

Board: 1	♠ J64	RHO is dealer. You bid second.
Dealer: West	♥ KQ6	The opponents are silent.
Vul: E-W	♦ KJ4	
HCP: 17	♣ AK83	

Board: 2	♠ AJ74	LHO is dealer.
Dealer: East	♥ 98642	The opponents are silent.
Vul: N-S	♦ 52	
HCP: 5+1	♣ 65	

Board: 3	♠ AKQ	Partner is dealer.
Dealer: South	♥ AKJT2	The opponents are silent.
Vul: Both	♦ T2	
HCP: 17+1	♣ 753	

Board: 4	♠ 872	LHO is dealer.
Dealer: East	♥ KQ32	The opponents are silent.
Vul: None	♦ K83	
HCP: 10	♣ QT6	

Board: 5	♠ AQJT8654	Partner is dealer.
Dealer: South	♥ 864	The opponents are silent.
Vul: Both	♦ 6	
HCP: 7+4	♣ 6	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ J64	♠ K97	Pass	1NT	All Pass	
Vul: E-W	♥ KQ6	♥ T53				
North HCP: 17	♦ KJ4	♦ Q983				
South HCP: 5	♣ AK83	♣ 972				
Contract: 1NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ AJ74	♠ K82			Pass	1NT
Vul: N-S	♥ 98642	♥ AK73	Pass	2♦	Pass	3♥ ¹
North HCP: 5+1	♦ 52	♦ K3			All Pass	
South HCP: 15	♣ 65	♣ QT32				
Contract: 3♥ South						1. Super acceptance after NT

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ AKQ	♠ 8762				Pass
Vul: Both	♥ AKJT2	♥ -	Pass	1NT	Pass	2♣ ¹
North HCP: 17+1	♦ T2	♦ AJ743	Pass	2♥	Pass	3♦
South HCP: 10+1	♣ 753	♣ KQ86	Pass	3♥	Pass	3NT
Contract: 3NT South						All Pass
						1. Stayman

Board: 4	North:	South:	W	N	E	S
Dealer: East	♠ 872	♠ J95			Pass	1NT
Vul: None	♥ KQ32	♥ AJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ K83	♦ QJ5	Pass	3NT	All Pass	
South HCP: 16	♣ QT6	♣ AK87				
Contract: 3NT North						1. Stayman

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ AQJT8654	♠ 73				1♦
Vul: Both	♥ 864	♥ AQ7	Pass	1♠	Pass	1NT
North HCP: 7+4	♦ 6	♦ T753	Pass	4♠	All Pass	
South HCP: 13	♣ 6	♣ AK98				
Contract: 4♠ North						

Board: 1	♠ K97	LHO is dealer.
Dealer: West	♥ T53	The opponents are silent.
Vul: E-W	♦ Q983	
HCP: 5	♣ 972	
 Board: 2	 ♠ K82	 RHO is dealer. You bid second.
Dealer: East	♥ AK73	The opponents are silent.
Vul: N-S	♦ K3	
HCP: 15	♣ QT32	
 Board: 3	 ♠ 8762	 You are dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: Both	♦ AJ743	
HCP: 10+1	♣ KQ86	
 Board: 4	 ♠ J95	 RHO is dealer. You bid second.
Dealer: East	♥ AJ5	The opponents are silent.
Vul: None	♦ QJ5	
HCP: 16	♣ AK87	
 Board: 5	 ♠ 73	 You are dealer.
Dealer: South	♥ AQ7	The opponents are silent.
Vul: Both	♦ T753	
HCP: 13	♣ AK98	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ J64	♠ K97	Pass	1NT	All Pass	
Vul: E-W	♥ KQ6	♥ T53				
North HCP: 17	♦ KJ4	♦ Q983				
South HCP: 5	♣ AK83	♣ 972				
Contract: 1NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ AJ74	♠ K82			Pass	1NT
Vul: N-S	♥ 98642	♥ AK73	Pass	2♦	Pass	3♥ ¹
North HCP: 5+1	♦ 52	♦ K3			All Pass	
South HCP: 15	♣ 65	♣ QT32				
Contract: 3♥ South						1. Super acceptance after NT

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ AKQ	♠ 8762				Pass
Vul: Both	♥ AKJT2	♥ -	Pass	1NT	Pass	2♣ ¹
North HCP: 17+1	♦ T2	♦ AJ743	Pass	2♥	Pass	3♦
South HCP: 10+1	♣ 753	♣ KQ86	Pass	3♥	Pass	3NT
Contract: 3NT South						All Pass
						1. Stayman

Board: 4	North:	South:	W	N	E	S
Dealer: East	♠ 872	♠ J95			Pass	1NT
Vul: None	♥ KQ32	♥ AJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ K83	♦ QJ5	Pass	3NT	All Pass	
South HCP: 16	♣ QT6	♣ AK87				
Contract: 3NT North						1. Stayman

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ AQJT8654	♠ 73				1♦
Vul: Both	♥ 864	♥ AQ7	Pass	1♠	Pass	1NT
North HCP: 7+4	♦ 6	♦ T753	Pass	4♠	All Pass	
South HCP: 13	♣ 6	♣ AK98				
Contract: 4♠ North						

Board: 6 ♠ K3 You are dealer.

Dealer: North ♥ K84 The opponents are silent.

Vul: None ♦ Q876

HCP: 11 ♣ KT63

Board: 7 ♠ A32 You are dealer.

Dealer: North ♥ T9 The opponents are silent.

Vul: E-W ♦ AKT53

HCP: 14+1 ♣ K54

Board: 8 ♠ T82 You are dealer.

Dealer: North ♥ QT The opponents are silent.

Vul: N-S ♦ QJT752

HCP: 5+2 ♣ 94

Board: 9 ♠ KQ LHO is dealer.

Dealer: East ♥ 9642 The opponents are silent.

Vul: Both ♦ AKT

HCP: 15 ♣ QJ82

Board: 10 ♠ A754 Partner is dealer.

Dealer: South ♥ T2 The opponents are silent.

Vul: N-S ♦ AT96

HCP: 14 ♣ AQ5

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ Q92		Pass	Pass	1♣
Vul: None	♥ K84	♥ A72	Pass	1♦	Pass	1NT
North HCP: 11	♦ Q876	♦ J54	Pass	2NT	All Pass	
South HCP: 13	♣ KT63	♣ AQ95				
Contract: 2NT North						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ A32	♠ Q9854		1♦	Pass	1♠
Vul: E-W	♥ T9	♥ 85	Pass	1NT	All Pass	
North HCP: 14+1	♦ AKT53	♦ 8742				
South HCP: 6+1	♣ K54	♣ A6				
Contract: 1NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ T82	♠ J94		Pass	Pass	1NT
Vul: N-S	♥ QT	♥ J92	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 5+2	♦ QJT752	♦ AK	All Pass			
South HCP: 17+1	♣ 94	♣ AKJ86				
Contract: 3♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ KQ	♠ 753		Pass	Pass	
Vul: Both	♥ 9642	♥ AT83	Pass	1NT	Pass	2♣ ¹
North HCP: 15	♦ AKT	♦ 985	Pass	2♥	All Pass	
South HCP: 7	♣ QJ82	♣ K94				
Contract: 2♥ North			1. Stayman			

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ A754	♠ Q86				Pass
Vul: N-S	♥ T2	♥ Q9854	Pass	1♦	Pass	1♥
North HCP: 14	♦ AT96	♦ J74	Pass	1♠	Pass	1NT
South HCP: 8+1	♣ AQ5	♣ K9	All Pass			
Contract: 1NT South						

Board: 6	♠ Q92	Partner is dealer.
Dealer: North	♥ A72	The opponents are silent.
Vul: None	♦ J54	
HCP: 13	♣ AQ95	

Board: 7	♠ Q9854	Partner is dealer.
Dealer: North	♥ 85	The opponents are silent.
Vul: E-W	♦ 8742	
HCP: 6+1	♣ A6	

Board: 8	♠ J94	Partner is dealer.
Dealer: North	♥ J92	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 17+1	♣ AKJ86	

Board: 9	♠ 753	RHO is dealer. You bid second.
Dealer: East	♥ AT83	The opponents are silent.
Vul: Both	♦ 985	
HCP: 7	♣ K94	

Board: 10	♠ Q86	You are dealer.
Dealer: South	♥ Q9854	The opponents are silent.
Vul: N-S	♦ J74	
HCP: 8+1	♣ K9	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ Q92		Pass	Pass	1♣
Vul: None	♥ K84	♥ A72	Pass	1♦	Pass	1NT
North HCP: 11	♦ Q876	♦ J54	Pass	2NT	All Pass	
South HCP: 13	♣ KT63	♣ AQ95				
Contract: 2NT North						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ A32	♠ Q9854		1♦	Pass	1♠
Vul: E-W	♥ T9	♥ 85	Pass	1NT	All Pass	
North HCP: 14+1	♦ AKT53	♦ 8742				
South HCP: 6+1	♣ K54	♣ A6				
Contract: 1NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ T82	♠ J94		Pass	Pass	1NT
Vul: N-S	♥ QT	♥ J92	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 5+2	♦ QJT752	♦ AK	All Pass			
South HCP: 17+1	♣ 94	♣ AKJ86				
Contract: 3♦ South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 9	North:	South:	W	N	E	S
Dealer: East	♠ KQ	♠ 753		Pass	Pass	
Vul: Both	♥ 9642	♥ AT83	Pass	1NT	Pass	2♣ ¹
North HCP: 15	♦ AKT	♦ 985	Pass	2♥	All Pass	
South HCP: 7	♣ QJ82	♣ K94				
Contract: 2♥ North			1. Stayman			

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ A754	♠ Q86				Pass
Vul: N-S	♥ T2	♥ Q9854	Pass	1♦	Pass	1♥
North HCP: 14	♦ AT96	♦ J74	Pass	1♠	Pass	1NT
South HCP: 8+1	♣ AQ5	♣ K9	All Pass			
Contract: 1NT South						

Board: 11	♠ QJ7	RHO is dealer. You bid second.
Dealer: West	♥ QT6	The opponents are silent.
Vul: N-S	♦ KQ5	
HCP: 13	♣ K732	

Board: 12	♠ K965	LHO is dealer.
Dealer: East	♥ J32	The opponents are silent.
Vul: Both	♦ K953	
HCP: 11	♣ AT	

Board: 13	♠ K43	Partner is dealer.
Dealer: South	♥ J876	The opponents are silent.
Vul: N-S	♦ J	
HCP: 7+1	♣ QT654	

Board: 14	♠ AT742	Partner is dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: E-W	♦ AJ987	
HCP: 14+2	♣ Q	

Board: 15	♠ 763	RHO is dealer. You bid second.
Dealer: West	♥ 63	The opponents are silent.
Vul: None	♦ AKQ32	
HCP: 9+1	♣ 982	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ QJ7	♠ A983	Pass	1♣	Pass	1♥
Vul: N-S	♥ QT6	♥ KJ54	Pass	1NT	Pass	3NT
North HCP: 13	♦ KQ5	♦ A632	All Pass			
South HCP: 12	♣ K732	♣ T				
Contract: 3NT South						

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ K965	♠ 843			Pass	1♣
Vul: Both	♥ J32	♥ AKQT	Pass	1♠	Pass	1NT
North HCP: 11	♦ K953	♦ J84	Pass	2NT	Pass	3♠
South HCP: 13	♣ AT	♣ K73	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ K43	♠ J876				1♦
Vul: N-S	♥ J876	♥ Q2	Pass	1♥	Pass	1♠
North HCP: 7+1	♦ J	♦ AQ862	Pass	1NT	All Pass	
South HCP: 13+1	♣ QT654	♣ A9				
Contract: 1NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ AT742	♠ K53				1NT
Vul: E-W	♥ QJ	♥ KT87	Pass	2♥	Pass	2♠
North HCP: 14+2	♦ AJ987	♦ KQT	Pass	3♦	Pass	4♠
South HCP: 15	♣ Q	♣ A76	All Pass			
Contract: 4♠ South						

Board: 15	North:	South:	W	N	E	S
Dealer: West	♠ 763	♠ AJ4	Pass	Pass	Pass	1♣
Vul: None	♥ 63	♥ QT87	Pass	1♦	Pass	1♥
North HCP: 9+1	♦ AKQ32	♦ J	Pass	1NT	All Pass	
South HCP: 14+1	♣ 982	♣ KQJ54				
Contract: 1NT North						

Board: 11	♠ A983 ♥ KJ54 ♦ A632 ♣ T	LHO is dealer. The opponents are silent.
Board: 12	♠ 843 ♥ AKQT ♦ J84 ♣ K73	RHO is dealer. You bid second. The opponents are silent.
Board: 13	♠ J876 ♥ Q2 ♦ AQ862 ♣ A9	You are dealer. The opponents are silent.
Board: 14	♠ K53 ♥ KT87 ♦ KQT ♣ A76	You are dealer. The opponents are silent.
Board: 15	♠ AJ4 ♥ QT87 ♦ J ♣ KQJ54	LHO is dealer. The opponents are silent.

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ QJ7	♠ A983	Pass	1♣	Pass	1♥
Vul: N-S	♥ QT6	♥ KJ54	Pass	1NT	Pass	3NT
North HCP: 13	♦ KQ5	♦ A632	All Pass			
South HCP: 12	♣ K732	♣ T				
Contract: 3NT South						

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ K965	♠ 843			Pass	1♣
Vul: Both	♥ J32	♥ AKQT	Pass	1♠	Pass	1NT
North HCP: 11	♦ K953	♦ J84	Pass	2NT	Pass	3♠
South HCP: 13	♣ AT	♣ K73	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ K43	♠ J876				1♦
Vul: N-S	♥ J876	♥ Q2	Pass	1♥	Pass	1♠
North HCP: 7+1	♦ J	♦ AQ862	Pass	1NT	All Pass	
South HCP: 13+1	♣ QT654	♣ A9				
Contract: 1NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ AT742	♠ K53				1NT
Vul: E-W	♥ QJ	♥ KT87	Pass	2♥	Pass	2♠
North HCP: 14+2	♦ AJ987	♦ KQT	Pass	3♦	Pass	4♠
South HCP: 15	♣ Q	♣ A76	All Pass			
Contract: 4♠ South						

Board: 15	North:	South:	W	N	E	S
Dealer: West	♠ 763	♠ AJ4	Pass	Pass	Pass	1♣
Vul: None	♥ 63	♥ QT87	Pass	1♦	Pass	1♥
North HCP: 9+1	♦ AKQ32	♦ J	Pass	1NT	All Pass	
South HCP: 14+1	♣ 982	♣ KQJ54				
Contract: 1NT North						

Board: 16 ♠ AQ5 You are dealer.

Dealer: North ♥ T7 The opponents are silent.

Vul: Both ♦ KJ9

HCP: 10+1 ♣ T8742

Board: 17 ♠ AJ You are dealer.

Dealer: North ♥ AQ76 The opponents are silent.

Vul: None ♦ 965

HCP: 15 ♣ A765

Board: 18 ♠ Q754 RHO is dealer. You bid second.

Dealer: West ♥ J9 East (LHO) opens 1♦ if possible.

Vul: Both ♦ T85 West (RHO) bids 1NT if possible.

HCP: 3 ♣ 8732 East (LHO) bids 2♣ if possible.

West (RHO) bids 3♣ if possible.

Board: 19 ♠ AQ7 You are dealer.

Dealer: North ♥ 84 The opponents are silent.

Vul: Both ♦ K9652

HCP: 12+1 ♣ QJ6

Board: 20 ♠ 97643 Partner is dealer.

Dealer: South ♥ AK5 The opponents are silent.

Vul: None ♦ T84

HCP: 10+1 ♣ QJ

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ AQ5	♠ KJT2		Pass	Pass	1NT
Vul: Both	♥ T7	♥ A4		Pass	2NT	All Pass
North HCP: 10+1	♦ KJ9	♦ 764				
South HCP: 15	♣ T8742	♣ AK93				
Contract: 2NT North						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ KT9873		1NT	Pass	2♥
Vul: None	♥ AQ76	♥ -		Pass	2♠	Pass
North HCP: 15	♦ 965	♦ KJT2		Pass	3NT	Pass
South HCP: 10+2	♣ A765	♣ K42		All Pass		
Contract: 4♠ South						

Board: 18	North:	South:	W	N	E	S
Dealer: West	♠ Q754	♠ AJ963	Pass	Pass	1♦	1♠
Vul: Both	♥ J9	♥ Q762	1NT	Pass	2♣	2♥
North HCP: 3	♦ T85	♦ KJ3	Pass	2♠	Pass	Pass
South HCP: 15+1	♣ 8732	♣ A	3♣	3♠	All Pass	
Contract: 3♠ North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ AQ7	♠ JT83		1♦	Pass	1♥
Vul: Both	♥ 84	♥ A932		Pass	1NT	All Pass
North HCP: 12+1	♦ K9652	♦ 874				
South HCP: 5	♣ QJ6	♣ 72				
Contract: 1NT North						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 97643	♠ KQ			1♦	
Vul: None	♥ AK5	♥ T74		Pass	1♠	Pass
North HCP: 10+1	♦ T84	♦ AKJ76		All Pass		
South HCP: 13+1	♣ QJ	♣ 974				
Contract: 1NT South						

Board: 16	♠ KJT2	Partner is dealer.
Dealer: North	♥ A4	The opponents are silent.
Vul: Both	♦ 764	
HCP: 15	♣ AK93	

Board: 17	♠ KT9873	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: None	♦ KJT2	
HCP: 10+2	♣ K42	

Board: 18	♠ AJ963	LHO is dealer.
Dealer: West	♥ Q762	East (RHO) opens 1♦ if possible.
Vul: Both	♦ KJ3	West (LHO) bids 1NT if possible.
HCP: 15+1	♣ A	East (RHO) bids 2♣ if possible.
		West (LHO) bids 3♣ if possible.

Board: 19	♠ JT83	Partner is dealer.
Dealer: North	♥ A932	The opponents are silent.
Vul: Both	♦ 874	
HCP: 5	♣ 72	

Board: 20	♠ KQ	You are dealer.
Dealer: South	♥ T74	The opponents are silent.
Vul: None	♦ AKJ76	
HCP: 13+1	♣ 974	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ AQ5	♠ KJT2		Pass	Pass	1NT
Vul: Both	♥ T7	♥ A4		Pass	2NT	All Pass
North HCP: 10+1	♦ KJ9	♦ 764				
South HCP: 15	♣ T8742	♣ AK93				
Contract: 2NT North						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ KT9873		1NT	Pass	2♥
Vul: None	♥ AQ76	♥ -		Pass	2♠	Pass
North HCP: 15	♦ 965	♦ KJT2		Pass	3NT	Pass
South HCP: 10+2	♣ A765	♣ K42		All Pass		
Contract: 4♠ South						

Board: 18	North:	South:	W	N	E	S
Dealer: West	♠ Q754	♠ AJ963	Pass	Pass	1♦	1♠
Vul: Both	♥ J9	♥ Q762	1NT	Pass	2♣	2♥
North HCP: 3	♦ T85	♦ KJ3	Pass	2♠	Pass	Pass
South HCP: 15+1	♣ 8732	♣ A	3♣	3♠	All Pass	
Contract: 3♠ North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ AQ7	♠ JT83		1♦	Pass	1♥
Vul: Both	♥ 84	♥ A932		Pass	1NT	All Pass
North HCP: 12+1	♦ K9652	♦ 874				
South HCP: 5	♣ QJ6	♣ 72				
Contract: 1NT North						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 97643	♠ KQ			1♦	
Vul: None	♥ AK5	♥ T74		Pass	1♠	Pass
North HCP: 10+1	♦ T84	♦ AKJ76		All Pass		
South HCP: 13+1	♣ QJ	♣ 974				
Contract: 1NT South						

Board: 21	♠ K76	Partner is dealer.
Dealer: South	♥ T32	The opponents are silent.
Vul: Both	♦ J97	
HCP: 11	♣ AKT6	

Board: 22	♠ KQ843	LHO is dealer.
Dealer: East	♥ 53	The opponents are silent.
Vul: None	♦ A32	
HCP: 11+1	♣ QT3	

Board: 23	♠ J7	Partner is dealer.
Dealer: South	♥ A2	The opponents are silent.
Vul: N-S	♦ QT64	
HCP: 13+1	♣ AQ943	

Board: 24	♠ JT8	Partner is dealer.
Dealer: South	♥ K76	The opponents are silent.
Vul: Both	♦ K9632	
HCP: 8+1	♣ J7	

Board: 25	♠ T72	Partner is dealer.
Dealer: South	♥ K64	The opponents are silent.
Vul: None	♦ AJ5	
HCP: 10	♣ Q654	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ K76	♠ A942				1♦
Vul: Both	♥ T32	♥ KQ	Pass	1NT	Pass	2♦
North HCP: 11	♦ J97	♦ KT862	Pass	2NT	All Pass	
South HCP: 12+1	♣ AKT6	♣ 92				
Contract: 2NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ KQ843	♠ AT2			Pass	1NT
Vul: None	♥ 53	♥ AT	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ A32	♦ 9854	Pass	3NT	Pass	4♠
South HCP: 16	♣ QT3	♣ AKJ7	All Pass			
Contract: 4♠ South						

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ J7	♠ KQT3				Pass
Vul: N-S	♥ A2	♥ T8543	Pass	1♣	Pass	1♥
North HCP: 13+1	♦ QT64	♦ 983	Pass	1NT	All Pass	
South HCP: 5+1	♣ AQ943	♣ 2				
Contract: 1NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ JT8	♠ Q54				1NT
Vul: Both	♥ K76	♥ AJT53	Pass	2NT	All Pass	
North HCP: 8+1	♦ K9632	♦ AQ				
South HCP: 15+1	♣ J7	♣ Q84				
Contract: 2NT North						

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ T72	♠ KQJ8				1♣
Vul: None	♥ K64	♥ QJ	Pass	1NT	All Pass	
North HCP: 10	♦ AJ5	♦ 872				
South HCP: 14	♣ Q654	♣ AJT7				
Contract: 1NT North						

Board: 21	♠ A942	You are dealer.
Dealer: South	♥ KQ	The opponents are silent.
Vul: Both	♦ KT862	
HCP: 12+1	♣ 92	

Board: 22	♠ AT2	RHO is dealer. You bid second.
Dealer: East	♥ AT	The opponents are silent.
Vul: None	♦ 9854	
HCP: 16	♣ AKJ7	

Board: 23	♠ KQT3	You are dealer.
Dealer: South	♥ T8543	The opponents are silent.
Vul: N-S	♦ 983	
HCP: 5+1	♣ 2	

Board: 24	♠ Q54	You are dealer.
Dealer: South	♥ AJT53	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 15+1	♣ Q84	

Board: 25	♠ KQJ8	You are dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: None	♦ 872	
HCP: 14	♣ AJT7	

Both hands (Answers Page)

Board: 21

Dealer: South

Vul: Both

North HCP: 11

South HCP: 12+1

Contract: 2NT North

North:

♠ K76

♥ T32

♦ J97

♣ AKT6

South:

♠ A942

♥ KQ

♦ KT862

♣ 92

W

N

E

S

1♦

Pass 1NT Pass 2♦

Pass 2NT All Pass

Board: 22

Dealer: East

Vul: None

North HCP: 11+1

South HCP: 16

Contract: 4♠ South

North:

♠ KQ843

♥ 53

♦ A32

♣ QT3

South:

♠ AT2

♥ AT

♦ 9854

♣ AKJ7

W

N

E

S

Pass 1NT

Pass 2♥ Pass 2♠

Pass 3NT Pass 4♠

All Pass

Board: 23

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 5+1

Contract: 1NT North

North:

♠ J7

♥ A2

♦ QT64

♣ AQ943

South:

♠ KQT3

♥ T8543

♦ 983

♣ 2

W

N

E

Pass

Pass 1♣ Pass 1♥

Pass 1NT All Pass

Board: 24

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 15+1

Contract: 2NT North

North:

♠ JT8

♥ K76

♦ K9632

♣ J7

South:

♠ Q54

♥ AJT53

♦ AQ

♣ Q84

W

N

E

1NT

Pass 2NT All Pass

Board: 25

Dealer: South

Vul: None

North HCP: 10

South HCP: 14

Contract: 1NT North

North:

♠ T72

♥ K64

♦ AJ5

♣ Q654

South:

♠ KQJ8

♥ QJ

♦ 872

♣ AJT7

W

N

E

1♣

Pass 1NT All Pass

Board: 26	♠ 9	Partner is dealer.
Dealer: South	♥ Q9	The opponents are silent.
Vul: Both	♦ KQT872	
HCP: 9+2	♣ QT42	

Board: 27	♠ K65	Partner is dealer.
Dealer: South	♥ A54	The opponents are silent.
Vul: N-S	♦ KQJ9	
HCP: 17	♣ A85	

Board: 28	♠ 983	LHO is dealer.
Dealer: East	♥ 652	The opponents are silent.
Vul: N-S	♦ AT7	
HCP: 7	♣ K876	

Board: 29	♠ K9	RHO is dealer. You bid second.
Dealer: West	♥ J53	The opponents are silent.
Vul: Both	♦ AKQJT	
HCP: 18+1	♣ KJ7	

Board: 30	♠ 654	You are dealer.
Dealer: North	♥ QJ2	The opponents are silent.
Vul: N-S	♦ T83	
HCP: 5	♣ Q973	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ K8				1NT
Vul: Both	♥ Q9	♥ KJ7	Pass	3NT	All Pass	
North HCP: 9+2	♦ KQT872	♦ AJ65				
South HCP: 16	♣ QT42	♣ KJ83				
Contract: 3NT North						

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ K65	♠ QT9				Pass
Vul: N-S	♥ A54	♥ T863	Pass	1NT	All Pass	
North HCP: 17	♦ KQJ9	♦ 82				
South HCP: 4	♣ A85	♣ Q762				
Contract: 1NT North						

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ 983	♠ AT			Pass	1NT
Vul: N-S	♥ 652	♥ Q984	All Pass			
North HCP: 7	♦ AT7	♦ KQ8				
South HCP: 17	♣ K876	♣ AQ93				
Contract: 1NT South						

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ K9	♠ Q54	Pass	1♦	Pass	1NT
Vul: Both	♥ J53	♥ A6	Pass	2♦	All Pass	
North HCP: 18+1	♦ AKQJT	♦ 98762				
South HCP: 6+1	♣ KJ7	♣ 985				
Contract: 2♦ North						

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ 654	♠ Q9		Pass	Pass	1NT
Vul: N-S	♥ QJ2	♥ A643	All Pass			
North HCP: 5	♦ T83	♦ K7				
South HCP: 16+1	♣ Q973	♣ AKT82				
Contract: 1NT South						

Board: 26	♠ K8	You are dealer.
Dealer: South	♥ KJ7	The opponents are silent.
Vul: Both	♦ AJ65	
HCP: 16	♣ KJ83	

Board: 27	♠ QT9	You are dealer.
Dealer: South	♥ T863	The opponents are silent.
Vul: N-S	♦ 82	
HCP: 4	♣ Q762	

Board: 28	♠ AT	RHO is dealer. You bid second.
Dealer: East	♥ Q984	The opponents are silent.
Vul: N-S	♦ KQ8	
HCP: 17	♣ AQ93	

Board: 29	♠ Q54	LHO is dealer.
Dealer: West	♥ A6	The opponents are silent.
Vul: Both	♦ 98762	
HCP: 6+1	♣ 985	

Board: 30	♠ Q9	Partner is dealer.
Dealer: North	♥ A643	The opponents are silent.
Vul: N-S	♦ K7	
HCP: 16+1	♣ AKT82	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ K8				1NT
Vul: Both	♥ Q9	♥ KJ7	Pass	3NT	All Pass	
North HCP: 9+2	♦ KQT872	♦ AJ65				
South HCP: 16	♣ QT42	♣ KJ83				
Contract: 3NT North						

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ K65	♠ QT9				Pass
Vul: N-S	♥ A54	♥ T863	Pass	1NT	All Pass	
North HCP: 17	♦ KQJ9	♦ 82				
South HCP: 4	♣ A85	♣ Q762				
Contract: 1NT North						

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ 983	♠ AT			Pass	1NT
Vul: N-S	♥ 652	♥ Q984	All Pass			
North HCP: 7	♦ AT7	♦ KQ8				
South HCP: 17	♣ K876	♣ AQ93				
Contract: 1NT South						

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ K9	♠ Q54	Pass	1♦	Pass	1NT
Vul: Both	♥ J53	♥ A6	Pass	2♦	All Pass	
North HCP: 18+1	♦ AKQJT	♦ 98762				
South HCP: 6+1	♣ KJ7	♣ 985				
Contract: 2♦ North						

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ 654	♠ Q9		Pass	Pass	1NT
Vul: N-S	♥ QJ2	♥ A643	All Pass			
North HCP: 5	♦ T83	♦ K7				
South HCP: 16+1	♣ Q973	♣ AKT82				
Contract: 1NT South						

Board: 31	♠ QJT643	Partner is dealer.
Dealer: South	♥ 73	The opponents are silent.
Vul: Both	♦ KQT8	
HCP: 10+2	♣ Q	

Board: 32	♠ KJ9	RHO is dealer. You bid second.
Dealer: West	♥ AT842	The opponents are silent.
Vul: N-S	♦ 96	
HCP: 8+1	♣ 754	

Board: 33	♠ AQ95	RHO is dealer. You bid second.
Dealer: West	♥ AQ86	The opponents are silent.
Vul: Both	♦ K43	
HCP: 17	♣ Q2	

Board: 34	♠ Q875	Partner is dealer.
Dealer: South	♥ A	East (LHO) bids 3♦ if possible.
Vul: None	♦ 96	
HCP: 6+2	♣ T87432	

Board: 35	♠ A7	RHO is dealer. You bid second.
Dealer: West	♥ K92	The opponents are silent.
Vul: None	♦ K93	
HCP: 15+1	♣ AJ642	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ QJT643	♠ -				1♣
Vul: Both	♥ 73	♥ AK86	Pass	1♠	Pass	1NT
North HCP: 10+2	♦ KQT8	♦ J542	Pass	2♠	All Pass	
South HCP: 12+1	♣ Q	♣ KJ843				
Contract: 2♠ North						

Board: 32	North:	South:	W	N	E	S
Dealer: West	♠ KJ9	♠ A64	Pass	Pass	Pass	1♦
Vul: N-S	♥ AT842	♥ K53	Pass	1♥	Pass	1NT
North HCP: 8+1	♦ 96	♦ AT52	All Pass			
South HCP: 14	♣ 754	♣ KT8				
Contract: 1NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: West	♠ AQ95	♠ K743	Pass	1NT	Pass	2♣ ¹
Vul: Both	♥ AQ86	♥ KT52	Pass	2♥	Pass	3♥
North HCP: 17	♦ K43	♦ J5	Pass	4♥	All Pass	
South HCP: 8	♣ Q2	♣ JT5				
Contract: 4♥ North			1. Stayman			

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ Q875	♠ AK				1NT
Vul: None	♥ A	♥ KQ93	Pass	2♠ ¹	3♦	4♣
North HCP: 6+2	♦ 96	♦ J82	All Pass			
South HCP: 16	♣ T87432	♣ QJ65				1. 1N-2S transfer to clubs
Contract: 4♣ South						

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ A7	♠ QJT8642	Pass	1NT	Pass	4♥ ¹
Vul: None	♥ K92	♥ JT	Pass	4♠	All Pass	
North HCP: 15+1	♦ K93	♦ QJ				
South HCP: 9+3	♣ AJ642	♣ Q9				1. Texas
Contract: 4♠ North						

Board: 31 ♠ - You are dealer.

Dealer: South ♥ AK86 The opponents are silent.

Vul: Both ♦ J542

HCP: 12+1 ♣ KJ843

Board: 32 ♠ A64 LHO is dealer.

Dealer: West ♥ K53 The opponents are silent.

Vul: N-S ♦ AT52

HCP: 14 ♣ KT8

Board: 33 ♠ K743 LHO is dealer.

Dealer: West ♥ KT52 The opponents are silent.

Vul: Both ♦ J5

HCP: 8 ♣ JT5

Board: 34 ♠ AK You are dealer.

Dealer: South ♥ KQ93 East (RHO) bids 3♦ if possible.

Vul: None ♦ J82

HCP: 16 ♣ QJ65

Board: 35 ♠ QJT8642 LHO is dealer.

Dealer: West ♥ JT The opponents are silent.

Vul: None ♦ QJ

HCP: 9+3 ♣ Q9

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ QJT643	♠ -				1♣
Vul: Both	♥ 73	♥ AK86	Pass	1♠	Pass	1NT
North HCP: 10+2	♦ KQT8	♦ J542	Pass	2♠	All Pass	
South HCP: 12+1	♣ Q	♣ KJ843				
Contract: 2♠ North						

Board: 32	North:	South:	W	N	E	S
Dealer: West	♠ KJ9	♠ A64	Pass	Pass	Pass	1♦
Vul: N-S	♥ AT842	♥ K53	Pass	1♥	Pass	1NT
North HCP: 8+1	♦ 96	♦ AT52	All Pass			
South HCP: 14	♣ 754	♣ KT8				
Contract: 1NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: West	♠ AQ95	♠ K743	Pass	1NT	Pass	2♣ ¹
Vul: Both	♥ AQ86	♥ KT52	Pass	2♥	Pass	3♥
North HCP: 17	♦ K43	♦ J5	Pass	4♥	All Pass	
South HCP: 8	♣ Q2	♣ JT5				
Contract: 4♥ North			1. Stayman			

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ Q875	♠ AK				1NT
Vul: None	♥ A	♥ KQ93	Pass	2♠ ¹	3♦	4♣
North HCP: 6+2	♦ 96	♦ J82	All Pass			
South HCP: 16	♣ T87432	♣ QJ65				1. 1N-2S transfer to clubs
Contract: 4♣ South						

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ A7	♠ QJT8642	Pass	1NT	Pass	4♥ ¹
Vul: None	♥ K92	♥ JT	Pass	4♠	All Pass	
North HCP: 15+1	♦ K93	♦ QJ				
South HCP: 9+3	♣ AJ642	♣ Q9				1. Texas
Contract: 4♠ North						

Board: 36	♠ 943	You are dealer.
Dealer: North	♥ 754	The opponents are silent.
Vul: None	♦ KQ9	
HCP: 8	♣ K872	
Board: 37	♠ A94	Partner is dealer.
Dealer: South	♥ QJ75	The opponents are silent.
Vul: Both	♦ AK8	
HCP: 17	♣ K86	
Board: 38	♠ A5	RHO is dealer. You bid second.
Dealer: West	♥ AT2	The opponents are silent.
Vul: Both	♦ 863	
HCP: 8+1	♣ 87652	
Board: 39	♠ Q5	RHO is dealer. You bid second.
Dealer: West	♥ KQ85	The opponents are silent.
Vul: None	♦ A762	
HCP: 16	♣ AJ7	
Board: 40	♠ T7632	You are dealer.
Dealer: North	♥ Q7	The opponents are silent.
Vul: E-W	♦ 432	
HCP: 4+1	♣ Q96	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ 943	♠ AJ7		Pass	Pass	1NT
Vul: None	♥ 754	♥ KQ93		Pass	2NT	All Pass
North HCP: 8	♦ KQ9	♦ J72				
South HCP: 15	♣ K872	♣ A65				
Contract: 2NT North						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ A94	♠ Q53				Pass
Vul: Both	♥ QJ75	♥ K64		Pass	1NT	Pass
North HCP: 17	♦ AK8	♦ QT532				All Pass
South HCP: 11+1	♣ K86	♣ AT				
Contract: 3NT South						

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ A5	♠ KQT6	Pass	Pass	Pass	1NT
Vul: Both	♥ AT2	♥ K753	Pass	2NT	Pass	3NT
North HCP: 8+1	♦ 863	♦ AJT				All Pass
South HCP: 17	♣ 87652	♣ KJ				
Contract: 3NT South						

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ Q5	♠ A4	Pass	1NT	All Pass	
Vul: None	♥ KQ85	♥ 763				
North HCP: 16	♦ A762	♦ Q84				
South HCP: 6+1	♣ AJ7	♣ 86432				
Contract: 1NT North						

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ T7632	♠ A85		Pass	Pass	1NT
Vul: E-W	♥ Q7	♥ 64		Pass	2♥	Pass
North HCP: 4+1	♦ 432	♦ AQ65				All Pass
South HCP: 17	♣ Q96	♣ AK84				
Contract: 2♠ South						

Board: 36	♠ AJ7	Partner is dealer.
Dealer: North	♥ KQ93	The opponents are silent.
Vul: None	♦ J72	
HCP: 15	♣ A65	

Board: 37	♠ Q53	You are dealer.
Dealer: South	♥ K64	The opponents are silent.
Vul: Both	♦ QT532	
HCP: 11+1	♣ AT	

Board: 38	♠ KQT6	LHO is dealer.
Dealer: West	♥ K753	The opponents are silent.
Vul: Both	♦ AJT	
HCP: 17	♣ KJ	

Board: 39	♠ A4	LHO is dealer.
Dealer: West	♥ 763	The opponents are silent.
Vul: None	♦ Q84	
HCP: 6+1	♣ 86432	

Board: 40	♠ A85	Partner is dealer.
Dealer: North	♥ 64	The opponents are silent.
Vul: E-W	♦ AQ65	
HCP: 17	♣ AK84	

Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ 943	♠ AJ7		Pass	Pass	1NT
Vul: None	♥ 754	♥ KQ93		Pass	2NT	All Pass
North HCP: 8	♦ KQ9	♦ J72				
South HCP: 15	♣ K872	♣ A65				
Contract: 2NT North						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ A94	♠ Q53				Pass
Vul: Both	♥ QJ75	♥ K64		Pass	1NT	Pass
North HCP: 17	♦ AK8	♦ QT532				All Pass
South HCP: 11+1	♣ K86	♣ AT				
Contract: 3NT South						

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ A5	♠ KQT6	Pass	Pass	Pass	1NT
Vul: Both	♥ AT2	♥ K753	Pass	2NT	Pass	3NT
North HCP: 8+1	♦ 863	♦ AJT				All Pass
South HCP: 17	♣ 87652	♣ KJ				
Contract: 3NT South						

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ Q5	♠ A4	Pass	1NT	All Pass	
Vul: None	♥ KQ85	♥ 763				
North HCP: 16	♦ A762	♦ Q84				
South HCP: 6+1	♣ AJ7	♣ 86432				
Contract: 1NT North						

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ T7632	♠ A85		Pass	Pass	1NT
Vul: E-W	♥ Q7	♥ 64		Pass	2♥	Pass
North HCP: 4+1	♦ 432	♦ AQ65				All Pass
South HCP: 17	♣ Q96	♣ AK84				
Contract: 2♠ South						

Board: 41	♠ A6	RHO is dealer. You bid second.
Dealer: West	♥ AKQ7	The opponents are silent.
Vul: Both	♦ Q732	
HCP: 15	♣ 985	

Board: 42	♠ J96	RHO is dealer. You bid second.
Dealer: West	♥ T98	The opponents are silent.
Vul: Both	♦ Q874	
HCP: 3	♣ 854	

Board: 43	♠ Q2	You are dealer.
Dealer: North	♥ J5	The opponents are silent.
Vul: N-S	♦ AQ98	
HCP: 16+1	♣ AQJ75	

Board: 44	♠ 854	Partner is dealer.
Dealer: South	♥ KT84	The opponents are silent.
Vul: N-S	♦ 543	
HCP: 4	♣ J74	

Board: 45	♠ Q93	You are dealer.
Dealer: North	♥ KT5	The opponents are silent.
Vul: N-S	♦ AKJ953	
HCP: 17+2	♣ A	

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: West	♠ A6	♠ QT52	Pass	1NT	Pass	2♣ ¹
Vul: Both	♥ AKQ7	♥ T4	Pass	2♥	Pass	3NT
North HCP: 15	♦ Q732	♦ AK65	All Pass			
South HCP: 13	♣ 985	♣ AT4				
Contract: 3NT South			1. Stayman			

Board: 42	North:	South:	W	N	E	S
Dealer: West	♠ J96	♠ A73	Pass	Pass	Pass	1NT
Vul: Both	♥ T98	♥ A43	All Pass			
North HCP: 3	♦ Q874	♦ K9				
South HCP: 16+1	♣ 854	♣ AJT92				
Contract: 1NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ J643		1NT	All Pass	
Vul: N-S	♥ J5	♥ A962				
North HCP: 16+1	♦ AQ98	♦ 65				
South HCP: 5	♣ AQJ75	♣ 932				
Contract: 1NT North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 854	♠ K93				1NT
Vul: N-S	♥ KT84	♥ AJ6	All Pass			
North HCP: 4	♦ 543	♦ Q986				
South HCP: 15	♣ J74	♣ AT3				
Contract: 1NT South						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ Q93	♠ T84		1♦	Pass	1NT
Vul: N-S	♥ KT5	♥ AJ9	Pass	3♦	All Pass	
North HCP: 17+2	♦ AKJ953	♦ 64				
South HCP: 9+1	♣ A	♣ KJ532				
Contract: 3♦ North						

Board: 41

♠ QT52

LHO is dealer.

Dealer: West

♥ T4

The opponents are silent.

Vul: Both

♦ AK65

HCP: 13

♣ AT4

Board: 42

♠ A73

LHO is dealer.

Dealer: West

♥ A43

The opponents are silent.

Vul: Both

♦ K9

HCP: 16+1

♣ AJT92

Board: 43

♠ J643

Partner is dealer.

Dealer: North

♥ A962

The opponents are silent.

Vul: N-S

♦ 65

HCP: 5

♣ 932

Board: 44

♠ K93

You are dealer.

Dealer: South

♥ AQ6

The opponents are silent.

Vul: N-S

♦ Q986

HCP: 15

♣ AT3

Board: 45

♠ T84

Partner is dealer.

Dealer: North

♥ AJ9

The opponents are silent.

Vul: N-S

♦ 64

HCP: 9+1

♣ KJ532

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: West	♠ A6	♠ QT52	Pass	1NT	Pass	2♣ ¹
Vul: Both	♥ AKQ7	♥ T4	Pass	2♥	Pass	3NT
North HCP: 15	♦ Q732	♦ AK65	All Pass			
South HCP: 13	♣ 985	♣ AT4				
Contract: 3NT South			1. Stayman			

Board: 42	North:	South:	W	N	E	S
Dealer: West	♠ J96	♠ A73	Pass	Pass	Pass	1NT
Vul: Both	♥ T98	♥ A43	All Pass			
North HCP: 3	♦ Q874	♦ K9				
South HCP: 16+1	♣ 854	♣ AJT92				
Contract: 1NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ J643		1NT	All Pass	
Vul: N-S	♥ J5	♥ A962				
North HCP: 16+1	♦ AQ98	♦ 65				
South HCP: 5	♣ AQJ75	♣ 932				
Contract: 1NT North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 854	♠ K93				1NT
Vul: N-S	♥ KT84	♥ AJ6	All Pass			
North HCP: 4	♦ 543	♦ Q986				
South HCP: 15	♣ J74	♣ AT3				
Contract: 1NT South						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ Q93	♠ T84		1♦	Pass	1NT
Vul: N-S	♥ KT5	♥ AJ9	Pass	3♦	All Pass	
North HCP: 17+2	♦ AKJ953	♦ 64				
South HCP: 9+1	♣ A	♣ KJ532				
Contract: 3♦ North						

Board: 46 ♠ KQ2 Partner is dealer.

Dealer: South ♥ Q82 West (RHO) bids 1♠ if possible.

Vul: E-W ♦ JT87 West (RHO) bids 2♠ if possible.

HCP: 8 ♣ T85

Board: 47 ♠ AQT3 LHO is dealer.

Dealer: East ♥ J4 West (RHO) bids 1♦ if possible.

Vul: Both ♦ Q6432

HCP: 11+1 ♣ Q3

Board: 48 ♠ AQT84 LHO is dealer.

Dealer: East ♥ T65 The opponents are silent.

Vul: None ♦ Q83

HCP: 11+1 ♣ K5

Board: 49 ♠ KT52 Partner is dealer.

Dealer: South ♥ J2 The opponents are silent.

Vul: Both ♦ AQT7

HCP: 16 ♣ KQJ

Board: 50 ♠ Q2 RHO is dealer. You bid second.

Dealer: West ♥ 42 The opponents are silent.

Vul: E-W ♦ AT63

HCP: 10+1 ♣ A9763

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ KQ2	♠ 973				1♣
Vul: E-W	♥ Q82	♥ K	1♠	1NT	Pass	2♣
North HCP: 8	♦ JT87	♦ Q52	2♠	3♣	All Pass	
South HCP: 13+2	♣ T85	♣ AKJ932				
Contract: 3♣ North						

Board: 47	North:	South:	W	N	E	S
Dealer: East	♠ AQT3	♠ K65			Pass	1♣
Vul: Both	♥ J4	♥ AT96	1♦	1♠	Pass	1NT
North HCP: 11+1	♦ Q6432	♦ A	Pass	2NT	Pass	3♠
South HCP: 16+1	♣ Q3	♣ AJT72	All Pass			
Contract: 3♠ South						

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ AQT84	♠ 76			Pass	Pass
Vul: None	♥ T65	♥ KJ3	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ Q83	♦ A96	All Pass			
South HCP: 10+1	♣ K5	♣ Q8764				
Contract: 1NT South						

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ KT52	♠ 8				Pass
Vul: Both	♥ J2	♥ AKQT9	Pass	1NT	Pass	2♦
North HCP: 16	♦ AQT7	♦ J83	Pass	2♥	Pass	3NT
South HCP: 10+1	♣ KQJ	♣ 8643	All Pass			
Contract: 3NT South						

Board: 50	North:	South:	W	N	E	S
Dealer: West	♠ Q2	♠ AK93	Pass	Pass	Pass	1NT
Vul: E-W	♥ 42	♥ K53	Pass	3NT	All Pass	
North HCP: 10+1	♦ AT63	♦ K87				
South HCP: 15	♣ A9763	♣ Q42				
Contract: 3NT North						

Board: 46	♠ 973	You are dealer.
Dealer: South	♥ K	West (LHO) bids 1 ♠ if possible.
Vul: E-W	♦ Q52	West (LHO) bids 2 ♠ if possible.
HCP: 13+2	♣ AKJ932	
Board: 47	♠ K65	RHO is dealer. You bid second.
Dealer: East	♥ AT96	West (LHO) bids 1 ♦ if possible.
Vul: Both	♦ A	
HCP: 16+1	♣ AJT72	
Board: 48	♠ 76	RHO is dealer. You bid second.
Dealer: East	♥ KJ3	The opponents are silent.
Vul: None	♦ A96	
HCP: 10+1	♣ Q8764	
Board: 49	♠ 8	You are dealer.
Dealer: South	♥ AKQT9	The opponents are silent.
Vul: Both	♦ J83	
HCP: 10+1	♣ 8643	
Board: 50	♠ AK93	LHO is dealer.
Dealer: West	♥ K53	The opponents are silent.
Vul: E-W	♦ K87	
HCP: 15	♣ Q42	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ KQ2	♠ 973				1♣
Vul: E-W	♥ Q82	♥ K	1♠	1NT	Pass	2♣
North HCP: 8	♦ JT87	♦ Q52	2♠	3♣	All Pass	
South HCP: 13+2	♣ T85	♣ AKJ932				
Contract: 3♣ North						

Board: 47	North:	South:	W	N	E	S
Dealer: East	♠ AQT3	♠ K65			Pass	1♣
Vul: Both	♥ J4	♥ AT96	1♦	1♠	Pass	1NT
North HCP: 11+1	♦ Q6432	♦ A	Pass	2NT	Pass	3♠
South HCP: 16+1	♣ Q3	♣ AJT72	All Pass			
Contract: 3♠ South						

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ AQT84	♠ 76			Pass	Pass
Vul: None	♥ T65	♥ KJ3	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ Q83	♦ A96	All Pass			
South HCP: 10+1	♣ K5	♣ Q8764				
Contract: 1NT South						

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ KT52	♠ 8				Pass
Vul: Both	♥ J2	♥ AKQT9	Pass	1NT	Pass	2♦
North HCP: 16	♦ AQT7	♦ J83	Pass	2♥	Pass	3NT
South HCP: 10+1	♣ KQJ	♣ 8643	All Pass			
Contract: 3NT South						

Board: 50	North:	South:	W	N	E	S
Dealer: West	♠ Q2	♠ AK93	Pass	Pass	Pass	1NT
Vul: E-W	♥ 42	♥ K53	Pass	3NT	All Pass	
North HCP: 10+1	♦ AT63	♦ K87				
South HCP: 15	♣ A9763	♣ Q42				
Contract: 3NT North						

Board: 51	♠ AT	RHO is dealer. You bid second.
Dealer: West	♥ Q83	The opponents are silent.
Vul: Both	♦ KJ74	
HCP: 15	♣ KQ42	

Board: 52	♠ Q85432	You are dealer.
Dealer: North	♥ 764	The opponents are silent.
Vul: N-S	♦ 63	
HCP: 2+2	♣ 83	

Board: 53	♠ AKJ9	RHO is dealer. You bid second.
Dealer: West	♥ T2	The opponents are silent.
Vul: E-W	♦ QT7	
HCP: 15	♣ KQ63	

Board: 54	♠ AKQJ	Partner is dealer.
Dealer: South	♥ 743	The opponents are silent.
Vul: Both	♦ KJ52	
HCP: 17	♣ K4	

Board: 55	♠ Q9	You are dealer.
Dealer: North	♥ KT3	The opponents are silent.
Vul: N-S	♦ A853	
HCP: 13	♣ AT94	

Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ K543	Pass	1NT	Pass	2♣ ¹
Vul: Both	♥ Q83	♥ A2	Pass	2♦	Pass	4NT
North HCP: 15	♦ KJ74	♦ A63	All Pass			
South HCP: 15	♣ KQ42	♣ A976				
Contract: 4NT South			1. Stayman			

Board: 52	North:	South:	W	N	E	S
Dealer: North	♠ Q85432	♠ A7	Pass	Pass	Pass	1NT
Vul: N-S	♥ 764	♥ KT95	Pass	2♥	Pass	2♠
North HCP: 2+2	♦ 63	♦ AT9	All Pass			
South HCP: 16	♣ 83	♣ KQT7				
Contract: 2♠ South						

Board: 53	North:	South:	W	N	E	S
Dealer: West	♠ AKJ9	♠ QT65	Pass	1NT	Pass	2♣ ¹
Vul: E-W	♥ T2	♥ K86	Pass	2♠	Pass	3♠
North HCP: 15	♦ QT7	♦ A53	All Pass			
South HCP: 9	♣ KQ63	♣ 984				
Contract: 3♠ South			1. Stayman			

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ AKQJ	♠ 6				1♣
Vul: Both	♥ 743	♥ AQ82	Pass	1♠	Pass	1NT
North HCP: 17	♦ KJ52	♦ A64	Pass	3NT	All Pass	
South HCP: 13+1	♣ K4	♣ QJ975				
Contract: 3NT North						

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ KT753		1♦	Pass	1♠
Vul: N-S	♥ KT3	♥ 7654	Pass	1NT	All Pass	
North HCP: 13	♦ A853	♦ J6				
South HCP: 4+1	♣ AT94	♣ 73				
Contract: 1NT North						

Board: 51	♠ K543	LHO is dealer.
Dealer: West	♥ A2	The opponents are silent.
Vul: Both	♦ A63	
HCP: 15	♣ A976	

Board: 52	♠ A7	Partner is dealer.
Dealer: North	♥ KT95	The opponents are silent.
Vul: N-S	♦ AT9	
HCP: 16	♣ KQT7	

Board: 53	♠ QT65	LHO is dealer.
Dealer: West	♥ K86	The opponents are silent.
Vul: E-W	♦ A53	
HCP: 9	♣ 984	

Board: 54	♠ 6	You are dealer.
Dealer: South	♥ AQ82	The opponents are silent.
Vul: Both	♦ A64	
HCP: 13+1	♣ QJ975	

Board: 55	♠ KT753	Partner is dealer.
Dealer: North	♥ 7654	The opponents are silent.
Vul: N-S	♦ J6	
HCP: 4+1	♣ 73	

Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ K543	Pass	1NT	Pass	2♣ ¹
Vul: Both	♥ Q83	♥ A2	Pass	2♦	Pass	4NT
North HCP: 15	♦ KJ74	♦ A63	All Pass			
South HCP: 15	♣ KQ42	♣ A976				
Contract: 4NT South			1. Stayman			

Board: 52	North:	South:	W	N	E	S
Dealer: North	♠ Q85432	♠ A7	Pass	Pass	Pass	1NT
Vul: N-S	♥ 764	♥ KT95	Pass	2♥	Pass	2♠
North HCP: 2+2	♦ 63	♦ AT9	All Pass			
South HCP: 16	♣ 83	♣ KQT7				
Contract: 2♠ South						

Board: 53	North:	South:	W	N	E	S
Dealer: West	♠ AKJ9	♠ QT65	Pass	1NT	Pass	2♣ ¹
Vul: E-W	♥ T2	♥ K86	Pass	2♠	Pass	3♠
North HCP: 15	♦ QT7	♦ A53	All Pass			
South HCP: 9	♣ KQ63	♣ 984				
Contract: 3♠ South			1. Stayman			

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ AKQJ	♠ 6				1♣
Vul: Both	♥ 743	♥ AQ82	Pass	1♠	Pass	1NT
North HCP: 17	♦ KJ52	♦ A64	Pass	3NT	All Pass	
South HCP: 13+1	♣ K4	♣ QJ975				
Contract: 3NT North						

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ KT753		1♦	Pass	1♠
Vul: N-S	♥ KT3	♥ 7654	Pass	1NT	All Pass	
North HCP: 13	♦ A853	♦ J6				
South HCP: 4+1	♣ AT94	♣ 73				
Contract: 1NT North						

Board: 56 ♠ A32 You are dealer.

Dealer: North ♥ 98 West (RHO) bids 2♠ if possible.

Vul: N-S ♦ AQ87

HCP: 15 ♣ KQ74

Board: 57 ♠ AT4 RHO is dealer. You bid second.

Dealer: West ♥ KJ32 The opponents are silent.

Vul: E-W ♦ AT8

HCP: 15 ♣ KT9

Board: 58 ♠ KQT32 Partner is dealer.

Dealer: South ♥ J42 The opponents are silent.

Vul: N-S ♦ K

HCP: 9+1 ♣ T642

Board: 59 ♠ K93 LHO is dealer.

Dealer: East ♥ KQ54 The opponents are silent.

Vul: None ♦ AK73

HCP: 17 ♣ Q9

Board: 60 ♠ K987 LHO is dealer.

Dealer: East ♥ K62 The opponents are silent.

Vul: Both ♦ AK53

HCP: 13 ♣ 74

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: North	♠ A32	♠ K6		1NT	Pass	2♦
Vul: N-S	♥ 98	♥ K65432	2♠	Pass	Pass	3♥
North HCP: 15	♦ AQ87	♦ J95		All Pass		
South HCP: 7+2	♣ KQ74	♣ 82				
Contract: 3♥ South						

Board: 57	North:	South:	W	N	E	S
Dealer: West	♠ AT4	♠ 765	Pass	1NT	All Pass	
Vul: E-W	♥ KJ32	♥ Q8				
North HCP: 15	♦ AT8	♦ 97654				
South HCP: 6+1	♣ KT9	♣ A42				
Contract: 1NT North						

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ KQT32	♠ 54			1♦	
Vul: N-S	♥ J42	♥ AQ53	Pass	1♠	Pass	1NT
North HCP: 9+1	♦ K	♦ AJ654		All Pass		
South HCP: 14+1	♣ T642	♣ K7				
Contract: 1NT South						

Board: 59	North:	South:	W	N	E	S
Dealer: East	♠ K93	♠ QT7			Pass	Pass
Vul: None	♥ KQ54	♥ 93	Pass	1NT	Pass	2NT
North HCP: 17	♦ AK73	♦ 9642	Pass	3NT	All Pass	
South HCP: 9	♣ Q9	♣ AK62				
Contract: 3NT North						

Board: 60	North:	South:	W	N	E	S
Dealer: East	♠ K987	♠ QT3			Pass	Pass
Vul: Both	♥ K62	♥ AT53	Pass	1♦	Pass	1♥
North HCP: 13	♦ AK53	♦ QT6	Pass	1♠	Pass	1NT
South HCP: 9	♣ 74	♣ JT3		All Pass		
Contract: 1NT South						

Board: 56 ♠ K6 Partner is dealer.

Dealer: North ♥ K65432 West (LHO) bids 2♠ if possible.

Vul: N-S ♦ J95

HCP: 7+2 ♣ 82

Board: 57 ♠ 765 LHO is dealer.

Dealer: West ♥ Q8 The opponents are silent.

Vul: E-W ♦ 97654

HCP: 6+1 ♣ A42

Board: 58 ♠ 54 You are dealer.

Dealer: South ♥ AQ53 The opponents are silent.

Vul: N-S ♦ AJ654

HCP: 14+1 ♣ K7

Board: 59 ♠ QT7 RHO is dealer. You bid second.

Dealer: East ♥ 93 The opponents are silent.

Vul: None ♦ 9642

HCP: 9 ♣ AK62

Board: 60 ♠ QT3 RHO is dealer. You bid second.

Dealer: East ♥ AT53 The opponents are silent.

Vul: Both ♦ QT6

HCP: 9 ♣ JT3

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: North	♠ A32	♠ K6		1NT	Pass	2♦
Vul: N-S	♥ 98	♥ K65432	2♠	Pass	Pass	3♥
North HCP: 15	♦ AQ87	♦ J95		All Pass		
South HCP: 7+2	♣ KQ74	♣ 82				
Contract: 3♥ South						

Board: 57	North:	South:	W	N	E	S
Dealer: West	♠ AT4	♠ 765	Pass	1NT	All Pass	
Vul: E-W	♥ KJ32	♥ Q8				
North HCP: 15	♦ AT8	♦ 97654				
South HCP: 6+1	♣ KT9	♣ A42				
Contract: 1NT North						

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ KQT32	♠ 54			1♦	
Vul: N-S	♥ J42	♥ AQ53	Pass	1♠	Pass	1NT
North HCP: 9+1	♦ K	♦ AJ654		All Pass		
South HCP: 14+1	♣ T642	♣ K7				
Contract: 1NT South						

Board: 59	North:	South:	W	N	E	S
Dealer: East	♠ K93	♠ QT7			Pass	Pass
Vul: None	♥ KQ54	♥ 93	Pass	1NT	Pass	2NT
North HCP: 17	♦ AK73	♦ 9642	Pass	3NT	All Pass	
South HCP: 9	♣ Q9	♣ AK62				
Contract: 3NT North						

Board: 60	North:	South:	W	N	E	S
Dealer: East	♠ K987	♠ QT3			Pass	Pass
Vul: Both	♥ K62	♥ AT53	Pass	1♦	Pass	1♥
North HCP: 13	♦ AK53	♦ QT6	Pass	1♠	Pass	1NT
South HCP: 9	♣ 74	♣ JT3		All Pass		
Contract: 1NT South						

Board: 61	♠ KJ	RHO is dealer. You bid second.
Dealer: West	♥ 965	The opponents are silent.
Vul: E-W	♦ AQ653	
HCP: 16+1	♣ AQ4	

Board: 62	♠ AQ76	RHO is dealer. You bid second.
Dealer: West	♥ J43	The opponents are silent.
Vul: Both	♦ A63	
HCP: 12	♣ J54	

Board: 63	♠ 653	You are dealer.
Dealer: North	♥ T32	The opponents are silent.
Vul: None	♦ A97	
HCP: 11	♣ AK72	

Board: 64	♠ QJT3	LHO is dealer.
Dealer: East	♥ 832	The opponents are silent.
Vul: E-W	♦ AK6	
HCP: 10	♣ 543	

Board: 65	♠ AJT87532	Partner is dealer.
Dealer: South	♥ J	The opponents are silent.
Vul: N-S	♦ A2	
HCP: 13+4	♣ K5	

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: West	♠ KJ	♠ AT94	Pass	1NT	Pass	3♦ ¹
Vul: E-W	♥ 965	♥ KJ83	Pass	3NT	All Pass	
North HCP: 16+1	♦ AQ653	♦ 9				
South HCP: 12	♣ AQ4	♣ KJT7				1. 1N-3D splinter
Contract: 3NT North						

Board: 62	North:	South:	W	N	E	S
Dealer: West	♠ AQ76	♠ 8	Pass	1♣	Pass	1♥
Vul: Both	♥ J43	♥ KT92	Pass	1♠	Pass	1NT
North HCP: 12	♦ A63	♦ K974				All Pass
South HCP: 9	♣ J54	♣ KT62				
Contract: 1NT South						

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ 653	♠ AKQ		Pass	Pass	1♣
Vul: None	♥ T32	♥ KQ75	Pass	1NT	All Pass	
North HCP: 11	♦ A97	♦ 853				
South HCP: 14	♣ AK72	♣ 843				
Contract: 1NT North						

Board: 64	North:	South:	W	N	E	S
Dealer: East	♠ QJT3	♠ 865			Pass	1NT
Vul: E-W	♥ 832	♥ AJT9	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ AK6	♦ QJT5	Pass	3NT	All Pass	
South HCP: 15	♣ 543	♣ AK				1. Stayman
Contract: 3NT North						

Board: 65	North:	South:	W	N	E	S
Dealer: South	♠ AJT87532	♠ 96				1♣
Vul: N-S	♥ J	♥ A963	Pass	1♠	Pass	1NT
North HCP: 13+4	♦ A2	♦ Q97	Pass	2♦ ¹	Pass	3♥
South HCP: 13	♣ K5	♣ AQJ6	Pass	4♠	All Pass	
Contract: 4♠ North						1. New Minor Forcing

Board: 61	♠ AT94	LHO is dealer.
Dealer: West	♥ KJ83	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 12	♣ KJT7	

Board: 62	♠ 8	LHO is dealer.
Dealer: West	♥ KT92	The opponents are silent.
Vul: Both	♦ K974	
HCP: 9	♣ KT62	

Board: 63	♠ AKQ	Partner is dealer.
Dealer: North	♥ KQ75	The opponents are silent.
Vul: None	♦ 853	
HCP: 14	♣ 843	

Board: 64	♠ 865	RHO is dealer. You bid second.
Dealer: East	♥ AJT9	The opponents are silent.
Vul: E-W	♦ QJT5	
HCP: 15	♣ AK	

Board: 65	♠ 96	You are dealer.
Dealer: South	♥ A963	The opponents are silent.
Vul: N-S	♦ Q97	
HCP: 13	♣ AQJ6	

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: West	♠ KJ	♠ AT94	Pass	1NT	Pass	3♦ ¹
Vul: E-W	♥ 965	♥ KJ83	Pass	3NT	All Pass	
North HCP: 16+1	♦ AQ653	♦ 9				
South HCP: 12	♣ AQ4	♣ KJT7				1. 1N-3D splinter
Contract: 3NT North						

Board: 62	North:	South:	W	N	E	S
Dealer: West	♠ AQ76	♠ 8	Pass	1♣	Pass	1♥
Vul: Both	♥ J43	♥ KT92	Pass	1♠	Pass	1NT
North HCP: 12	♦ A63	♦ K974				All Pass
South HCP: 9	♣ J54	♣ KT62				
Contract: 1NT South						

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ 653	♠ AKQ		Pass	Pass	1♣
Vul: None	♥ T32	♥ KQ75	Pass	1NT	All Pass	
North HCP: 11	♦ A97	♦ 853				
South HCP: 14	♣ AK72	♣ 843				
Contract: 1NT North						

Board: 64	North:	South:	W	N	E	S
Dealer: East	♠ QJT3	♠ 865			Pass	1NT
Vul: E-W	♥ 832	♥ AJT9	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ AK6	♦ QJT5	Pass	3NT	All Pass	
South HCP: 15	♣ 543	♣ AK				1. Stayman
Contract: 3NT North						

Board: 65	North:	South:	W	N	E	S
Dealer: South	♠ AJT87532	♠ 96				1♣
Vul: N-S	♥ J	♥ A963	Pass	1♠	Pass	1NT
North HCP: 13+4	♦ A2	♦ Q97	Pass	2♦ ¹	Pass	3♥
South HCP: 13	♣ K5	♣ AQJ6	Pass	4♠	All Pass	
Contract: 4♠ North						1. New Minor Forcing

Board: 66	♠ A432	Partner is dealer.
Dealer: South	♥ 5	East (LHO) bids 1 ♥ if possible.
Vul: E-W	♦ AQ9	East (LHO) bids 2 ♥ if possible.
HCP: 11+1	♣ J8532	
Board: 67	♠ T87	LHO is dealer.
Dealer: East	♥ KJT	The opponents are silent.
Vul: N-S	♦ 975	
HCP: 8	♣ KJ87	
Board: 68	♠ A76	Partner is dealer.
Dealer: South	♥ KJ75	The opponents are silent.
Vul: Both	♦ 65	
HCP: 11	♣ K986	
Board: 69	♠ K932	RHO is dealer. You bid second.
Dealer: West	♥ -	The opponents are silent.
Vul: Both	♦ AK65	
HCP: 14+1	♣ KJT98	
Board: 70	♠ Q	Partner is dealer.
Dealer: South	♥ A985	West (RHO) Doubles 1 ♦ if possible.
Vul: E-W	♦ A643	East (LHO) bids 1 ♠ if possible.
HCP: 11	♣ J762	

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ A432	♠ QT9				Pass
Vul: E-W	♥ 5	♥ AT8	Pass	1♣	1♥	1NT
North HCP: 11+1	♦ AQ9	♦ KT86	Pass	Pass	2♥	Pass
South HCP: 11	♣ J8532	♣ Q74	Pass	X	Pass	2NT
Contract: 2NT South			All Pass			

Board: 67	North:	South:	W	N	E	S
Dealer: East	♠ T87	♠ AJ5			Pass	1♦
Vul: N-S	♥ KJT	♥ A984	Pass	1NT	Pass	2♥
North HCP: 8	♦ 975	♦ AJ643	Pass	3NT	All Pass	
South HCP: 18+1	♣ KJ87	♣ A				
Contract: 3NT North						

Board: 68	North:	South:	W	N	E	S
Dealer: South	♠ A76	♠ K85				Pass
Vul: Both	♥ KJ75	♥ Q96	Pass	1♣	Pass	1♦
North HCP: 11	♦ 65	♦ KT98	Pass	1♥	Pass	1NT
South HCP: 9	♣ K986	♣ J73	All Pass			
Contract: 1NT South						

Board: 69	North:	South:	W	N	E	S
Dealer: West	♠ K932	♠ Q54	Pass	1♣	Pass	1♥
Vul: Both	♥ -	♥ 97532	Pass	1♠	Pass	1NT
North HCP: 14+1	♦ AK65	♦ Q32	Pass	2♦	Pass	2♠
South HCP: 8+1	♣ KJT98	♣ A3	All Pass			
Contract: 2♠ South						

Board: 70	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AT8				1♦
Vul: E-W	♥ A985	♥ KT6	X	XX	1♠	1NT
North HCP: 11	♦ A643	♦ QJT72	Pass	2NT	Pass	3NT
South HCP: 12+1	♣ J762	♣ Q9	All Pass			
Contract: 3NT South						

Board: 66	♠ QT9	You are dealer.
Dealer: South	♥ AT8	East (RHO) bids 1♥ if possible.
Vul: E-W	♦ KT86	East (RHO) bids 2♦ if possible.
HCP: 11	♣ Q74	
Board: 67	♠ AJ5	RHO is dealer. You bid second.
Dealer: East	♥ A984	The opponents are silent.
Vul: N-S	♦ AJ643	
HCP: 18+1	♣ A	
Board: 68	♠ K85	You are dealer.
Dealer: South	♥ Q96	The opponents are silent.
Vul: Both	♦ KT98	
HCP: 9	♣ J73	
Board: 69	♠ Q54	LHO is dealer.
Dealer: West	♥ 97532	The opponents are silent.
Vul: Both	♦ Q32	
HCP: 8+1	♣ A3	
Board: 70	♠ AT8	You are dealer.
Dealer: South	♥ KT6	West (LHO) Doubles 1♦ if possible.
Vul: E-W	♦ QJT72	East (RHO) bids 1♠ if possible.
HCP: 12+1	♣ Q9	

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ A432	♠ QT9				Pass
Vul: E-W	♥ 5	♥ AT8	Pass	1♣	1♥	1NT
North HCP: 11+1	♦ AQ9	♦ KT86	Pass	Pass	2♥	Pass
South HCP: 11	♣ J8532	♣ Q74	Pass	X	Pass	2NT
Contract: 2NT South			All Pass			

Board: 67	North:	South:	W	N	E	S
Dealer: East	♠ T87	♠ AJ5			Pass	1♦
Vul: N-S	♥ KJT	♥ A984	Pass	1NT	Pass	2♥
North HCP: 8	♦ 975	♦ AJ643	Pass	3NT	All Pass	
South HCP: 18+1	♣ KJ87	♣ A				
Contract: 3NT North						

Board: 68	North:	South:	W	N	E	S
Dealer: South	♠ A76	♠ K85				Pass
Vul: Both	♥ KJ75	♥ Q96	Pass	1♣	Pass	1♦
North HCP: 11	♦ 65	♦ KT98	Pass	1♥	Pass	1NT
South HCP: 9	♣ K986	♣ J73	All Pass			
Contract: 1NT South						

Board: 69	North:	South:	W	N	E	S
Dealer: West	♠ K932	♠ Q54	Pass	1♣	Pass	1♥
Vul: Both	♥ -	♥ 97532	Pass	1♠	Pass	1NT
North HCP: 14+1	♦ AK65	♦ Q32	Pass	2♦	Pass	2♠
South HCP: 8+1	♣ KJT98	♣ A3	All Pass			
Contract: 2♠ South						

Board: 70	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AT8				1♦
Vul: E-W	♥ A985	♥ KT6	X	XX	1♠	1NT
North HCP: 11	♦ A643	♦ QJT72	Pass	2NT	Pass	3NT
South HCP: 12+1	♣ J762	♣ Q9	All Pass			
Contract: 3NT South						

Board: 71	♠ 643	RHO is dealer. You bid second.
Dealer: West	♥ AK984	The opponents are silent.
Vul: N-S	♦ A84	
HCP: 11+1	♣ T9	

Board: 72	♠ KJ64	LHO is dealer.
Dealer: East	♥ T7542	West (RHO) bids 1♦ if possible.
Vul: E-W	♦ Q2	
HCP: 6+1	♣ 32	

Board: 73	♠ AJ2	You are dealer.
Dealer: North	♥ AKQ43	The opponents are silent.
Vul: None	♦ 43	
HCP: 16+1	♣ Q87	

Board: 74	♠ 9862	LHO is dealer.
Dealer: East	♥ K6	The opponents are silent.
Vul: Both	♦ AJ9742	
HCP: 8+2	♣ 7	

Board: 75	♠ Q63	You are dealer.
Dealer: North	♥ JT83	The opponents are silent.
Vul: N-S	♦ KJT6	
HCP: 12	♣ KQ	

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: West	♠ 643	♠ KJ752	Pass	1♥	Pass	1♠
Vul: N-S	♥ AK984	♥ 52	Pass	1NT	All Pass	
North HCP: 11+1	♦ A84	♦ K72				
South HCP: 9+1	♣ T9	♣ Q62				
Contract: 1NT North						

Board: 72	North:	South:	W	N	E	S
Dealer: East	♠ KJ64	♠ 7			Pass	1♣
Vul: E-W	♥ T7542	♥ KQJ	1♦	X	Pass	1NT
North HCP: 6+1	♦ Q2	♦ AT63			All Pass	
South HCP: 17+1	♣ 32	♣ AKT84				
Contract: 1NT South						

Board: 73	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ Q65		1NT	Pass	3♦
Vul: None	♥ AKQ43	♥ 9	Pass	3♥	Pass	4NT
North HCP: 16+1	♦ 43	♦ AKQJ8	Pass	6NT	All Pass	
South HCP: 16+1	♣ Q87	♣ AT95				
Contract: 6NT North						

Board: 74	North:	South:	W	N	E	S
Dealer: East	♠ 9862	♠ KJ4			Pass	1♣
Vul: Both	♥ K6	♥ AT9	Pass	1♦	Pass	1NT
North HCP: 8+2	♦ AJ9742	♦ KT3			All Pass	
South HCP: 13	♣ 7	♣ Q654				
Contract: 1NT South						

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ Q63	♠ A954		1♦	Pass	1♠
Vul: N-S	♥ JT83	♥ Q76	Pass	1NT	All Pass	
North HCP: 12	♦ KJT6	♦ A852				
South HCP: 10	♣ KQ	♣ 85				
Contract: 1NT North						

Board: 71	♠ KJ752	LHO is dealer.
Dealer: West	♥ 52	The opponents are silent.
Vul: N-S	♦ K72	
HCP: 9+1	♣ Q62	
 Board: 72	 ♠ 7	 RHO is dealer. You bid second.
Dealer: East	♥ KQJ	West (LHO) bids 1♦ if possible.
Vul: E-W	♦ AT63	
HCP: 17+1	♣ AKT84	
 Board: 73	 ♠ Q65	 Partner is dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: None	♦ AKQJ8	
HCP: 16+1	♣ AT95	
 Board: 74	 ♠ KJ4	 RHO is dealer. You bid second.
Dealer: East	♥ AT9	The opponents are silent.
Vul: Both	♦ KT3	
HCP: 13	♣ Q654	
 Board: 75	 ♠ A954	 Partner is dealer.
Dealer: North	♥ Q76	The opponents are silent.
Vul: N-S	♦ A852	
HCP: 10	♣ 85	

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: West	♠ 643	♠ KJ752	Pass	1♥	Pass	1♠
Vul: N-S	♥ AK984	♥ 52	Pass	1NT	All Pass	
North HCP: 11+1	♦ A84	♦ K72				
South HCP: 9+1	♣ T9	♣ Q62				
Contract: 1NT North						

Board: 72	North:	South:	W	N	E	S
Dealer: East	♠ KJ64	♠ 7			Pass	1♣
Vul: E-W	♥ T7542	♥ KQJ	1♦	X	Pass	1NT
North HCP: 6+1	♦ Q2	♦ AT63			All Pass	
South HCP: 17+1	♣ 32	♣ AKT84				
Contract: 1NT South						

Board: 73	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ Q65		1NT	Pass	3♦
Vul: None	♥ AKQ43	♥ 9	Pass	3♥	Pass	4NT
North HCP: 16+1	♦ 43	♦ AKQJ8	Pass	6NT	All Pass	
South HCP: 16+1	♣ Q87	♣ AT95				
Contract: 6NT North						

Board: 74	North:	South:	W	N	E	S
Dealer: East	♠ 9862	♠ KJ4			Pass	1♣
Vul: Both	♥ K6	♥ AT9	Pass	1♦	Pass	1NT
North HCP: 8+2	♦ AJ9742	♦ KT3			All Pass	
South HCP: 13	♣ 7	♣ Q654				
Contract: 1NT South						

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ Q63	♠ A954		1♦	Pass	1♠
Vul: N-S	♥ JT83	♥ Q76	Pass	1NT	All Pass	
North HCP: 12	♦ KJT6	♦ A852				
South HCP: 10	♣ KQ	♣ 85				
Contract: 1NT North						

Board: 76	♠ 765	LHO is dealer.
Dealer: East	♥ K6	East (LHO) opens 1♠ if possible.
Vul: E-W	♦ JT753	
HCP: 5+1	♣ J93	

Board: 77	♠ AK2	You are dealer.
Dealer: North	♥ K984	The opponents are silent.
Vul: N-S	♦ T83	
HCP: 17	♣ AK3	

Board: 78	♠ AKQ8	Partner is dealer.
Dealer: South	♥ KJ	The opponents are silent.
Vul: None	♦ AT754	
HCP: 17+1	♣ 52	

Board: 79	♠ AJ6	RHO is dealer. You bid second.
Dealer: West	♥ 5	West (RHO) bids 1♠ if possible.
Vul: Both	♦ AKT92	
HCP: 16+1	♣ A953	

Board: 80	♠ AQ9	Partner is dealer.
Dealer: South	♥ Q7652	The opponents are silent.
Vul: N-S	♦ 762	
HCP: 11+1	♣ K9	

Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: East	♠ 765	♠ QJ32			1 ♠	1NT
Vul: E-W	♥ K6	♥ A432		All Pass		
North HCP: 5+1	♦ JT753	♦ A8				
South HCP: 15	♣ J93	♣ A74				
Contract: 1NT South						

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ AK2	♠ T743		1NT	All Pass	
Vul: N-S	♥ K984	♥ T2				
North HCP: 17	♦ T83	♦ KQ65				
South HCP: 6	♣ AK3	♣ J75				
Contract: 1NT North						

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ AKQ8	♠ JT6				Pass
Vul: None	♥ KJ	♥ QT862	Pass	1 ♦	Pass	1 ♥
North HCP: 17+1	♦ AT754	♦ K32	Pass	1 ♠	Pass	1NT
South HCP: 7+1	♣ 52	♣ J3	Pass	2NT	All Pass	
Contract: 2NT North						

Board: 79	North:	South:	W	N	E	S
Dealer: West	♠ AJ6	♠ 8	Pass	1 ♦	Pass	1 ♥
Vul: Both	♥ 5	♥ KT87	1 ♠	1NT	Pass	2 ♣
North HCP: 16+1	♦ AKT92	♦ QJ4	Pass	2 ♠ ¹	Pass	3NT
South HCP: 10+1	♣ A953	♣ KJ864	All Pass			
Contract: 3NT South						

1. limit raise or better in !C

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ AQ9	♠ KJ53				1 ♦
Vul: N-S	♥ Q7652	♥ A	Pass	1 ♥	Pass	1 ♠
North HCP: 11+1	♦ 762	♦ AJ95	Pass	1NT	Pass	2NT
South HCP: 17	♣ K9	♣ A653	Pass	3 ♥	Pass	3NT
Contract: 4 ♠ North			Pass	4 ♠	All Pass	

Board: 76	♠ QJ32	RHO is dealer. You bid second.
Dealer: East	♥ A432	East (RHO) opens 1♠ if possible.
Vul: E-W	♦ A8	
HCP: 15	♣ A74	

Board: 77	♠ T743	Partner is dealer.
Dealer: North	♥ T2	The opponents are silent.
Vul: N-S	♦ KQ65	
HCP: 6	♣ J75	

Board: 78	♠ JT6	You are dealer.
Dealer: South	♥ QT862	The opponents are silent.
Vul: None	♦ K32	
HCP: 7+1	♣ J3	

Board: 79	♠ 8	LHO is dealer.
Dealer: West	♥ KT87	West (LHO) bids 1♠ if possible.
Vul: Both	♦ QJ4	
HCP: 10+1	♣ KJ864	

Board: 80	♠ KJ53	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ AJ95	
HCP: 17	♣ A653	

Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: East	♠ 765	♠ QJ32			1 ♠	1NT
Vul: E-W	♥ K6	♥ A432		All Pass		
North HCP: 5+1	♦ JT753	♦ A8				
South HCP: 15	♣ J93	♣ A74				
Contract: 1NT South						

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ AK2	♠ T743		1NT	All Pass	
Vul: N-S	♥ K984	♥ T2				
North HCP: 17	♦ T83	♦ KQ65				
South HCP: 6	♣ AK3	♣ J75				
Contract: 1NT North						

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ AKQ8	♠ JT6				Pass
Vul: None	♥ KJ	♥ QT862	Pass	1 ♦	Pass	1 ♥
North HCP: 17+1	♦ AT754	♦ K32	Pass	1 ♠	Pass	1NT
South HCP: 7+1	♣ 52	♣ J3	Pass	2NT	All Pass	
Contract: 2NT North						

Board: 79	North:	South:	W	N	E	S
Dealer: West	♠ AJ6	♠ 8	Pass	1 ♦	Pass	1 ♥
Vul: Both	♥ 5	♥ KT87	1 ♠	1NT	Pass	2 ♣
North HCP: 16+1	♦ AKT92	♦ QJ4	Pass	2 ♠ ¹	Pass	3NT
South HCP: 10+1	♣ A953	♣ KJ864	All Pass			
Contract: 3NT South						

1. limit raise or better in !C

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ AQ9	♠ KJ53				1 ♦
Vul: N-S	♥ Q7652	♥ A	Pass	1 ♥	Pass	1 ♠
North HCP: 11+1	♦ 762	♦ AJ95	Pass	1NT	Pass	2NT
South HCP: 17	♣ K9	♣ A653	Pass	3 ♥	Pass	3NT
Contract: 4 ♠ North			Pass	4 ♠	All Pass	

Board: 81	♠ AQ62	You are dealer.
Dealer: North	♥ QJT	The opponents are silent.
Vul: E-W	♦ A62	
HCP: 17	♣ AT7	
Board: 82	♠ 92	RHO is dealer. You bid second.
Dealer: West	♥ K8542	The opponents are silent.
Vul: N-S	♦ Q8	
HCP: 6+1	♣ JT32	
Board: 83	♠ KT32	RHO is dealer. You bid second.
Dealer: West	♥ AK52	West (RHO) bids 1 ♠ if possible.
Vul: None	♦ Q2	
HCP: 13	♣ JT9	
Board: 84	♠ QT32	You are dealer.
Dealer: North	♥ 764	The opponents are silent.
Vul: Both	♦ 873	
HCP: 6	♣ A52	
Board: 85	♠ AT9	LHO is dealer.
Dealer: East	♥ 765	West (RHO) opens 1 ♣ if possible.
Vul: None	♦ AK75	
HCP: 15	♣ A86	

Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ AQ62	♠ KT9843		1NT	Pass	4♥ ¹
Vul: E-W	♥ QJT	♥ AK4		Pass	4♦	All Pass
North HCP: 17	♦ A62	♦ J73				
South HCP: 11+2	♣ AT7	♣ 8				1. Texas
Contract: 4♦ North						

Board: 82	North:	South:	W	N	E	S
Dealer: West	♠ 92	♠ KQ3	Pass	Pass	Pass	1NT
Vul: N-S	♥ K8542	♥ AQ7	Pass	2♦	Pass	2♥
North HCP: 6+1	♦ Q8	♦ KT32				All Pass
South HCP: 17	♣ JT32	♣ K94				
Contract: 2♥ South						

Board: 83	North:	South:	W	N	E	S
Dealer: West	♠ KT32	♠ 86	Pass	1♣	Pass	1♦
Vul: None	♥ AK52	♥ J7	1♠	1NT	Pass	2♦
North HCP: 13	♦ Q2	♦ J8763	Pass	2NT	All Pass	
South HCP: 9+1	♣ JT9	♣ AK65				
Contract: 2NT North						

Board: 84	North:	South:	W	N	E	S
Dealer: North	♠ QT32	♠ A6		Pass	Pass	1NT
Vul: Both	♥ 764	♥ AQJ			All Pass	
North HCP: 6	♦ 873	♦ AT965				
South HCP: 17+1	♣ A52	♣ Q96				
Contract: 1NT South						

Board: 85	North:	South:	W	N	E	S
Dealer: East	♠ AT9	♠ 862			Pass	Pass
Vul: None	♥ 765	♥ K32	1♣	1NT	All Pass	
North HCP: 15	♦ AK75	♦ J93				
South HCP: 5	♣ A86	♣ JT74				
Contract: 1NT North						

Board: 81	♠ KT9843	Partner is dealer.
Dealer: North	♥ AK4	The opponents are silent.
Vul: E-W	♦ J73	
HCP: 11+2	♣ 8	
Board: 82	♠ KQ3	LHO is dealer.
Dealer: West	♥ AQ7	The opponents are silent.
Vul: N-S	♦ KT32	
HCP: 17	♣ K94	
Board: 83	♠ 86	LHO is dealer.
Dealer: West	♥ J7	West (LHO) bids 1♠ if possible.
Vul: None	♦ J8763	
HCP: 9+1	♣ AK65	
Board: 84	♠ A6	Partner is dealer.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: Both	♦ AT965	
HCP: 17+1	♣ Q96	
Board: 85	♠ 862	RHO is dealer. You bid second.
Dealer: East	♥ K32	West (LHO) opens 1♣ if possible.
Vul: None	♦ J93	
HCP: 5	♣ JT74	

Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ AQ62	♠ KT9843		1NT	Pass	4♥ ¹
Vul: E-W	♥ QJT	♥ AK4		Pass	4♦	All Pass
North HCP: 17	♦ A62	♦ J73				
South HCP: 11+2	♣ AT7	♣ 8				1. Texas
Contract: 4♦ North						

Board: 82	North:	South:	W	N	E	S
Dealer: West	♠ 92	♠ KQ3	Pass	Pass	Pass	1NT
Vul: N-S	♥ K8542	♥ AQ7	Pass	2♦	Pass	2♥
North HCP: 6+1	♦ Q8	♦ KT32				All Pass
South HCP: 17	♣ JT32	♣ K94				
Contract: 2♥ South						

Board: 83	North:	South:	W	N	E	S
Dealer: West	♠ KT32	♠ 86	Pass	1♣	Pass	1♦
Vul: None	♥ AK52	♥ J7	1♠	1NT	Pass	2♦
North HCP: 13	♦ Q2	♦ J8763	Pass	2NT	All Pass	
South HCP: 9+1	♣ JT9	♣ AK65				
Contract: 2NT North						

Board: 84	North:	South:	W	N	E	S
Dealer: North	♠ QT32	♠ A6		Pass	Pass	1NT
Vul: Both	♥ 764	♥ AQJ			All Pass	
North HCP: 6	♦ 873	♦ AT965				
South HCP: 17+1	♣ A52	♣ Q96				
Contract: 1NT South						

Board: 85	North:	South:	W	N	E	S
Dealer: East	♠ AT9	♠ 862			Pass	Pass
Vul: None	♥ 765	♥ K32	1♣	1NT	All Pass	
North HCP: 15	♦ AK75	♦ J93				
South HCP: 5	♣ A86	♣ JT74				
Contract: 1NT North						

Board: 86 ♠ AJ8765 LHO is dealer.

Dealer: East ♥ AK43 The opponents are silent.

Vul: N-S ♦ J

HCP: 13+2 ♣ 93

Board: 87 ♠ AK8754 Partner is dealer.

Dealer: South ♥ 2 The opponents are silent.

Vul: N-S ♦ K5

HCP: 17+2 ♣ AK84

Board: 88 ♠ 854 You are dealer.

Dealer: North ♥ A8765 The opponents are silent.

Vul: E-W ♦ K4

HCP: 10+1 ♣ K84

Board: 89 ♠ Q53 LHO is dealer.

Dealer: East ♥ Q96 West (RHO) opens 1♥ if possible.

Vul: Both ♦ KJ9

HCP: 15 ♣ AQJ4

Board: 90 ♠ A8432 Partner is dealer.

Dealer: South ♥ JT8 The opponents are silent.

Vul: N-S ♦ 53

HCP: 5+1 ♣ 974

Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: East	♠ AJ8765	♠ KT			Pass	1NT
Vul: N-S	♥ AK43	♥ J96	Pass	4♥ ¹	Pass	4♠
North HCP: 13+2	♦ J	♦ AKT	Pass	4NT	Pass	5♣ ²
South HCP: 16+1	♣ 93	♣ AJ652	Pass	6♠	All Pass	
Contract: 6♠ North			1. Texas			
			2. A=0/5 or 3/5			

Board: 87	North:	South:	W	N	E	S
Dealer: South	♠ AK8754	♠ Q9				Pass
Vul: N-S	♥ 2	♥ KJ854	Pass	1♠	Pass	1NT
North HCP: 17+2	♦ K5	♦ QJ982	Pass	2♣	Pass	2♠
South HCP: 9+2	♣ AK84	♣ 5	Pass	4♠	All Pass	
Contract: 4♠ North						

Board: 88	North:	South:	W	N	E	S
Dealer: North	♠ 854	♠ AKQJ			Pass	Pass
Vul: E-W	♥ A8765	♥ 943	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ K4	♦ JT	Pass	3NT	Pass	4♥
South HCP: 17	♣ K84	♣ AQ52	All Pass			
Contract: 4♥ South						

Board: 89	North:	South:	W	N	E	S
Dealer: East	♠ Q53	♠ A6			Pass	Pass
Vul: Both	♥ Q96	♥ 843	1♥	1NT	All Pass	
North HCP: 15	♦ KJ9	♦ 532				
South HCP: 4+1	♣ AQJ4	♣ 98763				
Contract: 1NT North						

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ A8432	♠ T76				1NT
Vul: N-S	♥ JT8	♥ A3	Pass	2♥	Pass	2♠
North HCP: 5+1	♦ 53	♦ AT76	All Pass			
South HCP: 15	♣ 974	♣ AK63				
Contract: 2♠ South						

Board: 86	♠ KT	RHO is dealer. You bid second.
Dealer: East	♥ J96	The opponents are silent.
Vul: N-S	♦ AKT	
HCP: 16+1	♣ AJ652	

Board: 87	♠ Q9	You are dealer.
Dealer: South	♥ KJ854	The opponents are silent.
Vul: N-S	♦ QJ982	
HCP: 9+2	♣ 5	

Board: 88	♠ AKQJ	Partner is dealer.
Dealer: North	♥ 943	The opponents are silent.
Vul: E-W	♦ JT	
HCP: 17	♣ AQ52	

Board: 89	♠ A6	RHO is dealer. You bid second.
Dealer: East	♥ 843	West (LHO) opens 1♥ if possible.
Vul: Both	♦ 532	
HCP: 4+1	♣ 98763	

Board: 90	♠ T76	You are dealer.
Dealer: South	♥ A3	The opponents are silent.
Vul: N-S	♦ AT76	
HCP: 15	♣ AK63	

Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: East	♠ AJ8765	♠ KT			Pass	1NT
Vul: N-S	♥ AK43	♥ J96	Pass	4♥ ¹	Pass	4♠
North HCP: 13+2	♦ J	♦ AKT	Pass	4NT	Pass	5♣ ²
South HCP: 16+1	♣ 93	♣ AJ652	Pass	6♠	All Pass	
Contract: 6♠ North			1. Texas			
			2. A=0/5 or 3/5			

Board: 87	North:	South:	W	N	E	S
Dealer: South	♠ AK8754	♠ Q9				Pass
Vul: N-S	♥ 2	♥ KJ854	Pass	1♠	Pass	1NT
North HCP: 17+2	♦ K5	♦ QJ982	Pass	2♣	Pass	2♠
South HCP: 9+2	♣ AK84	♣ 5	Pass	4♠	All Pass	
Contract: 4♠ North						

Board: 88	North:	South:	W	N	E	S
Dealer: North	♠ 854	♠ AKQJ		Pass	Pass	1NT
Vul: E-W	♥ A8765	♥ 943	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ K4	♦ JT	Pass	3NT	Pass	4♥
South HCP: 17	♣ K84	♣ AQ52	All Pass			
Contract: 4♥ South						

Board: 89	North:	South:	W	N	E	S
Dealer: East	♠ Q53	♠ A6			Pass	Pass
Vul: Both	♥ Q96	♥ 843	1♥	1NT	All Pass	
North HCP: 15	♦ KJ9	♦ 532				
South HCP: 4+1	♣ AQJ4	♣ 98763				
Contract: 1NT North						

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ A8432	♠ T76				1NT
Vul: N-S	♥ JT8	♥ A3	Pass	2♥	Pass	2♠
North HCP: 5+1	♦ 53	♦ AT76	All Pass			
South HCP: 15	♣ 974	♣ AK63				
Contract: 2♠ South						

Board: 91 ♠ 95 Partner is dealer.

Dealer: South ♥ AQT East (LHO) Doubles 1♣ if possible.

Vul: Both ♦ QT7

HCP: 13+1 ♣ AJ987

Board: 92 ♠ 842 You are dealer.

Dealer: North ♥ KQ2 The opponents are silent.

Vul: None ♦ Q743

HCP: 11 ♣ A86

Board: 93 ♠ A97 LHO is dealer.

Dealer: East ♥ K32 West (RHO) opens 1♣ if possible.

Vul: E-W ♦ KQT32

HCP: 15+1 ♣ K3

Board: 94 ♠ AK8 RHO is dealer. You bid second.

Dealer: West ♥ J9 West (RHO) opens 1♦ if possible.

Vul: None ♦ Q852

HCP: 12 ♣ QT65

Board: 95 ♠ AT872 You are dealer.

Dealer: North ♥ 54 The opponents are silent.

Vul: E-W ♦ J43

HCP: 5+1 ♣ T76

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: South	♠ 95	♠ A874				Pass
Vul: Both	♥ AQT	♥ 932	Pass	1♣	X	1♠
North HCP: 13+1	♦ QT7	♦ K943	Pass	1NT	All Pass	
South HCP: 9	♣ AJ987	♣ Q5				
Contract: 1NT North						

Board: 92	North:	South:	W	N	E	S
Dealer: North	♠ 842	♠ 5		Pass	Pass	1♦
Vul: None	♥ KQ2	♥ 86	Pass	1NT	Pass	2♣
North HCP: 11	♦ Q743	♦ AKT985	Pass	2♦	Pass	3♦
South HCP: 13+2	♣ A86	♣ KQJ5	Pass	3NT	Pass	4♦
Contract: 5♦ North			Pass	5♦	All Pass	

Board: 93	North:	South:	W	N	E	S
Dealer: East	♠ A97	♠ K86		Pass	Pass	
Vul: E-W	♥ K32	♥ 654	1♣	1NT	All Pass	
North HCP: 15+1	♦ KQT32	♦ 984				
South HCP: 3	♣ K3	♣ 9765				
Contract: 1NT North						

Board: 94	North:	South:	W	N	E	S
Dealer: West	♠ AK8	♠ J652	1♦	Pass	Pass	1♥
Vul: None	♥ J9	♥ AK8743	Pass	1NT	Pass	2♥
North HCP: 12	♦ Q852	♦ K6	Pass	3♥	All Pass	
South HCP: 11+2	♣ QT65	♣ 4				
Contract: 3♥ North						

Board: 95	North:	South:	W	N	E	S
Dealer: North	♠ AT872	♠ KQ63		Pass	Pass	1NT
Vul: E-W	♥ 54	♥ AJ72	Pass	2♥	Pass	2NT ¹
North HCP: 5+1	♦ J43	♦ K97	Pass	3♠	All Pass	
South HCP: 16	♣ T76	♣ K3				
Contract: 3♠ North						

1. Extended acceptance after NT

Board: 91	♠ A874	You are dealer.
Dealer: South	♥ 932	East (RHO) Doubles 1♣ if possible.
Vul: Both	♦ K943	
HCP: 9	♣ Q5	

Board: 92	♠ 5	Partner is dealer.
Dealer: North	♥ 86	The opponents are silent.
Vul: None	♦ AKT985	
HCP: 13+2	♣ KQJ5	

Board: 93	♠ K86	RHO is dealer. You bid second.
Dealer: East	♥ 654	West (LHO) opens 1♣ if possible.
Vul: E-W	♦ 984	
HCP: 3	♣ 9765	

Board: 94	♠ J652	LHO is dealer.
Dealer: West	♥ AK8743	West (LHO) opens 1♦ if possible.
Vul: None	♦ K6	
HCP: 11+2	♣ 4	

Board: 95	♠ KQ63	Partner is dealer.
Dealer: North	♥ AJ72	The opponents are silent.
Vul: E-W	♦ K97	
HCP: 16	♣ K3	

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: South	♠ 95	♠ A874				Pass
Vul: Both	♥ AQT	♥ 932	Pass	1♣	X	1♠
North HCP: 13+1	♦ QT7	♦ K943	Pass	1NT	All Pass	
South HCP: 9	♣ AJ987	♣ Q5				
Contract: 1NT North						

Board: 92	North:	South:	W	N	E	S
Dealer: North	♠ 842	♠ 5		Pass	Pass	1♦
Vul: None	♥ KQ2	♥ 86	Pass	1NT	Pass	2♣
North HCP: 11	♦ Q743	♦ AKT985	Pass	2♦	Pass	3♦
South HCP: 13+2	♣ A86	♣ KQJ5	Pass	3NT	Pass	4♦
Contract: 5♦ North			Pass	5♦	All Pass	

Board: 93	North:	South:	W	N	E	S
Dealer: East	♠ A97	♠ K86			Pass	Pass
Vul: E-W	♥ K32	♥ 654	1♣	1NT	All Pass	
North HCP: 15+1	♦ KQT32	♦ 984				
South HCP: 3	♣ K3	♣ 9765				
Contract: 1NT North						

Board: 94	North:	South:	W	N	E	S
Dealer: West	♠ AK8	♠ J652	1♦	Pass	Pass	1♥
Vul: None	♥ J9	♥ AK8743	Pass	1NT	Pass	2♥
North HCP: 12	♦ Q852	♦ K6	Pass	3♥	All Pass	
South HCP: 11+2	♣ QT65	♣ 4				
Contract: 3♥ North						

Board: 95	North:	South:	W	N	E	S
Dealer: North	♠ AT872	♠ KQ63		Pass	Pass	1NT
Vul: E-W	♥ 54	♥ AJ72	Pass	2♥	Pass	2NT ¹
North HCP: 5+1	♦ J43	♦ K97	Pass	3♠	All Pass	
South HCP: 16	♣ T76	♣ K3				
Contract: 3♠ North						

1. Extended acceptance after NT

Board: 96 ♠ 86 You are dealer.

Dealer: North ♥ K54 The opponents are silent.

Vul: Both ♦ A97

HCP: 11+1 ♣ KJT53

Board: 97 ♠ 65 You are dealer.

Dealer: North ♥ K7 The opponents are silent.

Vul: None ♦ K75

HCP: 8+2 ♣ QT8653

Board: 98 ♠ KQT4 Partner is dealer.

Dealer: South ♥ A6 The opponents are silent.

Vul: E-W ♦ T65

HCP: 16 ♣ AK93

Board: 99 ♠ Q8432 LHO is dealer.

Dealer: East ♥ QJ7 East (LHO) opens 1♠ if possible.

Vul: Both ♦ T76

HCP: 9+1 ♣ A9

Both hands (Answers Page)

Board: 96	North:	South:	W	N	E	S
Dealer: North	♠ 86	♠ AJ7		1♣	Pass	1♥
Vul: Both	♥ K54	♥ Q8762	Pass	1NT	Pass	2♦ ¹
North HCP: 11+1	♦ A97	♦ J2	Pass	2♥ ²	Pass	4♥
South HCP: 12+1	♣ KJT53	♣ A76	All Pass			
Contract: 4♥ South			1. New Minor Forcing			
			2. 3 !H			

Board: 97	North:	South:	W	N	E	S
Dealer: North	♠ 65	♠ AKQ3		Pass	Pass	1♦
Vul: None	♥ K7	♥ QJ98	Pass	1NT	Pass	2NT
North HCP: 8+2	♦ K75	♦ AQT	Pass	4♣	Pass	4♦
South HCP: 18	♣ QT8653	♣ 97	Pass	4♥	Pass	4♠
Contract: 5♣ North			Pass	5♣	All Pass	

Board: 98	North:	South:	W	N	E	S
Dealer: South	♠ KQT4	♠ J972				Pass
Vul: E-W	♥ A6	♥ KJT94	Pass	1NT	Pass	2♦
North HCP: 16	♦ T65	♦ 2	Pass	2♥	Pass	2♠
South HCP: 7+1	♣ AK93	♣ Q87	Pass	4♠	All Pass	
Contract: 4♠ North						

Board: 99	North:	South:	W	N	E	S
Dealer: East	♠ Q8432	♠ J			1♠	X
Vul: Both	♥ QJ7	♥ AK65	Pass	1NT	All Pass	
North HCP: 9+1	♦ T76	♦ Q93				
South HCP: 15+1	♣ A9	♣ KQT43				
Contract: 1NT North						

Board: 96	♠ AJ7	Partner is dealer.
Dealer: North	♥ Q8762	The opponents are silent.
Vul: Both	♦ J2	
HCP: 12+1	♣ A76	

Board: 97	♠ AKQ3	Partner is dealer.
Dealer: North	♥ QJ98	The opponents are silent.
Vul: None	♦ AQT	
HCP: 18	♣ 97	

Board: 98	♠ J972	You are dealer.
Dealer: South	♥ KJT94	The opponents are silent.
Vul: E-W	♦ 2	
HCP: 7+1	♣ Q87	

Board: 99	♠ J	RHO is dealer. You bid second.
Dealer: East	♥ AK65	East (RHO) opens 1♠ if possible.
Vul: Both	♦ Q93	
HCP: 15+1	♣ KQT43	

Both hands (Answers Page)

Board: 96	North:	South:	W	N	E	S
Dealer: North	♠ 86	♠ AJ7		1♣	Pass	1♥
Vul: Both	♥ K54	♥ Q8762	Pass	1NT	Pass	2♦ ¹
North HCP: 11+1	♦ A97	♦ J2	Pass	2♥ ²	Pass	4♥
South HCP: 12+1	♣ KJT53	♣ A76	All Pass			
Contract: 4♥ South			1. New Minor Forcing			
			2. 3 !H			

Board: 97	North:	South:	W	N	E	S
Dealer: North	♠ 65	♠ AKQ3		Pass	Pass	1♦
Vul: None	♥ K7	♥ QJ98	Pass	1NT	Pass	2NT
North HCP: 8+2	♦ K75	♦ AQT	Pass	4♣	Pass	4♦
South HCP: 18	♣ QT8653	♣ 97	Pass	4♥	Pass	4♠
Contract: 5♣ North			Pass	5♣	All Pass	

Board: 98	North:	South:	W	N	E	S
Dealer: South	♠ KQT4	♠ J972				Pass
Vul: E-W	♥ A6	♥ KJT94	Pass	1NT	Pass	2♦
North HCP: 16	♦ T65	♦ 2	Pass	2♥	Pass	2♠
South HCP: 7+1	♣ AK93	♣ Q87	Pass	4♠	All Pass	
Contract: 4♠ North						

Board: 99	North:	South:	W	N	E	S
Dealer: East	♠ Q8432	♠ J			1♠	X
Vul: Both	♥ QJ7	♥ AK65	Pass	1NT	All Pass	
North HCP: 9+1	♦ T76	♦ Q93				
South HCP: 15+1	♣ A9	♣ KQT43				
Contract: 1NT North						

Board: 100	♠ J54	LHO is dealer.
Dealer: East	♥ K9874	East (LHO) opens 1♦ if possible.
Vul: None	♦ 43	East (LHO) Doubles 2♦ if possible.
HCP: 6+1	♣ Q53	East (LHO) Doubles 2♥ if possible. West (RHO) bids 2♠ if possible.

Board: 101	♠ A95	You are dealer.
Dealer: North	♥ AQT	The opponents are silent.
Vul: E-W	♦ 75	
HCP: 13+1	♣ KT642	

Board: 102	♠ JT7	You are dealer.
Dealer: North	♥ K92	West (RHO) bids 1♠ if possible.
Vul: N-S	♦ QJ32	
HCP: 14	♣ AK9	

Board: 103	♠ A753	You are dealer.
Dealer: North	♥ 98	East (LHO) bids 1♠ if possible.
Vul: N-S	♦ KT	
HCP: 11+1	♣ KJT97	

Board: 104	♠ AJ65	Partner is dealer.
Dealer: South	♥ 742	The opponents are silent.
Vul: N-S	♦ A85	
HCP: 10	♣ J84	

Both hands (Answers Page)

Board: 100	North:	South:	W	N	E	S
Dealer: East	♠ J54	♠ 762			1♦	1NT
Vul: None	♥ K9874	♥ AJ2	Pass	2♦	X	2♥
North HCP: 6+1	♦ 43	♦ QJ97	Pass	Pass	X	Pass
South HCP: 15	♣ Q53	♣ AK2	2♠	3♥	All Pass	
Contract: 3♥ North						

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ A95	♠ QJ862		1♣	Pass	1♠
Vul: E-W	♥ AQT	♥ 987	Pass	1NT	All Pass	
North HCP: 13+1	♦ 75	♦ K432				
South HCP: 6+1	♣ KT642	♣ 3				
Contract: 1NT North						

Board: 102	North:	South:	W	N	E	S
Dealer: North	♠ JT7	♠ AQ84		1♦	Pass	1♥
Vul: N-S	♥ K92	♥ QT63	1♠	X	Pass	1NT
North HCP: 14	♦ QJ32	♦ 87	All Pass			
South HCP: 8	♣ AK9	♣ T54				
Contract: 1NT South						

Board: 103	North:	South:	W	N	E	S
Dealer: North	♠ A753	♠ J8		1♣	1♠	X
Vul: N-S	♥ 98	♥ AT743	Pass	1NT	All Pass	
North HCP: 11+1	♦ KT	♦ 9843				
South HCP: 7+1	♣ KJT97	♣ Q8				
Contract: 1NT North						

Board: 104	North:	South:	W	N	E	S
Dealer: South	♠ AJ65	♠ 83			1♦	
Vul: N-S	♥ 742	♥ AQ3	Pass	1♠	Pass	1NT
North HCP: 10	♦ A85	♦ K742	All Pass			
South HCP: 13	♣ J84	♣ AT76				
Contract: 1NT South						

Board: 100	♠ 762	RHO is dealer. You bid second.
Dealer: East	♥ AJ2	East (RHO) opens 1♦ if possible.
Vul: None	♦ QJ97	East (RHO) Doubles 2♦ if possible.
HCP: 15	♣ AK2	East (RHO) Doubles 2♥ if possible. West (LHO) bids 2♠ if possible.

Board: 101	♠ QJ862	Partner is dealer.
Dealer: North	♥ 987	The opponents are silent.
Vul: E-W	♦ K432	
HCP: 6+1	♣ 3	

Board: 102	♠ AQ84	Partner is dealer.
Dealer: North	♥ QT63	West (LHO) bids 1♠ if possible.
Vul: N-S	♦ 87	
HCP: 8	♣ T54	

Board: 103	♠ J8	Partner is dealer.
Dealer: North	♥ AT743	East (RHO) bids 1♠ if possible.
Vul: N-S	♦ 9843	
HCP: 7+1	♣ Q8	

Board: 104	♠ 83	You are dealer.
Dealer: South	♥ AQ3	The opponents are silent.
Vul: N-S	♦ K742	
HCP: 13	♣ AT76	

Both hands (Answers Page)

Board: 100	North:	South:	W	N	E	S
Dealer: East	♠ J54	♠ 762			1♦	1NT
Vul: None	♥ K9874	♥ AJ2	Pass	2♦	X	2♥
North HCP: 6+1	♦ 43	♦ QJ97	Pass	Pass	X	Pass
South HCP: 15	♣ Q53	♣ AK2	2♠	3♥	All Pass	
Contract: 3♥ North						

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ A95	♠ QJ862		1♣	Pass	1♠
Vul: E-W	♥ AQT	♥ 987	Pass	1NT	All Pass	
North HCP: 13+1	♦ 75	♦ K432				
South HCP: 6+1	♣ KT642	♣ 3				
Contract: 1NT North						

Board: 102	North:	South:	W	N	E	S
Dealer: North	♠ JT7	♠ AQ84		1♦	Pass	1♥
Vul: N-S	♥ K92	♥ QT63	1♠	X	Pass	1NT
North HCP: 14	♦ QJ32	♦ 87	All Pass			
South HCP: 8	♣ AK9	♣ T54				
Contract: 1NT South						

Board: 103	North:	South:	W	N	E	S
Dealer: North	♠ A753	♠ J8		1♣	1♠	X
Vul: N-S	♥ 98	♥ AT743	Pass	1NT	All Pass	
North HCP: 11+1	♦ KT	♦ 9843				
South HCP: 7+1	♣ KJT97	♣ Q8				
Contract: 1NT North						

Board: 104	North:	South:	W	N	E	S
Dealer: South	♠ AJ65	♠ 83			1♦	
Vul: N-S	♥ 742	♥ AQ3	Pass	1♠	Pass	1NT
North HCP: 10	♦ A85	♦ K742	All Pass			
South HCP: 13	♣ J84	♣ AT76				
Contract: 1NT South						