>Board: 2</b>	♠ KJ2	Partner bids first.
Dealer: North	♥ Q43	The opponents are silent.
Vul: N-S	♦ QT3	
HCP: 9	♣ J984	

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<b>Board: 3</b>	♠ JT4	You bid first.
Dealer: South	♥ JT	The opponents are silent.
Vul: N-S	♦ AK72	
HCP: 12	♣ QJ97	

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<b>Board: 4</b>	♠ Q85	Partner bids first.
Dealer: North	♥ K74	The opponents are silent.
Vul: E-W	♦ Q975	
HCP: 9	♣ QT9	

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<b>Board: 5</b>	♠ K74	Partner bids first.
Dealer: North	♥ Q94	The opponents are silent.
Vul: N-S	♦ AT9	
HCP: 9	♣ 8764	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 9

Contract: 2♦ North

North:

♠ 974

♥ A2

♦ AQ852

♣ KT2

South:

♠ AJ8

♥ Q87

♦ T763

♣ Q74

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

### Board: 2

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 9

Contract: 3NT South

North:

♠ AQ

♥ AT75

♦ A84

♣ KQ53

South:

♠ KJ2

♥ Q43

♦ QT3

♣ J984

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

### Board: 3

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 12

Contract: 1NT North

North:

♠ A97

♥ Q65

♦ T864

♣ K53

South:

♠ JT4

♥ JT

♦ AK72

♣ QJ97

W	N	E	S
			1♦
Pass	1NT	All Pass	

### Board: 4

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9

Contract: 1NT South

North:

♠ AJ73

♥ JT83

♦ AJ63

♣ A

South:

♠ Q85

♥ K74

♦ Q975

♣ QT9

W	N	E	S
	1♦	Pass	1NT
All Pass			

### Board: 5

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 9

Contract: 3♣ North

North:

♠ T6

♥ A85

♦ 532

♣ AKQT3

South:

♠ K74

♥ Q94

♦ AT9

♣ 8764

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

# North hands

1m-1\_2\_or\_3\_NT

<b>Board: 6</b>	♠ KT92	You bid first.
Dealer: North	♥ KQ8	The opponents are silent.
Vul: None	♦ AQJT	
HCP: 19	♣ A8	

<b>Board: 7</b>	♠ 9	You bid first.
Dealer: North	♥ J8	West (RHO) bids 2NT if possible.
Vul: Both	♦ AKJ43	East (LHO) bids 3♠ if possible.
HCP: 12+2	♣ K5432	

<b>Board: 8</b>	♠ Q42	Partner bids first.
Dealer: South	♥ A42	The opponents are silent.
Vul: E-W	♦ T432	
HCP: 9	♣ K97	

<b>Board: 9</b>	♠ JT75	You bid first.
Dealer: North	♥ AK3	The opponents are silent.
Vul: E-W	♦ KQ743	
HCP: 14+1	♣ J	

<b>Board: 10</b>	♠ K98	Partner bids first.
Dealer: South	♥ KJ3	East (LHO) bids 2♠ if possible.
Vul: None	♦ QT9	
HCP: 9	♣ 9865	

## Both hands (Answers Page)

### Board: 6

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ KT92	♠ Q76		1 ♦	Pass	1NT
Vul: None	♥ KQ8	♥ A95	Pass	2NT	Pass	3NT
North HCP: 19	♦ AQJT	♦ 9632	All Pass			
South HCP: 8	♣ A8	♣ Q62				
Contract: 3NT South						

### Board: 7

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ K82		1 ♦	Pass	1NT
Vul: Both	♥ J8	♥ AT7	Pass	2 ♣	Pass	2 ♦
North HCP: 12+2	♦ AKJ43	♦ T975	2NT <sup>1</sup>	3 ♦	3 ♠	4 ♦
South HCP: 9	♣ K5432	♣ Q76	All Pass			
Contract: 4 ♦ South			1. Unusual 2NT			

1. Unusual 2NT

### Board: 8

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ Q42	♠ K7				1 ♦
Vul: E-W	♥ A42	♥ KJ9	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ T432	♦ AQ876	All Pass			
South HCP: 13+1	♣ K97	♣ 652				
Contract: 2 ♦ South						

### Board: 9

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ JT75	♠ A43		1 ♦	Pass	1NT
Vul: E-W	♥ AK3	♥ QT7	Pass	2 ♦	All Pass	
North HCP: 14+1	♦ KQ743	♦ T65				
South HCP: 9	♣ J	♣ KT52				
Contract: 2 ♦ North						

### Board: 10

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ 732				1 ♣
Vul: None	♥ KJ3	♥ 4	Pass	1NT	Pass	2 ♣
North HCP: 9	♦ QT9	♦ J42	Pass	Pass	2 ♠	3 ♣
South HCP: 11+2	♣ 9865	♣ AKQJ72	All Pass			
Contract: 3 ♣ South						

## South hands

1m-1\_2\_or\_3\_NT

**Board: 6**      ♠ Q76      Partner bids first.  
 Dealer: North      ♥ A95      The opponents are silent.  
 Vul: None      ♦ 9632  
 HCP: 8      ♣ Q62

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**Board: 7**      ♠ K82      Partner bids first.  
 Dealer: North      ♥ AT7      West (LHO) bids 2NT if possible.  
 Vul: Both      ♦ T975      East (RHO) bids 3♠ if possible.  
 HCP: 9      ♣ Q76

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**Board: 8**      ♠ K7      You bid first.  
 Dealer: South      ♥ KJ9      The opponents are silent.  
 Vul: E-W      ♦ AQ876  
 HCP: 13+1      ♣ 652

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**Board: 9**      ♠ A43      Partner bids first.  
 Dealer: North      ♥ QT7      The opponents are silent.  
 Vul: E-W      ♦ T65  
 HCP: 9      ♣ KT52

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**Board: 10**      ♠ 732      You bid first.  
 Dealer: South      ♥ 4      East (RHO) bids 2♠ if possible.  
 Vul: None      ♦ J42  
 HCP: 11+2      ♣ AKQJ72

## Both hands (Answers Page)

### Board: 6

	North:	South:	W	N	E	S
Dealer: North	♠ KT92	♠ Q76		1 ♦	Pass	1NT
Vul: None	♥ KQ8	♥ A95	Pass	2NT	Pass	3NT
North HCP: 19	♦ AQJT	♦ 9632	All Pass			
South HCP: 8	♣ A8	♣ Q62				
Contract: 3NT South						

### Board: 7

	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ K82		1 ♦	Pass	1NT
Vul: Both	♥ J8	♥ AT7	Pass	2 ♣	Pass	2 ♦
North HCP: 12+2	♦ AKJ43	♦ T975	2NT <sup>1</sup>	3 ♦	3 ♠	4 ♦
South HCP: 9	♣ K5432	♣ Q76	All Pass			
Contract: 4 ♦ South						

1. Unusual 2NT

### Board: 8

	North:	South:	W	N	E	S
Dealer: South	♠ Q42	♠ K7				1 ♦
Vul: E-W	♥ A42	♥ KJ9	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ T432	♦ AQ876	All Pass			
South HCP: 13+1	♣ K97	♣ 652				
Contract: 2 ♦ South						

### Board: 9

	North:	South:	W	N	E	S
Dealer: North	♠ JT75	♠ A43		1 ♦	Pass	1NT
Vul: E-W	♥ AK3	♥ QT7	Pass	2 ♦	All Pass	
North HCP: 14+1	♦ KQ743	♦ T65				
South HCP: 9	♣ J	♣ KT52				
Contract: 2 ♦ North						

### Board: 10

	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ 732				1 ♣
Vul: None	♥ KJ3	♥ 4	Pass	1NT	Pass	2 ♣
North HCP: 9	♦ QT9	♦ J42	Pass	Pass	2 ♠	3 ♣
South HCP: 11+2	♣ 9865	♣ AKQJ72	All Pass			
Contract: 3 ♣ South						



# North hands

1m-1\_2\_or\_3\_NT

**Board: 11**      ♠ Q643      LHO opens the bidding 1 ♦.

Dealer: East      ♥ 7      Partner bids next.

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

HCP: 14+2      ♣ AKJ742

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**Board: 12**      ♠ Q76      Partner bids first.

Dealer: South      ♥ Q52      The opponents are silent.

Vul: Both      ♦ Q73

HCP: 9      ♣ KT93

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**Board: 13**      ♠ K52      Partner bids first.

Dealer: South      ♥ A74      The opponents are silent.

Vul: N-S      ♦ 753

HCP: 9      ♣ Q532

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**Board: 14**      ♠ KT2      Partner bids first.

Dealer: South      ♥ K98      The opponents are silent.

Vul: N-S      ♦ 8764

HCP: 9      ♣ QJ7

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**Board: 15**      ♠ A98      Partner bids first.

Dealer: South      ♥ K63      The opponents are silent.

Vul: E-W      ♦ Q86

HCP: 12      ♣ K976

## Both hands (Answers Page)

### Board: 11

Dealer: East

Vul: N-S

North HCP: 14+2

South HCP: 5+1

Contract: 2♣ North

North:

♠ Q643

♥ 7

♦ KJ

♣ AKJ742

South:

♠ JT72

♥ AT943

♦ 742

♣ 8

W N E S

1NT 2♣ 1♦ Pass

All Pass

### Board: 12

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15+1

Contract: 2♦ South

North:

♠ Q76

♥ Q52

♦ Q73

♣ KT93

South:

♠ KJ9

♥ AK87

♦ K9842

♣ J

W N E S

Pass 1NT Pass 1♦

2♦

All Pass

### Board: 13

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 18

Contract: 3NT North

North:

♠ K52

♥ A74

♦ 753

♣ Q532

South:

♠ 97

♥ KJ5

♦ AK42

♣ AKT6

W N E S

Pass 1NT Pass 1♦

2NT

All Pass

### Board: 14

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13+1

Contract: 2♦ South

North:

♠ KT2

♥ K98

♦ 8764

♣ QJ7

South:

♠ A976

♥ 73

♦ AJ532

♣ A2

W N E S

Pass 1NT Pass 1♦

2♦

All Pass

### Board: 15

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ A98

♥ K63

♦ Q86

♣ K976

South:

♠ T54

♥ A98

♦ KJ74

♣ AT2

W N E S

Pass 2NT All Pass 1♦

## South hands

1m-1\_2\_or\_3\_NT

**Board: 11**      ♠ JT72      RHO opens the bidding 1♦.

Dealer: East      ♥ AT943      You bid next.

Vul: N-S      ♦ 742      West (LHO) bids 1NT if possible.

HCP: 5+1      ♣ 8

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**Board: 12**      ♠ KJ9      You bid first.

Dealer: South      ♥ AK87      The opponents are silent.

Vul: Both      ♦ K9842

HCP: 15+1      ♣ J

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**Board: 13**      ♠ 97      You bid first.

Dealer: South      ♥ KJ5      The opponents are silent.

Vul: N-S      ♦ AK42

HCP: 18      ♣ AKT6

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**Board: 14**      ♠ A976      You bid first.

Dealer: South      ♥ 73      The opponents are silent.

Vul: N-S      ♦ AJ532

HCP: 13+1      ♣ A2

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**Board: 15**      ♠ T54      You bid first.

Dealer: South      ♥ A98      The opponents are silent.

Vul: E-W      ♦ KJ74

HCP: 12      ♣ AT2

## Both hands (Answers Page)

### Board: 11

Dealer: East

Vul: N-S

North HCP: 14+2

South HCP: 5+1

Contract: 2♣ North

North:

♠ Q643

♥ 7

♦ KJ

♣ AKJ742

South:

♠ JT72

♥ AT943

♦ 742

♣ 8

W N E S

1NT 2♣ 1♦ Pass

All Pass

### Board: 12

Dealer: South

Vul: Both

North HCP: 9

South HCP: 15+1

Contract: 2♦ South

North:

♠ Q76

♥ Q52

♦ Q73

♣ KT93

South:

♠ KJ9

♥ AK87

♦ K9842

♣ J

W N E S

Pass 1NT Pass 1♦

2♦

All Pass

### Board: 13

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 18

Contract: 3NT North

North:

♠ K52

♥ A74

♦ 753

♣ Q532

South:

♠ 97

♥ KJ5

♦ AK42

♣ AKT6

W N E S

Pass 1NT Pass 1♦

2NT

All Pass

### Board: 14

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13+1

Contract: 2♦ South

North:

♠ KT2

♥ K98

♦ 8764

♣ QJ7

South:

♠ A976

♥ 73

♦ AJ532

♣ A2

W N E S

Pass 1NT Pass 1♦

2♦

All Pass

### Board: 15

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ A98

♥ K63

♦ Q86

♣ K976

South:

♠ T54

♥ A98

♦ KJ74

♣ AT2

W N E S

Pass 2NT All Pass 1♦

# North hands

1m-1\_2\_or\_3\_NT

**Board: 16**      ♠ KT4      Partner bids first.  
 Dealer: South      ♥ Q73      The opponents are silent.  
 Vul: N-S      ♦ K42  
 HCP: 9      ♣ J852

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**Board: 17**      ♠ Q96      Partner bids first.  
 Dealer: South      ♥ Q53      The opponents are silent.  
 Vul: N-S      ♦ T94  
 HCP: 9      ♣ KQ85

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**Board: 18**      ♠ 6      You bid first.  
 Dealer: North      ♥ AKT3      The opponents are silent.  
 Vul: Both      ♦ AKQ7  
 HCP: 17      ♣ J986

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**Board: 19**      ♠ Q83      Partner bids first.  
 Dealer: South      ♥ Q72      The opponents are silent.  
 Vul: E-W      ♦ 743  
 HCP: 6      ♣ Q975

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**Board: 20**      ♠ J7      You bid first.  
 Dealer: North      ♥ A75      The opponents are silent.  
 Vul: Both      ♦ AKQ432  
 HCP: 17+2      ♣ K6

## Both hands (Answers Page)

### Board: 16

	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ Q8				1 ♣
Vul: N-S	♥ Q73	♥ AT95	Pass	1NT	Pass	3 ♣
North HCP: 9	♦ K42	♦ 8	All Pass			
South HCP: 12+2	♣ J852	♣ AQ7643				
Contract: 3 ♣ South						

### Board: 17

	North:	South:	W	N	E	S
Dealer: South	♠ Q96	♠ AJT3				1 ♦
Vul: N-S	♥ Q53	♥ AKJ7	Pass	1NT	Pass	2NT
North HCP: 9	♦ T94	♦ KQ2	Pass	3NT	All Pass	
South HCP: 19	♣ KQ85	♣ J6				
Contract: 3NT North						

### Board: 18

	North:	South:	W	N	E	S
Dealer: North	♠ 6	♠ QJ3		1 ♦	Pass	1NT
Vul: Both	♥ AKT3	♥ Q62	Pass	2 ♥	Pass	3NT
North HCP: 17	♦ AKQ7	♦ J62	All Pass			
South HCP: 9	♣ J986	♣ K542				
Contract: 3NT South						

### Board: 19

	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ KJ5				1 ♦
Vul: E-W	♥ Q72	♥ KT94	Pass	1NT	Pass	2NT
North HCP: 6	♦ 743	♦ AJ86	All Pass			
South HCP: 19	♣ Q975	♣ AK				
Contract: 2NT South						

### Board: 20

	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ K63		1 ♦	Pass	1NT
Vul: Both	♥ A75	♥ QT8	Pass	3 ♦	Pass	3NT
North HCP: 17+2	♦ AKQ432	♦ T85	All Pass			
South HCP: 9	♣ K6	♣ A873				
Contract: 3NT South						

## South hands

1m-1\_2\_or\_3\_NT

<b>Board: 16</b>	♠ Q8	You bid first.
Dealer: South	♥ AT95	The opponents are silent.
Vul: N-S	♦ 8	
HCP: 12+2	♣ AQ7643	

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<b>Board: 17</b>	♠ AJT3	You bid first.
Dealer: South	♥ AKJ7	The opponents are silent.
Vul: N-S	♦ KQ2	
HCP: 19	♣ J6	

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<b>Board: 18</b>	♠ QJ3	Partner bids first.
Dealer: North	♥ Q62	The opponents are silent.
Vul: Both	♦ J62	
HCP: 9	♣ K542	

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<b>Board: 19</b>	♠ KJ5	You bid first.
Dealer: South	♥ KT94	The opponents are silent.
Vul: E-W	♦ AJ86	
HCP: 19	♣ AK	

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<b>Board: 20</b>	♠ K63	Partner bids first.
Dealer: North	♥ QT8	The opponents are silent.
Vul: Both	♦ T85	
HCP: 9	♣ A873	

## Both hands (Answers Page)

### Board: 16

	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ Q8				1 ♣
Vul: N-S	♥ Q73	♥ AT95	Pass	1NT	Pass	3 ♣
North HCP: 9	♦ K42	♦ 8	All Pass			
South HCP: 12+2	♣ J852	♣ AQ7643				
Contract: 3 ♣ South						

### Board: 17

	North:	South:	W	N	E	S
Dealer: South	♠ Q96	♠ AJT3				1 ♦
Vul: N-S	♥ Q53	♥ AKJ7	Pass	1NT	Pass	2NT
North HCP: 9	♦ T94	♦ KQ2	Pass	3NT	All Pass	
South HCP: 19	♣ KQ85	♣ J6				
Contract: 3NT North						

### Board: 18

	North:	South:	W	N	E	S
Dealer: North	♠ 6	♠ QJ3		1 ♦	Pass	1NT
Vul: Both	♥ AKT3	♥ Q62	Pass	2 ♥	Pass	3NT
North HCP: 17	♦ AKQ7	♦ J62	All Pass			
South HCP: 9	♣ J986	♣ K542				
Contract: 3NT South						

### Board: 19

	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ KJ5				1 ♦
Vul: E-W	♥ Q72	♥ KT94	Pass	1NT	Pass	2NT
North HCP: 6	♦ 743	♦ AJ86	All Pass			
South HCP: 19	♣ Q975	♣ AK				
Contract: 2NT South						

### Board: 20

	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ K63		1 ♦	Pass	1NT
Vul: Both	♥ A75	♥ QT8	Pass	3 ♦	Pass	3NT
North HCP: 17+2	♦ AKQ432	♦ T85	All Pass			
South HCP: 9	♣ K6	♣ A873				
Contract: 3NT South						



# North hands

1m-1\_2\_or\_3\_NT

<b>Board: 21</b>	♠ Q87	Partner bids first.
Dealer: South	♥ A63	The opponents are silent.
Vul: None	♦ 864	
HCP: 9	♣ KT43	

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<b>Board: 22</b>	♠ AK97	You bid first.
Dealer: North	♥ K98	The opponents are silent.
Vul: N-S	♦ J9	
HCP: 13	♣ QT43	

---

<b>Board: 23</b>	♠ T	You bid first.
Dealer: North	♥ A653	The opponents are silent.
Vul: Both	♦ AQ32	
HCP: 12	♣ QT82	

---

<b>Board: 24</b>	♠ KJ8	Partner bids first.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: None	♦ T83	
HCP: 9	♣ QT94	

---

<b>Board: 25</b>	♠ AT3	Partner bids first.
Dealer: South	♥ Q85	The opponents are silent.
Vul: E-W	♦ J62	
HCP: 9	♣ QT83	

## Both hands (Answers Page)

### Board: 21

Dealer: South

Vul: None

North HCP: 9

South HCP: 12

Contract: 1NT North

North:

♠ Q87

♥ A63

♦ 864

♣ KT43

South:

♠ KJT

♥ QT94

♦ QT95

♣ A6

W      N      E      S

Pass   1NT   All Pass   1♦

Pass   1NT   All Pass

### Board: 22

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 8

Contract: 1NT South

North:

♠ AK97

♥ K98

♦ J9

♣ QT43

South:

♠ Q63

♥ Q72

♦ AT4

♣ 9762

W      N      E      S

Pass   1♣   Pass   1NT

All Pass

### Board: 23

Dealer: North

Vul: Both

North HCP: 12

South HCP: 9

Contract: 2♣ North

North:

♠ T

♥ A653

♦ AQ32

♣ QT82

South:

♠ QJ8

♥ QT9

♦ 874

♣ A954

W      N      E      S

Pass   1♦   Pass   1NT

Pass   2♣   All Pass

### Board: 24

Dealer: South

Vul: None

North HCP: 9

South HCP: 12+1

Contract: 2♦ South

North:

♠ KJ8

♥ QJ9

♦ T83

♣ QT94

South:

♠ Q93

♥ A85

♦ AQ762

♣ 85

W      N      E      S

Pass   1NT   Pass   1♦

Pass   1NT   Pass   2♦

All Pass

### Board: 25

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 16+2

Contract: 3NT North

North:

♠ AT3

♥ Q85

♦ J62

♣ QT83

South:

♠ K5

♥ K72

♦ AK9543

♣ K2

W      N      E      S

Pass   1NT   Pass   1♦

Pass   1NT   Pass   3♦

Pass   3NT   All Pass

## South hands

1m-1\_2\_or\_3\_NT

<b>Board: 21</b>	♠ KJT	You bid first.
Dealer: South	♥ QT94	The opponents are silent.
Vul: None	♦ QT95	
HCP: 12	♣ A6	

---

<b>Board: 22</b>	♠ Q63	Partner bids first.
Dealer: North	♥ Q72	The opponents are silent.
Vul: N-S	♦ AT4	
HCP: 8	♣ 9762	

---

<b>Board: 23</b>	♠ QJ8	Partner bids first.
Dealer: North	♥ QT9	The opponents are silent.
Vul: Both	♦ 874	
HCP: 9	♣ A954	

---

<b>Board: 24</b>	♠ Q93	You bid first.
Dealer: South	♥ A85	The opponents are silent.
Vul: None	♦ AQ762	
HCP: 12+1	♣ 85	

---

<b>Board: 25</b>	♠ K5	You bid first.
Dealer: South	♥ K72	The opponents are silent.
Vul: E-W	♦ AK9543	
HCP: 16+2	♣ K2	

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: South	♠ Q87	♠ KJT				1 ♦
Vul: None	♥ A63	♥ QT94	Pass	1NT	All Pass	
North HCP: 9	♦ 864	♦ QT95				
South HCP: 12	♣ KT43	♣ A6				
Contract: 1NT North						

### Board: 22

	North:	South:	W	N	E	S
Dealer: North	♠ AK97	♠ Q63		1 ♣	Pass	1NT
Vul: N-S	♥ K98	♥ Q72	All Pass			
North HCP: 13	♦ J9	♦ AT4				
South HCP: 8	♣ QT43	♣ 9762				
Contract: 1NT South						

### Board: 23

	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ QJ8		1 ♦	Pass	1NT
Vul: Both	♥ A653	♥ QT9	Pass	2 ♣	All Pass	
North HCP: 12	♦ AQ32	♦ 874				
South HCP: 9	♣ QT82	♣ A954				
Contract: 2 ♣ North						

### Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ KJ8	♠ Q93				1 ♦
Vul: None	♥ QJ9	♥ A85	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ T83	♦ AQ762	All Pass			
South HCP: 12+1	♣ QT94	♣ 85				
Contract: 2 ♦ South						

### Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ AT3	♠ K5				1 ♦
Vul: E-W	♥ Q85	♥ K72	Pass	1NT	Pass	3 ♦
North HCP: 9	♦ J62	♦ AK9543	Pass	3NT	All Pass	
South HCP: 16+2	♣ QT83	♣ K2				
Contract: 3NT North						

# North hands

1m-1\_2\_or\_3\_NT

**Board: 26**      ♠ AK      You bid first.  
 Dealer: North      ♥ 96      The opponents are silent.  
 Vul: N-S      ♦ AKQT62  
 HCP: 20+2      ♣ KJ6

---

**Board: 27**      ♠ 982      You bid first.  
 Dealer: North      ♥ 92      The opponents are silent.  
 Vul: E-W      ♦ AQJ62  
 HCP: 12+1      ♣ AJ7

---

**Board: 28**      ♠ A5      You bid first.  
 Dealer: North      ♥ A54      The opponents are silent.  
 Vul: N-S      ♦ AK86  
 HCP: 19      ♣ KJ76

---

**Board: 29**      ♠ AKT753      LHO opens the bidding 1 ♣.  
 Dealer: East      ♥ 982      Partner bids next.  
 Vul: E-W      ♦ AJ      West (RHO) bids 1NT if possible.  
 HCP: 15+2      ♣ K4

---

**Board: 30**      ♠ KT5      Partner bids first.  
 Dealer: South      ♥ KT6      The opponents are silent.  
 Vul: E-W      ♦ J98  
 HCP: 9      ♣ QT92

## Both hands (Answers Page)

### Board: 26

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ QJ5		1 ♦	Pass	1NT
Vul: N-S	♥ 96	♥ KT4	Pass	2NT	Pass	3NT
North HCP: 20+2	♦ AKQT62	♦ J974	All Pass			
South HCP: 9	♣ KJ6	♣ Q98				
Contract: 3NT South						

### Board: 27

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ 982	♠ Q73		1 ♦	Pass	1NT
Vul: E-W	♥ 92	♥ Q87	Pass	2 ♦	All Pass	
North HCP: 12+1	♦ AQJ62	♦ 953				
South HCP: 9	♣ AJ7	♣ KQT2				
Contract: 2 ♦ North						

### Board: 28

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ K74		1 ♦	Pass	1NT
Vul: N-S	♥ A54	♥ QT9	Pass	2NT	Pass	3NT
North HCP: 19	♦ AK86	♦ 942	All Pass			
South HCP: 9	♣ KJ76	♣ A543				
Contract: 3NT South						

### Board: 29

Board: 29	North:	South:	W	N	E	S
Dealer: East	♠ AKT753	♠ 4			1 ♣	Pass
Vul: E-W	♥ 982	♥ K763	1NT	2 ♠	All Pass	
North HCP: 15+2	♦ AJ	♦ 96432				
South HCP: 5+1	♣ K4	♣ Q52				
Contract: 2 ♠ North						

### Board: 30

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ 74				1 ♦
Vul: E-W	♥ KT6	♥ J543	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ J98	♦ AKT72	All Pass			
South HCP: 12+1	♣ QT92	♣ A3				
Contract: 2 ♦ South						

## South hands

1m-1\_2\_or\_3\_NT

**Board: 26**      ♠ QJ5      Partner bids first.  
 Dealer: North      ♥ KT4      The opponents are silent.  
 Vul: N-S      ♦ J974  
 HCP: 9      ♣ Q98

---

**Board: 27**      ♠ Q73      Partner bids first.  
 Dealer: North      ♥ Q87      The opponents are silent.  
 Vul: E-W      ♦ 953  
 HCP: 9      ♣ KQT2

---

**Board: 28**      ♠ K74      Partner bids first.  
 Dealer: North      ♥ QT9      The opponents are silent.  
 Vul: N-S      ♦ 942  
 HCP: 9      ♣ A543

---

**Board: 29**      ♠ 4      RHO opens the bidding 1 ♣.  
 Dealer: East      ♥ K763      You bid next.  
 Vul: E-W      ♦ 96432      West (LHO) bids 1NT if possible.  
 HCP: 5+1      ♣ Q52

---

**Board: 30**      ♠ 74      You bid first.  
 Dealer: South      ♥ J543      The opponents are silent.  
 Vul: E-W      ♦ AKT72  
 HCP: 12+1      ♣ A3

## Both hands (Answers Page)

### Board: 26

	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ QJ5		1 ♦	Pass	1NT
Vul: N-S	♥ 96	♥ KT4	Pass	2NT	Pass	3NT
North HCP: 20+2	♦ AKQT62	♦ J974	All Pass			
South HCP: 9	♣ KJ6	♣ Q98				
Contract: 3NT South						

### Board: 27

	North:	South:	W	N	E	S
Dealer: North	♠ 982	♠ Q73		1 ♦	Pass	1NT
Vul: E-W	♥ 92	♥ Q87	Pass	2 ♦	All Pass	
North HCP: 12+1	♦ AQJ62	♦ 953				
South HCP: 9	♣ AJ7	♣ KQT2				
Contract: 2 ♦ North						

### Board: 28

	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ K74		1 ♦	Pass	1NT
Vul: N-S	♥ A54	♥ QT9	Pass	2NT	Pass	3NT
North HCP: 19	♦ AK86	♦ 942	All Pass			
South HCP: 9	♣ KJ76	♣ A543				
Contract: 3NT South						

### Board: 29

	North:	South:	W	N	E	S
Dealer: East	♠ AKT753	♠ 4			1 ♣	Pass
Vul: E-W	♥ 982	♥ K763	1NT	2 ♠	All Pass	
North HCP: 15+2	♦ AJ	♦ 96432				
South HCP: 5+1	♣ K4	♣ Q52				
Contract: 2 ♠ North						

### Board: 30

	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ 74				1 ♦
Vul: E-W	♥ KT6	♥ J543	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ J98	♦ AKT72	All Pass			
South HCP: 12+1	♣ QT92	♣ A3				
Contract: 2 ♦ South						



## North hands

## 1m-1\_2\_or\_3\_NT

**Board: 31**      ♠ AQJ6532      LHO opens the bidding 1♦.  
Dealer: East      ♥ AK8      Partner bids next.  
Vul: Both      ♦ 7      West (RHO) bids 1NT if possible.  
HCP: 14+3      ♣ 42      East (LHO) bids 3♣ if possible.

---

**Board: 32**      ♠ Q73      Partner bids first.  
Dealer: South      ♥ K64      The opponents are silent.  
Vul: N-S      ♦ 9432  
HCP: 8      ♣ KT4

---

**Board: 33**      ♠ QJ5      Partner bids first.  
Dealer: South      ♥ Q94      The opponents are silent.  
Vul: Both      ♦ 9642  
HCP: 8      ♣ K32

---

**Board: 34**      ♠ K62      Partner bids first.  
Dealer: South      ♥ K82      The opponents are silent.  
Vul: N-S      ♦ QT64  
HCP: 11      ♣ K73

---

**Board: 35**      ♠ AJ93      You bid first.  
Dealer: North      ♥ 3      The opponents are silent.  
Vul: Both      ♦ AQ83  
HCP: 14      ♣ KT82

## Both hands (Answers Page)

### Board: 31

Dealer: East

Vul: Both

North HCP: 14+3

South HCP: 4

Contract: 3 ♠ North

North:

♠ AQJ6532

♥ AK8

♦ 7

♣ 42

South:

♠ T9

♥ 6532

♦ A986

♣ 953

W N E S

1NT 2 ♠ 3 ♣ Pass

Pass 3 ♠ All Pass

### Board: 32

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14+2

Contract: 3 ♦ South

North:

♠ Q73

♥ K64

♦ 9432

♣ KT4

South:

♠ T5

♥ 7

♦ AKJ75

♣ AQ873

W N E S

Pass 1NT Pass 2 ♣

Pass 2 ♦ Pass 3 ♦

All Pass

### Board: 33

Dealer: South

Vul: Both

North HCP: 8

South HCP: 18

Contract: 3NT North

North:

♠ QJ5

♥ Q94

♦ 9642

♣ K32

South:

♠ AT4

♥ A73

♦ KJT3

♣ AQ5

W N E S

Pass 1NT Pass 2NT

Pass 3NT All Pass

### Board: 34

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 11+2

Contract: 3 ♦ South

North:

♠ K62

♥ K82

♦ QT64

♣ K73

South:

♠ J9

♥ AJ96

♦ AJ8532

♣ 2

W N E S

Pass 1NT Pass 2 ♦

Pass 2NT Pass 3 ♦

All Pass

### Board: 35

Dealer: North

Vul: Both

North HCP: 14

South HCP: 9

Contract: 2 ♣ North

North:

♠ AJ93

♥ 3

♦ AQ83

♣ KT82

South:

♠ KT2

♥ KT4

♦ J75

♣ Q643

W N E S

Pass 1 ♦ Pass 1NT

Pass 2 ♣ All Pass

## South hands

1m-1\_2\_or\_3\_NT

<b>Board: 31</b>	♠ T9	RHO opens the bidding 1♦.
Dealer: East	♥ 6532	You bid next.
Vul: Both	♦ A986	West (LHO) bids 1NT if possible.
HCP: 4	♣ 953	East (RHO) bids 3♣ if possible.

---

<b>Board: 32</b>	♠ T5	You bid first.
Dealer: South	♥ 7	The opponents are silent.
Vul: N-S	♦ AKJ75	
HCP: 14+2	♣ AQ873	

---

<b>Board: 33</b>	♠ AT4	You bid first.
Dealer: South	♥ A73	The opponents are silent.
Vul: Both	♦ KJT3	
HCP: 18	♣ AQ5	

---

<b>Board: 34</b>	♠ J9	You bid first.
Dealer: South	♥ AJ96	The opponents are silent.
Vul: N-S	♦ AJ8532	
HCP: 11+2	♣ 2	

---

<b>Board: 35</b>	♠ KT2	Partner bids first.
Dealer: North	♥ KT4	The opponents are silent.
Vul: Both	♦ J75	
HCP: 9	♣ Q643	

## Both hands (Answers Page)

### Board: 31

	North:	South:	W	N	E	S
Dealer: East	♠ AQJ6532	♠ T9			1 ♦	Pass
Vul: Both	♥ AK8	♥ 6532	1NT	2 ♠	3 ♣	Pass
North HCP: 14+3	♦ 7	♦ A986	Pass	3 ♠	All Pass	
South HCP: 4	♣ 42	♣ 953				
Contract: 3 ♠ North						

### Board: 32

	North:	South:	W	N	E	S
Dealer: South	♠ Q73	♠ T5				1 ♦
Vul: N-S	♥ K64	♥ 7	Pass	1NT	Pass	2 ♣
North HCP: 8	♦ 9432	♦ AKJ75	Pass	2 ♦	Pass	3 ♦
South HCP: 14+2	♣ KT4	♣ AQ873	All Pass			
Contract: 3 ♦ South						

### Board: 33

	North:	South:	W	N	E	S
Dealer: South	♠ QJ5	♠ AT4				1 ♦
Vul: Both	♥ Q94	♥ A73	Pass	1NT	Pass	2NT
North HCP: 8	♦ 9642	♦ KJT3	Pass	3NT	All Pass	
South HCP: 18	♣ K32	♣ AQ5				
Contract: 3NT North						

### Board: 34

	North:	South:	W	N	E	S
Dealer: South	♠ K62	♠ J9				1 ♦
Vul: N-S	♥ K82	♥ AJ96	Pass	1NT	Pass	2 ♦
North HCP: 11	♦ QT64	♦ AJ8532	Pass	2NT	Pass	3 ♦
South HCP: 11+2	♣ K73	♣ 2	All Pass			
Contract: 3 ♦ South						

### Board: 35

	North:	South:	W	N	E	S
Dealer: North	♠ AJ93	♠ KT2		1 ♦	Pass	1NT
Vul: Both	♥ 3	♥ KT4	Pass	2 ♣	All Pass	
North HCP: 14	♦ AQ83	♦ J75				
South HCP: 9	♣ KT82	♣ Q643				
Contract: 2 ♣ North						

## North hands

1m-1\_2\_or\_3\_NT

**Board: 36**

♠ K

You bid first.

Dealer: North

♥ A953

The opponents are silent.

Vul: E-W

♦ AK987

HCP: 17+1

♣ K32

**Board: 37**

♠ Q72

Partner bids first.

Dealer: South

♥ A43

The opponents are silent.

Vul: None

♦ K94

HCP: 9

♣ 7643

**Board: 38**

♠ A5

You bid first.

Dealer: North

♥ KT

The opponents are silent.

Vul: Both

♦ AT975

HCP: 18+1

♣ AK74

**Board: 39**

♠ AJ4

Partner bids first.

Dealer: South

♥ Q96

The opponents are silent.

Vul: N-S

♦ 976

HCP: 9

♣ Q873

**Board: 40**

♠ QT7

Partner bids first.

Dealer: South

♥ A92

The opponents are silent.

Vul: None

♦ 543

HCP: 8

♣ Q652

## Both hands (Answers Page)

### Board: 36

	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ Q85		1 ♦	Pass	1NT
Vul: E-W	♥ A953	♥ QT8	Pass	2 ♥	Pass	3NT
North HCP: 17+1	♦ AK987	♦ 632	All Pass			
South HCP: 8	♣ K32	♣ A764				
Contract: 3NT South						

### Board: 37

	North:	South:	W	N	E	S
Dealer: South	♠ Q72	♠ AK9				1 ♣
Vul: None	♥ A43	♥ J72	Pass	1NT	Pass	2NT
North HCP: 9	♦ K94	♦ Q7	Pass	3NT	All Pass	
South HCP: 18+1	♣ 7643	♣ AKJT9				
Contract: 3NT North						

### Board: 38

	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ Q62		1 ♦	Pass	1NT
Vul: Both	♥ KT	♥ Q87	Pass	2NT	Pass	3NT
North HCP: 18+1	♦ AT975	♦ Q62	All Pass			
South HCP: 8	♣ AK74	♣ QT98				
Contract: 3NT South						

### Board: 39

	North:	South:	W	N	E	S
Dealer: South	♠ AJ4	♠ Q75				1 ♦
Vul: N-S	♥ Q96	♥ AK53	Pass	1NT	All Pass	
North HCP: 9	♦ 976	♦ KT53				
South HCP: 12	♣ Q873	♣ 52				
Contract: 1NT North						

### Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ QT7	♠ A42				1 ♦
Vul: None	♥ A92	♥ JT54	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ 543	♦ AKQ76	All Pass			
South HCP: 15+1	♣ Q652	♣ J				
Contract: 2 ♦ South						

**South hands****1m-1\_2\_or\_3\_NT**

<b>Board: 36</b>	♠ Q85	Partner bids first.
Dealer: North	♥ QT8	The opponents are silent.
Vul: E-W	♦ 632	
HCP: 8	♣ A764	

---

<b>Board: 37</b>	♠ AK9	You bid first.
Dealer: South	♥ J72	The opponents are silent.
Vul: None	♦ Q7	
HCP: 18+1	♣ AKJT9	

---

<b>Board: 38</b>	♠ Q62	Partner bids first.
Dealer: North	♥ Q87	The opponents are silent.
Vul: Both	♦ Q62	
HCP: 8	♣ QT98	

---

<b>Board: 39</b>	♠ Q75	You bid first.
Dealer: South	♥ AK53	The opponents are silent.
Vul: N-S	♦ KT53	
HCP: 12	♣ 52	

---

<b>Board: 40</b>	♠ A42	You bid first.
Dealer: South	♥ JT54	The opponents are silent.
Vul: None	♦ AKQ76	
HCP: 15+1	♣ J	

## Both hands (Answers Page)

### Board: 36

	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ Q85		1 ♦	Pass	1NT
Vul: E-W	♥ A953	♥ QT8	Pass	2 ♥	Pass	3NT
North HCP: 17+1	♦ AK987	♦ 632	All Pass			
South HCP: 8	♣ K32	♣ A764				
Contract: 3NT South						

### Board: 37

	North:	South:	W	N	E	S
Dealer: South	♠ Q72	♠ AK9				1 ♣
Vul: None	♥ A43	♥ J72	Pass	1NT	Pass	2NT
North HCP: 9	♦ K94	♦ Q7	Pass	3NT	All Pass	
South HCP: 18+1	♣ 7643	♣ AKJT9				
Contract: 3NT North						

### Board: 38

	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ Q62		1 ♦	Pass	1NT
Vul: Both	♥ KT	♥ Q87	Pass	2NT	Pass	3NT
North HCP: 18+1	♦ AT975	♦ Q62	All Pass			
South HCP: 8	♣ AK74	♣ QT98				
Contract: 3NT South						

### Board: 39

	North:	South:	W	N	E	S
Dealer: South	♠ AJ4	♠ Q75				1 ♦
Vul: N-S	♥ Q96	♥ AK53	Pass	1NT	All Pass	
North HCP: 9	♦ 976	♦ KT53				
South HCP: 12	♣ Q873	♣ 52				
Contract: 1NT North						

### Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ QT7	♠ A42				1 ♦
Vul: None	♥ A92	♥ JT54	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ 543	♦ AKQ76	All Pass			
South HCP: 15+1	♣ Q652	♣ J				
Contract: 2 ♦ South						



# North hands

1m-1\_2\_or\_3\_NT

<b>Board: 41</b>	♠ A94	Partner bids first.
Dealer: South	♥ QT7	The opponents are silent.
Vul: E-W	♦ T975	
HCP: 8	♣ Q32	

---

<b>Board: 42</b>	♠ AK95	You bid first.
Dealer: North	♥ K532	The opponents are silent.
Vul: E-W	♦ KQJT	
HCP: 20	♣ A	

---

<b>Board: 43</b>	♠ Q4	You bid first.
Dealer: North	♥ T95	The opponents are silent.
Vul: N-S	♦ AKJ4	
HCP: 14	♣ A765	

---

<b>Board: 44</b>	♠ K64	Partner bids first.
Dealer: South	♥ K52	The opponents are silent.
Vul: E-W	♦ JT52	
HCP: 9	♣ QT9	

---

<b>Board: 45</b>	♠ Q73	Partner bids first.
Dealer: South	♥ KT4	The opponents are silent.
Vul: Both	♦ Q86	
HCP: 9	♣ Q853	

## Both hands (Answers Page)

### Board: 41

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 12

Contract: 1NT North

North:

♠ A94

♥ QT7

♦ T975

♣ Q32

South:

♠ QT

♥ AJ4

♦ AJ84

♣ T987

W	N	E	S
			1 ♦

Pass	1NT	All Pass	
------	-----	----------	--

### Board: 42

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 7

Contract: 3NT North

North:

♠ AK95

♥ K532

♦ KQJT

♣ A

South:

♠ Q62

♥ QJ6

♦ 9853

♣ Q64

W	N	E	S
	1 ♦	Pass	1NT

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 43

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 9

Contract: 2 ♦ South

North:

♠ Q4

♥ T95

♦ AKJ4

♣ A765

South:

♠ K73

♥ KJ4

♦ 9763

♣ QT4

W	N	E	S
	1 ♦	Pass	1NT

Pass	2 ♣	Pass	2 ♦
------	-----	------	-----

All Pass

### Board: 44

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 14+1

Contract: 2 ♦ South

North:

♠ K64

♥ K52

♦ JT52

♣ QT9

South:

♠ AQ5

♥ J7

♦ AK983

♣ 764

W	N	E	S
			1 ♦

Pass	1NT	Pass	2 ♦
------	-----	------	-----

All Pass

### Board: 45

Dealer: South

Vul: Both

North HCP: 9

South HCP: 12

Contract: 1NT North

North:

♠ Q73

♥ KT4

♦ Q86

♣ Q853

South:

♠ AT9

♥ J652

♦ AT

♣ KT76

W	N	E	S
			1 ♣

Pass	1NT	All Pass	
------	-----	----------	--

**South hands****1m-1\_2\_or\_3\_NT**

<b>Board: 41</b>	♠ QT	You bid first.
Dealer: South	♥ AJ4	The opponents are silent.
Vul: E-W	♦ AJ84	
HCP: 12	♣ T987	

---

<b>Board: 42</b>	♠ Q62	Partner bids first.
Dealer: North	♥ QJ6	The opponents are silent.
Vul: E-W	♦ 9853	
HCP: 7	♣ Q64	

---

<b>Board: 43</b>	♠ K73	Partner bids first.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: N-S	♦ 9763	
HCP: 9	♣ QT4	

---

<b>Board: 44</b>	♠ AQ5	You bid first.
Dealer: South	♥ J7	The opponents are silent.
Vul: E-W	♦ AK983	
HCP: 14+1	♣ 764	

---

<b>Board: 45</b>	♠ AT9	You bid first.
Dealer: South	♥ J652	The opponents are silent.
Vul: Both	♦ AT	
HCP: 12	♣ KT76	

## Both hands (Answers Page)

### Board: 41

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 12

Contract: 1NT North

North:

♠ A94

♥ QT7

♦ T975

♣ Q32

South:

♠ QT

♥ AJ4

♦ AJ84

♣ T987

W N E S

1 ♦

Pass 1NT All Pass

### Board: 42

Dealer: North

Vul: E-W

North HCP: 20

South HCP: 7

Contract: 3NT North

North:

♠ AK95

♥ K532

♦ KQJT

♣ A

South:

♠ Q62

♥ QJ6

♦ 9853

♣ Q64

W N E S

1 ♦ Pass 1NT

Pass 3NT All Pass

### Board: 43

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 9

Contract: 2 ♦ South

North:

♠ Q4

♥ T95

♦ AKJ4

♣ A765

South:

♠ K73

♥ KJ4

♦ 9763

♣ QT4

W N E S

1 ♦ Pass 1NT

Pass 2 ♣ Pass 2 ♦

All Pass

### Board: 44

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 14+1

Contract: 2 ♦ South

North:

♠ K64

♥ K52

♦ JT52

♣ QT9

South:

♠ AQ5

♥ J7

♦ AK983

♣ 764

W N E S

1 ♦

Pass 1NT Pass 2 ♦

All Pass

### Board: 45

Dealer: South

Vul: Both

North HCP: 9

South HCP: 12

Contract: 1NT North

North:

♠ Q73

♥ KT4

♦ Q86

♣ Q853

South:

♠ AT9

♥ J652

♦ AT

♣ KT76

W N E S

1 ♣

Pass 1NT All Pass

## North hands

## 1m-1\_2\_or\_3\_NT

<b>Board: 46</b>	♠ A8763	LHO opens the bidding 1♦.
Dealer: East	♥ AK9865	Partner bids next.
Vul: None	♦ T	West (RHO) bids 1NT if possible.
HCP: 11+3	♣ 3	East (LHO) bids 3♣ if possible.

---

<b>Board: 47</b>	♠ Q95	Partner bids first.
Dealer: South	♥ Q32	The opponents are silent.
Vul: N-S	♦ J86	
HCP: 7	♣ Q762	

---

<b>Board: 48</b>	♠ A94	Partner bids first.
Dealer: South	♥ QT3	The opponents are silent.
Vul: None	♦ 864	
HCP: 8	♣ Q872	

---

<b>Board: 49</b>	♠ Q73	Partner bids first.
Dealer: South	♥ K65	The opponents are silent.
Vul: N-S	♦ 542	
HCP: 8	♣ K753	

---

<b>Board: 50</b>	♠ KJ	You bid first.
Dealer: North	♥ KT52	The opponents are silent.
Vul: None	♦ 62	
HCP: 13+1	♣ AQ987	

## Both hands (Answers Page)

### Board: 46

Dealer: East

Vul: None

North HCP: 11+3

South HCP: 10

Contract: 4 ♠ South

North:

♠ A8763

♥ AK9865

♦ T

♣ 3

South:

♠ QJT9

♥ J7

♦ AJ2

♣ J542

W N E S

1NT 2♦<sup>1</sup> 3♣ 4♠

All Pass

1. Michaels Cuebid

### Board: 47

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 19

Contract: 3NT North

North:

♠ Q95

♥ Q32

♦ J86

♣ Q762

South:

♠ AKJ

♥ K8

♦ AK73

♣ JT54

W N E S

Pass 1NT Pass 2NT

Pass 3NT All Pass

### Board: 48

Dealer: South

Vul: None

North HCP: 8

South HCP: 12+1

Contract: 2♦ South

North:

♠ A94

♥ QT3

♦ 864

♣ Q872

South:

♠ 3

♥ A876

♦ AK952

♣ JT5

W N E S

Pass 1NT Pass 2♦

All Pass

### Board: 49

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ Q73

♥ K65

♦ 542

♣ K753

South:

♠ K5

♥ JT42

♦ AJT9

♣ AJ8

W N E S

Pass 1NT All Pass

### Board: 50

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 9

Contract: 1NT South

North:

♠ KJ

♥ KT52

♦ 62

♣ AQ987

South:

♠ A92

♥ Q73

♦ Q87

♣ JT64

W N E S

1♣ Pass 1NT

All Pass

## South hands

1m-1\_2\_or\_3\_NT

<b>Board: 46</b>	♠ QJT9	RHO opens the bidding 1♦.
Dealer: East	♥ J7	You bid next.
Vul: None	♦ AJ2	West (LHO) bids 1NT if possible.
HCP: 10	♣ J542	East (RHO) bids 3♣ if possible.

---

<b>Board: 47</b>	♠ AKJ	You bid first.
Dealer: South	♥ K8	The opponents are silent.
Vul: N-S	♦ AK73	
HCP: 19	♣ JT54	

---

<b>Board: 48</b>	♠ 3	You bid first.
Dealer: South	♥ A876	The opponents are silent.
Vul: None	♦ AK952	
HCP: 12+1	♣ JT5	

---

<b>Board: 49</b>	♠ K5	You bid first.
Dealer: South	♥ JT42	The opponents are silent.
Vul: N-S	♦ AJT9	
HCP: 14	♣ AJ8	

---

<b>Board: 50</b>	♠ A92	Partner bids first.
Dealer: North	♥ Q73	The opponents are silent.
Vul: None	♦ Q87	
HCP: 9	♣ JT64	

## Both hands (Answers Page)

### Board: 46

Dealer: East

Vul: None

North HCP: 11+3

South HCP: 10

Contract: 4 ♠ South

North:

♠ A8763

♥ AK9865

♦ T

♣ 3

South:

♠ QJT9

♥ J7

♦ AJ2

♣ J542

W N E S

1NT 2 ♦<sup>1</sup> 3 ♣ 4 ♠

1NT 2 ♦<sup>1</sup> 3 ♣ 4 ♠

All Pass

1. Michaels Cuebid

### Board: 47

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 19

Contract: 3NT North

North:

♠ Q95

♥ Q32

♦ J86

♣ Q762

South:

♠ AKJ

♥ K8

♦ AK73

♣ JT54

W N E S

Pass 1NT Pass 2NT

Pass 1NT Pass 2NT

Pass 3NT All Pass

### Board: 48

Dealer: South

Vul: None

North HCP: 8

South HCP: 12+1

Contract: 2 ♦ South

North:

♠ A94

♥ QT3

♦ 864

♣ Q872

South:

♠ 3

♥ A876

♦ AK952

♣ JT5

W N E S

Pass 1NT Pass 2 ♦

Pass 1NT Pass 2 ♦

All Pass

### Board: 49

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ Q73

♥ K65

♦ 542

♣ K753

South:

♠ K5

♥ JT42

♦ AJT9

♣ AJ8

W N E S

Pass 1NT All Pass

Pass 1NT All Pass

### Board: 50

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 9

Contract: 1NT South

North:

♠ KJ

♥ KT52

♦ 62

♣ AQ987

South:

♠ A92

♥ Q73

♦ Q87

♣ JT64

W N E S

1 ♣ Pass 1NT

All Pass



# North hands

1m-1\_2\_or\_3\_NT

<b>Board: 51</b>	♠ J4	You bid first.
Dealer: North	♥ A964	The opponents are silent.
Vul: None	♦ KQ742	
HCP: 14+1	♣ A3	

<b>Board: 52</b>	♠ A	You bid first.
Dealer: North	♥ AJ98	The opponents are silent.
Vul: N-S	♦ K964	
HCP: 17	♣ AJT3	

<b>Board: 53</b>	♠ QJT	Partner bids first.
Dealer: South	♥ KJ9	The opponents are silent.
Vul: Both	♦ Q43	
HCP: 12	♣ K876	

<b>Board: 54</b>	♠ Q2	You bid first.
Dealer: North	♥ AQ53	The opponents are silent.
Vul: E-W	♦ JT2	
HCP: 13	♣ A643	

<b>Board: 55</b>	♠ K53	Partner bids first.
Dealer: South	♥ K97	The opponents are silent.
Vul: E-W	♦ T852	
HCP: 9	♣ K73	

## Both hands (Answers Page)

### Board: 51

	North:	South:	W	N	E	S
Dealer: North	♠ J4	♠ Q98		1 ♦	Pass	1NT
Vul: None	♥ A964	♥ KJT	Pass	2 ♦	All Pass	
North HCP: 14+1	♦ KQ742	♦ T83				
South HCP: 9	♣ A3	♣ QJ65				
Contract: 2 ♦ North						

### Board: 52

	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ K86		1 ♦	Pass	1NT
Vul: N-S	♥ AJ98	♥ Q32	Pass	2 ♥	Pass	2NT
North HCP: 17	♦ K964	♦ T85	All Pass			
South HCP: 7	♣ AJT3	♣ Q954				
Contract: 2NT South						

### Board: 53

	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ 75				1 ♦
Vul: Both	♥ KJ9	♥ 875	Pass	2NT	All Pass	
North HCP: 12	♦ Q43	♦ AK975				
South HCP: 12+1	♣ K876	♣ AJT				
Contract: 2NT North						

### Board: 54

	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ K43		1 ♣	Pass	1NT
Vul: E-W	♥ AQ53	♥ K96	All Pass			
North HCP: 13	♦ JT2	♦ Q94				
South HCP: 9	♣ A643	♣ J872				
Contract: 1NT South						

### Board: 55

	North:	South:	W	N	E	S
Dealer: South	♠ K53	♠ QT92				1 ♦
Vul: E-W	♥ K97	♥ AT	Pass	1NT	All Pass	
North HCP: 9	♦ T852	♦ KJ96				
South HCP: 14	♣ K73	♣ AT9				
Contract: 1NT North						

# South hands

1m-1\_2\_or\_3\_NT

<b>Board: 51</b>	♠ Q98	Partner bids first.
Dealer: North	♥ KJT	The opponents are silent.
Vul: None	♦ T83	
HCP: 9	♣ QJ65	

---

<b>Board: 52</b>	♠ K86	Partner bids first.
Dealer: North	♥ Q32	The opponents are silent.
Vul: N-S	♦ T85	
HCP: 7	♣ Q954	

---

<b>Board: 53</b>	♠ 75	You bid first.
Dealer: South	♥ 875	The opponents are silent.
Vul: Both	♦ AK975	
HCP: 12+1	♣ AJT	

---

<b>Board: 54</b>	♠ K43	Partner bids first.
Dealer: North	♥ K96	The opponents are silent.
Vul: E-W	♦ Q94	
HCP: 9	♣ J872	

---

<b>Board: 55</b>	♠ QT92	You bid first.
Dealer: South	♥ AT	The opponents are silent.
Vul: E-W	♦ KJ96	
HCP: 14	♣ AT9	

## Both hands (Answers Page)

### Board: 51

	North:	South:	W	N	E	S
Dealer: North	♠ J4	♠ Q98		1 ♦	Pass	1NT
Vul: None	♥ A964	♥ KJT	Pass	2 ♦	All Pass	
North HCP: 14+1	♦ KQ742	♦ T83				
South HCP: 9	♣ A3	♣ QJ65				
Contract: 2 ♦ North						

### Board: 52

	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ K86		1 ♦	Pass	1NT
Vul: N-S	♥ AJ98	♥ Q32	Pass	2 ♥	Pass	2NT
North HCP: 17	♦ K964	♦ T85	All Pass			
South HCP: 7	♣ AJT3	♣ Q954				
Contract: 2NT South						

### Board: 53

	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ 75				1 ♦
Vul: Both	♥ KJ9	♥ 875	Pass	2NT	All Pass	
North HCP: 12	♦ Q43	♦ AK975				
South HCP: 12+1	♣ K876	♣ AJT				
Contract: 2NT North						

### Board: 54

	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ K43		1 ♣	Pass	1NT
Vul: E-W	♥ AQ53	♥ K96	All Pass			
North HCP: 13	♦ JT2	♦ Q94				
South HCP: 9	♣ A643	♣ J872				
Contract: 1NT South						

### Board: 55

	North:	South:	W	N	E	S
Dealer: South	♠ K53	♠ QT92				1 ♦
Vul: E-W	♥ K97	♥ AT	Pass	1NT	All Pass	
North HCP: 9	♦ T852	♦ KJ96				
South HCP: 14	♣ K73	♣ AT9				
Contract: 1NT North						

# North hands

1m-1\_2\_or\_3\_NT

<b>Board: 56</b>	♠ A987	You bid first.
Dealer: North	♥ K9	The opponents are silent.
Vul: Both	♦ AKQT6	
HCP: 18+1	♣ Q8	

<b>Board: 57</b>	♠ Q53	Partner bids first.
Dealer: South	♥ Q92	The opponents are silent.
Vul: None	♦ A65	
HCP: 9	♣ J983	

<b>Board: 58</b>	♠ T4	You bid first.
Dealer: North	♥ A5	The opponents are silent.
Vul: Both	♦ AKJ874	
HCP: 14+2	♣ Q98	

<b>Board: 59</b>	♠ QT6	Partner bids first.
Dealer: South	♥ K43	The opponents are silent.
Vul: N-S	♦ T52	
HCP: 9	♣ AT62	

<b>Board: 60</b>	♠ Q86	Partner bids first.
Dealer: South	♥ K83	The opponents are silent.
Vul: E-W	♦ T86	
HCP: 8	♣ K752	

## Both hands (Answers Page)

### Board: 56

	North:	South:	W	N	E	S
Dealer: North	♠ A987	♠ KT5		1 ♦	Pass	1NT
Vul: Both	♥ K9	♥ QJ2	Pass	2NT	Pass	3NT
North HCP: 18+1	♦ AKQT6	♦ 732	All Pass			
South HCP: 9	♣ Q8	♣ KT64				
Contract: 3NT South						

### Board: 57

	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ AT				1 ♣
Vul: None	♥ Q92	♥ AK3	Pass	1NT	Pass	2NT
North HCP: 9	♦ A65	♦ J98	Pass	3NT	All Pass	
South HCP: 18+1	♣ J983	♣ AQ762				
Contract: 3NT North						

### Board: 58

	North:	South:	W	N	E	S
Dealer: North	♠ T4	♠ QJ6		1 ♦	Pass	1NT
Vul: Both	♥ A5	♥ K92	Pass	2 ♦	Pass	2NT
North HCP: 14+2	♦ AKJ874	♦ Q65	Pass	3NT	All Pass	
South HCP: 11	♣ Q98	♣ KT53				
Contract: 3NT North						

### Board: 59

	North:	South:	W	N	E	S
Dealer: South	♠ QT6	♠ AJ5				1 ♦
Vul: N-S	♥ K43	♥ AJ7	Pass	1NT	Pass	2NT
North HCP: 9	♦ T52	♦ AQ84	Pass	3NT	All Pass	
South HCP: 19	♣ AT62	♣ K84				
Contract: 3NT North						

### Board: 60

	North:	South:	W	N	E	S
Dealer: South	♠ Q86	♠ AT3				1 ♦
Vul: E-W	♥ K83	♥ AQ9	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ T86	♦ AKJ43	All Pass			
South HCP: 18+1	♣ K752	♣ T6				
Contract: 2 ♦ South						

**South hands****1m-1\_2\_or\_3\_NT**

<b>Board: 56</b>	♠ KT5	Partner bids first.
Dealer: North	♥ QJ2	The opponents are silent.
Vul: Both	♦ 732	
HCP: 9	♣ KT64	

---

<b>Board: 57</b>	♠ AT	You bid first.
Dealer: South	♥ AK3	The opponents are silent.
Vul: None	♦ J98	
HCP: 18+1	♣ AQ762	

---

<b>Board: 58</b>	♠ QJ6	Partner bids first.
Dealer: North	♥ K92	The opponents are silent.
Vul: Both	♦ Q65	
HCP: 11	♣ KT53	

---

<b>Board: 59</b>	♠ AJ5	You bid first.
Dealer: South	♥ AJ7	The opponents are silent.
Vul: N-S	♦ AQ84	
HCP: 19	♣ K84	

---

<b>Board: 60</b>	♠ AT3	You bid first.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: E-W	♦ AKJ43	
HCP: 18+1	♣ T6	

## Both hands (Answers Page)

### Board: 56

	North:	South:	W	N	E	S
Dealer: North	♠ A987	♠ KT5		1 ♦	Pass	1NT
Vul: Both	♥ K9	♥ QJ2	Pass	2NT	Pass	3NT
North HCP: 18+1	♦ AKQT6	♦ 732	All Pass			
South HCP: 9	♣ Q8	♣ KT64				
Contract: 3NT South						

### Board: 57

	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ AT				1 ♣
Vul: None	♥ Q92	♥ AK3	Pass	1NT	Pass	2NT
North HCP: 9	♦ A65	♦ J98	Pass	3NT	All Pass	
South HCP: 18+1	♣ J983	♣ AQ762				
Contract: 3NT North						

### Board: 58

	North:	South:	W	N	E	S
Dealer: North	♠ T4	♠ QJ6		1 ♦	Pass	1NT
Vul: Both	♥ A5	♥ K92	Pass	2 ♦	Pass	2NT
North HCP: 14+2	♦ AKJ874	♦ Q65	Pass	3NT	All Pass	
South HCP: 11	♣ Q98	♣ KT53				
Contract: 3NT North						

### Board: 59

	North:	South:	W	N	E	S
Dealer: South	♠ QT6	♠ AJ5				1 ♦
Vul: N-S	♥ K43	♥ AJ7	Pass	1NT	Pass	2NT
North HCP: 9	♦ T52	♦ AQ84	Pass	3NT	All Pass	
South HCP: 19	♣ AT62	♣ K84				
Contract: 3NT North						

### Board: 60

	North:	South:	W	N	E	S
Dealer: South	♠ Q86	♠ AT3				1 ♦
Vul: E-W	♥ K83	♥ AQ9	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ T86	♦ AKJ43	All Pass			
South HCP: 18+1	♣ K752	♣ T6				
Contract: 2 ♦ South						



# North hands

1m-1\_2\_or\_3\_NT

<b>Board: 61</b>	♠ Q64	Partner bids first.
Dealer: South	♥ K86	The opponents are silent.
Vul: N-S	♦ KT9	
HCP: 8	♣ 9742	
<b>Board: 62</b>	♠ AJ6	You bid first.
Dealer: North	♥ AK9	The opponents are silent.
Vul: Both	♦ 762	
HCP: 19	♣ AKT6	
<b>Board: 63</b>	♠ A762	LHO opens the bidding 1 ♦.
Dealer: East	♥ AK8762	Partner bids next.
Vul: Both	♦ 5	West (RHO) bids 1NT if possible.
HCP: 12+2	♣ J2	
<b>Board: 64</b>	♠ KJ75	You bid first.
Dealer: North	♥ Q5	The opponents are silent.
Vul: E-W	♦ A96	
HCP: 14	♣ A842	
<b>Board: 65</b>	♠ Q98	Partner bids first.
Dealer: South	♥ K87	The opponents are silent.
Vul: N-S	♦ 653	
HCP: 8	♣ K985	

## Both hands (Answers Page)

### Board: 61

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 1NT North

North:

♠ Q64

♥ K86

♦ KT9

♣ 9742

South:

♠ J873

♥ AQJT

♦ 6

♣ AQJ6

W      N      E      S

Pass   1NT   All Pass   1 ♣

Pass   1NT   All Pass

### Board: 62

Dealer: North

Vul: Both

North HCP: 19

South HCP: 8

Contract: 3NT South

North:

♠ AJ6

♥ AK9

♦ 762

♣ AKT6

South:

♠ Q92

♥ QT6

♦ KT3

♣ J852

W      N      E      S

Pass   1 ♣   Pass   1NT

Pass   2NT   Pass   3NT

All Pass

### Board: 63

Dealer: East

Vul: Both

North HCP: 12+2

South HCP: 7+1

Contract: 2♥ North

North:

♠ A762

♥ AK8762

♦ 5

♣ J2

South:

♠ J4

♥ T94

♦ K73

♣ K9654

W      N      E      S

Pass   1 ♦   Pass

1NT   2♥   All Pass

### Board: 64

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 8

Contract: 1NT South

North:

♠ KJ75

♥ Q5

♦ A96

♣ A842

South:

♠ Q32

♥ KJ6

♦ Q72

♣ T653

W      N      E      S

Pass   1 ♣   Pass   1NT

All Pass

### Board: 65

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 13

Contract: 1NT North

North:

♠ Q98

♥ K87

♦ 653

♣ K985

South:

♠ KJ42

♥ QT3

♦ K974

♣ A4

W      N      E      S

Pass   1NT   All Pass   1 ♦

Pass   1NT   All Pass

## South hands

1m-1\_2\_or\_3\_NT

<b>Board: 61</b>	♠ J873	You bid first.
Dealer: South	♥ AQJT	The opponents are silent.
Vul: N-S	♦ 6	
HCP: 15	♣ AQJ6	
<b>Board: 62</b>	♠ Q92	Partner bids first.
Dealer: North	♥ QT6	The opponents are silent.
Vul: Both	♦ KT3	
HCP: 8	♣ J852	
<b>Board: 63</b>	♠ J4	RHO opens the bidding 1♦.
Dealer: East	♥ T94	You bid next.
Vul: Both	♦ K73	West (LHO) bids 1NT if possible.
HCP: 7+1	♣ K9654	
<b>Board: 64</b>	♠ Q32	Partner bids first.
Dealer: North	♥ KJ6	The opponents are silent.
Vul: E-W	♦ Q72	
HCP: 8	♣ T653	
<b>Board: 65</b>	♠ KJ42	You bid first.
Dealer: South	♥ QT3	The opponents are silent.
Vul: N-S	♦ K974	
HCP: 13	♣ A4	

## Both hands (Answers Page)

### Board: 61

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15

Contract: 1NT North

North:

♠ Q64

♥ K86

♦ KT9

♣ 9742

South:

♠ J873

♥ AQJT

♦ 6

♣ AQJ6

W N E S

Pass 1NT All Pass 1 ♣

Pass 1NT All Pass

### Board: 62

Dealer: North

Vul: Both

North HCP: 19

South HCP: 8

Contract: 3NT South

North:

♠ AJ6

♥ AK9

♦ 762

♣ AKT6

South:

♠ Q92

♥ QT6

♦ KT3

♣ J852

W N E S

Pass 1 ♣ Pass 1NT

Pass 2NT Pass 3NT

All Pass

### Board: 63

Dealer: East

Vul: Both

North HCP: 12+2

South HCP: 7+1

Contract: 2♥ North

North:

♠ A762

♥ AK8762

♦ 5

♣ J2

South:

♠ J4

♥ T94

♦ K73

♣ K9654

W N E S

Pass 1♦ Pass

1NT 2♥ All Pass

### Board: 64

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 8

Contract: 1NT South

North:

♠ KJ75

♥ Q5

♦ A96

♣ A842

South:

♠ Q32

♥ KJ6

♦ Q72

♣ T653

W N E S

Pass 1♣ Pass 1NT

All Pass

### Board: 65

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 13

Contract: 1NT North

North:

♠ Q98

♥ K87

♦ 653

♣ K985

South:

♠ KJ42

♥ QT3

♦ K974

♣ A4

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

# North hands

1m-1\_2\_or\_3\_NT

<b>Board: 66</b>	♠ J9654	RHO opens the bidding 1♦.
Dealer: West	♥ J6	You bid next.
Vul: N-S	♦ 84	East (LHO) bids 1NT if possible.
HCP: 5+1	♣ KT43	

<b>Board: 67</b>	♠ QT2	Partner bids first.
Dealer: South	♥ QJ7	The opponents are silent.
Vul: Both	♦ 876	
HCP: 9	♣ AT84	

<b>Board: 68</b>	♠ AT75	You bid first.
Dealer: North	♥ A873	The opponents are silent.
Vul: None	♦ AJ9	
HCP: 13	♣ 97	

<b>Board: 69</b>	♠ AT2	Partner bids first.
Dealer: South	♥ Q95	The opponents are silent.
Vul: N-S	♦ K85	
HCP: 9	♣ 6532	

<b>Board: 70</b>	♠ Q92	Partner bids first.
Dealer: South	♥ Q64	The opponents are silent.
Vul: N-S	♦ Q432	
HCP: 8	♣ Q87	

## Both hands (Answers Page)

### Board: 66

Dealer: West

Vul: N-S

North HCP: 5+1

South HCP: 13+2

Contract: 2♥ South

North:

♠ J9654

♥ J6

♦ 84

♣ KT43

South:

♠ A

♥ AK7432

♦ Q965

♣ 65

W N E S

1♦ Pass 1NT 2♥

All Pass

### Board: 67

Dealer: South

Vul: Both

North HCP: 9

South HCP: 18

Contract: 3NT North

North:

♠ QT2

♥ QJ7

♦ 876

♣ AT84

South:

♠ AK7

♥ A84

♦ KJ93

♣ K93

W N E S

Pass 1NT Pass 1♦

Pass 3NT All Pass

Pass 3NT All Pass

### Board: 68

Dealer: North

Vul: None

North HCP: 13

South HCP: 9

Contract: 1NT South

North:

♠ AT75

♥ A873

♦ AJ9

♣ 97

South:

♠ Q93

♥ QJT

♦ T52

♣ A642

W N E S

Pass 1♦ Pass 1NT

All Pass

### Board: 69

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 12

Contract: 1NT North

North:

♠ AT2

♥ Q95

♦ K85

♣ 6532

South:

♠ KQ83

♥ 742

♦ Q3

♣ AJ74

W N E S

Pass 1NT All Pass

Pass 1NT All Pass

### Board: 70

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14

Contract: 2♦ North

North:

♠ Q92

♥ Q64

♦ Q432

♣ Q87

South:

♠ 743

♥ A3

♦ AJ98

♣ AJ63

W N E S

Pass 1NT Pass 1♦

Pass 2♦ All Pass

Pass 2♦ All Pass

## South hands

1m-1\_2\_or\_3\_NT

<b>Board: 66</b>	♠ A	LHO opens the bidding 1 ♦.
Dealer: West	♥ AK7432	Partner bids next.
Vul: N-S	♦ Q965	East (RHO) bids 1NT if possible.
HCP: 13+2	♣ 65	

---

<b>Board: 67</b>	♠ AK7	You bid first.
Dealer: South	♥ A84	The opponents are silent.
Vul: Both	♦ KJ93	
HCP: 18	♣ K93	

---

<b>Board: 68</b>	♠ Q93	Partner bids first.
Dealer: North	♥ QJT	The opponents are silent.
Vul: None	♦ T52	
HCP: 9	♣ A642	

---

<b>Board: 69</b>	♠ KQ83	You bid first.
Dealer: South	♥ 742	The opponents are silent.
Vul: N-S	♦ Q3	
HCP: 12	♣ AJ74	

---

<b>Board: 70</b>	♠ 743	You bid first.
Dealer: South	♥ A3	The opponents are silent.
Vul: N-S	♦ AJ98	
HCP: 14	♣ AJ63	

## Both hands (Answers Page)

### Board: 66

Dealer: West

Vul: N-S

North HCP: 5+1

South HCP: 13+2

Contract: 2♥ South

North:

♠ J9654

♥ J6

♦ 84

♣ KT43

South:

♠ A

♥ AK7432

♦ Q965

♣ 65

W N E S

1♦ Pass 1NT 2♥

All Pass

### Board: 67

Dealer: South

Vul: Both

North HCP: 9

South HCP: 18

Contract: 3NT North

North:

♠ QT2

♥ QJ7

♦ 876

♣ AT84

South:

♠ AK7

♥ A84

♦ KJ93

♣ K93

W N E S

Pass Pass 1NT 1♦

Pass 1NT Pass 2NT

Pass 3NT All Pass

### Board: 68

Dealer: North

Vul: None

North HCP: 13

South HCP: 9

Contract: 1NT South

North:

♠ AT75

♥ A873

♦ AJ9

♣ 97

South:

♠ Q93

♥ QJT

♦ T52

♣ A642

W N E S

Pass 1♦ Pass 1NT

All Pass

### Board: 69

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 12

Contract: 1NT North

North:

♠ AT2

♥ Q95

♦ K85

♣ 6532

South:

♠ KQ83

♥ 742

♦ Q3

♣ AJ74

W N E S

Pass Pass 1NT 1♣

Pass 1NT All Pass

### Board: 70

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14

Contract: 2♦ North

North:

♠ Q92

♥ Q64

♦ Q432

♣ Q87

South:

♠ 743

♥ A3

♦ AJ98

♣ AJ63

W N E S

Pass Pass 1NT 1♦

Pass 1NT Pass 2♣

Pass 2♦ All Pass