

North hands

1m - 1|2|3 NT

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

Board: 2 ♠ KT You are dealer.
 Dealer: North ♥ AQ4 The opponents are silent.
 Vul: None ♦ Q873
 HCP: 19 ♣ AKJ9

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

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

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

Both hands (Answers Page)

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

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

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

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

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

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

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

Board: 2	♠ Q42	Partner is dealer.
Dealer: North	♥ K62	The opponents are silent.
Vul: None	♦ 542	
HCP: 7	♣ Q652	

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

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

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

Both hands (Answers Page)

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

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

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

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

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

North hands

1m - 1|2|3 NT

Board: 6	♠ K75	Partner is dealer.
Dealer: South	♥ A86	The opponents are silent.
Vul: Both	♦ 964	
HCP: 9	♣ Q872	

Board: 7	♠ K94	Partner is dealer.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: Both	♦ QT5	
HCP: 12	♣ A942	

Board: 8	♠ KT87	You are dealer.
Dealer: North	♥ KJ5	The opponents are silent.
Vul: None	♦ AQ92	
HCP: 13	♣ 93	

Board: 9	♠ K86	Partner is dealer.
Dealer: South	♥ K72	The opponents are silent.
Vul: N-S	♦ T53	
HCP: 8	♣ QT94	

Board: 10	♠ KT5	Partner is dealer.
Dealer: South	♥ K76	The opponents are silent.
Vul: None	♦ 965	
HCP: 9	♣ KT43	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ K75	♠ A962				1 ♦
Vul: Both	♥ A86	♥ K73	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ 964	♦ Q8732	All Pass			
South HCP: 12+1	♣ Q872	♣ K				
Contract: 2 ♦ South						
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Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ QT76				1 ♦
Vul: Both	♥ QJ9	♥ AT7	Pass	2NT	All Pass	
North HCP: 12	♦ QT5	♦ AJ86				
South HCP: 12	♣ A942	♣ JT				
Contract: 2NT North						
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Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ KT87	♠ Q62		1 ♦	Pass	1NT
Vul: None	♥ KJ5	♥ A94	All Pass			
North HCP: 13	♦ AQ92	♦ T853				
South HCP: 8	♣ 93	♣ QT4				
Contract: 1NT South						
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Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ K86	♠ AQ54				1 ♦
Vul: N-S	♥ K72	♥ Q65	Pass	1NT	All Pass	
North HCP: 8	♦ T53	♦ K642				
South HCP: 14	♣ QT94	♣ K8				
Contract: 1NT North						
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Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ AQ6				1 ♦
Vul: None	♥ K76	♥ Q5	Pass	1NT	Pass	2 ♦
North HCP: 9	♦ 965	♦ KQT83	All Pass			
South HCP: 18+1	♣ KT43	♣ AJ2				
Contract: 2 ♦ South						

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

Board: 6	♠ A962	You are dealer.
Dealer: South	♥ K73	The opponents are silent.
Vul: Both	♦ Q8732	
HCP: 12+1	♣ K	

Board: 7	♠ QT76	You are dealer.
Dealer: South	♥ AT7	The opponents are silent.
Vul: Both	♦ AJ86	
HCP: 12	♣ JT	

Board: 8	♠ Q62	Partner is dealer.
Dealer: North	♥ A94	The opponents are silent.
Vul: None	♦ T853	
HCP: 8	♣ QT4	

Board: 9	♠ AQ54	You are dealer.
Dealer: South	♥ Q65	The opponents are silent.
Vul: N-S	♦ K642	
HCP: 14	♣ K8	

Board: 10	♠ AQ6	You are dealer.
Dealer: South	♥ Q5	The opponents are silent.
Vul: None	♦ KQT83	
HCP: 18+1	♣ AJ2	

Both hands (Answers Page)

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

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

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

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

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

North hands

1m - 1|2|3 NT

Board: 11 ♠ K87 Partner is dealer.
 Dealer: South ♥ QJ2 The opponents are silent.
 Vul: E-W ♦ K54
 HCP: 12 ♣ QJT5

Board: 12 ♠ Q76 Partner is dealer.
 Dealer: South ♥ K63 East (LHO) Doubles 2♣ if possible.
 Vul: N-S ♦ QT2
 HCP: 8 ♣ J942

Board: 13 ♠ Q62 Partner is dealer.
 Dealer: South ♥ K52 The opponents are silent.
 Vul: E-W ♦ 983
 HCP: 9 ♣ A875

Board: 14 ♠ AJ84 You are dealer.
 Dealer: North ♥ Q The opponents are silent.
 Vul: Both ♦ JT2
 HCP: 17+1 ♣ AKQ62

Board: 15 ♠ J7 You are dealer.
 Dealer: North ♥ A963 The opponents are silent.
 Vul: E-W ♦ AKT53
 HCP: 12+1 ♣ 95

Both hands (Answers Page)

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

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

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

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

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

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

Board: 11	♠ J42	You are dealer.
Dealer: South	♥ AK3	The opponents are silent.
Vul: E-W	♦ QJT8	
HCP: 14	♣ K93	

Board: 12	♠ A52	You are dealer.
Dealer: South	♥ JT	East (RHO) Doubles 2♣ if possible.
Vul: N-S	♦ J73	
HCP: 12+1	♣ AQT76	

Board: 13	♠ A94	You are dealer.
Dealer: South	♥ JT83	The opponents are silent.
Vul: E-W	♦ AKJ6	
HCP: 13	♣ 63	

Board: 14	♠ QT2	Partner is dealer.
Dealer: North	♥ A95	The opponents are silent.
Vul: Both	♦ K97	
HCP: 9	♣ 9743	

Board: 15	♠ Q43	Partner is dealer.
Dealer: North	♥ QJT	The opponents are silent.
Vul: E-W	♦ 986	
HCP: 9	♣ AT86	

Both hands (Answers Page)

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

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

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

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

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

North hands

1m - 1|2|3 NT

Board: 16 ♠ A8 You are dealer.
 Dealer: North ♥ T862 The opponents are silent.
 Vul: Both ♦ Q963
 HCP: 13 ♣ AK8

Board: 17 ♠ Q85 Partner is dealer.
 Dealer: South ♥ Q92 The opponents are silent.
 Vul: N-S ♦ 7642
 HCP: 8 ♣ A94

Board: 18 ♠ QT3 Partner is dealer.
 Dealer: South ♥ A74 The opponents are silent.
 Vul: E-W ♦ 632
 HCP: 8 ♣ QT83

Board: 19 ♠ K52 Partner is dealer.
 Dealer: South ♥ QT8 The opponents are silent.
 Vul: Both ♦ T95
 HCP: 8 ♣ K742

Board: 20 ♠ 98 LHO is dealer.
 Dealer: East ♥ A9 East (LHO) opens 1 ♦ if possible.
 Vul: Both ♦ AK965 West (RHO) bids 1NT if possible.
 HCP: 19+1 ♣ AKJ7

Both hands (Answers Page)

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

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

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

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

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

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

Board: 16	♠ QJT	Partner is dealer.
Dealer: North	♥ K75	The opponents are silent.
Vul: Both	♦ 872	
HCP: 9	♣ QJ93	

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

Board: 18	♠ K862	You are dealer.
Dealer: South	♥ QJT	The opponents are silent.
Vul: E-W	♦ AK854	
HCP: 14+1	♣ J	

Board: 19	♠ AJ63	You are dealer.
Dealer: South	♥ A753	The opponents are silent.
Vul: Both	♦ K42	
HCP: 18	♣ AQ	

Board: 20	♠ T762	RHO is dealer. You bid second.
Dealer: East	♥ 5432	East (RHO) opens 1♦ if possible.
Vul: Both	♦ T	West (LHO) bids 1NT if possible.
HCP: 0	♣ T864	

Both hands (Answers Page)

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

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

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

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

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

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

Board: 21	♠ KT9	Partner is dealer.
Dealer: South	♥ QT2	The opponents are silent.
Vul: None	♦ T96	
HCP: 8	♣ KT83	

Board: 22	♠ AJ2	You are dealer.
Dealer: North	♥ 85	The opponents are silent.
Vul: Both	♦ AQ96	
HCP: 19	♣ AKJT	

Board: 23	♠ A42	Partner is dealer.
Dealer: South	♥ Q63	The opponents are silent.
Vul: N-S	♦ T42	
HCP: 8	♣ QT72	

Board: 24	♠ Q84	Partner is dealer.
Dealer: South	♥ K85	East (LHO) bids 2NT if possible.
Vul: None	♦ 965	
HCP: 9	♣ AT42	

Board: 25	♠ Q43	Partner is dealer.
Dealer: South	♥ Q54	The opponents are silent.
Vul: N-S	♦ Q95	
HCP: 8	♣ Q953	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ KT9	♠ 873				1 ♦
Vul: None	♥ QT2	♥ KJ74	Pass	1NT	All Pass	
North HCP: 8	♦ T96	♦ AKJ7				
South HCP: 13	♣ KT83	♣ J4				
Contract: 1NT North						

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

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

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

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

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

Board: 21	♠ 873	You are dealer.
Dealer: South	♥ KJ74	The opponents are silent.
Vul: None	♦ AKJ7	
HCP: 13	♣ J4	

Board: 22	♠ K75	Partner is dealer.
Dealer: North	♥ A76	The opponents are silent.
Vul: Both	♦ 874	
HCP: 9	♣ Q843	

Board: 23	♠ T6	You are dealer.
Dealer: South	♥ AKT4	The opponents are silent.
Vul: N-S	♦ QJ96	
HCP: 14	♣ KJ6	

Board: 24	♠ KJ9	You are dealer.
Dealer: South	♥ Q96	East (RHO) bids 2NT if possible.
Vul: None	♦ AKQT72	
HCP: 16+2	♣ J	

Board: 25	♠ K7	You are dealer.
Dealer: South	♥ AT32	The opponents are silent.
Vul: N-S	♦ KJ86	
HCP: 18	♣ AK6	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ KT9	♠ 873				1 ♦
Vul: None	♥ QT2	♥ KJ74	Pass	1NT	All Pass	
North HCP: 8	♦ T96	♦ AKJ7				
South HCP: 13	♣ KT83	♣ J4				
Contract: 1NT North						

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

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

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

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

North hands

1m - 1|2|3 NT

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

Both hands (Answers Page)

Board: 26

Dealer: South

Vul: Both

North HCP: 8

South HCP: 14

Contract: 2 ♦ North

North:

♠ Q72

♥ QT7

♦ J632

♣ K84

South:

♠ 4

♥ K653

♦ AKQ5

♣ Q763

W N E S

Pass 1NT Pass 2 ♣

Pass 2 ♦ All Pass

Board: 27

Dealer: East

Vul: None

North HCP: 11+2

South HCP: 8

Contract: 3 ♠ X South

North:

♠ AJT974

♥ Q83

♦ -

♣ A876

South:

♠ 832

♥ 764

♦ AT73

♣ KJ3

W N E S

1NT 2 ♠ X Pass

2NT Pass Pass 3 ♠

X All Pass

Board: 28

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ A42

♥ T632

♦ A974

♣ A8

South:

♠ K98

♥ QJ4

♦ K86

♣ QJT2

W N E S

1 ♦ Pass 2NT

All Pass

Board: 29

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 8

Contract: 2 ♦ North

North:

♠ AT

♥ K952

♦ QJ987

♣ K5

South:

♠ K54

♥ QJ8

♦ T653

♣ QT8

W N E S

1 ♦ Pass 1NT

Pass 2 ♦ All Pass

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

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

Both hands (Answers Page)

Board: 26

Dealer: South

Vul: Both

North HCP: 8

South HCP: 14

Contract: 2 ♦ North

North:

♠ Q72

♥ QT7

♦ J632

♣ K84

South:

♠ 4

♥ K653

♦ AKQ5

♣ Q763

W N E S

Pass 1NT Pass 2 ♣

Pass 2 ♦ All Pass

Board: 27

Dealer: East

Vul: None

North HCP: 11+2

South HCP: 8

Contract: 3 ♠ X South

North:

♠ AJT974

♥ Q83

♦ -

♣ A876

South:

♠ 832

♥ 764

♦ AT73

♣ KJ3

W N E S

1 ♦ Pass

1NT 2 ♠ X Pass

2NT Pass Pass 3 ♠

X All Pass

Board: 28

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ A42

♥ T632

♦ A974

♣ A8

South:

♠ K98

♥ QJ4

♦ K86

♣ QJT2

W N E S

1 ♦ Pass 2NT

All Pass

Board: 29

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 8

Contract: 2 ♦ North

North:

♠ AT

♥ K952

♦ QJ987

♣ K5

South:

♠ K54

♥ QJ8

♦ T653

♣ QT8

W N E S

1 ♦ Pass 1NT

Pass 2 ♦ All Pass

North hands

1m - 1|2|3 NT

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

South hands

1m - 1|2|3 NT

Board: 30 ♠ Q93 Partner is dealer.
 Dealer: North ♥ KT9 The opponents are silent.
 Vul: Both ♦ J832
 HCP: 8 ♣ Q84

Board: 31 ♠ A84 You are dealer.
 Dealer: South ♥ 5 The opponents are silent.
 Vul: N-S ♦ AKJT
 HCP: 17+1 ♣ KQT54

Board: 32 ♠ A62 Partner is dealer.
 Dealer: North ♥ Q87 The opponents are silent.
 Vul: N-S ♦ 875
 HCP: 8 ♣ Q742

Board: 33 ♠ Q76 Partner is dealer.
 Dealer: North ♥ Q42 West (LHO) bids 2♠ if possible.
 Vul: E-W ♦ 875 East (RHO) bids 3♠ if possible.
 HCP: 6 ♣ Q643

Board: 34 ♠ K73 Partner is dealer.
 Dealer: North ♥ QJT The opponents are silent.
 Vul: Both ♦ 742
 HCP: 8 ♣ Q972

Both hands (Answers Page)

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

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

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

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

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

North hands

1m - 1|2|3 NT

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

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ Q86	♠ AK52				1 ♣
Vul: None	♥ QJ6	♥ -	Pass	1NT	2 ♥	3 ♥ ¹
North HCP: 7	♦ QT5	♦ KJ62	Pass	3NT	All Pass	
South HCP: 18+1	♣ 8632	♣ AQJ75				
Contract: 3NT North						1. strength cue bid

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

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

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

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

South hands

1m - 1|2|3 NT

Board: 35	♠ AK52	You are dealer.
Dealer: South	♥ -	East (RHO) bids 2♥ if possible.
Vul: None	♦ KJ62	
HCP: 18+1	♣ AQJ75	
<hr/>		
Board: 36	♠ KT4	Partner is dealer.
Dealer: North	♥ KT3	The opponents are silent.
Vul: Both	♦ T73	
HCP: 8	♣ Q863	
<hr/>		
Board: 37	♠ 3	You are dealer.
Dealer: South	♥ AJ63	The opponents are silent.
Vul: N-S	♦ AKJ85	
HCP: 17+1	♣ A72	
<hr/>		
Board: 38	♠ K82	Partner is dealer.
Dealer: North	♥ Q83	The opponents are silent.
Vul: E-W	♦ QJ9	
HCP: 8	♣ 8742	
<hr/>		
Board: 39	♠ J87	RHO is dealer. You bid second.
Dealer: East	♥ J853	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ Q752	West (LHO) bids 1NT if possible.
HCP: 4	♣ 53	East (RHO) Doubles 2♣ if possible.

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ Q86	♠ AK52				1 ♣
Vul: None	♥ QJ6	♥ -	Pass	1NT	2 ♥	3 ♥ ¹
North HCP: 7	♦ QT5	♦ KJ62	Pass	3NT	All Pass	
South HCP: 18+1	♣ 8632	♣ AQJ75				
Contract: 3NT North						1. strength cue bid

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

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

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

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

North hands

1m - 1|2|3 NT

Board: 40	♠ Q97	Partner is dealer.
Dealer: South	♥ A32	The opponents are silent.
Vul: None	♦ T65	
HCP: 9	♣ KT64	

Board: 41	♠ QJ7	Partner is dealer.
Dealer: South	♥ Q97	The opponents are silent.
Vul: N-S	♦ J32	
HCP: 9	♣ KT73	

Board: 42	♠ QJ97	You are dealer.
Dealer: North	♥ JT	The opponents are silent.
Vul: N-S	♦ AK9	
HCP: 18	♣ AK72	

Board: 43	♠ A62	You are dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ KQ874	
HCP: 17+1	♣ KJ97	

Board: 44	♠ AJ73	You are dealer.
Dealer: North	♥ K73	The opponents are silent.
Vul: Both	♦ 93	
HCP: 13	♣ KQ82	

Both hands (Answers Page)

Board: 40

Dealer: South

Vul: None

North HCP: 9

South HCP: 18+1

Contract: 2 ♦ South

North:

♠ Q97

♥ A32

♦ T65

♣ KT64

South:

♠ AJ6

♥ K5

♦ AJ942

♣ AJ3

W N E S

1 ♦

Pass 1NT Pass 2 ♦

All Pass

Board: 41

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 12

Contract: 1NT North

North:

♠ QJ7

♥ Q97

♦ J32

♣ KT73

South:

♠ AT5

♥ K52

♦ AT97

♣ J95

W N E S

1 ♦

Pass 1NT All Pass

Board: 42

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 8

Contract: 3NT South

North:

♠ QJ97

♥ JT

♦ AK9

♣ AK72

South:

♠ AT4

♥ Q83

♦ Q84

♣ 8543

W N E S

1 ♣ Pass 1NT

Pass 2NT Pass 3NT

All Pass

Board: 43

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 7

Contract: 2 ♣ North

North:

♠ A62

♥ A

♦ KQ874

♣ KJ97

South:

♠ Q85

♥ K82

♦ 962

♣ Q632

W N E S

1 ♦ Pass 1NT

Pass 2 ♣ All Pass

Board: 44

Dealer: North

Vul: Both

North HCP: 13

South HCP: 7

Contract: 1NT South

North:

♠ AJ73

♥ K73

♦ 93

♣ KQ82

South:

♠ KT2

♥ Q85

♦ Q76

♣ 9764

W N E S

1 ♣ Pass 1NT

All Pass

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

Board: 40	♠ AJ6	You are dealer.
Dealer: South	♥ K5	The opponents are silent.
Vul: None	♦ AJ942	
HCP: 18+1	♣ AJ3	

Board: 41	♠ AT5	You are dealer.
Dealer: South	♥ K52	The opponents are silent.
Vul: N-S	♦ AT97	
HCP: 12	♣ J95	

Board: 42	♠ AT4	Partner is dealer.
Dealer: North	♥ Q83	The opponents are silent.
Vul: N-S	♦ Q84	
HCP: 8	♣ 8543	

Board: 43	♠ Q85	Partner is dealer.
Dealer: North	♥ K82	The opponents are silent.
Vul: E-W	♦ 962	
HCP: 7	♣ Q632	

Board: 44	♠ KT2	Partner is dealer.
Dealer: North	♥ Q85	The opponents are silent.
Vul: Both	♦ Q76	
HCP: 7	♣ 9764	

Both hands (Answers Page)

Board: 40

Dealer: South

Vul: None

North HCP: 9

South HCP: 18+1

Contract: 2 ♦ South

North:

♠ Q97

♥ A32

♦ T65

♣ KT64

South:

♠ AJ6

♥ K5

♦ AJ942

♣ AJ3

W N E S

Pass 1NT Pass 2 ♦

All Pass

Board: 41

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 12

Contract: 1NT North

North:

♠ QJ7

♥ Q97

♦ J32

♣ KT73

South:

♠ AT5

♥ K52

♦ AT97

♣ J95

W N E S

Pass 1NT All Pass

Board: 42

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 8

Contract: 3NT South

North:

♠ QJ97

♥ JT

♦ AK9

♣ AK72

South:

♠ AT4

♥ Q83

♦ Q84

♣ 8543

W N E S

1 ♣ Pass 1NT

Pass 2NT Pass 3NT

All Pass

Board: 43

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 7

Contract: 2 ♣ North

North:

♠ A62

♥ A

♦ KQ874

♣ KJ97

South:

♠ Q85

♥ K82

♦ 962

♣ Q632

W N E S

1 ♦ Pass 1NT

Pass 2 ♣ All Pass

Board: 44

Dealer: North

Vul: Both

North HCP: 13

South HCP: 7

Contract: 1NT South

North:

♠ AJ73

♥ K73

♦ 93

♣ KQ82

South:

♠ KT2

♥ Q85

♦ Q76

♣ 9764

W N E S

1 ♣ Pass 1NT

All Pass

North hands

1m - 1|2|3 NT

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

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

Board: 45	♠ Q953	You are dealer.
Dealer: South	♥ A865	The opponents are silent.
Vul: E-W	♦ AQ8	
HCP: 12	♣ T3	

Board: 46	♠ KJT	Partner is dealer.
Dealer: North	♥ K96	The opponents are silent.
Vul: None	♦ T872	
HCP: 9	♣ Q74	

Board: 47	♠ K95	Partner is dealer.
Dealer: North	♥ KJ6	The opponents are silent.
Vul: Both	♦ T643	
HCP: 9	♣ QT3	

Board: 48	♠ AK72	You are dealer.
Dealer: South	♥ 6	The opponents are silent.
Vul: N-S	♦ A8654	
HCP: 15+1	♣ A42	

Board: 49	♠ AQJ	You are dealer.
Dealer: South	♥ 3	The opponents are silent.
Vul: E-W	♦ AKT96	
HCP: 18+1	♣ A743	

Both hands (Answers Page)

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

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

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

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

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

North hands

1m - 1|2|3 NT

Board: 50 ♠ QT2 Partner is dealer.
 Dealer: South ♥ KT4 The opponents are silent.
 Vul: E-W ♦ T82
 HCP: 8 ♣ K864

Board: 51 ♠ Q98 Partner is dealer.
 Dealer: South ♥ Q83 The opponents are silent.
 Vul: E-W ♦ JT65
 HCP: 9 ♣ AT9

Board: 52 ♠ J74 You are dealer.
 Dealer: North ♥ AJ The opponents are silent.
 Vul: E-W ♦ AKQJ42
 HCP: 17+2 ♣ J6

Board: 53 ♠ T63 You are dealer.
 Dealer: North ♥ K8 The opponents are silent.
 Vul: Both ♦ KJ7432
 HCP: 13+2 ♣ AQ

Board: 54 ♠ Q32 Partner is dealer.
 Dealer: South ♥ KT4 The opponents are silent.
 Vul: E-W ♦ 643
 HCP: 9 ♣ A542

Both hands (Answers Page)

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

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

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

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

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

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

Board: 50 ♠ AKJ You are dealer.
Dealer: South ♥ 9 The opponents are silent.
Vul: E-W ♦ Q7654
HCP: 14+1 ♣ AT72

Board: 51 ♠ A4 You are dealer.
Dealer: South ♥ AJ The opponents are silent.
Vul: E-W ♦ AQ742
HCP: 19+1 ♣ KJ62

Board: 52 ♠ QT8 Partner is dealer.
Dealer: North ♥ Q53 The opponents are silent.
Vul: E-W ♦ T985
HCP: 8 ♣ A42

Board: 53 ♠ Q74 Partner is dealer.
Dealer: North ♥ QJ5 The opponents are silent.
Vul: Both ♦ T985
HCP: 8 ♣ KT6

Board: 54 ♠ K65 You are dealer.
Dealer: South ♥ AJ72 The opponents are silent.
Vul: E-W ♦ AJT82
HCP: 14+1 ♣ J

Both hands (Answers Page)

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

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

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

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

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

North hands

1m - 1|2|3 NT

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

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

Board: 55	♠ Q53	Partner is dealer.
Dealer: North	♥ K92	The opponents are silent.
Vul: None	♦ 953	
HCP: 8	♣ QJ64	

Board: 56	♠ 6	You are dealer.
Dealer: South	♥ Q9	The opponents are silent.
Vul: Both	♦ KT3	
HCP: 13+3	♣ AKJ7642	

Board: 57	♠ A	You are dealer.
Dealer: South	♥ AQ76	The opponents are silent.
Vul: N-S	♦ AK92	
HCP: 17	♣ 9753	

Board: 58	♠ K84	Partner is dealer.
Dealer: North	♥ A97	The opponents are silent.
Vul: Both	♦ Q73	
HCP: 12	♣ QJ76	

Board: 59	♠ J9	You are dealer.
Dealer: South	♥ KJ75	The opponents are silent.
Vul: E-W	♦ Q7	
HCP: 12+1	♣ AJ862	

Both hands (Answers Page)

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

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

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

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

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

North hands

1m - 1|2|3 NT

Board: 60 ♠ K842 You are dealer.
 Dealer: North ♥ T3 The opponents are silent.
 Vul: None ♦ QJ86
 HCP: 14 ♣ AKJ

Board: 61 ♠ AK62 You are dealer.
 Dealer: North ♥ T9 The opponents are silent.
 Vul: Both ♦ AK865
 HCP: 14+1 ♣ 95

Board: 62 ♠ AJ54 You are dealer.
 Dealer: North ♥ KQJ The opponents are silent.
 Vul: N-S ♦ 74
 HCP: 14 ♣ K942

Board: 63 ♠ KT86 LHO is dealer.
 Dealer: East ♥ AQJT763 East (LHO) opens 1 ♦ if possible.
 Vul: N-S ♦ 9 West (RHO) bids 1NT if possible.
 HCP: 10+3 ♣ T East (LHO) Doubles 3 ♥ if possible.

Board: 64 ♠ A92 You are dealer.
 Dealer: North ♥ 932 The opponents are silent.
 Vul: N-S ♦ AKJ965
 HCP: 14+2 ♣ Q

Both hands (Answers Page)

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

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

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

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

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

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

Board: 60	♠ AT9	Partner is dealer.
Dealer: North	♥ K85	The opponents are silent.
Vul: None	♦ 942	
HCP: 9	♣ QT92	

Board: 61	♠ QT3	Partner is dealer.
Dealer: North	♥ Q65	The opponents are silent.
Vul: Both	♦ 943	
HCP: 8	♣ KJ72	

Board: 62	♠ Q97	Partner is dealer.
Dealer: North	♥ A65	The opponents are silent.
Vul: N-S	♦ Q53	
HCP: 8	♣ 7653	

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

Board: 64	♠ K75	Partner is dealer.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: N-S	♦ Q83	
HCP: 12	♣ KJ72	

Both hands (Answers Page)

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

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

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

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

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

North hands

1m - 1|2|3 NT

Board: 65 ♠ 3 You are dealer.
 Dealer: North ♥ 75 The opponents are silent.
 Vul: E-W ♦ AKQJT9
 HCP: 16+2 ♣ AQ86

Board: 66 ♠ QT95 You are dealer.
 Dealer: North ♥ AQJ4 The opponents are silent.
 Vul: E-W ♦ K98
 HCP: 14 ♣ Q4

Board: 67 ♠ 7 You are dealer.
 Dealer: North ♥ KJ63 West (RHO) bids 2♠ if possible.
 Vul: None ♦ KQJ2 East (LHO) bids 3♠ if possible.
 HCP: 13 ♣ K742

Board: 68 ♠ K543 You are dealer.
 Dealer: North ♥ Q43 The opponents are silent.
 Vul: Both ♦ AKT75
 HCP: 16+1 ♣ A

Board: 69 ♠ QT6 Partner is dealer.
 Dealer: South ♥ Q64 The opponents are silent.
 Vul: None ♦ K52
 HCP: 8 ♣ JT64

Both hands (Answers Page)

Board: 65	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ K52		1 ♦	Pass	1NT
Vul: E-W	♥ 75	♥ QT9	Pass	2 ♣	Pass	2 ♦
North HCP: 16+2	♦ AKQJT9	♦ 7652	Pass	3 ♦	All Pass	
South HCP: 8	♣ AQ86	♣ K92				
Contract: 3 ♦ North						

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

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

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

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

South hands

1m - 1|2|3 NT

Board: 65	♠ K52	Partner is dealer.
Dealer: North	♥ QT9	The opponents are silent.
Vul: E-W	♦ 7652	
HCP: 8	♣ K92	

Board: 66	♠ K72	Partner is dealer.
Dealer: North	♥ K52	The opponents are silent.
Vul: E-W	♦ 742	
HCP: 9	♣ K982	

Board: 67	♠ A86	Partner is dealer.
Dealer: North	♥ Q98	West (LHO) bids 2♠ if possible.
Vul: None	♦ T97	East (RHO) bids 3♠ if possible.
HCP: 8	♣ Q983	

Board: 68	♠ QJT	Partner is dealer.
Dealer: North	♥ K97	The opponents are silent.
Vul: Both	♦ QJ3	
HCP: 12	♣ K764	

Board: 69	♠ J7	You are dealer.
Dealer: South	♥ KJ73	The opponents are silent.
Vul: None	♦ AT7	
HCP: 13	♣ A985	

Both hands (Answers Page)

Board: 65	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ K52		1 ♦	Pass	1NT
Vul: E-W	♥ 75	♥ QT9	Pass	2 ♣	Pass	2 ♦
North HCP: 16+2	♦ AKQJT9	♦ 7652	Pass	3 ♦	All Pass	
South HCP: 8	♣ AQ86	♣ K92				
Contract: 3 ♦ North						

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

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

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

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

North hands

1m - 1|2|3 NT

Board: 70	♠ K76	Partner is dealer.
Dealer: South	♥ QJT	East (LHO) bids 2♥ if possible.
Vul: None	♦ T642	West (RHO) bids 3♥ if possible.
HCP: 8	♣ Q53	

Board: 71	♠ A8	You are dealer.
Dealer: North	♥ K42	The opponents are silent.
Vul: N-S	♦ AQJ72	
HCP: 14+1	♣ 642	

Board: 72	♠ A62	You are dealer.
Dealer: North	♥ T72	The opponents are silent.
Vul: Both	♦ Q432	
HCP: 13	♣ AK5	

Board: 73	♠ QT7	Partner is dealer.
Dealer: South	♥ A75	The opponents are silent.
Vul: N-S	♦ T92	
HCP: 9	♣ K983	

Board: 74	♠ 8	You are dealer.
Dealer: North	♥ KQT	The opponents are silent.
Vul: Both	♦ AKQT8	
HCP: 18+1	♣ A742	

Both hands (Answers Page)

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

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

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

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

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

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

Board: 70	♠ AT3	You are dealer.
Dealer: South	♥ 4	East (RHO) bids 2♥ if possible.
Vul: None	♦ AKQJ3	West (LHO) bids 3♥ if possible.
HCP: 15+1	♣ J942	

Board: 71	♠ KT9	Partner is dealer.
Dealer: North	♥ Q95	The opponents are silent.
Vul: N-S	♦ 865	
HCP: 9	♣ KJ93	

Board: 72	♠ K74	Partner is dealer.
Dealer: North	♥ K94	The opponents are silent.
Vul: Both	♦ J95	
HCP: 9	♣ QT92	

Board: 73	♠ K652	You are dealer.
Dealer: South	♥ K	The opponents are silent.
Vul: N-S	♦ AKQ86	
HCP: 20+1	♣ AJ4	

Board: 74	♠ QJ9	Partner is dealer.
Dealer: North	♥ A95	The opponents are silent.
Vul: Both	♦ 432	
HCP: 9	♣ QT63	

Both hands (Answers Page)

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

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

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

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

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

North hands

1m - 1|2|3 NT

Board: 75 ♠ K95 Partner is dealer.
 Dealer: South ♥ Q32 The opponents are silent.
 Vul: None ♦ QT7
 HCP: 9 ♣ Q873

Board: 76 ♠ JT You are dealer.
 Dealer: North ♥ JT87 The opponents are silent.
 Vul: N-S ♦ KQJ7
 HCP: 12 ♣ A32

Board: 77 ♠ A65 Partner is dealer.
 Dealer: South ♥ KT8 The opponents are silent.
 Vul: E-W ♦ 9653
 HCP: 9 ♣ QT6

Board: 78 ♠ AQJ32 LHO is dealer.
 Dealer: East ♥ J9765 East (LHO) opens 1 ♦ if possible.
 Vul: None ♦ A West (RHO) bids 1NT if possible.
 HCP: 12+2 ♣ 75

Board: 79 ♠ K43 Partner is dealer.
 Dealer: South ♥ A76 The opponents are silent.
 Vul: N-S ♦ Q86
 HCP: 12 ♣ QJ64

Both hands (Answers Page)

Board: 75

Dealer: South

Vul: None

North HCP: 9

South HCP: 17

Contract: 3NT North

North:

♠ K95

♥ Q32

♦ QT7

♣ Q873

South:

♠ 6

♥ AJ65

♦ AK52

♣ AJ62

W N E S

Pass 1NT Pass 2♥

Pass 3NT All Pass

Board: 76

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 8

Contract: 1NT South

North:

♠ JT

♥ JT87

♦ KQJ7

♣ A32

South:

♠ K82

♥ K96

♦ 632

♣ QT74

W N E S

1♦ Pass 1NT

All Pass

Board: 77

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ A65

♥ KT8

♦ 9653

♣ QT6

South:

♠ J97

♥ Q97

♦ AJT4

♣ AJ4

W N E S

Pass 1NT All Pass

Board: 78

Dealer: East

Vul: None

North HCP: 12+2

South HCP: 6

Contract: 3♥ South

North:

♠ AQJ32

♥ J9765

♦ A

♣ 75

South:

♠ T65

♥ Q843

♦ KT8

♣ JT8

W N E S

1♦ Pass

1NT 2♦¹ Pass 3♥

All Pass

1. Michaels Cuebid

Board: 79

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ K43

♥ A76

♦ Q86

♣ QJ64

South:

♠ 52

♥ KQJ

♦ KT92

♣ KT93

W N E S

Pass 2NT All Pass

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

Board: 75	♠ 6	You are dealer.
Dealer: South	♥ AJ65	The opponents are silent.
Vul: None	♦ AK52	
HCP: 17	♣ AJ62	

Board: 76	♠ K82	Partner is dealer.
Dealer: North	♥ K96	The opponents are silent.
Vul: N-S	♦ 632	
HCP: 8	♣ QT74	

Board: 77	♠ J97	You are dealer.
Dealer: South	♥ Q97	The opponents are silent.
Vul: E-W	♦ AJT4	
HCP: 13	♣ AJ4	

Board: 78	♠ T65	RHO is dealer. You bid second.
Dealer: East	♥ Q843	East (RHO) opens 1 ♦ if possible.
Vul: None	♦ KT8	West (LHO) bids 1NT if possible.
HCP: 6	♣ JT8	

Board: 79	♠ 52	You are dealer.
Dealer: South	♥ KQJ	The opponents are silent.
Vul: N-S	♦ KT92	
HCP: 12	♣ KT93	

Both hands (Answers Page)

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

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

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

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

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

North hands

1m - 1|2|3 NT

Board: 80 ♠ K5 You are dealer.
 Dealer: North ♥ AJ42 The opponents are silent.
 Vul: N-S ♦ AKQ864
 HCP: 17+2 ♣ 5

Board: 81 ♠ KT3 Partner is dealer.
 Dealer: South ♥ A74 The opponents are silent.
 Vul: E-W ♦ QT6
 HCP: 12 ♣ QJ96

Board: 82 ♠ 76 You are dealer.
 Dealer: North ♥ A764 The opponents are silent.
 Vul: E-W ♦ A973
 HCP: 12 ♣ AT8

Board: 83 ♠ Q62 Partner is dealer.
 Dealer: South ♥ QT9 The opponents are silent.
 Vul: None ♦ K98
 HCP: 9 ♣ Q832

Board: 84 ♠ A93 You are dealer.
 Dealer: North ♥ KQ7 The opponents are silent.
 Vul: N-S ♦ AQ74
 HCP: 19 ♣ A96

Both hands (Answers Page)

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

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

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

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

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

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

Board: 80	♠ Q94	Partner is dealer.
Dealer: North	♥ K86	The opponents are silent.
Vul: N-S	♦ T92	
HCP: 9	♣ AT72	

Board: 81	♠ A7	You are dealer.
Dealer: South	♥ J832	The opponents are silent.
Vul: E-W	♦ A952	
HCP: 12	♣ KT5	

Board: 82	♠ K93	Partner is dealer.
Dealer: North	♥ K93	The opponents are silent.
Vul: E-W	♦ JT64	
HCP: 9	♣ Q74	

Board: 83	♠ J7	You are dealer.
Dealer: South	♥ AK42	The opponents are silent.
Vul: None	♦ Q76	
HCP: 14	♣ A965	

Board: 84	♠ Q86	Partner is dealer.
Dealer: North	♥ A32	The opponents are silent.
Vul: N-S	♦ T52	
HCP: 9	♣ QJ85	

Both hands (Answers Page)

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

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

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

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

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