

North hands

1m - 2NT

Board: 1 ♠ K94 Partner is dealer.

Dealer: South ♥ QJ9 The opponents are silent.

Vul: E-W ♦ QT5

HCP: 12 ♣ A942

Board: 2 ♠ J42 You are dealer.

Dealer: North ♥ AK3 The opponents are silent.

Vul: N-S ♦ QJT8

HCP: 14 ♣ K93

Board: 3 ♠ K98 Partner is dealer.

Dealer: South ♥ QJ4 The opponents are silent.

Vul: N-S ♦ K86

HCP: 12 ♣ QJT2

Board: 4 ♠ A You are dealer.

Dealer: North ♥ AQ76 The opponents are silent.

Vul: None ♦ AK92

HCP: 17 ♣ 9753

Board: 5 ♠ K84 Partner is dealer.

Dealer: South ♥ A97 The opponents are silent.

Vul: N-S ♦ Q73

HCP: 12 ♣ QJ76

Both hands (Answers Page)

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

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

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ A42			1♦	
Vul: N-S	♥ QJ4	♥ T632	Pass	2NT	All Pass	
North HCP: 12	♦ K86	♦ A974				
South HCP: 12	♣ QJT2	♣ A8				
Contract: 2NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ QJT		1♦	Pass	2NT
Vul: None	♥ AQ76	♥ KT3	Pass	3NT	All Pass	
North HCP: 17	♦ AK92	♦ Q76				
South HCP: 12	♣ 9753	♣ AT64				
Contract: 3NT North						

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ K84	♠ AT			1♦	
Vul: N-S	♥ A97	♥ Q53	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q73	♦ KT865	All Pass			
South HCP: 12+1	♣ QJ76	♣ KT4				
Contract: 3NT South						

South hands

1m - 2NT

Board: 1 ♠ QT76

Dealer: South ♥ AT7

Vul: E-W ♦ AJ86

HCP: 12 ♣ JT

You are dealer.

The opponents are silent.

Board: 2 ♠ K87

Dealer: North ♥ QJ2

Vul: N-S ♦ K54

HCP: 12 ♣ QJT5

Partner is dealer.

The opponents are silent.

Board: 3 ♠ A42

Dealer: South ♥ T632

Vul: N-S ♦ A974

HCP: 12 ♣ A8

You are dealer.

The opponents are silent.

Board: 4 ♠ QJT

Dealer: North ♥ KT3

Vul: None ♦ Q76

HCP: 12 ♣ AT64

Partner is dealer.

The opponents are silent.

Board: 5 ♠ AT

Dealer: South ♥ Q53

Vul: N-S ♦ KT865

HCP: 12+1 ♣ KT4

You are dealer.

The opponents are silent.

Both hands (Answers Page)

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

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

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ A42			1♦	
Vul: N-S	♥ QJ4	♥ T632	Pass	2NT	All Pass	
North HCP: 12	♦ K86	♦ A974				
South HCP: 12	♣ QJT2	♣ A8				
Contract: 2NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ QJT		1♦	Pass	2NT
Vul: None	♥ AQ76	♥ KT3	Pass	3NT	All Pass	
North HCP: 17	♦ AK92	♦ Q76				
South HCP: 12	♣ 9753	♣ AT64				
Contract: 3NT North						

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ K84	♠ AT			1♦	
Vul: N-S	♥ A97	♥ Q53	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q73	♦ KT865	All Pass			
South HCP: 12+1	♣ QJ76	♣ KT4				
Contract: 3NT South						

North hands

1m - 2NT

Board: 6	♠ A92	You are dealer.
Dealer: North	♥ 932	The opponents are silent.
Vul: E-W	♦ AKJ965	
HCP: 14+2	♣ Q	

Board: 7	♠ QJT	Partner is dealer.
Dealer: South	♥ K97	The opponents are silent.
Vul: None	♦ QJ3	
HCP: 12	♣ K764	

Board: 8	♠ 52	You are dealer.
Dealer: North	♥ KQJ	The opponents are silent.
Vul: N-S	♦ KT92	
HCP: 12	♣ KT93	

Board: 9	♠ KT3	Partner is dealer.
Dealer: South	♥ A74	The opponents are silent.
Vul: E-W	♦ QT6	
HCP: 12	♣ QJ96	

Board: 10	♠ T43	You are dealer.
Dealer: North	♥ AK65	The opponents are silent.
Vul: Both	♦ AKJT3	
HCP: 15+1	♣ 3	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ A92	♠ K75		1♦	Pass	2NT
Vul: E-W	♥ 932	♥ QJ5	Pass	3NT	All Pass	
North HCP: 14+2	♦ AKJ965	♦ Q83				
South HCP: 12	♣ Q	♣ KJ72				
Contract: 3NT North						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ K543			1♦	
Vul: None	♥ K97	♥ Q43	Pass	2NT	Pass	3NT
North HCP: 12	♦ QJ3	♦ AKT75	All Pass			
South HCP: 16+1	♣ K764	♣ A				
Contract: 3NT South						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ 52	♠ K43		1♦	Pass	2NT
Vul: N-S	♥ KQJ	♥ A76	All Pass			
North HCP: 12	♦ KT92	♦ Q86				
South HCP: 12	♣ KT93	♣ QJ64				
Contract: 2NT South						

Board: 9	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: 10	North:	South:	W	N	E	S
Dealer: North	♠ T43	♠ KJ7		1♦	Pass	2NT
Vul: Both	♥ AK65	♥ QJT	Pass	3NT	All Pass	
North HCP: 15+1	♦ AKJT3	♦ Q76				
South HCP: 12	♣ 3	♣ K654				
Contract: 3NT North						

South hands

1m - 2NT

Board: 6 ♠ K75 Partner is dealer.

Dealer: North ♥ QJ5 The opponents are silent.

Vul: E-W ♦ Q83

HCP: 12 ♣ KJ72

Board: 7 ♠ K543 You are dealer.

Dealer: South ♥ Q43 The opponents are silent.

Vul: None ♦ AKT75

HCP: 16+1 ♣ A

Board: 8 ♠ K43 Partner is dealer.

Dealer: North ♥ A76 The opponents are silent.

Vul: N-S ♦ Q86

HCP: 12 ♣ QJ64

Board: 9 ♠ A7 You are dealer.

Dealer: South ♥ J832 The opponents are silent.

Vul: E-W ♦ A952

HCP: 12 ♣ KT5

Board: 10 ♠ KJ7 Partner is dealer.

Dealer: North ♥ QJT The opponents are silent.

Vul: Both ♦ Q76

HCP: 12 ♣ K654

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ A92	♠ K75		1♦	Pass	2NT
Vul: E-W	♥ 932	♥ QJ5	Pass	3NT	All Pass	
North HCP: 14+2	♦ AKJ965	♦ Q83				
South HCP: 12	♣ Q	♣ KJ72				
Contract: 3NT North						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ K543			1♦	
Vul: None	♥ K97	♥ Q43	Pass	2NT	Pass	3NT
North HCP: 12	♦ QJ3	♦ AKT75	All Pass			
South HCP: 16+1	♣ K764	♣ A				
Contract: 3NT South						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ 52	♠ K43		1♦	Pass	2NT
Vul: N-S	♥ KQJ	♥ A76	All Pass			
North HCP: 12	♦ KT92	♦ Q86				
South HCP: 12	♣ KT93	♣ QJ64				
Contract: 2NT South						

Board: 9	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: 10	North:	South:	W	N	E	S
Dealer: North	♠ T43	♠ KJ7		1♦	Pass	2NT
Vul: Both	♥ AK65	♥ QJT	Pass	3NT	All Pass	
North HCP: 15+1	♦ AKJT3	♦ Q76				
South HCP: 12	♣ 3	♣ K654				
Contract: 3NT North						

North hands

1m - 2NT

Board: 11 ♠ KT6 Partner is dealer.

Dealer: South ♥ AT4 The opponents are silent.

Vul: Both ♦ Q72

HCP: 12 ♣ K863

Board: 12 ♠ 763 You are dealer.

Dealer: North ♥ K62 The opponents are silent.

Vul: None ♦ AJT83

HCP: 12+1 ♣ A4

Board: 13 ♠ K53 Partner is dealer.

Dealer: South ♥ AT8 The opponents are silent.

Vul: N-S ♦ Q87

HCP: 12 ♣ K942

Board: 14 ♠ AJ43 You are dealer.

Dealer: North ♥ A4 The opponents are silent.

Vul: Both ♦ AKT64

HCP: 16+1 ♣ 65

Board: 15 ♠ KJ7 Partner is dealer.

Dealer: South ♥ KT3 The opponents are silent.

Vul: None ♦ Q43

HCP: 12 ♣ QJ93

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ KT6	♠ A				1♦
Vul: Both	♥ AT4	♥ K965	Pass	2NT	All Pass	
North HCP: 12	♦ Q72	♦ AJ865				
South HCP: 12+1	♣ K863	♣ T42				
Contract: 2NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ 763	♠ K95		1♦	Pass	2NT
Vul: None	♥ K62	♥ A83	All Pass			
North HCP: 12+1	♦ AJT83	♦ Q96				
South HCP: 12	♣ A4	♣ KT86				
Contract: 2NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ K53	♠ J4				1♦
Vul: N-S	♥ AT8	♥ KJ64	Pass	2NT	Pass	3♥
North HCP: 12	♦ Q87	♦ AKJT2	Pass	3NT	All Pass	
South HCP: 13+1	♣ K942	♣ 76				
Contract: 3NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ AJ43	♠ K82		1♦	Pass	2NT
Vul: Both	♥ A4	♥ K52	Pass	3NT	All Pass	
North HCP: 16+1	♦ AKT64	♦ Q87				
South HCP: 12	♣ 65	♣ AT74				
Contract: 3NT North						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ KJ7	♠ A6				1♦
Vul: None	♥ KT3	♥ J95	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q43	♦ AJT5	All Pass			
South HCP: 13	♣ QJ93	♣ K754				
Contract: 3NT South						

South hands

1m - 2NT

Board: 11	♠ A
Dealer: South	♥ K965
Vul: Both	♦ AJ865
HCP: 12+1	♣ T42

Board: 12	♠ K95
Dealer: North	♥ A83
Vul: None	♦ Q96
HCP: 12	♣ KT86

Board: 13	♠ J4
Dealer: South	♥ KJ64
Vul: N-S	♦ AKJT2
HCP: 13+1	♣ 76

Board: 14	♠ K82
Dealer: North	♥ K52
Vul: Both	♦ Q87
HCP: 12	♣ AT74

Board: 15	♠ A6
Dealer: South	♥ J95
Vul: None	♦ AJT5
HCP: 13	♣ K754

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ KT6	♠ A				1♦
Vul: Both	♥ AT4	♥ K965	Pass	2NT	All Pass	
North HCP: 12	♦ Q72	♦ AJ865				
South HCP: 12+1	♣ K863	♣ T42				
Contract: 2NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ 763	♠ K95		1♦	Pass	2NT
Vul: None	♥ K62	♥ A83	All Pass			
North HCP: 12+1	♦ AJT83	♦ Q96				
South HCP: 12	♣ A4	♣ KT86				
Contract: 2NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ K53	♠ J4				1♦
Vul: N-S	♥ AT8	♥ KJ64	Pass	2NT	Pass	3♥
North HCP: 12	♦ Q87	♦ AKJT2	Pass	3NT	All Pass	
South HCP: 13+1	♣ K942	♣ 76				
Contract: 3NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ AJ43	♠ K82		1♦	Pass	2NT
Vul: Both	♥ A4	♥ K52	Pass	3NT	All Pass	
North HCP: 16+1	♦ AKT64	♦ Q87				
South HCP: 12	♣ 65	♣ AT74				
Contract: 3NT North						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ KJ7	♠ A6				1♦
Vul: None	♥ KT3	♥ J95	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q43	♦ AJT5	All Pass			
South HCP: 13	♣ QJ93	♣ K754				
Contract: 3NT South						

Board: 16 ♠ Q754

Dealer: North ♥ J642

Vul: None ♦ KJ5

HCP: 14 ♣ AK

You are dealer.

The opponents are silent.

Board: 17 ♠ K92

Dealer: South ♥ K52

Vul: N-S ♦ Q84

HCP: 12 ♣ AT98

Partner is dealer.

The opponents are silent.

Board: 18 ♠ AQJ

Dealer: North ♥ AT5

Vul: Both ♦ 75432

HCP: 14+1 ♣ K5

You are dealer.

The opponents are silent.

Board: 19 ♠ AT6

Dealer: South ♥ QJ2

Vul: None ♦ Q98

HCP: 12 ♣ K942

Partner is dealer.

The opponents are silent.

Board: 20 ♠ A863

Dealer: North ♥ K5

Vul: None ♦ AJ653

HCP: 16+1 ♣ AT

You are dealer.

The opponents are silent.

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ Q754	♠ K82		1♦	Pass	2NT
Vul: None	♥ J642	♥ AT8	Pass	3NT	All Pass	
North HCP: 14	♦ KJ5	♦ Q94				
South HCP: 12	♣ AK	♣ QJ74				
Contract: 3NT North						

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ K92	♠ JT83			1♦	
Vul: N-S	♥ K52	♥ AJ	Pass	2NT	All Pass	
North HCP: 12	♦ Q84	♦ AT75				
South HCP: 12	♣ AT98	♣ Q63				
Contract: 2NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ AQJ	♠ K97		1♦	Pass	2NT
Vul: Both	♥ AT5	♥ K76	Pass	3NT	All Pass	
North HCP: 14+1	♦ 75432	♦ QJ9				
South HCP: 12	♣ K5	♣ QJ93				
Contract: 3NT North						

Board: 19	North:	South:	W	N	E	S
Dealer: South	♠ AT6	♠ Q543			1♦	
Vul: None	♥ QJ2	♥ A	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q98	♦ K7652	All Pass			
South HCP: 13+1	♣ K942	♣ A73				
Contract: 3NT South						

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ A863	♠ QJT		1♦	Pass	2NT
Vul: None	♥ K5	♥ A74	Pass	3NT	All Pass	
North HCP: 16+1	♦ AJ653	♦ Q82				
South HCP: 12	♣ AT	♣ K864				
Contract: 3NT North						

South hands

1m - 2NT

Board: 16	♠ K82
Dealer: North	♥ AT8
Vul: None	♦ Q94
HCP: 12	♣ QJ74

Board: 17	♠ JT83
Dealer: South	♥ AJ
Vul: N-S	♦ AT75
HCP: 12	♣ Q63

Board: 18	♠ K97
Dealer: North	♥ K76
Vul: Both	♦ QJ9
HCP: 12	♣ QJ93

Board: 19	♠ Q543
Dealer: South	♥ A
Vul: None	♦ K7652
HCP: 13+1	♣ A73

Board: 20	♠ QJT
Dealer: North	♥ A74
Vul: None	♦ Q82
HCP: 12	♣ K864

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ Q754	♠ K82		1♦	Pass	2NT
Vul: None	♥ J642	♥ AT8	Pass	3NT	All Pass	
North HCP: 14	♦ KJ5	♦ Q94				
South HCP: 12	♣ AK	♣ QJ74				
Contract: 3NT North						

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ K92	♠ JT83			1♦	
Vul: N-S	♥ K52	♥ AJ	Pass	2NT	All Pass	
North HCP: 12	♦ Q84	♦ AT75				
South HCP: 12	♣ AT98	♣ Q63				
Contract: 2NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ AQJ	♠ K97		1♦	Pass	2NT
Vul: Both	♥ AT5	♥ K76	Pass	3NT	All Pass	
North HCP: 14+1	♦ 75432	♦ QJ9				
South HCP: 12	♣ K5	♣ QJ93				
Contract: 3NT North						

Board: 19	North:	South:	W	N	E	S
Dealer: South	♠ AT6	♠ Q543			1♦	
Vul: None	♥ QJ2	♥ A	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q98	♦ K7652	All Pass			
South HCP: 13+1	♣ K942	♣ A73				
Contract: 3NT South						

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ A863	♠ QJT		1♦	Pass	2NT
Vul: None	♥ K5	♥ A74	Pass	3NT	All Pass	
North HCP: 16+1	♦ AJ653	♦ Q82				
South HCP: 12	♣ AT	♣ K864				
Contract: 3NT North						

North hands

1m - 2NT

Board: 21	♠ 8
Dealer: North	♥ 64
Vul: None	♦ AK732
HCP: 12+2	♣ AJT43

Board: 22	♠ KJ
Dealer: North	♥ 654
Vul: N-S	♦ AJ63
HCP: 13	♣ A532

Board: 23	♠ K72
Dealer: South	♥ KT2
Vul: N-S	♦ K85
HCP: 12	♣ K532

Board: 24	♠ K97
Dealer: South	♥ K65
Vul: N-S	♦ Q75
HCP: 12	♣ AT96

Board: 25	♠ KT5
Dealer: South	♥ K95
Vul: N-S	♦ K53
HCP: 12	♣ QJ86

You are dealer.

The opponents are silent.

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ K95		1♦	Pass	2NT
Vul: None	♥ 64	♥ A95	Pass	5♣	All Pass	
North HCP: 12+2	♦ AK732	♦ QT6				
South HCP: 12	♣ AJT43	♣ K965				
Contract: 5♣ North						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ A98		1♦	Pass	2NT
Vul: N-S	♥ 654	♥ QJ3	Pass	3NT	All Pass	
North HCP: 13	♦ AJ63	♦ Q72				
South HCP: 12	♣ A532	♣ K974				
Contract: 3NT North						

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ J63			1♦	
Vul: N-S	♥ KT2	♥ QJ9	Pass	2NT	All Pass	
North HCP: 12	♦ K85	♦ AQ432				
South HCP: 12+1	♣ K532	♣ Q9				
Contract: 2NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ AJT8			1♦	
Vul: N-S	♥ K65	♥ T	Pass	2NT	Pass	5♦
North HCP: 12	♦ Q75	♦ AKT863	All Pass			
South HCP: 12+2	♣ AT96	♣ 32				
Contract: 5♦ South						

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ J983			1♦	
Vul: N-S	♥ K95	♥ AJ	Pass	2NT	Pass	3♠
North HCP: 12	♦ K53	♦ A874	Pass	3NT	All Pass	
South HCP: 13	♣ QJ86	♣ KT5				
Contract: 3NT North						

South hands

1m - 2NT

Board: 21	♠ K95
Dealer: North	♥ A95
Vul: None	♦ QT6
HCP: 12	♣ K965

Board: 22	♠ A98
Dealer: North	♥ QJ3
Vul: N-S	♦ Q72
HCP: 12	♣ K974

Board: 23	♠ J63
Dealer: South	♥ QJ9
Vul: N-S	♦ AQ432
HCP: 12+1	♣ Q9

Board: 24	♠ AJT8
Dealer: South	♥ T
Vul: N-S	♦ AKT863
HCP: 12+2	♣ 32

Board: 25	♠ J983
Dealer: South	♥ AJ
Vul: N-S	♦ A874
HCP: 13	♣ KT5

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ K95		1♦	Pass	2NT
Vul: None	♥ 64	♥ A95	Pass	5♣	All Pass	
North HCP: 12+2	♦ AK732	♦ QT6				
South HCP: 12	♣ AJT43	♣ K965				
Contract: 5♣ North						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ A98		1♦	Pass	2NT
Vul: N-S	♥ 654	♥ QJ3	Pass	3NT	All Pass	
North HCP: 13	♦ AJ63	♦ Q72				
South HCP: 12	♣ A532	♣ K974				
Contract: 3NT North						

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ J63			1♦	
Vul: N-S	♥ KT2	♥ QJ9	Pass	2NT	All Pass	
North HCP: 12	♦ K85	♦ AQ432				
South HCP: 12+1	♣ K532	♣ Q9				
Contract: 2NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ AJT8			1♦	
Vul: N-S	♥ K65	♥ T	Pass	2NT	Pass	5♦
North HCP: 12	♦ Q75	♦ AKT863	All Pass			
South HCP: 12+2	♣ AT96	♣ 32				
Contract: 5♦ South						

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ J983			1♦	
Vul: N-S	♥ K95	♥ AJ	Pass	2NT	Pass	3♠
North HCP: 12	♦ K53	♦ A874	Pass	3NT	All Pass	
South HCP: 13	♣ QJ86	♣ KT5				
Contract: 3NT North						

Board: 26	♠ KQ4
Dealer: North	♥ Q43
Vul: N-S	♦ AJ632
HCP: 14+1	♣ Q2

Board: 27	♠ K94
Dealer: South	♥ QJ7
Vul: Both	♦ K75
HCP: 12	♣ QJ94

Board: 28	♠ JT5
Dealer: North	♥ A875
Vul: N-S	♦ AJT4
HCP: 12	♣ QT

Board: 29	♠ A2
Dealer: North	♥ A6
Vul: Both	♦ QJ87652
HCP: 17+3	♣ AQ

Board: 30	♠ 3
Dealer: North	♥ AK87
Vul: E-W	♦ AQ43
HCP: 14	♣ J975

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ KQ4	♠ AT3		1♦	Pass	2NT
Vul: N-S	♥ Q43	♥ K52	Pass	3NT	All Pass	
North HCP: 14+1	♦ AJ632	♦ QT9				
South HCP: 12	♣ Q2	♣ KT65				
Contract: 3NT North						

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ A872			1♦	
Vul: Both	♥ QJ7	♥ A962	Pass	2NT	Pass	3NT
North HCP: 12	♦ K75	♦ AQ9	All Pass			
South HCP: 14	♣ QJ94	♣ 65				
Contract: 3NT South						

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ JT5	♠ K42		1♦	Pass	2NT
Vul: N-S	♥ A875	♥ QJT	All Pass			
North HCP: 12	♦ AJT4	♦ K65				
South HCP: 12	♣ QT	♣ K952				
Contract: 2NT South						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ K75		1♦	Pass	2NT
Vul: Both	♥ A6	♥ K72	Pass	4♦	Pass	5♦
North HCP: 17+3	♦ QJ87652	♦ K93	Pass	6♦	All Pass	
South HCP: 12	♣ AQ	♣ K764				
Contract: 6♦ North						

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ K94		1♦	Pass	2NT
Vul: E-W	♥ AK87	♥ QJ9	All Pass			
North HCP: 14	♦ AQ43	♦ K65				
South HCP: 12	♣ J975	♣ KT32				
Contract: 2NT South						

South hands

1m - 2NT

Board: 26	♠ AT3
Dealer: North	♥ K52
Vul: N-S	♦ QT9
HCP: 12	♣ KT65

Board: 27	♠ A872
Dealer: South	♥ A962
Vul: Both	♦ AQ9
HCP: 14	♣ 65

Board: 28	♠ K42
Dealer: North	♥ QJT
Vul: N-S	♦ K65
HCP: 12	♣ K952

Board: 29	♠ K75
Dealer: North	♥ K72
Vul: Both	♦ K93
HCP: 12	♣ K764

Board: 30	♠ K94
Dealer: North	♥ QJ9
Vul: E-W	♦ K65
HCP: 12	♣ KT32

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ KQ4	♠ AT3		1♦	Pass	2NT
Vul: N-S	♥ Q43	♥ K52	Pass	3NT	All Pass	
North HCP: 14+1	♦ AJ632	♦ QT9				
South HCP: 12	♣ Q2	♣ KT65				
Contract: 3NT North						

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ A872			1♦	
Vul: Both	♥ QJ7	♥ A962	Pass	2NT	Pass	3NT
North HCP: 12	♦ K75	♦ AQ9	All Pass			
South HCP: 14	♣ QJ94	♣ 65				
Contract: 3NT South						

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ JT5	♠ K42		1♦	Pass	2NT
Vul: N-S	♥ A875	♥ QJT	All Pass			
North HCP: 12	♦ AJT4	♦ K65				
South HCP: 12	♣ QT	♣ K952				
Contract: 2NT South						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ K75		1♦	Pass	2NT
Vul: Both	♥ A6	♥ K72	Pass	4♦	Pass	5♦
North HCP: 17+3	♦ QJ87652	♦ K93	Pass	6♦	All Pass	
South HCP: 12	♣ AQ	♣ K764				
Contract: 6♦ North						

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ K94		1♦	Pass	2NT
Vul: E-W	♥ AK87	♥ QJ9	All Pass			
North HCP: 14	♦ AQ43	♦ K65				
South HCP: 12	♣ J975	♣ KT32				
Contract: 2NT South						

Board: 31	♠ A7
Dealer: North	♥ T
Vul: N-S	♦ KJT72
HCP: 12+2	♣ KJ832

Board: 32	♠ K63
Dealer: South	♥ K53
Vul: None	♦ K72
HCP: 12	♣ QJ86

Board: 33	♠ K96
Dealer: South	♥ KT6
Vul: N-S	♦ Q85
HCP: 12	♣ KJT4

Board: 34	♠ QJ74
Dealer: North	♥ QJ4
Vul: None	♦ AJT95
HCP: 14+1	♣ K

Board: 35	♠ K96
Dealer: South	♥ K43
Vul: None	♦ K83
HCP: 12	♣ K862

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ K94		1♦	Pass	2NT
Vul: N-S	♥ T	♥ K76	Pass	5♣	All Pass	
North HCP: 12+2	♦ KJT72	♦ Q63				
South HCP: 12	♣ KJ832	♣ AT96				
Contract: 5♣ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ K63	♠ 2			1♦	
Vul: None	♥ K53	♥ AT7	Pass	2NT	Pass	3♣
North HCP: 12	♦ K72	♦ AJT84	All Pass			
South HCP: 13+1	♣ QJ86	♣ AT97				
Contract: 3♣ South						

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ QJ7			1♦	
Vul: N-S	♥ KT6	♥ AQ5	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q85	♦ AJ43	All Pass			
South HCP: 18	♣ KJT4	♣ A87				
Contract: 3NT South						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ QJ74	♠ K65		1♦	Pass	2NT
Vul: None	♥ QJ4	♥ KT2	Pass	3NT	All Pass	
North HCP: 14+1	♦ AJT95	♦ Q43				
South HCP: 12	♣ K	♣ A763				
Contract: 3NT North						

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ AQT3			1♦	
Vul: None	♥ K43	♥ QJ5	Pass	2NT	Pass	3NT
North HCP: 12	♦ K83	♦ AJ752	All Pass			
South HCP: 14+1	♣ K862	♣ 3				
Contract: 3NT South						

South hands

1m - 2NT

Board: 31	♠ K94
Dealer: North	♥ K76
Vul: N-S	♦ Q63
HCP: 12	♣ AT96

Board: 32	♠ 2
Dealer: South	♥ AT7
Vul: None	♦ AJT84
HCP: 13+1	♣ AT97

Board: 33	♠ QJ7
Dealer: South	♥ AQ5
Vul: N-S	♦ AJ43
HCP: 18	♣ A87

Board: 34	♠ K65
Dealer: North	♥ KT2
Vul: None	♦ Q43
HCP: 12	♣ A763

Board: 35	♠ AQT3
Dealer: South	♥ QJ5
Vul: None	♦ AJ752
HCP: 14+1	♣ 3

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ K94		1♦	Pass	2NT
Vul: N-S	♥ T	♥ K76	Pass	5♣	All Pass	
North HCP: 12+2	♦ KJT72	♦ Q63				
South HCP: 12	♣ KJ832	♣ AT96				
Contract: 5♣ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ K63	♠ 2			1♦	
Vul: None	♥ K53	♥ AT7	Pass	2NT	Pass	3♣
North HCP: 12	♦ K72	♦ AJT84	All Pass			
South HCP: 13+1	♣ QJ86	♣ AT97				
Contract: 3♣ South						

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ QJ7			1♦	
Vul: N-S	♥ KT6	♥ AQ5	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q85	♦ AJ43	All Pass			
South HCP: 18	♣ KJT4	♣ A87				
Contract: 3NT South						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ QJ74	♠ K65		1♦	Pass	2NT
Vul: None	♥ QJ4	♥ KT2	Pass	3NT	All Pass	
North HCP: 14+1	♦ AJT95	♦ Q43				
South HCP: 12	♣ K	♣ A763				
Contract: 3NT North						

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ AQT3			1♦	
Vul: None	♥ K43	♥ QJ5	Pass	2NT	Pass	3NT
North HCP: 12	♦ K83	♦ AJ752	All Pass			
South HCP: 14+1	♣ K862	♣ 3				
Contract: 3NT South						

Board: 36	♠ A84
Dealer: South	♥ K52
Vul: Both	♦ Q65
HCP: 12	♣ QJ83

Board: 37	♠ QJ5
Dealer: South	♥ QJ7
Vul: N-S	♦ K85
HCP: 12	♣ K876

Board: 38	♠ AK54
Dealer: North	♥ QJ98
Vul: None	♦ KJ9
HCP: 18	♣ A5

Board: 39	♠ KT7
Dealer: South	♥ QJ9
Vul: E-W	♦ Q97
HCP: 12	♣ A976

Board: 40	♠ 65
Dealer: North	♥ QT96
Vul: N-S	♦ AK74
HCP: 13	♣ KJ8

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ 6				1♦
Vul: Both	♥ K52	♥ QJT63	Pass	2NT	Pass	4♥
North HCP: 12	♦ Q65	♦ AJ9743	Pass	5♦	All Pass	
South HCP: 12+3	♣ QJ83	♣ A				
Contract: 5♦ North						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ QJ5	♠ A4				1♦
Vul: N-S	♥ QJ7	♥ KT4	Pass	2NT	All Pass	
North HCP: 12	♦ K85	♦ QJ62				
South HCP: 12	♣ K876	♣ QT42				
Contract: 2NT North						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ AK54	♠ QJ6		1♦	Pass	2NT
Vul: None	♥ QJ98	♥ A72	Pass	3NT	All Pass	
North HCP: 18	♦ KJ9	♦ Q75				
South HCP: 12	♣ A5	♣ QJ84				
Contract: 3NT North						

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ KT7	♠ Q962				1♦
Vul: E-W	♥ QJ9	♥ A6	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q97	♦ AKT6	All Pass			
South HCP: 14	♣ A976	♣ JT4				
Contract: 3NT South						

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ 65	♠ K42		1♦	Pass	2NT
Vul: N-S	♥ QT96	♥ K43	Pass	3♥	Pass	3NT
North HCP: 13	♦ AK74	♦ QT5	All Pass			
South HCP: 12	♣ KJ8	♣ AT43				
Contract: 3NT South						

South hands

1m - 2NT

Board: 36 ♠ 6 You are dealer.

Dealer: South ♥ QJT63 The opponents are silent.

Vul: Both ♦ AJ9743

HCP: 12+3 ♣ A

Board: 37 ♠ A4 You are dealer.

Dealer: South ♥ KT4 The opponents are silent.

Vul: N-S ♦ QJ62

HCP: 12 ♣ QT42

Board: 38 ♠ QJ6 Partner is dealer.

Dealer: North ♥ A72 The opponents are silent.

Vul: None ♦ Q75

HCP: 12 ♣ QJ84

Board: 39 ♠ Q962 You are dealer.

Dealer: South ♥ A6 The opponents are silent.

Vul: E-W ♦ AKT6

HCP: 14 ♣ JT4

Board: 40 ♠ K42 Partner is dealer.

Dealer: North ♥ K43 The opponents are silent.

Vul: N-S ♦ QT5

HCP: 12 ♣ AT43

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ 6				1♦
Vul: Both	♥ K52	♥ QJT63	Pass	2NT	Pass	4♥
North HCP: 12	♦ Q65	♦ AJ9743	Pass	5♦	All Pass	
South HCP: 12+3	♣ QJ83	♣ A				
Contract: 5♦ North						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ QJ5	♠ A4				1♦
Vul: N-S	♥ QJ7	♥ KT4	Pass	2NT	All Pass	
North HCP: 12	♦ K85	♦ QJ62				
South HCP: 12	♣ K876	♣ QT42				
Contract: 2NT North						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ AK54	♠ QJ6		1♦	Pass	2NT
Vul: None	♥ QJ98	♥ A72	Pass	3NT	All Pass	
North HCP: 18	♦ KJ9	♦ Q75				
South HCP: 12	♣ A5	♣ QJ84				
Contract: 3NT North						

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ KT7	♠ Q962				1♦
Vul: E-W	♥ QJ9	♥ A6	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q97	♦ AKT6	All Pass			
South HCP: 14	♣ A976	♣ JT4				
Contract: 3NT South						

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ 65	♠ K42		1♦	Pass	2NT
Vul: N-S	♥ QT96	♥ K43	Pass	3♥	Pass	3NT
North HCP: 13	♦ AK74	♦ QT5	All Pass			
South HCP: 12	♣ KJ8	♣ AT43				
Contract: 3NT South						

Board: 41	♠ A96
Dealer: South	♥ K94
Vul: None	♦ Q96
HCP: 12	♣ KT42

Board: 42	♠ A82
Dealer: North	♥ K84
Vul: Both	♦ KT632
HCP: 12+1	♣ Q6

Board: 43	♠ K72
Dealer: South	♥ K65
Vul: Both	♦ Q64
HCP: 12	♣ A932

Board: 44	♠ 964
Dealer: North	♥ AQJT
Vul: None	♦ AT53
HCP: 12	♣ J4

Board: 45	♠ QJ5
Dealer: South	♥ KT6
Vul: E-W	♦ K86
HCP: 12	♣ QJT8

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ A96	♠ KQJ7				1♦
Vul: None	♥ K94	♥ 872	Pass	2NT	Pass	3♠
North HCP: 12	♦ Q96	♦ AJT7	Pass	3NT	All Pass	
South HCP: 13	♣ KT42	♣ Q6				
Contract: 3NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ A82	♠ KJT		1♦	Pass	2NT
Vul: Both	♥ K84	♥ QJ9		All Pass		
North HCP: 12+1	♦ KT632	♦ Q74				
South HCP: 12	♣ Q6	♣ K832				
Contract: 2NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ AQJ4				1♦
Vul: Both	♥ K65	♥ A3	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q64	♦ AK532	All Pass			
South HCP: 18+1	♣ A932	♣ 65				
Contract: 3NT South						

Board: 44	North:	South:	W	N	E	S
Dealer: North	♠ 964	♠ QJ2		1♦	Pass	2NT
Vul: None	♥ AQJT	♥ K86		All Pass		
North HCP: 12	♦ AT53	♦ K76				
South HCP: 12	♣ J4	♣ K753				
Contract: 2NT South						

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ QJ5	♠ K84				1♦
Vul: E-W	♥ KT6	♥ A8	Pass	2NT	All Pass	
North HCP: 12	♦ K86	♦ AJT92				
South HCP: 12+1	♣ QJT8	♣ 642				
Contract: 2NT North						

South hands

1m - 2NT

Board: 41 ♠ KQJ7

Dealer: South ♥ 872

Vul: None ♦ AJT7

HCP: 13 ♣ Q6

You are dealer.

The opponents are silent.

Board: 42 ♠ KJT

Dealer: North ♥ QJ9

Vul: Both ♦ Q74

HCP: 12 ♣ K832

Partner is dealer.

The opponents are silent.

Board: 43 ♠ AQJ4

Dealer: South ♥ A3

Vul: Both ♦ AK532

HCP: 18+1 ♣ 65

You are dealer.

The opponents are silent.

Board: 44 ♠ QJ2

Dealer: North ♥ K86

Vul: None ♦ K76

HCP: 12 ♣ K753

Partner is dealer.

The opponents are silent.

Board: 45 ♠ K84

Dealer: South ♥ A8

Vul: E-W ♦ AJT92

HCP: 12+1 ♣ 642

You are dealer.

The opponents are silent.

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ A96	♠ KQJ7				1♦
Vul: None	♥ K94	♥ 872	Pass	2NT	Pass	3♠
North HCP: 12	♦ Q96	♦ AJT7	Pass	3NT	All Pass	
South HCP: 13	♣ KT42	♣ Q6				
Contract: 3NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ A82	♠ KJT		1♦	Pass	2NT
Vul: Both	♥ K84	♥ QJ9		All Pass		
North HCP: 12+1	♦ KT632	♦ Q74				
South HCP: 12	♣ Q6	♣ K832				
Contract: 2NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ AQJ4				1♦
Vul: Both	♥ K65	♥ A3	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q64	♦ AK532	All Pass			
South HCP: 18+1	♣ A932	♣ 65				
Contract: 3NT South						

Board: 44	North:	South:	W	N	E	S
Dealer: North	♠ 964	♠ QJ2		1♦	Pass	2NT
Vul: None	♥ AQJT	♥ K86		All Pass		
North HCP: 12	♦ AT53	♦ K76				
South HCP: 12	♣ J4	♣ K753				
Contract: 2NT South						

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ QJ5	♠ K84				1♦
Vul: E-W	♥ KT6	♥ A8	Pass	2NT	All Pass	
North HCP: 12	♦ K86	♦ AJT92				
South HCP: 12+1	♣ QJT8	♣ 642				
Contract: 2NT North						

Board: 46	♠ K92
Dealer: South	♥ QJ2
Vul: None	♦ Q84
HCP: 12	♣ AT74

Board: 47	♠ A62
Dealer: South	♥ K95
Vul: None	♦ Q92
HCP: 12	♣ KT87

Board: 48	♠ K83
Dealer: South	♥ K63
Vul: N-S	♦ K43
HCP: 12	♣ QJ85

Board: 49	♠ 8
Dealer: North	♥ J87
Vul: None	♦ AK9854
HCP: 12+2	♣ AT6

Board: 50	♠ AJ3
Dealer: North	♥ AT
Vul: N-S	♦ 8752
HCP: 12	♣ K982

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ K92	♠ T				1♦
Vul: None	♥ QJ2	♥ AK83	Pass	2NT	Pass	5♣
North HCP: 12	♦ Q84	♦ AJ72	All Pass			
South HCP: 17	♣ AT74	♣ KQ92				
Contract: 5♣ South						

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ A62	♠ KJT8				1♦
Vul: None	♥ K95	♥ J6	Pass	2NT	All Pass	
North HCP: 12	♦ Q92	♦ AT54				
South HCP: 12	♣ KT87	♣ QJ6				
Contract: 2NT North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ K83	♠ Q75				1♦
Vul: N-S	♥ K63	♥ Q9	Pass	2NT	Pass	3♦
North HCP: 12	♦ K43	♦ AQJ985	All Pass			
South HCP: 15+2	♣ QJ85	♣ A9				
Contract: 3♦ South						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ AT3		1♦	Pass	2NT
Vul: None	♥ J87	♥ KT5	Pass	3♦	All Pass	
North HCP: 12+2	♦ AK9854	♦ QT2				
South HCP: 12	♣ AT6	♣ K985				
Contract: 3♦ North						

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ KT7		1♦	Pass	2NT
Vul: N-S	♥ AT	♥ QJ5	All Pass			
North HCP: 12	♦ 8752	♦ K43				
South HCP: 12	♣ K982	♣ QJ63				
Contract: 2NT South						

South hands

1m - 2NT

Board: 46	♠ T
Dealer: South	♥ AK83
Vul: None	♦ AJ72
HCP: 17	♣ KQ92

Board: 47	♠ KJT8
Dealer: South	♥ J6
Vul: None	♦ AT54
HCP: 12	♣ QJ6

Board: 48	♠ Q75
Dealer: South	♥ Q9
Vul: N-S	♦ AQJ985
HCP: 15+2	♣ A9

Board: 49	♠ AT3
Dealer: North	♥ KT5
Vul: None	♦ QT2
HCP: 12	♣ K985

Board: 50	♠ KT7
Dealer: North	♥ QJ5
Vul: N-S	♦ K43
HCP: 12	♣ QJ63

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ K92	♠ T				1♦
Vul: None	♥ QJ2	♥ AK83	Pass	2NT	Pass	5♣
North HCP: 12	♦ Q84	♦ AJ72	All Pass			
South HCP: 17	♣ AT74	♣ KQ92				
Contract: 5♣ South						

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ A62	♠ KJT8				1♦
Vul: None	♥ K95	♥ J6	Pass	2NT	All Pass	
North HCP: 12	♦ Q92	♦ AT54				
South HCP: 12	♣ KT87	♣ QJ6				
Contract: 2NT North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ K83	♠ Q75				1♦
Vul: N-S	♥ K63	♥ Q9	Pass	2NT	Pass	3♦
North HCP: 12	♦ K43	♦ AQJ985	All Pass			
South HCP: 15+2	♣ QJ85	♣ A9				
Contract: 3♦ South						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ AT3		1♦	Pass	2NT
Vul: None	♥ J87	♥ KT5	Pass	3♦	All Pass	
North HCP: 12+2	♦ AK9854	♦ QT2				
South HCP: 12	♣ AT6	♣ K985				
Contract: 3♦ North						

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ KT7		1♦	Pass	2NT
Vul: N-S	♥ AT	♥ QJ5	All Pass			
North HCP: 12	♦ 8752	♦ K43				
South HCP: 12	♣ K982	♣ QJ63				
Contract: 2NT South						

Board: 51 ♠ K65 Partner is dealer.

Dealer: South ♥ K84 The opponents are silent.

Vul: None ♦ Q72

HCP: 12 ♣ AT97

Board: 52 ♠ 943 You are dealer.

Dealer: North ♥ Q9 The opponents are silent.

Vul: Both ♦ AJ986

HCP: 12+1 ♣ AJ2

Board: 53 ♠ Q9 You are dealer.

Dealer: North ♥ K8754 The opponents are silent.

Vul: N-S ♦ AKJ864

HCP: 13+3 ♣ -

Board: 54 ♠ A86 You are dealer.

Dealer: North ♥ A The opponents are silent.

Vul: E-W ♦ K65432

HCP: 14+2 ♣ QJT

Board: 55 ♠ 9 You are dealer.

Dealer: North ♥ AQ5 The opponents are silent.

Vul: E-W ♦ AQ7654

HCP: 14+2 ♣ Q97

Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: South	♠ K65	♠ QT3				1♦
Vul: None	♥ K84	♥ AT3	Pass	2NT	All Pass	
North HCP: 12	♦ Q72	♦ A964				
South HCP: 13	♣ AT97	♣ K83				
Contract: 2NT North						

Board: 52	North:	South:	W	N	E	S
Dealer: North	♠ 943	♠ K76		1♦	Pass	2NT
Vul: Both	♥ Q9	♥ K73	All Pass			
North HCP: 12+1	♦ AJ986	♦ K53				
South HCP: 12	♣ AJ2	♣ K653				
Contract: 2NT South						

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ K65		1♦	Pass	2NT
Vul: N-S	♥ K8754	♥ QJ6	Pass	4♥	Pass	5♦
North HCP: 13+3	♦ AKJ864	♦ Q92	All Pass			
South HCP: 12	♣ -	♣ KJ75				
Contract: 5♦ South						

Board: 54	North:	South:	W	N	E	S
Dealer: North	♠ A86	♠ KT4		1♦	Pass	2NT
Vul: E-W	♥ A	♥ QJ9	Pass	3NT	All Pass	
North HCP: 14+2	♦ K65432	♦ Q87				
South HCP: 12	♣ QJT	♣ A872				
Contract: 3NT North						

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ K53		1♦	Pass	2NT
Vul: E-W	♥ AQ5	♥ KT4	Pass	5♦	All Pass	
North HCP: 14+2	♦ AQ7654	♦ KT9				
South HCP: 12	♣ Q97	♣ KT84				
Contract: 5♦ North						

South hands

1m - 2NT

Board: 51	♠ QT3
Dealer: South	♥ AT3
Vul: None	♦ A964
HCP: 13	♣ K83

Board: 52	♠ K76
Dealer: North	♥ K73
Vul: Both	♦ K53
HCP: 12	♣ K653

Board: 53	♠ K65
Dealer: North	♥ QJ6
Vul: N-S	♦ Q92
HCP: 12	♣ KJ75

Board: 54	♠ KT4
Dealer: North	♥ QJ9
Vul: E-W	♦ Q87
HCP: 12	♣ A872

Board: 55	♠ K53
Dealer: North	♥ KT4
Vul: E-W	♦ KT9
HCP: 12	♣ KT84

Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: South	♠ K65	♠ QT3				1♦
Vul: None	♥ K84	♥ AT3	Pass	2NT	All Pass	
North HCP: 12	♦ Q72	♦ A964				
South HCP: 13	♣ AT97	♣ K83				
Contract: 2NT North						

Board: 52	North:	South:	W	N	E	S
Dealer: North	♠ 943	♠ K76		1♦	Pass	2NT
Vul: Both	♥ Q9	♥ K73	All Pass			
North HCP: 12+1	♦ AJ986	♦ K53				
South HCP: 12	♣ AJ2	♣ K653				
Contract: 2NT South						

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ K65		1♦	Pass	2NT
Vul: N-S	♥ K8754	♥ QJ6	Pass	4♥	Pass	5♦
North HCP: 13+3	♦ AKJ864	♦ Q92	All Pass			
South HCP: 12	♣ -	♣ KJ75				
Contract: 5♦ South						

Board: 54	North:	South:	W	N	E	S
Dealer: North	♠ A86	♠ KT4		1♦	Pass	2NT
Vul: E-W	♥ A	♥ QJ9	Pass	3NT	All Pass	
North HCP: 14+2	♦ K65432	♦ Q87				
South HCP: 12	♣ QJT	♣ A872				
Contract: 3NT North						

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ K53		1♦	Pass	2NT
Vul: E-W	♥ AQ5	♥ KT4	Pass	5♦	All Pass	
North HCP: 14+2	♦ AQ7654	♦ KT9				
South HCP: 12	♣ Q97	♣ KT84				
Contract: 5♦ North						

Board: 56	♠ QJ9
Dealer: South	♥ K83
Vul: Both	♦ K43
HCP: 12	♣ KT84

Board: 57	♠ KT4
Dealer: South	♥ K74
Vul: N-S	♦ QT7
HCP: 12	♣ AT52

Board: 58	♠ A87
Dealer: North	♥ AT74
Vul: E-W	♦ AJT5
HCP: 14	♣ J9

Board: 59	♠ KT5
Dealer: South	♥ KT8
Vul: N-S	♦ K74
HCP: 12	♣ K943

Board: 60	♠ AQ9
Dealer: North	♥ 74
Vul: None	♦ A87643
HCP: 17+2	♣ AK

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ QJ9	♠ T76				1♦
Vul: Both	♥ K83	♥ AJ	Pass	2NT	Pass	3♣
North HCP: 12	♦ K43	♦ AJT8	All Pass			
South HCP: 12	♣ KT84	♣ Q763				
Contract: 3♣ South						

Board: 57	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ AQJ9				1♦
Vul: N-S	♥ K74	♥ A985	Pass	2NT	Pass	3NT
North HCP: 12	♦ QT7	♦ K86	All Pass			
South HCP: 14	♣ AT52	♣ 84				
Contract: 3NT South						

Board: 58	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ K32		1♦	Pass	2NT
Vul: E-W	♥ AT74	♥ QJ5	Pass	3NT	All Pass	
North HCP: 14	♦ AJT5	♦ Q63				
South HCP: 12	♣ J9	♣ AT64				
Contract: 3NT North						

Board: 59	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ AQ7				1♦
Vul: N-S	♥ KT8	♥ J742	Pass	2NT	Pass	3♥
North HCP: 12	♦ K74	♦ AT53	Pass	3NT	All Pass	
South HCP: 13	♣ K943	♣ Q7				
Contract: 3NT North						

Board: 60	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ K74		1♦	Pass	2NT
Vul: None	♥ 74	♥ K95	Pass	3NT	All Pass	
North HCP: 17+2	♦ A87643	♦ KT2				
South HCP: 12	♣ AK	♣ QJ86				
Contract: 3NT North						

South hands

1m - 2NT

Board: 56	♠ T76	You are dealer.
Dealer: South	♥ AJ	The opponents are silent.
Vul: Both	♦ AJT8	
HCP: 12	♣ Q763	

Board: 57	♠ AQJ9	You are dealer.
Dealer: South	♥ A985	The opponents are silent.
Vul: N-S	♦ K86	
HCP: 14	♣ 84	

Board: 58	♠ K32	Partner is dealer.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: E-W	♦ Q63	
HCP: 12	♣ AT64	

Board: 59	♠ AQ7	You are dealer.
Dealer: South	♥ J742	The opponents are silent.
Vul: N-S	♦ AT53	
HCP: 13	♣ Q7	

Board: 60	♠ K74	Partner is dealer.
Dealer: North	♥ K95	The opponents are silent.
Vul: None	♦ KT2	
HCP: 12	♣ QJ86	

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ QJ9	♠ T76				1♦
Vul: Both	♥ K83	♥ AJ	Pass	2NT	Pass	3♣
North HCP: 12	♦ K43	♦ AJT8	All Pass			
South HCP: 12	♣ KT84	♣ Q763				
Contract: 3♣ South						

Board: 57	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ AQJ9				1♦
Vul: N-S	♥ K74	♥ A985	Pass	2NT	Pass	3NT
North HCP: 12	♦ QT7	♦ K86	All Pass			
South HCP: 14	♣ AT52	♣ 84				
Contract: 3NT South						

Board: 58	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ K32		1♦	Pass	2NT
Vul: E-W	♥ AT74	♥ QJ5	Pass	3NT	All Pass	
North HCP: 14	♦ AJT5	♦ Q63				
South HCP: 12	♣ J9	♣ AT64				
Contract: 3NT North						

Board: 59	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ AQ7				1♦
Vul: N-S	♥ KT8	♥ J742	Pass	2NT	Pass	3♥
North HCP: 12	♦ K74	♦ AT53	Pass	3NT	All Pass	
South HCP: 13	♣ K943	♣ Q7				
Contract: 3NT North						

Board: 60	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ K74		1♦	Pass	2NT
Vul: None	♥ 74	♥ K95	Pass	3NT	All Pass	
North HCP: 17+2	♦ A87643	♦ KT2				
South HCP: 12	♣ AK	♣ QJ86				
Contract: 3NT North						

Board: 61	♠ QJ9
Dealer: South	♥ KT9
Vul: N-S	♦ K64
HCP: 12	♣ KT83

Board: 62	♠ AJ82
Dealer: North	♥ AQ64
Vul: E-W	♦ Q874
HCP: 17	♣ A

Board: 63	♠ K42
Dealer: South	♥ AT7
Vul: N-S	♦ Q82
HCP: 12	♣ QJ42

Board: 64	♠ KT86
Dealer: North	♥ QT65
Vul: E-W	♦ K85
HCP: 12	♣ A3

Board: 65	♠ K52
Dealer: South	♥ K98
Vul: Both	♦ Q93
HCP: 12	♣ A864

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: South	♠ QJ9	♠ AK				1♦
Vul: N-S	♥ KT9	♥ J832	Pass	2NT	Pass	3NT
North HCP: 12	♦ K64	♦ JT972	All Pass			
South HCP: 13+1	♣ KT83	♣ A9				
Contract: 3NT South						

Board: 62	North:	South:	W	N	E	S
Dealer: North	♠ AJ82	♠ K93		1♦	Pass	2NT
Vul: E-W	♥ AQ64	♥ K75	Pass	3NT	All Pass	
North HCP: 17	♦ Q874	♦ K62				
South HCP: 12	♣ A	♣ QJ54				
Contract: 3NT North						

Board: 63	North:	South:	W	N	E	S
Dealer: South	♠ K42	♠ AJ86			1♦	
Vul: N-S	♥ AT7	♥ 65	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q82	♦ AJ976	All Pass			
South HCP: 14+1	♣ QJ42	♣ A9				
Contract: 3NT South						

Board: 64	North:	South:	W	N	E	S
Dealer: North	♠ KT86	♠ QJ9		1♦	Pass	2NT
Vul: E-W	♥ QT65	♥ KJ4	All Pass			
North HCP: 12	♦ K85	♦ Q73				
South HCP: 12	♣ A3	♣ KT75				
Contract: 2NT South						

Board: 65	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ 976			1♦	
Vul: Both	♥ K98	♥ AQ7	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q93	♦ KT84	All Pass			
South HCP: 14	♣ A864	♣ KQT				
Contract: 3NT South						

South hands

1m - 2NT

Board: 61	♠ AK
Dealer: South	♥ J832
Vul: N-S	♦ JT972
HCP: 13+1	♣ A9

Board: 62	♠ K93
Dealer: North	♥ K75
Vul: E-W	♦ K62
HCP: 12	♣ QJ54

Board: 63	♠ AJ86
Dealer: South	♥ 65
Vul: N-S	♦ AJ976
HCP: 14+1	♣ A9

Board: 64	♠ QJ9
Dealer: North	♥ KJ4
Vul: E-W	♦ Q73
HCP: 12	♣ KT75

Board: 65	♠ 976
Dealer: South	♥ AQ7
Vul: Both	♦ KT84
HCP: 14	♣ KQT

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: South	♠ QJ9	♠ AK				1♦
Vul: N-S	♥ KT9	♥ J832	Pass	2NT	Pass	3NT
North HCP: 12	♦ K64	♦ JT972	All Pass			
South HCP: 13+1	♣ KT83	♣ A9				
Contract: 3NT South						

Board: 62	North:	South:	W	N	E	S
Dealer: North	♠ AJ82	♠ K93		1♦	Pass	2NT
Vul: E-W	♥ AQ64	♥ K75	Pass	3NT	All Pass	
North HCP: 17	♦ Q874	♦ K62				
South HCP: 12	♣ A	♣ QJ54				
Contract: 3NT North						

Board: 63	North:	South:	W	N	E	S
Dealer: South	♠ K42	♠ AJ86			1♦	
Vul: N-S	♥ AT7	♥ 65	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q82	♦ AJ976	All Pass			
South HCP: 14+1	♣ QJ42	♣ A9				
Contract: 3NT South						

Board: 64	North:	South:	W	N	E	S
Dealer: North	♠ KT86	♠ QJ9		1♦	Pass	2NT
Vul: E-W	♥ QT65	♥ KJ4	All Pass			
North HCP: 12	♦ K85	♦ Q73				
South HCP: 12	♣ A3	♣ KT75				
Contract: 2NT South						

Board: 65	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ 976			1♦	
Vul: Both	♥ K98	♥ AQ7	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q93	♦ KT84	All Pass			
South HCP: 14	♣ A864	♣ KQT				
Contract: 3NT South						

Board: 66	♠ QJ5
Dealer: North	♥ 54
Vul: None	♦ AK972
HCP: 13+1	♣ QJT

Board: 67	♠ KJ2
Dealer: South	♥ K93
Vul: N-S	♦ Q86
HCP: 12	♣ QJ96

Board: 68	♠ AJ72
Dealer: North	♥ J73
Vul: N-S	♦ AKJ32
HCP: 14+1	♣ 8

Board: 69	♠ AJ
Dealer: North	♥ Q2
Vul: N-S	♦ JT6432
HCP: 12+2	♣ A94

Board: 70	♠ AQT6
Dealer: North	♥ QJ94
Vul: Both	♦ A952
HCP: 13	♣ 5

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ AT8		1♦	Pass	2NT
Vul: None	♥ 54	♥ K82		All Pass		
North HCP: 13+1	♦ AK972	♦ Q54				
South HCP: 12	♣ QJT	♣ K642				
Contract: 2NT South						

Board: 67	North:	South:	W	N	E	S
Dealer: South	♠ KJ2	♠ Q3			1♦	
Vul: N-S	♥ K93	♥ 854	Pass	2NT	All Pass	
North HCP: 12	♦ Q86	♦ AKT75				
South HCP: 13+1	♣ QJ96	♣ A42				
Contract: 2NT North						

Board: 68	North:	South:	W	N	E	S
Dealer: North	♠ AJ72	♠ K54		1♦	Pass	2NT
Vul: N-S	♥ J73	♥ AT2	Pass	3♠	Pass	3NT
North HCP: 14+1	♦ AKJ32	♦ Q96	All Pass			
South HCP: 12	♣ 8	♣ K653				
Contract: 3NT South						

Board: 69	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ K74		1♦	Pass	2NT
Vul: N-S	♥ Q2	♥ K85	Pass	3♦	All Pass	
North HCP: 12+2	♦ JT6432	♦ K75				
South HCP: 12	♣ A94	♣ K873				
Contract: 3♦ North						

Board: 70	North:	South:	W	N	E	S
Dealer: North	♠ AQT6	♠ K92		1♦	Pass	2NT
Vul: Both	♥ QJ94	♥ KT3	Pass	3♥	Pass	3NT
North HCP: 13	♦ A952	♦ K43	All Pass			
South HCP: 12	♣ 5	♣ KT97				
Contract: 3NT South						

South hands

1m - 2NT

Board: 66	♠ AT8
Dealer: North	♥ K82
Vul: None	♦ Q54
HCP: 12	♣ K642

Board: 67	♠ Q3
Dealer: South	♥ 854
Vul: N-S	♦ AKT75
HCP: 13+1	♣ A42

Board: 68	♠ K54
Dealer: North	♥ AT2
Vul: N-S	♦ Q96
HCP: 12	♣ K653

Board: 69	♠ K74
Dealer: North	♥ K85
Vul: N-S	♦ K75
HCP: 12	♣ K873

Board: 70	♠ K92
Dealer: North	♥ KT3
Vul: Both	♦ K43
HCP: 12	♣ KT97

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ AT8		1♦	Pass	2NT
Vul: None	♥ 54	♥ K82		All Pass		
North HCP: 13+1	♦ AK972	♦ Q54				
South HCP: 12	♣ QJT	♣ K642				
Contract: 2NT South						

Board: 67	North:	South:	W	N	E	S
Dealer: South	♠ KJ2	♠ Q3			1♦	
Vul: N-S	♥ K93	♥ 854	Pass	2NT	All Pass	
North HCP: 12	♦ Q86	♦ AKT75				
South HCP: 13+1	♣ QJ96	♣ A42				
Contract: 2NT North						

Board: 68	North:	South:	W	N	E	S
Dealer: North	♠ AJ72	♠ K54		1♦	Pass	2NT
Vul: N-S	♥ J73	♥ AT2	Pass	3♠	Pass	3NT
North HCP: 14+1	♦ AKJ32	♦ Q96	All Pass			
South HCP: 12	♣ 8	♣ K653				
Contract: 3NT South						

Board: 69	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ K74		1♦	Pass	2NT
Vul: N-S	♥ Q2	♥ K85	Pass	3♦	All Pass	
North HCP: 12+2	♦ JT6432	♦ K75				
South HCP: 12	♣ A94	♣ K873				
Contract: 3♦ North						

Board: 70	North:	South:	W	N	E	S
Dealer: North	♠ AQT6	♠ K92		1♦	Pass	2NT
Vul: Both	♥ QJ94	♥ KT3	Pass	3♥	Pass	3NT
North HCP: 13	♦ A952	♦ K43	All Pass			
South HCP: 12	♣ 5	♣ KT97				
Contract: 3NT South						

North hands

1m - 2NT

Board: 71	♠ K32
Dealer: South	♥ KT2
Vul: None	♦ K96
HCP: 12	♣ K964

Board: 72	♠ A94
Dealer: North	♥ Q2
Vul: E-W	♦ AJ76
HCP: 14	♣ K876

Board: 73	♠ AT4
Dealer: South	♥ KT5
Vul: E-W	♦ Q53
HCP: 12	♣ QJT3

Board: 74	♠ KQT
Dealer: North	♥ AK3
Vul: N-S	♦ KT8743
HCP: 15+2	♣ 7

Board: 75	♠ A95
Dealer: South	♥ K73
Vul: None	♦ Q73
HCP: 12	♣ QJ42

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: South	♠ K32	♠ A9				1♦
Vul: None	♥ KT2	♥ QJ6	Pass	2NT	Pass	3NT
North HCP: 12	♦ K96	♦ AQ8743	All Pass			
South HCP: 15+2	♣ K964	♣ Q8				
Contract: 3NT South						

Board: 72	North:	South:	W	N	E	S
Dealer: North	♠ A94	♠ QJ6		1♦	Pass	2NT
Vul: E-W	♥ Q2	♥ KT8	Pass	3NT	All Pass	
North HCP: 14	♦ AJ76	♦ QT5				
South HCP: 12	♣ K876	♣ AT53				
Contract: 3NT North						

Board: 73	North:	South:	W	N	E	S
Dealer: South	♠ AT4	♠ QJ6			1♦	
Vul: E-W	♥ KT5	♥ A76	Pass	2NT	All Pass	
North HCP: 12	♦ Q53	♦ KT76				
South HCP: 13	♣ QJT3	♣ K92				
Contract: 2NT North						

Board: 74	North:	South:	W	N	E	S
Dealer: North	♠ KQT	♠ A72		1♦	Pass	2NT
Vul: N-S	♥ AK3	♥ QJT	Pass	3NT	All Pass	
North HCP: 15+2	♦ KT8743	♦ Q96				
South HCP: 12	♣ 7	♣ K984				
Contract: 3NT North						

Board: 75	North:	South:	W	N	E	S
Dealer: South	♠ A95	♠ Q6			1♦	
Vul: None	♥ K73	♥ Q986	Pass	2NT	All Pass	
North HCP: 12	♦ Q73	♦ AJ94				
South HCP: 12	♣ QJ42	♣ K96				
Contract: 2NT North						

South hands

1m - 2NT

Board: 71	♠ A9
Dealer: South	♥ QJ6
Vul: None	♦ AQ8743
HCP: 15+2	♣ Q8

Board: 72	♠ QJ6
Dealer: North	♥ KT8
Vul: E-W	♦ QT5
HCP: 12	♣ AT53

Board: 73	♠ QJ6
Dealer: South	♥ A76
Vul: E-W	♦ KT76
HCP: 13	♣ K92

Board: 74	♠ A72
Dealer: North	♥ QJT
Vul: N-S	♦ Q96
HCP: 12	♣ K984

Board: 75	♠ Q6
Dealer: South	♥ Q986
Vul: None	♦ AJ94
HCP: 12	♣ K96

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: South	♠ K32	♠ A9				1♦
Vul: None	♥ KT2	♥ QJ6	Pass	2NT	Pass	3NT
North HCP: 12	♦ K96	♦ AQ8743	All Pass			
South HCP: 15+2	♣ K964	♣ Q8				
Contract: 3NT South						

Board: 72	North:	South:	W	N	E	S
Dealer: North	♠ A94	♠ QJ6		1♦	Pass	2NT
Vul: E-W	♥ Q2	♥ KT8	Pass	3NT	All Pass	
North HCP: 14	♦ AJ76	♦ QT5				
South HCP: 12	♣ K876	♣ AT53				
Contract: 3NT North						

Board: 73	North:	South:	W	N	E	S
Dealer: South	♠ AT4	♠ QJ6			1♦	
Vul: E-W	♥ KT5	♥ A76	Pass	2NT	All Pass	
North HCP: 12	♦ Q53	♦ KT76				
South HCP: 13	♣ QJT3	♣ K92				
Contract: 2NT North						

Board: 74	North:	South:	W	N	E	S
Dealer: North	♠ KQT	♠ A72		1♦	Pass	2NT
Vul: N-S	♥ AK3	♥ QJT	Pass	3NT	All Pass	
North HCP: 15+2	♦ KT8743	♦ Q96				
South HCP: 12	♣ 7	♣ K984				
Contract: 3NT North						

Board: 75	North:	South:	W	N	E	S
Dealer: South	♠ A95	♠ Q6			1♦	
Vul: None	♥ K73	♥ Q986	Pass	2NT	All Pass	
North HCP: 12	♦ Q73	♦ AJ94				
South HCP: 12	♣ QJ42	♣ K96				
Contract: 2NT North						