

**Board: 1**      ♠ 7      You bid first.

Dealer: North      ♥ A975      The opponents are silent.

Vul: E-W      ♦ KQ65

HCP: 12      ♣ K743

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**Board: 2**      ♠ AK72      You bid first.

Dealer: North      ♥ 92      The opponents are silent.

Vul: Both      ♦ J93

HCP: 14      ♣ AQT4

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**Board: 3**      ♠ T9      You bid first.

Dealer: North      ♥ J95      The opponents are silent.

Vul: E-W      ♦ A63

HCP: 13+1      ♣ AKJ75

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**Board: 4**      ♠ QT8      Partner bids first.

Dealer: South      ♥ QT6      East (LHO) bids 2♣ if possible.

Vul: None      ♦ J964

HCP: 9      ♣ AT3

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**Board: 5**      ♠ A84      Partner bids first.

Dealer: South      ♥ Q63      The opponents are silent.

Vul: None      ♦ K53

HCP: 9      ♣ T843

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

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK72	♠ QJ3		1♣	Pass	1NT
Vul: Both	♥ 92	♥ Q43	All Pass			
North HCP: 14	♦ J93	♦ A74				
South HCP: 9	♣ AQT4	♣ 8753				
Contract: 1NT South						

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T9	♠ AJ4		1♣	Pass	1NT
Vul: E-W	♥ J95	♥ Q74	Pass	2♣	All Pass	
North HCP: 13+1	♦ A63	♦ QT7				
South HCP: 9	♣ AKJ75	♣ T983				
Contract: 2♣ North						

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT8	♠ A964			1♦	
Vul: None	♥ QT6	♥ A5	Pass	1NT	2♣	Pass
North HCP: 9	♦ J964	♦ Q852	Pass	2♦	All Pass	
South HCP: 13	♣ AT3	♣ QJ4				
Contract: 2♦ North						

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A84	♠ J5			1♣	
Vul: None	♥ Q63	♥ AJ75	Pass	1NT	All Pass	
North HCP: 9	♦ K53	♦ A42				
South HCP: 14	♣ T843	♣ KJ95				
Contract: 1NT North						

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

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

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

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

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

## Both hands (Answers Page)

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

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK72	♠ QJ3		1♣	Pass	1NT
Vul: Both	♥ 92	♥ Q43	All Pass			
North HCP: 14	♦ J93	♦ A74				
South HCP: 9	♣ AQT4	♣ 8753				
Contract: 1NT South						

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T9	♠ AJ4		1♣	Pass	1NT
Vul: E-W	♥ J95	♥ Q74	Pass	2♣	All Pass	
North HCP: 13+1	♦ A63	♦ QT7				
South HCP: 9	♣ AKJ75	♣ T983				
Contract: 2♣ North						

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT8	♠ A964			1♦	
Vul: None	♥ QT6	♥ A5	Pass	1NT	2♣	Pass
North HCP: 9	♦ J964	♦ Q852	Pass	2♦	All Pass	
South HCP: 13	♣ AT3	♣ QJ4				
Contract: 2♦ North						

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A84	♠ J5			1♣	
Vul: None	♥ Q63	♥ AJ75	Pass	1NT	All Pass	
North HCP: 9	♦ K53	♦ A42				
South HCP: 14	♣ T843	♣ KJ95				
Contract: 1NT North						

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

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

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

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

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

## Both hands (Answers Page)

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

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

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

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

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

**Board: 6**

Dealer: South

Vul: N-S

HCP: 13+2

♠ J

♥ AK3

♦ AJ7642

♣ T32

You bid first.

East (RHO) Doubles 1NT if possible.

East (RHO) Doubles 2♦ if possible.

West (LHO) bids 2♠ if possible.

East (RHO) bids 3♠ if possible.

**Board: 7**

Dealer: South

Vul: E-W

HCP: 16

♠ AT76

♥ AKT8

♦ Q876

♣ K

You bid first.

The opponents are silent.

**Board: 8**

Dealer: South

Vul: Both

HCP: 13+1

♠ T4

♥ KJ6

♦ AQ763

♣ K94

You bid first.

The opponents are silent.

**Board: 9**

Dealer: South

Vul: None

HCP: 13

♠ AT9

♥ 864

♦ JT8

♣ AKJT

You bid first.

The opponents are silent.

**Board: 10**

Dealer: South

Vul: N-S

HCP: 12+1

♠ T73

♥ A82

♦ A9874

♣ AT

You bid first.

The opponents are silent.

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

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

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

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

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

<b>Board: 11</b>	♠ AK3	You bid first.
Dealer: North	♥ J6	The opponents are silent.
Vul: E-W	♦ T84	
HCP: 14+1	♣ KQJT7	

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<b>Board: 12</b>	♠ A95	Partner bids first.
Dealer: South	♥ Q62	The opponents are silent.
Vul: None	♦ Q85	
HCP: 9	♣ JT42	

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<b>Board: 13</b>	♠ Q53	Partner bids first.
Dealer: South	♥ Q84	The opponents are silent.
Vul: E-W	♦ A74	
HCP: 8	♣ 8743	

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<b>Board: 14</b>	♠ K72	Partner bids first.
Dealer: South	♥ QT3	The opponents are silent.
Vul: Both	♦ T642	
HCP: 9	♣ A63	

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<b>Board: 15</b>	♠ AJ8652	LHO opens the bidding 1♦.
Dealer: East	♥ KJT	Partner bids next.
Vul: E-W	♦ 83	West (RHO) bids 1NT if possible.
HCP: 12+2	♣ K9	

## Both hands (Answers Page)

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK3	♠ QT6		1♣	Pass	1NT
Vul: E-W	♥ J6	♥ KQ4	Pass	3♣	All Pass	
North HCP: 14+1	♦ T84	♦ Q65				
South HCP: 9	♣ KQJT7	♣ 8642				
Contract: 3♣ North						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A95	♠ KJT			1♣	
Vul: None	♥ Q62	♥ K	Pass	1NT	Pass	4♣
North HCP: 9	♦ Q85	♦ AKT4	Pass	5♣	All Pass	
South HCP: 20+1	♣ JT42	♣ AQ953				
Contract: 5♣ North						

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q53	♠ AK2			1♣	
Vul: E-W	♥ Q84	♥ T76	Pass	1NT	All Pass	
North HCP: 8	♦ A74	♦ K53				
South HCP: 14	♣ 8743	♣ AT62				
Contract: 1NT North						

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

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AJ8652	♠ 9			1♦	Pass
Vul: E-W	♥ KJT	♥ Q954	1NT	2♠	All Pass	
North HCP: 12+2	♦ 83	♦ J74				
South HCP: 7+1	♣ K9	♣ A6543				
Contract: 2♠ North						

<b>Board: 11</b>	♠ QT6	Partner bids first.
Dealer: North	♥ KQ4	The opponents are silent.
Vul: E-W	♦ Q65	
HCP: 9	♣ 8642	

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<b>Board: 12</b>	♠ KJT	You bid first.
Dealer: South	♥ K	The opponents are silent.
Vul: None	♦ AKT4	
HCP: 20+1	♣ AQ953	

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<b>Board: 13</b>	♠ AK2	You bid first.
Dealer: South	♥ T76	The opponents are silent.
Vul: E-W	♦ K53	
HCP: 14	♣ AT62	

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<b>Board: 14</b>	♠ 65	You bid first.
Dealer: South	♥ KJ7	The opponents are silent.
Vul: Both	♦ AK85	
HCP: 14	♣ KT97	

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<b>Board: 15</b>	♠ 9	RHO opens the bidding 1♦ .
Dealer: East	♥ Q954	You bid next.
Vul: E-W	♦ J74	West (LHO) bids 1NT if possible.
HCP: 7+1	♣ A6543	

## Both hands (Answers Page)

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK3	♠ QT6		1♣	Pass	1NT
Vul: E-W	♥ J6	♥ KQ4	Pass	3♣	All Pass	
North HCP: 14+1	♦ T84	♦ Q65				
South HCP: 9	♣ KQJT7	♣ 8642				
Contract: 3♣ North						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A95	♠ KJT			1♣	
Vul: None	♥ Q62	♥ K	Pass	1NT	Pass	4♣
North HCP: 9	♦ Q85	♦ AKT4	Pass	5♣	All Pass	
South HCP: 20+1	♣ JT42	♣ AQ953				
Contract: 5♣ North						

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q53	♠ AK2			1♣	
Vul: E-W	♥ Q84	♥ T76	Pass	1NT	All Pass	
North HCP: 8	♦ A74	♦ K53				
South HCP: 14	♣ 8743	♣ AT62				
Contract: 1NT North						

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

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AJ8652	♠ 9			1♦	Pass
Vul: E-W	♥ KJT	♥ Q954	1NT	2♠	All Pass	
North HCP: 12+2	♦ 83	♦ J74				
South HCP: 7+1	♣ K9	♣ A6543				
Contract: 2♠ North						

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

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

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

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

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

## Both hands (Answers Page)

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 4	♠ AKJ763	1♦	Pass	1NT	2♦ <sup>1</sup>
Vul: N-S	♥ Q98	♥ AJ543	3♣	Pass	3♦	3♠
North HCP: 6+1	♦ AT754	♦ -	All Pass			
South HCP: 14+3	♣ 8743	♣ J6				1. Michaels Cuebid
Contract: 3♠ South						

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A8	♠ K75	1♦	Pass	1NT	
Vul: Both	♥ Q43	♥ A65	Pass	2♣	All Pass	
North HCP: 14	♦ KT54	♦ 863				
South HCP: 9	♣ AJ64	♣ Q972				
Contract: 2♣ North						

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT84	♠ K65	1♦	Pass	1NT	
Vul: E-W	♥ A	♥ K94	Pass	2♠	Pass	3NT
North HCP: 16+2	♦ AKT762	♦ 953	All Pass			
South HCP: 9	♣ A2	♣ QJT6				
Contract: 3NT 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	♠ K96	♠ AJ52				1♣
Vul: N-S	♥ A43	♥ KQ62	Pass	1NT	All Pass	
North HCP: 9	♦ Q54	♦ T6				
South HCP: 14	♣ 7542	♣ A93				
Contract: 1NT North						

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ32	♠ Q95	1♦	Pass	1NT	
Vul: None	♥ 8543	♥ QJ2	All Pass			
North HCP: 13	♦ KQ3	♦ JT65				
South HCP: 9	♣ K7	♣ QJ5				
Contract: 1NT South						

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 4	♠ AKJ763	1♦	Pass	1NT	2♦ <sup>1</sup>
Vul: N-S	♥ Q98	♥ AJ543	3♣	Pass	3♦	3♠
North HCP: 6+1	♦ AT754	♦ -	All Pass			
South HCP: 14+3	♣ 8743	♣ J6				1. Michaels Cuebid
Contract: 3♠ South						

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A8	♠ K75	1♦	Pass	1NT	
Vul: Both	♥ Q43	♥ A65	Pass	2♣	All Pass	
North HCP: 14	♦ KT54	♦ 863				
South HCP: 9	♣ AJ64	♣ Q972				
Contract: 2♣ North						

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT84	♠ K65	1♦	Pass	1NT	
Vul: E-W	♥ A	♥ K94	Pass	2♠	Pass	3NT
North HCP: 16+2	♦ AKT762	♦ 953	All Pass			
South HCP: 9	♣ A2	♣ QJT6				
Contract: 3NT 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	♠ K96	♠ AJ52				1♣
Vul: N-S	♥ A43	♥ KQ62	Pass	1NT	All Pass	
North HCP: 9	♦ Q54	♦ T6				
South HCP: 14	♣ 7542	♣ A93				
Contract: 1NT North						

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ32	♠ Q95	1♦	Pass	1NT	
Vul: None	♥ 8543	♥ QJ2	All Pass			
North HCP: 13	♦ KQ3	♦ JT65				
South HCP: 9	♣ K7	♣ QJ5				
Contract: 1NT South						

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q82	♠ KJT				1♣
Vul: E-W	♥ K83	♥ T76	Pass	1NT	All Pass	
North HCP: 8	♦ Q62	♦ T74				
South HCP: 13	♣ JT76	♣ AKQ8				
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	♠ AT92	♠ Q73		1♦	Pass	1NT
Vul: N-S	♥ KT63	♥ Q95	All Pass			
North HCP: 14	♦ A54	♦ J73				
South HCP: 9	♣ K9	♣ A532				
Contract: 1NT 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	♠ K86	♠ JT52				1♣
Vul: E-W	♥ A64	♥ KT53	Pass	1NT	All Pass	
North HCP: 9	♦ QT3	♦ A7				
South HCP: 12	♣ T754	♣ A63				
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: North	♠ KT3	♠ A62		1♦	Pass	1NT
Vul: E-W	♥ Q96	♥ K85	All Pass			
North HCP: 14	♦ KQJ8	♦ T54				
South HCP: 9	♣ K94	♣ Q875				
Contract: 1NT South						

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q64	♠ KT3				1♣
Vul: E-W	♥ AT7	♥ QJ5	Pass	1NT	All Pass	
North HCP: 9	♦ K73	♦ A95				
South HCP: 14	♣ T862	♣ A753				
Contract: 1NT North						

**Board: 21**      ♠ KJT      You bid first.

Dealer: South      ♥ T76      The opponents are silent.

Vul: E-W      ♦ T74

HCP: 13      ♣ AKQ8

---

**Board: 22**      ♠ Q73      Partner bids first.

Dealer: North      ♥ Q95      The opponents are silent.

Vul: N-S      ♦ J73

HCP: 9      ♣ A532

---

**Board: 23**      ♠ JT52      You bid first.

Dealer: South      ♥ KT53      The opponents are silent.

Vul: E-W      ♦ A7

HCP: 12      ♣ A63

---

**Board: 24**      ♠ A62      Partner bids first.

Dealer: North      ♥ K85      The opponents are silent.

Vul: E-W      ♦ T54

HCP: 9      ♣ Q875

---

**Board: 25**      ♠ KT3      You bid first.

Dealer: South      ♥ QJ5      The opponents are silent.

Vul: E-W      ♦ A95

HCP: 14      ♣ A753

## 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	♠ Q82	♠ KJT				1♣
Vul: E-W	♥ K83	♥ T76	Pass	1NT	All Pass	
North HCP: 8	♦ Q62	♦ T74				
South HCP: 13	♣ JT76	♣ AKQ8				
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	♠ AT92	♠ Q73		1♦	Pass	1NT
Vul: N-S	♥ KT63	♥ Q95	All Pass			
North HCP: 14	♦ A54	♦ J73				
South HCP: 9	♣ K9	♣ A532				
Contract: 1NT 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	♠ K86	♠ JT52				1♣
Vul: E-W	♥ A64	♥ KT53	Pass	1NT	All Pass	
North HCP: 9	♦ QT3	♦ A7				
South HCP: 12	♣ T754	♣ A63				
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: North	♠ KT3	♠ A62		1♦	Pass	1NT
Vul: E-W	♥ Q96	♥ K85	All Pass			
North HCP: 14	♦ KQJ8	♦ T54				
South HCP: 9	♣ K94	♣ Q875				
Contract: 1NT South						

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q64	♠ KT3				1♣
Vul: E-W	♥ AT7	♥ QJ5	Pass	1NT	All Pass	
North HCP: 9	♦ K73	♦ A95				
South HCP: 14	♣ T862	♣ A753				
Contract: 1NT North						

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ J7	♠ Q542			1♦	Pass
Vul: None	♥ AKJ97	♥ T62	1NT	2NT <sup>1</sup>	Pass	3♥
North HCP: 9+2	♦ 5	♦ K982		All Pass		
South HCP: 9	♣ T6542	♣ A3				
Contract: 3♥ South			1.	Unusual 2NT		

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J5	♠ KT3		1♦	Pass	1NT
Vul: N-S	♥ Q974	♥ KT2	Pass	2♦	All Pass	
North HCP: 13+1	♦ AKQ54	♦ J76				
South HCP: 9	♣ J9	♣ Q752				
Contract: 2♦ North						

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A952	♠ Q76		1♦	Pass	1NT
Vul: N-S	♥ K	♥ Q53	Pass	2♠	Pass	2NT
North HCP: 18	♦ AQJ5	♦ T63	Pass	3NT	All Pass	
South HCP: 7	♣ AT96	♣ K842				
Contract: 3NT North						

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ3	♠ AT6			1♦	
Vul: E-W	♥ K83	♥ A5	Pass	1NT	Pass	3♦
North HCP: 8	♦ T763	♦ AKJ952	Pass	3NT	All Pass	
South HCP: 17+2	♣ Q65	♣ J4				
Contract: 3NT North						

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K53	♠ AQT8			1♦	
Vul: Both	♥ KT3	♥ 8	Pass	1NT	Pass	2♣
North HCP: 9	♦ 9873	♦ KQ64	Pass	2♦	All Pass	
South HCP: 13	♣ K93	♣ Q762				
Contract: 2♦ North						

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ J7	♠ Q542			1♦	Pass
Vul: None	♥ AKJ97	♥ T62	1NT	2NT <sup>1</sup>	Pass	3♥
North HCP: 9+2	♦ 5	♦ K982		All Pass		
South HCP: 9	♣ T6542	♣ A3				
Contract: 3♥ South			1.	Unusual 2NT		

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J5	♠ KT3		1♦	Pass	1NT
Vul: N-S	♥ Q974	♥ KT2	Pass	2♦	All Pass	
North HCP: 13+1	♦ AKQ54	♦ J76				
South HCP: 9	♣ J9	♣ Q752				
Contract: 2♦ North						

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A952	♠ Q76		1♦	Pass	1NT
Vul: N-S	♥ K	♥ Q53	Pass	2♠	Pass	2NT
North HCP: 18	♦ AQJ5	♦ T63	Pass	3NT	All Pass	
South HCP: 7	♣ AT96	♣ K842				
Contract: 3NT North						

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ3	♠ AT6			1♦	
Vul: E-W	♥ K83	♥ A5	Pass	1NT	Pass	3♦
North HCP: 8	♦ T763	♦ AKJ952	Pass	3NT	All Pass	
South HCP: 17+2	♣ Q65	♣ J4				
Contract: 3NT North						

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K53	♠ AQT8			1♦	
Vul: Both	♥ KT3	♥ 8	Pass	1NT	Pass	2♣
North HCP: 9	♦ 9873	♦ KQ64	Pass	2♦	All Pass	
South HCP: 13	♣ K93	♣ Q762				
Contract: 2♦ North						

**Board: 31**      ♠ JT2      You bid first.

Dealer: North      ♥ K8      The opponents are silent.

Vul: N-S      ♦ AKT83

HCP: 14+1      ♣ K97

---

**Board: 32**      ♠ Q4      LHO opens the bidding 1♦.

Dealer: East      ♥ AJ653      Partner bids next.

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

HCP: 10+2      ♣ QJ764      West (RHO) Doubles 3♣ if possible.

---

**Board: 33**      ♠ K43      Partner bids first.

Dealer: South      ♥ QT3      The opponents are silent.

Vul: N-S      ♦ 7653

HCP: 8      ♣ K84

---

**Board: 34**      ♠ Q987      You bid first.

Dealer: North      ♥ K65      The opponents are silent.

Vul: N-S      ♦ AQJ94

HCP: 16+1      ♣ A

---

**Board: 35**      ♠ K72      Partner bids first.

Dealer: South      ♥ K93      The opponents are silent.

Vul: E-W      ♦ K65

HCP: 9      ♣ T832

## Both hands (Answers Page)

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT2	♠ K43		1♦	Pass	1NT
Vul: N-S	♥ K8	♥ A76	Pass	2♦	All Pass	
North HCP: 14+1	♦ AKT83	♦ 9762				
South HCP: 9	♣ K97	♣ QT3				
Contract: 2♦ North						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q4	♠ 8653		1♦	Pass	
Vul: Both	♥ AJ653	♥ 72	1NT	2NT <sup>1</sup>	Pass	3♣
North HCP: 10+2	♦ T	♦ KQ76	X	All Pass		
South HCP: 9	♣ QJ764	♣ AT3				
Contract: 3♣X South			1. Unusual 2NT			

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K43	♠ AT52			1♦	
Vul: N-S	♥ QT3	♥ AJ7	Pass	1NT	All Pass	
North HCP: 8	♦ 7653	♦ KT42				
South HCP: 14	♣ K84	♣ QT				
Contract: 1NT North						

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q987	♠ K62		1♦	Pass	1NT
Vul: N-S	♥ K65	♥ Q43	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ AQJ94	♦ 753	All Pass			
South HCP: 8	♣ A	♣ K972				
Contract: 3NT South						

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K72	♠ T964			1♣	
Vul: E-W	♥ K93	♥ QJ8	Pass	1NT	All Pass	
North HCP: 9	♦ K65	♦ AJ				
South HCP: 13	♣ T832	♣ AJ95				
Contract: 1NT North						

<b>Board: 31</b>	♠ K43	Partner bids first.
Dealer: North	♥ A76	The opponents are silent.
Vul: N-S	♦ 9762	
HCP: 9	♣ QT3	

---

<b>Board: 32</b>	♠ 8653	RHO opens the bidding 1♦.
Dealer: East	♥ 72	You bid next.
Vul: Both	♦ KQ76	West (LHO) bids 1NT if possible.
HCP: 9	♣ AT3	West (LHO) Doubles 3♣ if possible.

---

<b>Board: 33</b>	♠ AT52	You bid first.
Dealer: South	♥ AJ7	The opponents are silent.
Vul: N-S	♦ KT42	
HCP: 14	♣ QT	

---

<b>Board: 34</b>	♠ K62	Partner bids first.
Dealer: North	♥ Q43	The opponents are silent.
Vul: N-S	♦ 753	
HCP: 8	♣ K972	

---

<b>Board: 35</b>	♠ T964	You bid first.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: E-W	♦ AJ	
HCP: 13	♣ AJ95	

## Both hands (Answers Page)

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT2	♠ K43		1♦	Pass	1NT
Vul: N-S	♥ K8	♥ A76	Pass	2♦	All Pass	
North HCP: 14+1	♦ AKT83	♦ 9762				
South HCP: 9	♣ K97	♣ QT3				
Contract: 2♦ North						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q4	♠ 8653		1♦	Pass	
Vul: Both	♥ AJ653	♥ 72	1NT	2NT <sup>1</sup>	Pass	3♣
North HCP: 10+2	♦ T	♦ KQ76	X	All Pass		
South HCP: 9	♣ QJ764	♣ AT3				
Contract: 3♣X South			1. Unusual 2NT			

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K43	♠ AT52			1♦	
Vul: N-S	♥ QT3	♥ AJ7	Pass	1NT	All Pass	
North HCP: 8	♦ 7653	♦ KT42				
South HCP: 14	♣ K84	♣ QT				
Contract: 1NT North						

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q987	♠ K62		1♦	Pass	1NT
Vul: N-S	♥ K65	♥ Q43	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ AQJ94	♦ 753	All Pass			
South HCP: 8	♣ A	♣ K972				
Contract: 3NT South						

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K72	♠ T964			1♣	
Vul: E-W	♥ K93	♥ QJ8	Pass	1NT	All Pass	
North HCP: 9	♦ K65	♦ AJ				
South HCP: 13	♣ T832	♣ AJ95				
Contract: 1NT North						

**Board: 36**      ♠ QJ54      You bid first.

Dealer: North      ♥ Q8      The opponents are silent.

Vul: Both      ♦ KQT6

HCP: 14      ♣ A72

---

**Board: 37**      ♠ K85      LHO opens the bidding 1♦.

Dealer: East      ♥ AQ865      Partner bids next.

Vul: None      ♦ Q965      West (RHO) bids 1NT if possible.

HCP: 15+1      ♣ A      East (LHO) bids 2♣ if possible.

---

**Board: 38**      ♠ AKJ9      LHO opens the bidding 1♣.

Dealer: East      ♥ AJT92      Partner bids next.

Vul: Both      ♦ Q92      West (RHO) bids 1NT if possible.

HCP: 18+1      ♣ K

---

**Board: 39**      ♠ K65      Partner bids first.

Dealer: South      ♥ QT3      The opponents are silent.

Vul: None      ♦ 965

HCP: 8      ♣ K873

---

**Board: 40**      ♠ K93      Partner bids first.

Dealer: South      ♥ Q92      The opponents are silent.

Vul: E-W      ♦ J52

HCP: 8      ♣ Q984

## Both hands (Answers Page)

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ54	♠ K62		1♦	Pass	1NT
Vul: Both	♥ Q8	♥ K95		All Pass		
North HCP: 14	♦ KQT6	♦ 842				
South HCP: 8	♣ A72	♣ QT83				
Contract: 1NT South						

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K85	♠ JT6		1♦	Pass	
Vul: None	♥ AQ865	♥ J972	1NT	Pass	2♣	Pass
North HCP: 15+1	♦ Q965	♦ J7	Pass	2♥	All Pass	
South HCP: 4	♣ A	♣ J963				
Contract: 2♥ North						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKJ9	♠ T754		1♣	Pass	
Vul: Both	♥ AJT92	♥ 7	1NT	X	Pass	2♠
North HCP: 18+1	♦ Q92	♦ JT75	All Pass			
South HCP: 2	♣ K	♣ J762				
Contract: 2♠ South						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K65	♠ A932			1♦	
Vul: None	♥ QT3	♥ AJ64	Pass	1NT	Pass	2♥
North HCP: 8	♦ 965	♦ AKT4	Pass	3NT	All Pass	
South HCP: 16	♣ K873	♣ T				
Contract: 3NT North						

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K93	♠ Q7			1♦	
Vul: E-W	♥ Q92	♥ A854	Pass	1NT	Pass	2♦
North HCP: 8	♦ J52	♦ AKT976	All Pass			
South HCP: 13+2	♣ Q984	♣ 2				
Contract: 2♦ South						

**Board: 36**      ♠ K62      Partner bids first.

Dealer: North      ♥ K95      The opponents are silent.

Vul: Both      ♦ 842

HCP: 8      ♣ QT83

---

**Board: 37**      ♠ JT6      RHO opens the bidding 1♦.

Dealer: East      ♥ J972      You bid next.

Vul: None      ♦ J7      West (LHO) bids 1NT if possible.

HCP: 4      ♣ J963      East (RHO) bids 2♣ if possible.

---

**Board: 38**      ♠ T754      RHO opens the bidding 1♣.

Dealer: East      ♥ 7      You bid next.

Vul: Both      ♦ JT75      West (LHO) bids 1NT if possible.

HCP: 2      ♣ J762

---

**Board: 39**      ♠ A932      You bid first.

Dealer: South      ♥ AJ64      The opponents are silent.

Vul: None      ♦ AKT4

HCP: 16      ♣ T

---

**Board: 40**      ♠ Q7      You bid first.

Dealer: South      ♥ A854      The opponents are silent.

Vul: E-W      ♦ AKT976

HCP: 13+2      ♣ 2

## Both hands (Answers Page)

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ54	♠ K62		1♦	Pass	1NT
Vul: Both	♥ Q8	♥ K95		All Pass		
North HCP: 14	♦ KQT6	♦ 842				
South HCP: 8	♣ A72	♣ QT83				
Contract: 1NT South						

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K85	♠ JT6		1♦	Pass	
Vul: None	♥ AQ865	♥ J972	1NT	Pass	2♣	Pass
North HCP: 15+1	♦ Q965	♦ J7	Pass	2♥	All Pass	
South HCP: 4	♣ A	♣ J963				
Contract: 2♥ North						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AKJ9	♠ T754		1♣	Pass	
Vul: Both	♥ AJT92	♥ 7	1NT	X	Pass	2♠
North HCP: 18+1	♦ Q92	♦ JT75	All Pass			
South HCP: 2	♣ K	♣ J762				
Contract: 2♠ South						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K65	♠ A932			1♦	
Vul: None	♥ QT3	♥ AJ64	Pass	1NT	Pass	2♥
North HCP: 8	♦ 965	♦ AKT4	Pass	3NT	All Pass	
South HCP: 16	♣ K873	♣ T				
Contract: 3NT North						

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K93	♠ Q7			1♦	
Vul: E-W	♥ Q92	♥ A854	Pass	1NT	Pass	2♦
North HCP: 8	♦ J52	♦ AKT976	All Pass			
South HCP: 13+2	♣ Q984	♣ 2				
Contract: 2♦ South						

**Board: 41**      ♠ KJ2      You bid first.

Dealer: North      ♥ 3      The opponents are silent.

Vul: N-S      ♦ KQT84

HCP: 12+1      ♣ K652

---

**Board: 42**      ♠ Q64      You bid first.

Dealer: North      ♥ A963      The opponents are silent.

Vul: N-S      ♦ AKJT

HCP: 14      ♣ 87

---

**Board: 43**      ♠ AJ5      You bid first.

Dealer: North      ♥ 4      The opponents are silent.

Vul: None      ♦ KQ932

HCP: 14+1      ♣ A765

---

**Board: 44**      ♠ 93      You bid first.

Dealer: North      ♥ K864      The opponents are silent.

Vul: None      ♦ AKT6

HCP: 12      ♣ QT9

---

**Board: 45**      ♠ Q83      Partner bids first.

Dealer: South      ♥ K83      The opponents are silent.

Vul: N-S      ♦ A96

HCP: 9      ♣ 9875

## Both hands (Answers Page)

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ2	♠ Q74		1♦	Pass	1NT
Vul: N-S	♥ 3	♥ QJ4	Pass	2♣	Pass	2♦
North HCP: 12+1	♦ KQT84	♦ 9763		All Pass		
South HCP: 9	♣ K652	♣ A73				
Contract: 2♦ South						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q64	♠ A72		1♦	Pass	1NT
Vul: N-S	♥ A963	♥ Q82		All Pass		
North HCP: 14	♦ AKJT	♦ 9752				
South HCP: 9	♣ 87	♣ K53				
Contract: 1NT 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	♠ AJ5	♠ Q92		1♦	Pass	1NT
Vul: None	♥ 4	♥ KJ6	Pass	2♣	All Pass	
North HCP: 14+1	♦ KQ932	♦ 875				
South HCP: 9	♣ A765	♣ KT82				
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	♠ 93	♠ QJ7		1♦	Pass	1NT
Vul: None	♥ K864	♥ Q52		All Pass		
North HCP: 12	♦ AKT6	♦ 952				
South HCP: 9	♣ QT9	♣ A875				
Contract: 1NT South						

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q83	♠ AKJ				1♣
Vul: N-S	♥ K83	♥ 762	Pass	1NT	All Pass	
North HCP: 9	♦ A96	♦ 753				
South HCP: 13	♣ 9875	♣ AJ32				
Contract: 1NT North						

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ2	♠ Q74		1♦	Pass	1NT
Vul: N-S	♥ 3	♥ QJ4	Pass	2♣	Pass	2♦
North HCP: 12+1	♦ KQT84	♦ 9763		All Pass		
South HCP: 9	♣ K652	♣ A73				
Contract: 2♦ South						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q64	♠ A72		1♦	Pass	1NT
Vul: N-S	♥ A963	♥ Q82		All Pass		
North HCP: 14	♦ AKJT	♦ 9752				
South HCP: 9	♣ 87	♣ K53				
Contract: 1NT 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	♠ AJ5	♠ Q92		1♦	Pass	1NT
Vul: None	♥ 4	♥ KJ6	Pass	2♣	All Pass	
North HCP: 14+1	♦ KQ932	♦ 875				
South HCP: 9	♣ A765	♣ KT82				
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	♠ 93	♠ QJ7		1♦	Pass	1NT
Vul: None	♥ K864	♥ Q52		All Pass		
North HCP: 12	♦ AKT6	♦ 952				
South HCP: 9	♣ QT9	♣ A875				
Contract: 1NT South						

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q83	♠ AKJ				1♣
Vul: N-S	♥ K83	♥ 762	Pass	1NT	All Pass	
North HCP: 9	♦ A96	♦ 753				
South HCP: 13	♣ 9875	♣ AJ32				
Contract: 1NT North						

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

## Both hands (Answers Page)

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ87	♠ KJ9		1♦	Pass	1NT
Vul: Both	♥ J2	♥ K87	2♣	2NT	Pass	3NT
North HCP: 18+1	♦ AK962	♦ T543		All Pass		
South HCP: 9	♣ A8	♣ Q95				
Contract: 3NT South						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A52	♠ K83		1♦	Pass	1NT
Vul: E-W	♥ J75	♥ A64	Pass	2♦	Pass	Pass
North HCP: 12+2	♦ AQJT82	♦ 765	X	All Pass		
South HCP: 9	♣ 9	♣ Q754				
Contract: 2♦X North						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 875	♠ Q64		1♣	Pass	1NT
Vul: None	♥ AK75	♥ QT4	2♦	X	Pass	2NT
North HCP: 18	♦ A5	♦ Q92	Pass	3NT	All Pass	
South HCP: 8	♣ AK53	♣ Q872				
Contract: 3NT North						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K73	♠ 8			1♦	
Vul: E-W	♥ A52	♥ Q74	Pass	1NT	Pass	2♣
North HCP: 9	♦ 7532	♦ AQJ94	Pass	2♦	Pass	3♦
South HCP: 16+1	♣ Q87	♣ AKT6	Pass	3NT	All Pass	
Contract: 3NT North						

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ6	♠ A932			1♣	
Vul: Both	♥ Q98	♥ 54	Pass	1NT	Pass	2♣
North HCP: 9	♦ K86	♦ Q9	Pass	Pass	X	Pass
South HCP: 12+1	♣ J965	♣ AQT83	2♥	3♣	All Pass	
Contract: 3♣ North						

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

## Both hands (Answers Page)

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ87	♠ KJ9		1♦	Pass	1NT
Vul: Both	♥ J2	♥ K87	2♣	2NT	Pass	3NT
North HCP: 18+1	♦ AK962	♦ T543		All Pass		
South HCP: 9	♣ A8	♣ Q95				
Contract: 3NT South						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A52	♠ K83		1♦	Pass	1NT
Vul: E-W	♥ J75	♥ A64	Pass	2♦	Pass	Pass
North HCP: 12+2	♦ AQJT82	♦ 765	X	All Pass		
South HCP: 9	♣ 9	♣ Q754				
Contract: 2♦X North						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 875	♠ Q64		1♣	Pass	1NT
Vul: None	♥ AK75	♥ QT4	2♦	X	Pass	2NT
North HCP: 18	♦ A5	♦ Q92	Pass	3NT	All Pass	
South HCP: 8	♣ AK53	♣ Q872				
Contract: 3NT North						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K73	♠ 8			1♦	
Vul: E-W	♥ A52	♥ Q74	Pass	1NT	Pass	2♣
North HCP: 9	♦ 7532	♦ AQJ94	Pass	2♦	Pass	3♦
South HCP: 16+1	♣ Q87	♣ AKT6	Pass	3NT	All Pass	
Contract: 3NT North						

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ6	♠ A932			1♣	
Vul: Both	♥ Q98	♥ 54	Pass	1NT	Pass	2♣
North HCP: 9	♦ K86	♦ Q9	Pass	Pass	X	Pass
South HCP: 12+1	♣ J965	♣ AQT83	2♥	3♣	All Pass	
Contract: 3♣ North						

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

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 51</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A83	♠ KJ96				1♦
Vul: None	♥ Q84	♥ K97	Pass	1NT	All Pass	
North HCP: 9	♦ T98	♦ AJ75				
South HCP: 12	♣ KT72	♣ 94				
Contract: 1NT North						

<b>Board: 52</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K54	♠ JT				1♦
Vul: N-S	♥ K94	♥ 65	Pass	1NT	Pass	2♦
North HCP: 8	♦ 953	♦ AKJT74	All Pass			
South HCP: 12+2	♣ Q543	♣ KT8				
Contract: 2♦ South						

<b>Board: 53</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J	♠ Q94		1♦	Pass	1NT
Vul: N-S	♥ KJ76	♥ QT8	Pass	2♦	All Pass	
North HCP: 14+1	♦ AQT73	♦ J42				
South HCP: 7	♣ K98	♣ Q765				
Contract: 2♦ North						

<b>Board: 54</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T	♠ Q54		1♦	Pass	1NT
Vul: Both	♥ K76	♥ Q84	Pass	3♣	Pass	3♦
North HCP: 19+1	♦ AKQ65	♦ T832	Pass	3♥	Pass	3NT
South HCP: 6	♣ AK82	♣ Q76	All Pass			
Contract: 3NT South						

<b>Board: 55</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ	♠ Q53		1♦	Pass	1NT
Vul: N-S	♥ K65	♥ QJ7	Pass	2♦	All Pass	
North HCP: 14+1	♦ AQ932	♦ J865				
South HCP: 9	♣ 987	♣ KT2				
Contract: 2♦ North						

**Board: 51**      ♠ KJ96      You bid first.

Dealer: South      ♥ K97      The opponents are silent.

Vul: None      ♦ AJ75

HCP: 12      ♣ 94

---

**Board: 52**      ♠ JT      You bid first.

Dealer: South      ♥ 65      The opponents are silent.

Vul: N-S      ♦ AKJT74

HCP: 12+2      ♣ KT8

---

**Board: 53**      ♠ Q94      Partner bids first.

Dealer: North      ♥ QT8      The opponents are silent.

Vul: N-S      ♦ J42

HCP: 7      ♣ Q765

---

**Board: 54**      ♠ Q54      Partner bids first.

Dealer: North      ♥ Q84      The opponents are silent.

Vul: Both      ♦ T832

HCP: 6      ♣ Q76

---

**Board: 55**      ♠ Q53      Partner bids first.

Dealer: North      ♥ QJ7      The opponents are silent.

Vul: N-S      ♦ J865

HCP: 9      ♣ KT2

## Both hands (Answers Page)

<b>Board: 51</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A83	♠ KJ96				1♦
Vul: None	♥ Q84	♥ K97	Pass	1NT	All Pass	
North HCP: 9	♦ T98	♦ AJ75				
South HCP: 12	♣ KT72	♣ 94				
Contract: 1NT North						

<b>Board: 52</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K54	♠ JT				1♦
Vul: N-S	♥ K94	♥ 65	Pass	1NT	Pass	2♦
North HCP: 8	♦ 953	♦ AKJT74	All Pass			
South HCP: 12+2	♣ Q543	♣ KT8				
Contract: 2♦ South						

<b>Board: 53</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J	♠ Q94		1♦	Pass	1NT
Vul: N-S	♥ KJ76	♥ QT8	Pass	2♦	All Pass	
North HCP: 14+1	♦ AQT73	♦ J42				
South HCP: 7	♣ K98	♣ Q765				
Contract: 2♦ North						

<b>Board: 54</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T	♠ Q54		1♦	Pass	1NT
Vul: Both	♥ K76	♥ Q84	Pass	3♣	Pass	3♦
North HCP: 19+1	♦ AKQ65	♦ T832	Pass	3♥	Pass	3NT
South HCP: 6	♣ AK82	♣ Q76	All Pass			
Contract: 3NT South						

<b>Board: 55</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ	♠ Q53		1♦	Pass	1NT
Vul: N-S	♥ K65	♥ QJ7	Pass	2♦	All Pass	
North HCP: 14+1	♦ AQ932	♦ J865				
South HCP: 9	♣ 987	♣ KT2				
Contract: 2♦ North						

**Board: 56**      ♠ T92      You bid first.

Dealer: North      ♥ AKJ6      The opponents are silent.

Vul: None      ♦ AKQ43

HCP: 17+1      ♣ 2

---

**Board: 57**      ♠ JT2      You bid first.

Dealer: North      ♥ 54      The opponents are silent.

Vul: N-S      ♦ AK63

HCP: 14      ♣ AQ63

---

**Board: 58**      ♠ AK63      You bid first.

Dealer: North      ♥ A8      The opponents are silent.

Vul: Both      ♦ AQ95

HCP: 18      ♣ J42

---

**Board: 59**      ♠ AJT7      You bid first.

Dealer: North      ♥ 64      The opponents are silent.

Vul: Both      ♦ AKQJ9

HCP: 18+1      ♣ K7

---

**Board: 60**      ♠ 43      RHO opens the bidding 1♦ .

Dealer: West      ♥ T7532      You bid next.

Vul: E-W      ♦ J96      East (LHO) bids 1NT if possible.

HCP: 1+1      ♣ T98

## Both hands (Answers Page)

<b>Board: 56</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T92	♠ QJ5		1♦	Pass	1NT
Vul: None	♥ AKJ6	♥ QT5	Pass	2♥	Pass	2NT
North HCP: 17+1	♦ AKQ43	♦ 985	Pass	3NT	All Pass	
South HCP: 7	♣ 2	♣ Q875				

Contract: 3NT North

<b>Board: 57</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT2	♠ K96		1♦	Pass	1NT
Vul: N-S	♥ 54	♥ QT8	Pass	2♣	All Pass	
North HCP: 14	♦ AK63	♦ JT7				
South HCP: 9	♣ AQ63	♣ KT95				

Contract: 2♣ North

<b>Board: 58</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK63	♠ Q92		1♦	Pass	1NT
Vul: Both	♥ A8	♥ KT9	Pass	2NT	Pass	3NT
North HCP: 18	♦ AQ95	♦ J832		All Pass		
South HCP: 9	♣ J42	♣ KT9				

Contract: 3NT South

<b>Board: 59</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJT7	♠ Q42		1♦	Pass	1NT
Vul: Both	♥ 64	♥ A52	Pass	2♦	All Pass	
North HCP: 18+1	♦ AKQJ9	♦ 432				
South HCP: 9	♣ K7	♣ QJ62				

Contract: 2♦ North

<b>Board: 60</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 43	♠ QJ652	1♦	Pass	1NT	X
Vul: E-W	♥ T7532	♥ AK4	Pass	2♥	Pass	2♠
North HCP: 1+1	♦ J96	♦ QT4		All Pass		
South HCP: 18+1	♣ T98	♣ AQ				

Contract: 2♠ South

<b>Board: 56</b>	♠ QJ5	Partner bids first.
Dealer: North	♥ QT5	The opponents are silent.
Vul: None	♦ 985	
HCP: 7	♣ Q875	

---

<b>Board: 57</b>	♠ K96	Partner bids first.
Dealer: North	♥ QT8	The opponents are silent.
Vul: N-S	♦ JT7	
HCP: 9	♣ KT95	

---

<b>Board: 58</b>	♠ Q92	Partner bids first.
Dealer: North	♥ KT9	The opponents are silent.
Vul: Both	♦ J832	
HCP: 9	♣ KT9	

---

<b>Board: 59</b>	♠ Q42	Partner bids first.
Dealer: North	♥ A52	The opponents are silent.
Vul: Both	♦ 432	
HCP: 9	♣ QJ62	

---

<b>Board: 60</b>	♠ QJ652	LHO opens the bidding 1♦.
Dealer: West	♥ AK4	Partner bids next.
Vul: E-W	♦ QT4	East (RHO) bids 1NT if possible.
HCP: 18+1	♣ AQ	

## Both hands (Answers Page)

<b>Board: 56</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T92	♠ QJ5		1♦	Pass	1NT
Vul: None	♥ AKJ6	♥ QT5	Pass	2♥	Pass	2NT
North HCP: 17+1	♦ AKQ43	♦ 985	Pass	3NT	All Pass	
South HCP: 7	♣ 2	♣ Q875				

Contract: 3NT North

<b>Board: 57</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT2	♠ K96		1♦	Pass	1NT
Vul: N-S	♥ 54	♥ QT8	Pass	2♣	All Pass	
North HCP: 14	♦ AK63	♦ JT7				
South HCP: 9	♣ AQ63	♣ KT95				

Contract: 2♣ North

<b>Board: 58</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK63	♠ Q92		1♦	Pass	1NT
Vul: Both	♥ A8	♥ KT9	Pass	2NT	Pass	3NT
North HCP: 18	♦ AQ95	♦ J832		All Pass		
South HCP: 9	♣ J42	♣ KT9				

Contract: 3NT South

<b>Board: 59</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJT7	♠ Q42		1♦	Pass	1NT
Vul: Both	♥ 64	♥ A52	Pass	2♦	All Pass	
North HCP: 18+1	♦ AKQJ9	♦ 432				
South HCP: 9	♣ K7	♣ QJ62				

Contract: 2♦ North

<b>Board: 60</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 43	♠ QJ652	1♦	Pass	1NT	X
Vul: E-W	♥ T7532	♥ AK4	Pass	2♥	Pass	2♠
North HCP: 1+1	♦ J96	♦ QT4		All Pass		
South HCP: 18+1	♣ T98	♣ AQ				

Contract: 2♠ South

**Board: 61**      ♠ AK65      You bid first.

Dealer: North      ♥ 92      The opponents are silent.

Vul: Both      ♦ J7

HCP: 15+1      ♣ AQJ73

---

**Board: 62**      ♠ JT62      You bid first.

Dealer: North      ♥ A987      The opponents are silent.

Vul: None      ♦ AK63

HCP: 12      ♣ 9

---

**Board: 63**      ♠ KT4      Partner bids first.

Dealer: South      ♥ K74      The opponents are silent.

Vul: N-S      ♦ 984

HCP: 9      ♣ KT93

---

**Board: 64**      ♠ T6      You bid first.

Dealer: North      ♥ AK93      The opponents are silent.

Vul: N-S      ♦ KT72

HCP: 14      ♣ A95

---

**Board: 65**      ♠ AQJ9872      LHO opens the bidding 1♦.

Dealer: East      ♥ 42      Partner bids next.

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

HCP: 13+3      ♣ K32      East (LHO) bids 3♣ if possible.

## Both hands (Answers Page)

<b>Board: 61</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK65	♠ Q32		1♣	Pass	1NT
Vul: Both	♥ 92	♥ K74	Pass	3♣	All Pass	
North HCP: 15+1	♦ J7	♦ K93				
South HCP: 8	♣ AQJ73	♣ 9642				
Contract: 3♣ North						

<b>Board: 62</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT62	♠ K97		1♦	Pass	1NT
Vul: None	♥ A987	♥ Q62	All Pass			
North HCP: 12	♦ AK63	♦ J98				
South HCP: 8	♣ 9	♣ Q754				
Contract: 1NT South						

<b>Board: 63</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT4	♠ AQ85			1♦	
Vul: N-S	♥ K74	♥ AQ5	Pass	1NT	Pass	2NT
North HCP: 9	♦ 984	♦ A653	Pass	3NT	All Pass	
South HCP: 18	♣ KT93	♣ Q6				
Contract: 3NT North						

<b>Board: 64</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T6	♠ QJ3		1♦	Pass	1NT
Vul: N-S	♥ AK93	♥ QT6	All Pass			
North HCP: 14	♦ KT72	♦ Q85				
South HCP: 9	♣ A95	♣ QT72				
Contract: 1NT South						

<b>Board: 65</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQJ9872	♠ 63		1♦	Pass	
Vul: N-S	♥ 42	♥ A875	1NT	2♠	3♣	Pass
North HCP: 13+3	♦ K	♦ Q9872	Pass	3♠	All Pass	
South HCP: 6+1	♣ K32	♣ 87				
Contract: 3♠ North						

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 61</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK65	♠ Q32		1♣	Pass	1NT
Vul: Both	♥ 92	♥ K74	Pass	3♣	All Pass	
North HCP: 15+1	♦ J7	♦ K93				
South HCP: 8	♣ AQJ73	♣ 9642				
Contract: 3♣ North						

<b>Board: 62</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT62	♠ K97		1♦	Pass	1NT
Vul: None	♥ A987	♥ Q62	All Pass			
North HCP: 12	♦ AK63	♦ J98				
South HCP: 8	♣ 9	♣ Q754				
Contract: 1NT South						

<b>Board: 63</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT4	♠ AQ85			1♦	
Vul: N-S	♥ K74	♥ AQ5	Pass	1NT	Pass	2NT
North HCP: 9	♦ 984	♦ A653	Pass	3NT	All Pass	
South HCP: 18	♣ KT93	♣ Q6				
Contract: 3NT North						

<b>Board: 64</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T6	♠ QJ3		1♦	Pass	1NT
Vul: N-S	♥ AK93	♥ QT6	All Pass			
North HCP: 14	♦ KT72	♦ Q85				
South HCP: 9	♣ A95	♣ QT72				
Contract: 1NT South						

<b>Board: 65</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQJ9872	♠ 63		1♦	Pass	
Vul: N-S	♥ 42	♥ A875	1NT	2♠	3♣	Pass
North HCP: 13+3	♦ K	♦ Q9872	Pass	3♠	All Pass	
South HCP: 6+1	♣ K32	♣ 87				
Contract: 3♠ North						

**Board: 66**      ♠ 9865      You bid first.

Dealer: North      ♥ AJ62      The opponents are silent.

Vul: Both      ♦ AJ3

HCP: 12      ♣ Q3

---

**Board: 67**      ♠ K95      You bid first.

Dealer: North      ♥ KJT5      West (RHO) bids 2♣ if possible.

Vul: None      ♦ KJ64

HCP: 13      ♣ Q3

---

**Board: 68**      ♠ KT9      Partner bids first.

Dealer: South      ♥ Q83      The opponents are silent.

Vul: N-S      ♦ J743

HCP: 9      ♣ QJ5

---

**Board: 69**      ♠ K42      You bid first.

Dealer: North      ♥ K83      The opponents are silent.

Vul: E-W      ♦ 7

HCP: 15+2      ♣ AKQ862

---

**Board: 70**      ♠ Q76      Partner bids first.

Dealer: South      ♥ Q83      The opponents are silent.

Vul: None      ♦ 8643

HCP: 6      ♣ Q84

## Both hands (Answers Page)

<b>Board: 66</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 9865	♠ QJ3		1♦	Pass	1NT
Vul: Both	♥ AJ62	♥ KT7		All Pass		
North HCP: 12	♦ AJ3	♦ 942				
South HCP: 9	♣ Q3	♣ KT85				
Contract: 1NT South						

<b>Board: 67</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K95	♠ Q62		1♦	Pass	1NT
Vul: None	♥ KJT5	♥ Q74	2♣	Pass	Pass	2♦
North HCP: 13	♦ KJ64	♦ Q875	All Pass			
South HCP: 9	♣ Q3	♣ K64				
Contract: 2♦ South						

<b>Board: 68</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT9	♠ AJ6			1♦	
Vul: N-S	♥ Q83	♥ J4	Pass	1NT	Pass	2♦
North HCP: 9	♦ J743	♦ AT982	All Pass			
South HCP: 14+1	♣ QJ5	♣ A84				
Contract: 2♦ South						

<b>Board: 69</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K42	♠ A53		1♣	Pass	1NT
Vul: E-W	♥ K83	♥ QT2	Pass	3♣	All Pass	
North HCP: 15+2	♦ 7	♦ Q92				
South HCP: 8	♣ AKQ862	♣ 7543				
Contract: 3♣ North						

<b>Board: 70</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q76	♠ AKT9			1♦	
Vul: None	♥ Q83	♥ J2	Pass	1NT	Pass	2♠
North HCP: 6	♦ 8643	♦ AQJT72	Pass	2NT	Pass	3♦
South HCP: 16+2	♣ Q84	♣ J	Pass	4♦	All Pass	
Contract: 4♦ North						

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 66</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 9865	♠ QJ3		1♦	Pass	1NT
Vul: Both	♥ AJ62	♥ KT7		All Pass		
North HCP: 12	♦ AJ3	♦ 942				
South HCP: 9	♣ Q3	♣ KT85				
Contract: 1NT South						

<b>Board: 67</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K95	♠ Q62		1♦	Pass	1NT
Vul: None	♥ KJT5	♥ Q74	2♣	Pass	Pass	2♦
North HCP: 13	♦ KJ64	♦ Q875	All Pass			
South HCP: 9	♣ Q3	♣ K64				
Contract: 2♦ South						

<b>Board: 68</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT9	♠ AJ6			1♦	
Vul: N-S	♥ Q83	♥ J4	Pass	1NT	Pass	2♦
North HCP: 9	♦ J743	♦ AT982	All Pass			
South HCP: 14+1	♣ QJ5	♣ A84				
Contract: 2♦ South						

<b>Board: 69</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K42	♠ A53		1♣	Pass	1NT
Vul: E-W	♥ K83	♥ QT2	Pass	3♣	All Pass	
North HCP: 15+2	♦ 7	♦ Q92				
South HCP: 8	♣ AKQ862	♣ 7543				
Contract: 3♣ North						

<b>Board: 70</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q76	♠ AKT9			1♦	
Vul: None	♥ Q83	♥ J2	Pass	1NT	Pass	2♠
North HCP: 6	♦ 8643	♦ AQJT72	Pass	2NT	Pass	3♦
South HCP: 16+2	♣ Q84	♣ J	Pass	4♦	All Pass	
Contract: 4♦ North						

**Board: 71**      ♠ K      You bid first.

Dealer: North      ♥ 6542      The opponents are silent.

Vul: N-S      ♦ AKT842

HCP: 13+2      ♣ KT

---

**Board: 72**      ♠ Q9      You bid first.

Dealer: North      ♥ J764      The opponents are silent.

Vul: N-S      ♦ AK73

HCP: 12      ♣ Q96

---

**Board: 73**      ♠ A542      You bid first.

Dealer: North      ♥ AK6      The opponents are silent.

Vul: Both      ♦ QT865

HCP: 14+1      ♣ J

---

**Board: 74**      ♠ QT6      Partner bids first.

Dealer: South      ♥ Q62      East (LHO) bids 2NT if possible.

Vul: N-S      ♦ JT76      West (RHO) bids 3♥ if possible.

HCP: 7      ♣ Q95

---

**Board: 75**      ♠ Q74      Partner bids first.

Dealer: South      ♥ AJT      The opponents are silent.

Vul: E-W      ♦ 652

HCP: 9      ♣ Q542

## Both hands (Answers Page)

<b>Board: 71</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K	♠ Q54		1♦	Pass	1NT
Vul: N-S	♥ 6542	♥ K83	Pass	2♦	All Pass	
North HCP: 13+2	♦ AKT842	♦ 965				
South HCP: 9	♣ KT	♣ A862				
Contract: 2♦ North						

<b>Board: 72</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q9	♠ A86		1♦	Pass	1NT
Vul: N-S	♥ J764	♥ QT5	All Pass			
North HCP: 12	♦ AK73	♦ T92				
South HCP: 9	♣ Q96	♣ K542				
Contract: 1NT South						

<b>Board: 73</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A542	♠ Q76		1♦	Pass	1NT
Vul: Both	♥ AK6	♥ Q98	Pass	2♦	All Pass	
North HCP: 14+1	♦ QT865	♦ 943				
South HCP: 7	♣ J	♣ KT85				
Contract: 2♦ North						

<b>Board: 74</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT6	♠ AKJ2			1♦	
Vul: N-S	♥ Q62	♥ J4	Pass	1NT	2NT <sup>1</sup>	3♦
North HCP: 7	♦ JT76	♦ AK9532	3♥	4♦	All Pass	
South HCP: 16+2	♣ Q95	♣ 4				
Contract: 4♦ North			1.	Unusual 2NT		

<b>Board: 75</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q74	♠ KT2			1♦	
Vul: E-W	♥ AJT	♥ 72	Pass	1NT	All Pass	
North HCP: 9	♦ 652	♦ AK87				
South HCP: 13	♣ Q542	♣ KT86				
Contract: 1NT North						

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 71</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K	♠ Q54		1♦	Pass	1NT
Vul: N-S	♥ 6542	♥ K83	Pass	2♦	All Pass	
North HCP: 13+2	♦ AKT842	♦ 965				
South HCP: 9	♣ KT	♣ A862				
Contract: 2♦ North						

<b>Board: 72</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q9	♠ A86		1♦	Pass	1NT
Vul: N-S	♥ J764	♥ QT5	All Pass			
North HCP: 12	♦ AK73	♦ T92				
South HCP: 9	♣ Q96	♣ K542				
Contract: 1NT South						

<b>Board: 73</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A542	♠ Q76		1♦	Pass	1NT
Vul: Both	♥ AK6	♥ Q98	Pass	2♦	All Pass	
North HCP: 14+1	♦ QT865	♦ 943				
South HCP: 7	♣ J	♣ KT85				
Contract: 2♦ North						

<b>Board: 74</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT6	♠ AKJ2			1♦	
Vul: N-S	♥ Q62	♥ J4	Pass	1NT	2NT <sup>1</sup>	3♦
North HCP: 7	♦ JT76	♦ AK9532	3♥	4♦	All Pass	
South HCP: 16+2	♣ Q95	♣ 4				
Contract: 4♦ North			1.	Unusual 2NT		

<b>Board: 75</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q74	♠ KT2			1♦	
Vul: E-W	♥ AJT	♥ 72	Pass	1NT	All Pass	
North HCP: 9	♦ 652	♦ AK87				
South HCP: 13	♣ Q542	♣ KT86				
Contract: 1NT North						

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 76</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A76	♠ K952			1♦	
Vul: Both	♥ Q53	♥ T2	Pass	1NT	Pass	2♦
North HCP: 9	♦ 752	♦ AKT83		All Pass		
South HCP: 14+1	♣ K653	♣ AT				
Contract: 2♦ South						

<b>Board: 77</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q65	♠ 42			1♦	
Vul: E-W	♥ K42	♥ A65	Pass	1NT	All Pass	
North HCP: 9	♦ 752	♦ KQ98				
South HCP: 13	♣ A953	♣ KJ87				
Contract: 1NT North						

<b>Board: 78</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q98	♠ AT7			1♦	
Vul: None	♥ QJ7	♥ AK64	Pass	1NT	Pass	2♦
North HCP: 7	♦ 876	♦ AJT54		All Pass		
South HCP: 19+1	♣ Q864	♣ K				
Contract: 2♦ South						

<b>Board: 79</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q32	♠ T986			1♦	
Vul: N-S	♥ QJ9	♥ AK7	Pass	1NT	All Pass	
North HCP: 9	♦ 975	♦ AJ42				
South HCP: 12	♣ KJ63	♣ T7				
Contract: 1NT North						

<b>Board: 80</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q83	♠ AK9			1♦	
Vul: Both	♥ A65	♥ 82	Pass	1NT	Pass	2♦
North HCP: 8	♦ T95	♦ AQJ62		All Pass		
South HCP: 18+1	♣ Q732	♣ A95				
Contract: 2♦ South						

**Board: 76**      ♠ K952      You bid first.

Dealer: South      ♥ T2      The opponents are silent.

Vul: Both      ♦ AKT83

HCP: 14+1      ♣ AT

---

**Board: 77**      ♠ 42      You bid first.

Dealer: South      ♥ A65      The opponents are silent.

Vul: E-W      ♦ KQ98

HCP: 13      ♣ KJ87

---

**Board: 78**      ♠ AT7      You bid first.

Dealer: South      ♥ AK64      The opponents are silent.

Vul: None      ♦ AJT54

HCP: 19+1      ♣ K

---

**Board: 79**      ♠ T986      You bid first.

Dealer: South      ♥ AK7      The opponents are silent.

Vul: N-S      ♦ AJ42

HCP: 12      ♣ T7

---

**Board: 80**      ♠ AK9      You bid first.

Dealer: South      ♥ 82      The opponents are silent.

Vul: Both      ♦ AQJ62

HCP: 18+1      ♣ A95

## Both hands (Answers Page)

<b>Board: 76</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A76	♠ K952			1♦	
Vul: Both	♥ Q53	♥ T2	Pass	1NT	Pass	2♦
North HCP: 9	♦ 752	♦ AKT83		All Pass		
South HCP: 14+1	♣ K653	♣ AT				
Contract: 2♦ South						

<b>Board: 77</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q65	♠ 42			1♦	
Vul: E-W	♥ K42	♥ A65	Pass	1NT	All Pass	
North HCP: 9	♦ 752	♦ KQ98				
South HCP: 13	♣ A953	♣ KJ87				
Contract: 1NT North						

<b>Board: 78</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q98	♠ AT7			1♦	
Vul: None	♥ QJ7	♥ AK64	Pass	1NT	Pass	2♦
North HCP: 7	♦ 876	♦ AJT54		All Pass		
South HCP: 19+1	♣ Q864	♣ K				
Contract: 2♦ South						

<b>Board: 79</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q32	♠ T986			1♦	
Vul: N-S	♥ QJ9	♥ AK7	Pass	1NT	All Pass	
North HCP: 9	♦ 975	♦ AJ42				
South HCP: 12	♣ KJ63	♣ T7				
Contract: 1NT North						

<b>Board: 80</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q83	♠ AK9			1♦	
Vul: Both	♥ A65	♥ 82	Pass	1NT	Pass	2♦
North HCP: 8	♦ T95	♦ AQJ62		All Pass		
South HCP: 18+1	♣ Q732	♣ A95				
Contract: 2♦ South						

**Board: 81**      ♠ Q97      Partner bids first.

Dealer: South      ♥ K85      The opponents are silent.

Vul: Both      ♦ 975

HCP: 9      ♣ KJ75

---

**Board: 82**      ♠ 643      RHO opens the bidding 1♦.

Dealer: West      ♥ A82      You bid next.

Vul: E-W      ♦ AQ86      East (LHO) bids 1NT if possible.

HCP: 10      ♣ T96      West (RHO) bids 3♣ if possible.

---

**Board: 83**      ♠ K83      Partner bids first.

Dealer: South      ♥ Q85      The opponents are silent.

Vul: None      ♦ Q92

HCP: 9      ♣ Q542

---

**Board: 84**      ♠ Q86      You bid first.

Dealer: North      ♥ A6      The opponents are silent.

Vul: Both      ♦ AT6

HCP: 14+1      ♣ KJT53

---

**Board: 85**      ♠ J      You bid first.

Dealer: North      ♥ 7643      West (RHO) Doubles 2♦ if possible.

Vul: Both      ♦ AKQJT2      East (LHO) bids 2♠ if possible.

HCP: 11+2      ♣ 98      East (LHO) bids 3♠ if possible.

East (LHO) Doubles 4♦ if possible.

## Both hands (Answers Page)

<b>Board: 81</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q97	♠ KT2				1♦
Vul: Both	♥ K85	♥ JT74	Pass	1NT	All Pass	
North HCP: 9	♦ 975	♦ AK63				
South HCP: 13	♣ KJ75	♣ Q3				
Contract: 1NT North						

<b>Board: 82</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 643	♠ K92	1♦	Pass	1NT	2♥
Vul: E-W	♥ A82	♥ KJT974	3♣	3♦ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ AQ86	♦ J2		All Pass		
South HCP: 10+2	♣ T96	♣ Q8				1. limit raise or better in !H
Contract: 3♥ 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	♠ K83	♠ AJT5				1♣
Vul: None	♥ Q85	♥ A32	Pass	1NT	All Pass	
North HCP: 9	♦ Q92	♦ J8				
South HCP: 14	♣ Q542	♣ KJ87				
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	♠ Q86	♠ A75		1♣	Pass	1NT
Vul: Both	♥ A6	♥ K98		All Pass		
North HCP: 14+1	♦ AT6	♦ Q74				
South HCP: 9	♣ KJT53	♣ 8742				
Contract: 1NT South						

<b>Board: 85</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J	♠ Q72		1♦	Pass	1NT
Vul: Both	♥ 7643	♥ Q98	Pass	2♦	Pass	Pass
North HCP: 11+2	♦ AKQJT2	♦ 987	X	Pass	2♠	3♦
South HCP: 9	♣ 98	♣ AJ65	Pass	Pass	3♠	Pass
Contract: 4♦ X North			Pass	4♦	X	All Pass

<b>Board: 81</b>	♠ KT2	You bid first.
Dealer: South	♥ JT74	The opponents are silent.
Vul: Both	♦ AK63	
HCP: 13	♣ Q3	
<b>Board: 82</b>	♠ K92	LHO opens the bidding 1♦.
Dealer: West	♥ KJT974	Partner bids next.
Vul: E-W	♦ J2	East (RHO) bids 1NT if possible.
HCP: 10+2	♣ Q8	West (LHO) bids 3♣ if possible.
<b>Board: 83</b>	♠ AJT5	You bid first.
Dealer: South	♥ A32	The opponents are silent.
Vul: None	♦ J8	
HCP: 14	♣ KJ87	
<b>Board: 84</b>	♠ A75	Partner bids first.
Dealer: North	♥ K98	The opponents are silent.
Vul: Both	♦ Q74	
HCP: 9	♣ 8742	
<b>Board: 85</b>	♠ Q72	Partner bids first.
Dealer: North	♥ Q98	West (LHO) Doubles 2♦ if possible.
Vul: Both	♦ 987	East (RHO) bids 2♠ if possible.
HCP: 9	♣ AJ65	East (RHO) bids 3♠ if possible. East (RHO) Doubles 4♦ if possible.

## Both hands (Answers Page)

<b>Board: 81</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q97	♠ KT2				1♦
Vul: Both	♥ K85	♥ JT74	Pass	1NT	All Pass	
North HCP: 9	♦ 975	♦ AK63				
South HCP: 13	♣ KJ75	♣ Q3				
Contract: 1NT North						

<b>Board: 82</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 643	♠ K92	1♦	Pass	1NT	2♥
Vul: E-W	♥ A82	♥ KJT974	3♣	3♦ <sup>1</sup>	Pass	3♥
North HCP: 10	♦ AQ86	♦ J2		All Pass		
South HCP: 10+2	♣ T96	♣ Q8				1. limit raise or better in !H
Contract: 3♥ 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	♠ K83	♠ AJT5				1♣
Vul: None	♥ Q85	♥ A32	Pass	1NT	All Pass	
North HCP: 9	♦ Q92	♦ J8				
South HCP: 14	♣ Q542	♣ KJ87				
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	♠ Q86	♠ A75		1♣	Pass	1NT
Vul: Both	♥ A6	♥ K98		All Pass		
North HCP: 14+1	♦ AT6	♦ Q74				
South HCP: 9	♣ KJT53	♣ 8742				
Contract: 1NT South						

<b>Board: 85</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J	♠ Q72		1♦	Pass	1NT
Vul: Both	♥ 7643	♥ Q98	Pass	2♦	Pass	Pass
North HCP: 11+2	♦ AKQJT2	♦ 987	X	Pass	2♠	3♦
South HCP: 9	♣ 98	♣ AJ65	Pass	Pass	3♠	Pass
Contract: 4♦ X North			Pass	4♦	X	All Pass

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 86</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J9763	♠ A8	1♦	Pass	1NT	2♥
Vul: E-W	♥ T863	♥ AKJ754	3♣	4♥	All Pass	
North HCP: 5+1	♦ A6	♦ Q7				
South HCP: 14+2	♣ 98	♣ T62				
Contract: 4♥ North						

<b>Board: 87</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K9	♠ QT8	1♦	Pass	1NT	
Vul: Both	♥ K83	♥ A76	Pass	2♦	All Pass	
North HCP: 13+1	♦ AKT93	♦ 7642				
South HCP: 8	♣ 963	♣ Q84				
Contract: 2♦ North						

<b>Board: 88</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT82	♠ Q94	1♦	Pass	1NT	
Vul: E-W	♥ K5	♥ QT8	2♥	2NT	All Pass	
North HCP: 17+1	♦ AKQ64	♦ J953				
South HCP: 7	♣ A8	♣ QT5				
Contract: 2NT North						

<b>Board: 89</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT4	♠ A875			1♦	
Vul: N-S	♥ Q82	♥ AT94	Pass	1NT	All Pass	
North HCP: 8	♦ 865	♦ AJ93				
South HCP: 15	♣ KT74	♣ Q				
Contract: 1NT North						

<b>Board: 90</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q85	♠ T			1♦	
Vul: E-W	♥ K93	♥ A62	Pass	1NT	Pass	2♣
North HCP: 9	♦ 764	♦ AKJ98	All Pass			
South HCP: 14+1	♣ KJ97	♣ Q654				
Contract: 2♣ South						

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 86</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J9763	♠ A8	1♦	Pass	1NT	2♥
Vul: E-W	♥ T863	♥ AKJ754	3♣	4♥	All Pass	
North HCP: 5+1	♦ A6	♦ Q7				
South HCP: 14+2	♣ 98	♣ T62				
Contract: 4♥ North						

<b>Board: 87</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K9	♠ QT8	1♦	Pass	1NT	
Vul: Both	♥ K83	♥ A76	Pass	2♦	All Pass	
North HCP: 13+1	♦ AKT93	♦ 7642				
South HCP: 8	♣ 963	♣ Q84				
Contract: 2♦ North						

<b>Board: 88</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ JT82	♠ Q94	1♦	Pass	1NT	
Vul: E-W	♥ K5	♥ QT8	2♥	2NT	All Pass	
North HCP: 17+1	♦ AKQ64	♦ J953				
South HCP: 7	♣ A8	♣ QT5				
Contract: 2NT North						

<b>Board: 89</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT4	♠ A875			1♦	
Vul: N-S	♥ Q82	♥ AT94	Pass	1NT	All Pass	
North HCP: 8	♦ 865	♦ AJ93				
South HCP: 15	♣ KT74	♣ Q				
Contract: 1NT North						

<b>Board: 90</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q85	♠ T			1♦	
Vul: E-W	♥ K93	♥ A62	Pass	1NT	Pass	2♣
North HCP: 9	♦ 764	♦ AKJ98	All Pass			
South HCP: 14+1	♣ KJ97	♣ Q654				
Contract: 2♣ South						

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 91</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T2	♠ Q95		1♦	Pass	1NT
Vul: None	♥ QJ7	♥ KT4	X	2♦	Pass	Pass
North HCP: 12+1	♦ AKJ83	♦ T95	X	Pass	2♠	3♦
South HCP: 8	♣ J43	♣ K975	All Pass			
Contract: 3♦ South						

<b>Board: 92</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q43	♠ J82				1♦
Vul: N-S	♥ Q87	♥ AJ2	Pass	1NT	Pass	2♦
North HCP: 9	♦ J532	♦ KT976	All Pass			
South HCP: 14+1	♣ A52	♣ KQ				
Contract: 2♦ South						

<b>Board: 93</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT5	♠ Q86		1♦	Pass	1NT
Vul: E-W	♥ AK6	♥ Q73	2♣	3♦	Pass	3NT
North HCP: 19+2	♦ AKJ932	♦ 754	Pass	6♦	All Pass	
South HCP: 8	♣ 9	♣ AT43				
Contract: 6♦ North						

<b>Board: 94</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q75	♠ 82				1♦
Vul: None	♥ QT2	♥ AJ73	Pass	1NT	Pass	2♦
North HCP: 9	♦ Q83	♦ AK9652	All Pass			
South HCP: 12+2	♣ QJ53	♣ 7				
Contract: 2♦ South						

<b>Board: 95</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT6	♠ A42				1♦
Vul: Both	♥ KT4	♥ A	Pass	1NT	Pass	3♣
North HCP: 8	♦ 963	♦ AKQT2	Pass	3NT	All Pass	
South HCP: 18+1	♣ Q875	♣ J962				
Contract: 3NT North						

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

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

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

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

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

## Both hands (Answers Page)

<b>Board: 91</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T2	♠ Q95		1♦	Pass	1NT
Vul: None	♥ QJ7	♥ KT4	X	2♦	Pass	Pass
North HCP: 12+1	♦ AKJ83	♦ T95	X	Pass	2♠	3♦
South HCP: 8	♣ J43	♣ K975	All Pass			
Contract: 3♦ South						

<b>Board: 92</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q43	♠ J82				1♦
Vul: N-S	♥ Q87	♥ AJ2	Pass	1NT	Pass	2♦
North HCP: 9	♦ J532	♦ KT976	All Pass			
South HCP: 14+1	♣ A52	♣ KQ				
Contract: 2♦ South						

<b>Board: 93</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT5	♠ Q86		1♦	Pass	1NT
Vul: E-W	♥ AK6	♥ Q73	2♣	3♦	Pass	3NT
North HCP: 19+2	♦ AKJ932	♦ 754	Pass	6♦	All Pass	
South HCP: 8	♣ 9	♣ AT43				
Contract: 6♦ North						

<b>Board: 94</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q75	♠ 82				1♦
Vul: None	♥ QT2	♥ AJ73	Pass	1NT	Pass	2♦
North HCP: 9	♦ Q83	♦ AK9652	All Pass			
South HCP: 12+2	♣ QJ53	♣ 7				
Contract: 2♦ South						

<b>Board: 95</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT6	♠ A42				1♦
Vul: Both	♥ KT4	♥ A	Pass	1NT	Pass	3♣
North HCP: 8	♦ 963	♦ AKQT2	Pass	3NT	All Pass	
South HCP: 18+1	♣ Q875	♣ J962				
Contract: 3NT North						

<b>Board: 96</b>	♠ AK42	You bid first.
Dealer: North	♥ AJ75	The opponents are silent.
Vul: N-S	♦ AK3	
HCP: 19	♣ 82	

---

<b>Board: 97</b>	♠ A54	Partner bids first.
Dealer: South	♥ K42	The opponents are silent.
Vul: Both	♦ 843	
HCP: 9	♣ Q943	

---

<b>Board: 98</b>	♠ K86	RHO opens the bidding 1♦ .
Dealer: West	♥ Q84	You bid next.
Vul: E-W	♦ A942	East (LHO) bids 1NT if possible.
HCP: 9	♣ 865	West (RHO) bids 2♦ if possible.

---

<b>Board: 99</b>	♠ QJT	Partner bids first.
Dealer: South	♥ K63	The opponents are silent.
Vul: N-S	♦ J82	
HCP: 9	♣ QT82	

---

<b>Board: 100</b>	♠ Q75	Partner bids first.
Dealer: South	♥ K63	The opponents are silent.
Vul: E-W	♦ T654	
HCP: 8	♣ KT5	

## Both hands (Answers Page)

<b>Board: 96</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK42	♠ Q87		1♦	Pass	1NT
Vul: N-S	♥ AJ75	♥ Q83	Pass	2NT	Pass	3NT
North HCP: 19	♦ AK3	♦ J86		All Pass		
South HCP: 9	♣ 82	♣ A965				
Contract: 3NT South						

<b>Board: 97</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A54	♠ QJ82			1♦	
Vul: Both	♥ K42	♥ A75	Pass	1NT	All Pass	
North HCP: 9	♦ 843	♦ KQJ7				
South HCP: 14	♣ Q943	♣ JT				
Contract: 1NT North						

<b>Board: 98</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K86	♠ AJ943	1♦	Pass	1NT	Pass
Vul: E-W	♥ Q84	♥ AJ95	2♦	Pass	Pass	2♠
North HCP: 9	♦ A942	♦ 7		All Pass		
South HCP: 11+1	♣ 865	♣ JT4				
Contract: 2♠ South						

<b>Board: 99</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJT	♠ 96			1♦	
Vul: N-S	♥ K63	♥ A94	Pass	1NT	All Pass	
North HCP: 9	♦ J82	♦ KQ53				
South HCP: 13	♣ QT82	♣ A654				
Contract: 1NT North						

<b>Board: 100</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q75	♠ A93			1♦	
Vul: E-W	♥ K63	♥ Q7	Pass	1NT	Pass	2♦
North HCP: 8	♦ T654	♦ AJ732		All Pass		
South HCP: 12+1	♣ KT5	♣ J97				
Contract: 2♦ South						

<b>Board: 96</b>	♠ Q87	Partner bids first.
Dealer: North	♥ Q83	The opponents are silent.
Vul: N-S	♦ J86	
HCP: 9	♣ A965	

---

<b>Board: 97</b>	♠ QJ82	You bid first.
Dealer: South	♥ A75	The opponents are silent.
Vul: Both	♦ KQJ7	
HCP: 14	♣ JT	

---

<b>Board: 98</b>	♠ AJ943	LHO opens the bidding 1♦.
Dealer: West	♥ AJ95	Partner bids next.
Vul: E-W	♦ 7	East (RHO) bids 1NT if possible.
HCP: 11+1	♣ JT4	West (LHO) bids 2♦ if possible.

---

<b>Board: 99</b>	♠ 96	You bid first.
Dealer: South	♥ A94	The opponents are silent.
Vul: N-S	♦ KQ53	
HCP: 13	♣ A654	

---

<b>Board: 100</b>	♠ A93	You bid first.
Dealer: South	♥ Q7	The opponents are silent.
Vul: E-W	♦ AJ732	
HCP: 12+1	♣ J97	

## Both hands (Answers Page)

<b>Board: 96</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK42	♠ Q87		1♦	Pass	1NT
Vul: N-S	♥ AJ75	♥ Q83	Pass	2NT	Pass	3NT
North HCP: 19	♦ AK3	♦ J86		All Pass		
South HCP: 9	♣ 82	♣ A965				
Contract: 3NT South						

<b>Board: 97</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A54	♠ QJ82			1♦	
Vul: Both	♥ K42	♥ A75	Pass	1NT	All Pass	
North HCP: 9	♦ 843	♦ KQJ7				
South HCP: 14	♣ Q943	♣ JT				
Contract: 1NT North						

<b>Board: 98</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K86	♠ AJ943	1♦	Pass	1NT	Pass
Vul: E-W	♥ Q84	♥ AJ95	2♦	Pass	Pass	2♠
North HCP: 9	♦ A942	♦ 7		All Pass		
South HCP: 11+1	♣ 865	♣ JT4				
Contract: 2♠ South						

<b>Board: 99</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJT	♠ 96			1♦	
Vul: N-S	♥ K63	♥ A94	Pass	1NT	All Pass	
North HCP: 9	♦ J82	♦ KQ53				
South HCP: 13	♣ QT82	♣ A654				
Contract: 1NT North						

<b>Board: 100</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q75	♠ A93			1♦	
Vul: E-W	♥ K63	♥ Q7	Pass	1NT	Pass	2♦
North HCP: 8	♦ T654	♦ AJ732		All Pass		
South HCP: 12+1	♣ KT5	♣ J97				
Contract: 2♦ South						

**Board: 101**      ♠ J8      You bid first.

Dealer: North      ♥ A72      West (RHO) bids 2♠ if possible.

Vul: Both      ♦ KQ984

HCP: 13+1      ♣ QJ6

---

**Board: 102**      ♠ KJ8      Partner bids first.

Dealer: South      ♥ K92      The opponents are silent.

Vul: None      ♦ Q86

HCP: 9      ♣ T764

---

**Board: 103**      ♠ AT      You bid first.

Dealer: North      ♥ AT2      The opponents are silent.

Vul: N-S      ♦ AQ762

HCP: 14+1      ♣ 964

---

**Board: 104**      ♠ KJ98      You bid first.

Dealer: North      ♥ AJ8      The opponents are silent.

Vul: E-W      ♦ AKJT

HCP: 19      ♣ Q8

---

**Board: 105**      ♠ KT6      Partner bids first.

Dealer: South      ♥ Q95      The opponents are silent.

Vul: E-W      ♦ 643

HCP: 7      ♣ Q862

## Both hands (Answers Page)

<b>Board: 101</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J8	♠ Q92		1♦	Pass	1NT
Vul: Both	♥ A72	♥ K85	Pass	2♦	Pass	Pass
North HCP: 13+1	♦ KQ984	♦ T762	2♠	Pass	Pass	3♦
South HCP: 8	♣ QJ6	♣ K93	All Pass			
Contract: 3♦ South						

<b>Board: 102</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ8	♠ 6			1♣	
Vul: None	♥ K92	♥ AT4	Pass	1NT	Pass	3♣
North HCP: 9	♦ Q86	♦ JT43	All Pass			
South HCP: 14+1	♣ T764	♣ AKQ93				
Contract: 3♣ South						

<b>Board: 103</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT	♠ Q62		1♦	Pass	1NT
Vul: N-S	♥ AT2	♥ Q94	Pass	2♦	All Pass	
North HCP: 14+1	♦ AQ762	♦ 953				
South HCP: 7	♣ 964	♣ K852				
Contract: 2♦ North						

<b>Board: 104</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ98	♠ Q73		1♦	Pass	1NT
Vul: E-W	♥ AJ8	♥ K97	Pass	2NT	Pass	3NT
North HCP: 19	♦ AKJT	♦ 962	All Pass			
South HCP: 9	♣ Q8	♣ KJT9				
Contract: 3NT South						

<b>Board: 105</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT6	♠ AQ94			1♦	
Vul: E-W	♥ Q95	♥ J432	Pass	1NT	All Pass	
North HCP: 7	♦ 643	♦ KJ8				
South HCP: 14	♣ Q862	♣ K9				
Contract: 1NT North						

**Board: 101**      ♠ Q92      Partner bids first.

Dealer: North      ♥ K85      West (LHO) bids 2♠ if possible.

Vul: Both      ♦ T762

HCP: 8      ♣ K93

---

**Board: 102**      ♠ 6      You bid first.

Dealer: South      ♥ AT4      The opponents are silent.

Vul: None      ♦ JT43

HCP: 14+1      ♣ AKQ93

---

**Board: 103**      ♠ Q62      Partner bids first.

Dealer: North      ♥ Q94      The opponents are silent.

Vul: N-S      ♦ 953

HCP: 7      ♣ K852

---

**Board: 104**      ♠ Q73      Partner bids first.

Dealer: North      ♥ K97      The opponents are silent.

Vul: E-W      ♦ 962

HCP: 9      ♣ KJT9

---

**Board: 105**      ♠ AQ94      You bid first.

Dealer: South      ♥ J432      The opponents are silent.

Vul: E-W      ♦ KJ8

HCP: 14      ♣ K9

## Both hands (Answers Page)

<b>Board: 101</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J8	♠ Q92		1♦	Pass	1NT
Vul: Both	♥ A72	♥ K85	Pass	2♦	Pass	Pass
North HCP: 13+1	♦ KQ984	♦ T762	2♠	Pass	Pass	3♦
South HCP: 8	♣ QJ6	♣ K93	All Pass			
Contract: 3♦ South						

<b>Board: 102</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ8	♠ 6			1♣	
Vul: None	♥ K92	♥ AT4	Pass	1NT	Pass	3♣
North HCP: 9	♦ Q86	♦ JT43	All Pass			
South HCP: 14+1	♣ T764	♣ AKQ93				
Contract: 3♣ South						

<b>Board: 103</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT	♠ Q62		1♦	Pass	1NT
Vul: N-S	♥ AT2	♥ Q94	Pass	2♦	All Pass	
North HCP: 14+1	♦ AQ762	♦ 953				
South HCP: 7	♣ 964	♣ K852				
Contract: 2♦ North						

<b>Board: 104</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ98	♠ Q73		1♦	Pass	1NT
Vul: E-W	♥ AJ8	♥ K97	Pass	2NT	Pass	3NT
North HCP: 19	♦ AKJT	♦ 962	All Pass			
South HCP: 9	♣ Q8	♣ KJT9				
Contract: 3NT South						

<b>Board: 105</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT6	♠ AQ94			1♦	
Vul: E-W	♥ Q95	♥ J432	Pass	1NT	All Pass	
North HCP: 7	♦ 643	♦ KJ8				
South HCP: 14	♣ Q862	♣ K9				
Contract: 1NT North						

<b>Board: 106</b>	♠ Q97	Partner bids first.
Dealer: South	♥ Q92	The opponents are silent.
Vul: None	♦ T75	
HCP: 8	♣ KJ73	

---

<b>Board: 107</b>	♠ Q95	Partner bids first.
Dealer: South	♥ A43	The opponents are silent.
Vul: N-S	♦ T752	
HCP: 9	♣ KT7	

---

<b>Board: 108</b>	♠ J943	RHO opens the bidding 1♣.
Dealer: West	♥ AT965	You bid next.
Vul: None	♦ 5	East (LHO) bids 1NT if possible.
HCP: 6+1	♣ J52	

---

<b>Board: 109</b>	♠ AJ86	You bid first.
Dealer: North	♥ K	West (RHO) bids 2♥ if possible.
Vul: None	♦ QT6543	East (LHO) bids 3♥ if possible.
HCP: 12+2	♣ QT	

---

<b>Board: 110</b>	♠ AJ75	You bid first.
Dealer: North	♥ K97	The opponents are silent.
Vul: N-S	♦ KQJ3	
HCP: 18	♣ A9	

## Both hands (Answers Page)

<b>Board: 106</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q97	♠ AT4				1♦
Vul: None	♥ Q92	♥ K75	Pass	1NT	Pass	2♦
North HCP: 8	♦ T75	♦ AJ983		All Pass		
South HCP: 12+1	♣ KJ73	♣ 85				
Contract: 2♦ South						

<b>Board: 107</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q95	♠ A4				1♦
Vul: N-S	♥ A43	♥ KQ	Pass	1NT	Pass	2NT
North HCP: 9	♦ T752	♦ AJ8643	Pass	3NT	All Pass	
South HCP: 19+2	♣ KT7	♣ AJ4				
Contract: 3NT North						

<b>Board: 108</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J943	♠ A72	1♣	Pass	1NT	2♦
Vul: None	♥ AT965	♥ J8		All Pass		
North HCP: 6+1	♦ 5	♦ AJT743				
South HCP: 14+2	♣ J52	♣ A6				
Contract: 2♦ South						

<b>Board: 109</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ86	♠ Q73		1♦	Pass	1NT
Vul: None	♥ K	♥ Q65	Pass	2♦	Pass	Pass
North HCP: 12+2	♦ QT6543	♦ 987	2♥	Pass	Pass	3♦
South HCP: 8	♣ QT	♣ A976	Pass	Pass	3♥	Pass
Contract: 4♦ North			Pass	4♦	All Pass	

<b>Board: 110</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ75	♠ K43		1♦	Pass	1NT
Vul: N-S	♥ K97	♥ A65	Pass	2NT	Pass	3NT
North HCP: 18	♦ KQJ3	♦ T752		All Pass		
South HCP: 9	♣ A9	♣ Q62				
Contract: 3NT South						

**Board: 106**      ♠ AT4      You bid first.

Dealer: South      ♥ K75      The opponents are silent.

Vul: None      ♦ AJ983

HCP: 12+1      ♣ 85

---

**Board: 107**      ♠ A4      You bid first.

Dealer: South      ♥ KQ      The opponents are silent.

Vul: N-S      ♦ AJ8643

HCP: 19+2      ♣ AJ4

---

**Board: 108**      ♠ A72      LHO opens the bidding 1♣.

Dealer: West      ♥ J8      Partner bids next.

Vul: None      ♦ AJT743      East (RHO) bids 1NT if possible.

HCP: 14+2      ♣ A6

---

**Board: 109**      ♠ Q73      Partner bids first.

Dealer: North      ♥ Q65      West (LHO) bids 2♥ if possible.

Vul: None      ♦ 987      East (RHO) bids 3♥ if possible.

HCP: 8      ♣ A976

---

**Board: 110**      ♠ K43      Partner bids first.

Dealer: North      ♥ A65      The opponents are silent.

Vul: N-S      ♦ T752

HCP: 9      ♣ Q62

## Both hands (Answers Page)

<b>Board: 106</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q97	♠ AT4				1♦
Vul: None	♥ Q92	♥ K75	Pass	1NT	Pass	2♦
North HCP: 8	♦ T75	♦ AJ983		All Pass		
South HCP: 12+1	♣ KJ73	♣ 85				
Contract: 2♦ South						

<b>Board: 107</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q95	♠ A4				1♦
Vul: N-S	♥ A43	♥ KQ	Pass	1NT	Pass	2NT
North HCP: 9	♦ T752	♦ AJ8643	Pass	3NT	All Pass	
South HCP: 19+2	♣ KT7	♣ AJ4				
Contract: 3NT North						

<b>Board: 108</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ J943	♠ A72	1♣	Pass	1NT	2♦
Vul: None	♥ AT965	♥ J8		All Pass		
North HCP: 6+1	♦ 5	♦ AJT743				
South HCP: 14+2	♣ J52	♣ A6				
Contract: 2♦ South						

<b>Board: 109</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ86	♠ Q73		1♦	Pass	1NT
Vul: None	♥ K	♥ Q65	Pass	2♦	Pass	Pass
North HCP: 12+2	♦ QT6543	♦ 987	2♥	Pass	Pass	3♦
South HCP: 8	♣ QT	♣ A976	Pass	Pass	3♥	Pass
Contract: 4♦ North			Pass	4♦	All Pass	

<b>Board: 110</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ75	♠ K43		1♦	Pass	1NT
Vul: N-S	♥ K97	♥ A65	Pass	2NT	Pass	3NT
North HCP: 18	♦ KQJ3	♦ T752		All Pass		
South HCP: 9	♣ A9	♣ Q62				
Contract: 3NT South						

**Board: 111**      ♠ AQ3      You bid first.

Dealer: North      ♥ Q7      The opponents are silent.

Vul: E-W      ♦ AJT94

HCP: 14+1      ♣ JT5

---

**Board: 112**      ♠ A72      You bid first.

Dealer: North      ♥ A5      West (RHO) bids 2♥ if possible.

Vul: N-S      ♦ AK7643

HCP: 19+2      ♣ A7

---

**Board: 113**      ♠ Q98      Partner bids first.

Dealer: South      ♥ Q98      The opponents are silent.

Vul: E-W      ♦ T852

HCP: 9      ♣ KQ5

---

**Board: 114**      ♠ K72      Partner bids first.

Dealer: South      ♥ Q93      The opponents are silent.

Vul: None      ♦ J82

HCP: 9      ♣ QJ74

---

**Board: 115**      ♠ K84      Partner bids first.

Dealer: South      ♥ Q83      The opponents are silent.

Vul: None      ♦ K43

HCP: 9      ♣ J982

## Both hands (Answers Page)

<b>Board: 111</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ3	♠ K82		1♦	Pass	1NT
Vul: E-W	♥ Q7	♥ K63	Pass	2♦	All Pass	
North HCP: 14+1	♦ AJT94	♦ 765				
South HCP: 9	♣ JT5	♣ K642				
Contract: 2♦ North						

<b>Board: 112</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A72	♠ Q84		1♦	Pass	1NT
Vul: N-S	♥ A5	♥ K73	2♥	3NT	All Pass	
North HCP: 19+2	♦ AK7643	♦ T85				
South HCP: 7	♣ A7	♣ Q832				
Contract: 3NT North						

<b>Board: 113</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q98	♠ K632			1♦	
Vul: E-W	♥ Q98	♥ A54	Pass	1NT	All Pass	
North HCP: 9	♦ T852	♦ KQ76				
South HCP: 12	♣ KQ5	♣ 63				
Contract: 1NT North						

<b>Board: 114</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K72	♠ A53			1♦	
Vul: None	♥ Q93	♥ J72	Pass	1NT	Pass	2♦
North HCP: 9	♦ J82	♦ AKQ54	All Pass			
South HCP: 14+1	♣ QJ74	♣ 53				
Contract: 2♦ South						

<b>Board: 115</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K84	♠ T95			1♣	
Vul: None	♥ Q83	♥ KJ72	Pass	1NT	All Pass	
North HCP: 9	♦ K43	♦ J5				
South HCP: 14	♣ J982	♣ AKQ4				
Contract: 1NT North						

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 111</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ3	♠ K82		1♦	Pass	1NT
Vul: E-W	♥ Q7	♥ K63	Pass	2♦	All Pass	
North HCP: 14+1	♦ AJT94	♦ 765				
South HCP: 9	♣ JT5	♣ K642				
Contract: 2♦ North						

<b>Board: 112</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A72	♠ Q84		1♦	Pass	1NT
Vul: N-S	♥ A5	♥ K73	2♥	3NT	All Pass	
North HCP: 19+2	♦ AK7643	♦ T85				
South HCP: 7	♣ A7	♣ Q832				
Contract: 3NT North						

<b>Board: 113</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q98	♠ K632			1♦	
Vul: E-W	♥ Q98	♥ A54	Pass	1NT	All Pass	
North HCP: 9	♦ T852	♦ KQ76				
South HCP: 12	♣ KQ5	♣ 63				
Contract: 1NT North						

<b>Board: 114</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K72	♠ A53			1♦	
Vul: None	♥ Q93	♥ J72	Pass	1NT	Pass	2♦
North HCP: 9	♦ J82	♦ AKQ54	All Pass			
South HCP: 14+1	♣ QJ74	♣ 53				
Contract: 2♦ South						

<b>Board: 115</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K84	♠ T95			1♣	
Vul: None	♥ Q83	♥ KJ72	Pass	1NT	All Pass	
North HCP: 9	♦ K43	♦ J5				
South HCP: 14	♣ J982	♣ AKQ4				
Contract: 1NT North						

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 116</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q94	♠ J3				1♦
Vul: E-W	♥ AT3	♥ J875	Pass	1NT	Pass	2♦
North HCP: 8	♦ 742	♦ AKJT9	All Pass			
South HCP: 13+1	♣ Q743	♣ K5				
Contract: 2♦ South						

---

<b>Board: 117</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A75	♠ K84				1♦
Vul: N-S	♥ QT9	♥ 743	Pass	1NT	All Pass	
North HCP: 9	♦ T832	♦ KJ65				
South HCP: 14	♣ QJ2	♣ AK7				
Contract: 1NT North						

---

<b>Board: 118</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q76	♠ K432				1♦
Vul: Both	♥ QT8	♥ K	Pass	1NT	Pass	3♦
North HCP: 7	♦ T74	♦ AK9632	All Pass			
South HCP: 15+2	♣ K653	♣ Q2				
Contract: 3♦ South						

---

<b>Board: 119</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K82	♠ AQ4				1♦
Vul: Both	♥ A74	♥ KJT3	Pass	1NT	Pass	2NT
North HCP: 9	♦ 8432	♦ AKQT	Pass	3NT	All Pass	
South HCP: 19	♣ QT9	♣ 53				
Contract: 3NT North						

---

<b>Board: 120</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q84	♠ K3				1♦
Vul: None	♥ A76	♥ K854	Pass	1NT	Pass	2♦
North HCP: 9	♦ 952	♦ AK7643	All Pass			
South HCP: 13+2	♣ QJ52	♣ 3				
Contract: 2♦ South						

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 116</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q94	♠ J3				1♦
Vul: E-W	♥ AT3	♥ J875	Pass	1NT	Pass	2♦
North HCP: 8	♦ 742	♦ AKJT9	All Pass			
South HCP: 13+1	♣ Q743	♣ K5				
Contract: 2♦ South						

---

<b>Board: 117</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A75	♠ K84				1♦
Vul: N-S	♥ QT9	♥ 743	Pass	1NT	All Pass	
North HCP: 9	♦ T832	♦ KJ65				
South HCP: 14	♣ QJ2	♣ AK7				
Contract: 1NT North						

---

<b>Board: 118</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q76	♠ K432				1♦
Vul: Both	♥ QT8	♥ K	Pass	1NT	Pass	3♦
North HCP: 7	♦ T74	♦ AK9632	All Pass			
South HCP: 15+2	♣ K653	♣ Q2				
Contract: 3♦ South						

---

<b>Board: 119</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K82	♠ AQ4				1♦
Vul: Both	♥ A74	♥ KJT3	Pass	1NT	Pass	2NT
North HCP: 9	♦ 8432	♦ AKQT	Pass	3NT	All Pass	
South HCP: 19	♣ QT9	♣ 53				
Contract: 3NT North						

---

<b>Board: 120</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q84	♠ K3				1♦
Vul: None	♥ A76	♥ K854	Pass	1NT	Pass	2♦
North HCP: 9	♦ 952	♦ AK7643	All Pass			
South HCP: 13+2	♣ QJ52	♣ 3				
Contract: 2♦ South						

**Board: 121**      ♠ AT92      RHO opens the bidding 1♦.

Dealer: West      ♥ J6      You bid next.

Vul: Both      ♦ JT54      East (LHO) bids 1NT if possible.

HCP: 6      ♣ 987      West (RHO) Doubles 2♦ if possible.

---

**Board: 122**      ♠ K86      You bid first.

Dealer: North      ♥ A92      The opponents are silent.

Vul: E-W      ♦ QT76

HCP: 12      ♣ QJT

---

**Board: 123**      ♠ Q43      Partner bids first.

Dealer: South      ♥ K93      The opponents are silent.

Vul: None      ♦ 9543

HCP: 9      ♣ AT9

---

**Board: 124**      ♠ AT94      You bid first.

Dealer: North      ♥ AK43      The opponents are silent.

Vul: Both      ♦ Q732

HCP: 13      ♣ 9

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**Board: 125**      ♠ KJ5      Partner bids first.

Dealer: South      ♥ QJ3      The opponents are silent.

Vul: E-W      ♦ 742

HCP: 9      ♣ Q975

## Both hands (Answers Page)

<b>Board: 121</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT92	♠ KJ854	1♦	Pass	1NT	2♦ <sup>1</sup>
Vul: Both	♥ J6	♥ AK843	X	4♠	All Pass	
North HCP: 6	♦ JT54	♦ -				
South HCP: 15+2	♣ 987	♣ A43				1. Michaels Cuebid
Contract: 4♠ North						

<b>Board: 122</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K86	♠ Q97		1♦	Pass	1NT
Vul: E-W	♥ A92	♥ Q73		All Pass		
North HCP: 12	♦ QT76	♦ J85				
South HCP: 9	♣ QJT	♣ A973				
Contract: 1NT South						

<b>Board: 123</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q43	♠ T87				1♦
Vul: None	♥ K93	♥ AT2	Pass	1NT	All Pass	
North HCP: 9	♦ 9543	♦ KQ62				
South HCP: 13	♣ AT9	♣ KJ7				
Contract: 1NT North						

<b>Board: 124</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT94	♠ Q82		1♦	Pass	1NT
Vul: Both	♥ AK43	♥ QT7		All Pass		
North HCP: 13	♦ Q732	♦ JT9				
South HCP: 9	♣ 9	♣ KJ74				
Contract: 1NT South						

<b>Board: 125</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ5	♠ A				1♦
Vul: E-W	♥ QJ3	♥ AK8	Pass	1NT	Pass	3♣
North HCP: 9	♦ 742	♦ KQT98	Pass	3NT	All Pass	
South HCP: 19+1	♣ Q975	♣ K832				
Contract: 3NT North						

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

---

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

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 121</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AT92	♠ KJ854	1♦	Pass	1NT	2♦ <sup>1</sup>
Vul: Both	♥ J6	♥ AK843	X	4♠	All Pass	
North HCP: 6	♦ JT54	♦ -				
South HCP: 15+2	♣ 987	♣ A43				1. Michaels Cuebid
Contract: 4♠ North						

<b>Board: 122</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K86	♠ Q97		1♦	Pass	1NT
Vul: E-W	♥ A92	♥ Q73		All Pass		
North HCP: 12	♦ QT76	♦ J85				
South HCP: 9	♣ QJT	♣ A973				
Contract: 1NT South						

<b>Board: 123</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q43	♠ T87				1♦
Vul: None	♥ K93	♥ AT2	Pass	1NT	All Pass	
North HCP: 9	♦ 9543	♦ KQ62				
South HCP: 13	♣ AT9	♣ KJ7				
Contract: 1NT North						

<b>Board: 124</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AT94	♠ Q82		1♦	Pass	1NT
Vul: Both	♥ AK43	♥ QT7		All Pass		
North HCP: 13	♦ Q732	♦ JT9				
South HCP: 9	♣ 9	♣ KJ74				
Contract: 1NT South						

<b>Board: 125</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJ5	♠ A				1♦
Vul: E-W	♥ QJ3	♥ AK8	Pass	1NT	Pass	3♣
North HCP: 9	♦ 742	♦ KQT98	Pass	3NT	All Pass	
South HCP: 19+1	♣ Q975	♣ K832				
Contract: 3NT North						

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

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 126</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT3	♠ QJ				1♦
Vul: E-W	♥ KT4	♥ A85	Pass	1NT	Pass	2♦
North HCP: 9	♦ 432	♦ AQJ75		All Pass		
South HCP: 19+1	♣ K652	♣ AJ4				
Contract: 2♦ South						

<b>Board: 127</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K42	♠ A73				1♦
Vul: Both	♥ A53	♥ J92	Pass	1NT	All Pass	
North HCP: 9	♦ T65	♦ QJ94				
South HCP: 12	♣ QT93	♣ A76				
Contract: 1NT North						

<b>Board: 128</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 4	♠ K96		1♦	Pass	1NT
Vul: E-W	♥ A42	♥ QT3	Pass	3♦	Pass	3NT
North HCP: 15+2	♦ AKQ965	♦ J83		All Pass		
South HCP: 9	♣ QT5	♣ K964				
Contract: 3NT South						

<b>Board: 129</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K4	♠ Q83		1♦	Pass	1NT
Vul: E-W	♥ AJ	♥ Q95	2♠	4♦	Pass	4♠ <sup>1</sup>
North HCP: 16+3	♦ AKJT863	♦ 754	Pass	5♦	All Pass	
South HCP: 9	♣ 95	♣ KQT4				
Contract: 5♦ North			1.	limit raise or better in !D		

<b>Board: 130</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A72	♠ Q94		1♣	Pass	1NT
Vul: N-S	♥ QT2	♥ KJ6		All Pass		
North HCP: 14+1	♦ KJ	♦ Q76				
South HCP: 8	♣ KJ753	♣ T962				
Contract: 1NT South						

**Board: 126**      ♠ QJ      You bid first.

Dealer: South      ♥ A85      The opponents are silent.

Vul: E-W      ♦ AQJ75

HCP: 19+1      ♣ AJ4

---

**Board: 127**      ♠ A73      You bid first.

Dealer: South      ♥ J92      The opponents are silent.

Vul: Both      ♦ QJ94

HCP: 12      ♣ A76

---

**Board: 128**      ♠ K96      Partner bids first.

Dealer: North      ♥ QT3      The opponents are silent.

Vul: E-W      ♦ J83

HCP: 9      ♣ K964

---

**Board: 129**      ♠ Q83      Partner bids first.

Dealer: North      ♥ Q95      West (LHO) bids 2♠ if possible.

Vul: E-W      ♦ 754

HCP: 9      ♣ KQT4

---

**Board: 130**      ♠ Q94      Partner bids first.

Dealer: North      ♥ KJ6      The opponents are silent.

Vul: N-S      ♦ Q76

HCP: 8      ♣ T962

## Both hands (Answers Page)

<b>Board: 126</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT3	♠ QJ				1♦
Vul: E-W	♥ KT4	♥ A85	Pass	1NT	Pass	2♦
North HCP: 9	♦ 432	♦ AQJ75		All Pass		
South HCP: 19+1	♣ K652	♣ AJ4				
Contract: 2♦ South						

<b>Board: 127</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K42	♠ A73				1♦
Vul: Both	♥ A53	♥ J92	Pass	1NT	All Pass	
North HCP: 9	♦ T65	♦ QJ94				
South HCP: 12	♣ QT93	♣ A76				
Contract: 1NT North						

<b>Board: 128</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 4	♠ K96		1♦	Pass	1NT
Vul: E-W	♥ A42	♥ QT3	Pass	3♦	Pass	3NT
North HCP: 15+2	♦ AKQ965	♦ J83		All Pass		
South HCP: 9	♣ QT5	♣ K964				
Contract: 3NT South						

<b>Board: 129</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K4	♠ Q83		1♦	Pass	1NT
Vul: E-W	♥ AJ	♥ Q95	2♠	4♦	Pass	4♠ <sup>1</sup>
North HCP: 16+3	♦ AKJT863	♦ 754	Pass	5♦	All Pass	
South HCP: 9	♣ 95	♣ KQT4				
Contract: 5♦ North			1.	limit raise or better in !D		

<b>Board: 130</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A72	♠ Q94		1♣	Pass	1NT
Vul: N-S	♥ QT2	♥ KJ6		All Pass		
North HCP: 14+1	♦ KJ	♦ Q76				
South HCP: 8	♣ KJ753	♣ T962				
Contract: 1NT South						

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

---

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

## Both hands (Answers Page)

**Board: 131**

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 9

Contract: 5♣ North

**North:**

♠ AJT4

♥ AKJ

♦ Q

♣ KQT82

**South:**

♠ K85

♥ Q93

♦ K72

♣ J643

**W N E S**

1♣ Pass 1NT

Pass 5♣ All Pass

**Board: 132**

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15+1

Contract: 2♦ South

**North:**

♠ QT4

♥ Q86

♦ 863

♣ A543

**South:**

♠ K876

♥ A32

♦ AJT54

♣ K

**W N E S**

1♦

Pass 1NT Pass 2♦

All Pass

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

---

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

## Both hands (Answers Page)

**Board: 131**

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 9

Contract: 5♣ North

**North:**

♠ AJT4

♥ AKJ

♦ Q

♣ KQT82

**South:**

♠ K85

♥ Q93

♦ K72

♣ J643

**W N E S**

1♣ Pass 1NT

Pass 5♣ All Pass

**Board: 132**

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 15+1

Contract: 2♦ South

**North:**

♠ QT4

♥ Q86

♦ 863

♣ A543

**South:**

♠ K876

♥ A32

♦ AJT54

♣ K

**W N E S**

1♦

Pass 1NT Pass 2♦

All Pass